

# Supporting Materials for “Default Behavior and Social Inference”

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## Study 2 Results using Restricted Sample

Table 1: Paternalism and Justifiability Ratings in Study 2 (restricted to sample that passed direction check)

	Mandated Choice (MC)	Non- Enrollment (NE)	Automatic Enrollment (AE)	Mandated Enrollment (ME)	Cohen's <i>d</i>
<i>How Paternalistic?</i>					
MC vs. NE	3.80 (1.55)	3.18 (1.99)			-0.20
MC vs. AE	2.73 (1.51)		5.45 (1.58)		0.98***
NE vs. AE		2.75 (1.72)	5.33 (1.73)		0.80***
NE vs. ME		2.74 (1.74)		5.74 (1.56)	0.99***
AE vs. ME			4.12 (1.35)	5.73 (1.74)	0.75***
<i>Needs Justification?</i>					
MC vs. NE	3.02 (1.71)	4.07 (2.06)			0.33 <sup>†</sup>
MC vs. AE	2.23 (1.57)		5.34 (1.65)		1.27***
NE vs. AE		2.91 (1.98)	4.79 (2.15)		0.54**
NE vs. ME		2.70 (1.76)		5.98 (1.63)	1.12***
AE vs. ME			3.92 (1.77)	5.96 (1.53)	0.90***

*Notes:* Sample is restricted to participants who successfully answered both direction check questions. Cells represent average responses in each condition, with standard deviations in parentheses. Cohen's *d* is calculated using the difference score between the two cells divided by the standard deviation in the difference score. Positive values for Cohen's *d* indicate results consistent with our hypotheses, whereas negative values indicate results inconsistent with our hypotheses. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

## Study S1: Study 1 replication

In Study S1 we attempt to replicate the findings of Study 1 using a different response format. Participants in Study 1 chose from one of three response options (e.g., “company officials probably think employees ought to save for retirement,” “company officials probably do not think employees ought to save for retirement,” or “This policy tells me nothing about what company officials think employees ought to do”). Here we use an ordinal rating scale that allows respondents to provide gradations in the likelihood of each inference, and also does not force participants to choose between competing inferences.

### Methods

We recruited a sample of 150 U.S. adults from MTurk (50% male, average age = 35 years old, range: 19–72 years) using the same recruiting and screening procedure as Study 1. The study design was identical to Study 1, except that for each policy description, participants rated the likelihood of four statements on 7-point scales (1 = *not at all likely*, 7 = *very likely*). The first statement measured implicit advice, and took the form of “policymakers probably think their constituents ought to be enrolled.” The second statement measured majority preference, and took the form of “policymakers probably think most of their constituents prefer to be enrolled.” The third and fourth statements measured uninformative (i.e., payoff-irrelevant) inferences, and took the form of “policymakers probably are unsure what is best for their constituents” and “policymakers probably don’t want to get involved in the personal decisions of their constituents.” Questions were presented in a randomized order for each trial.

After responding to all scenarios, participants reported their age and gender. At the end of the study we also gave participants a basic recall task where, for each policy domain, we asked them to identify whether they read about a mandated choice, automatic enrollment default, or nonenrollment default policy. The median respondent answered three out of four recall questions correctly, and roughly half of participants (52%) answered all four questions correctly. For purposes of simplicity and completeness we include responses from all participants in the analysis below; restricting the analysis to only trials that were correctly recalled returns similar results (see Figure 2).

### Results

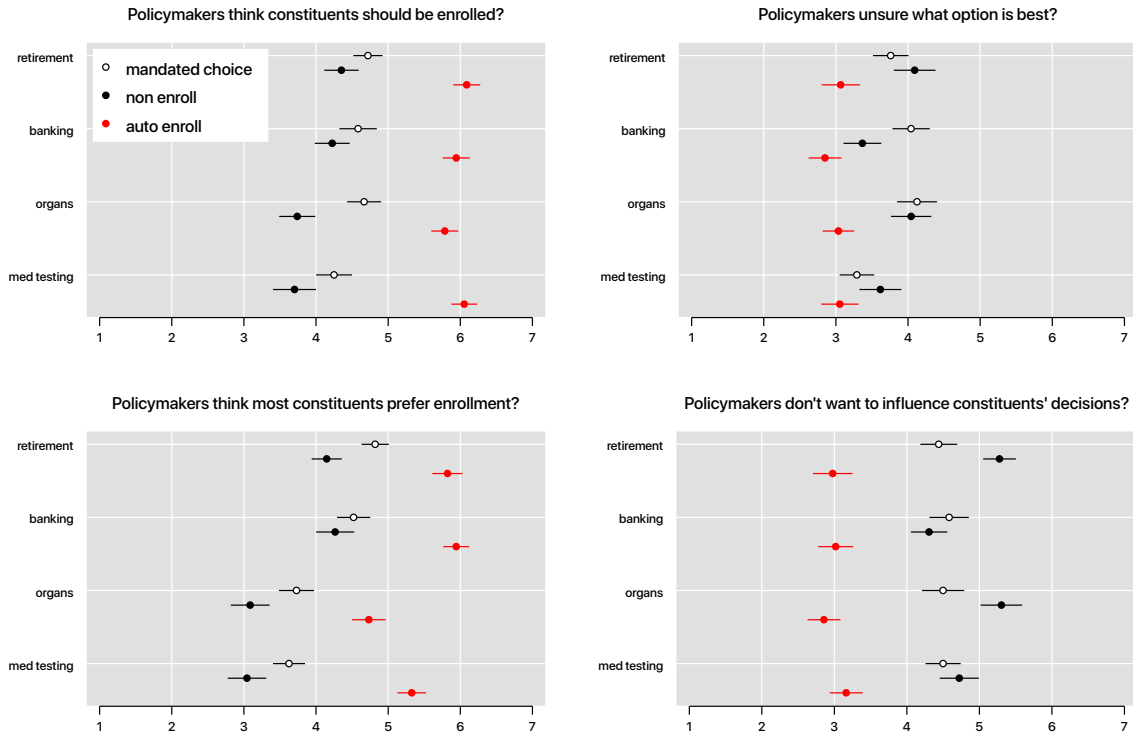
Figure S1 displays the average response for each question as a function of policy regime and policy setting. The white markers represent the average response under mandated choice (i.e., our baseline condition), which we compare to responses under nonenrollment (black markers) and automatic enrollment (red markers). Looking at aggregate trends in the data, we see a qualitatively similar pattern to that in Study 1. Inferences of implicit advice and majority are markedly higher under automatic enrollment than either mandated choice or nonenrollment, and participants are more likely to draw an “uninformative” inference for both mandated choice and nonenrollment compared to automatic enrollment (especially when responding to the statement that “policymakers probably don’t want to get involved in the personal decisions of their constituents”).

To test for a recommendation asymmetry, we compared the absolute deviation in responding for each policy default, relative to mandated choice.<sup>1</sup> Table 2 provides, for each policy setting and question, the average absolute deviation from mandated choice for automatic enrollment and nonenrollment. For each question, the table also displays

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<sup>1</sup>To estimate standard errors and perform significance tests, we conducted an OLS regression for each question and policy setting, with raw inference scores serving as our dependent variable. Each model included dummy variables for automatic enrollment and nonenrollment (with mandated choice serving as our reference condition) and robust standard errors. Since mandated choice was used as our reference condition, the coefficients for automatic enrollment and nonenrollment represent the average change in responding relative to mandated choice. We then compared the absolute value for the coefficient from automatic enrollment to the coefficient for nonenrollment using an equality test of coefficients. When aggregating over policy settings, the OLS models also included policy setting fixed effects and participant-clustered robust standard errors.

Figure 1: Study S1 results



**Note:** Average response across policy settings in the mandated choice condition (white markers), nonenrollment default condition (black markers), and automatic enrollment default condition (red markers), by question. Participants responded to each question on a 7-point scale (1 = *not at all likely*, 7 = *very likely*). Error bars represent standard errors of the mean.

a third column (“asymmetry score”) that provides the difference in absolute deviations between automatic enrollment and nonenrollment, with positive numbers indicating greater deviation (over baseline) in favor of automatic enrollment. Consistent with a recommendation asymmetry for automatic enrollment, we see a positive asymmetry score in 15 of the 16 possible comparisons (4 policy settings with 4 questions each). Aggregating over policy settings, we see greater deviation under automatic enrollment compared to nonenrollment for inferences that the choice architect thinks constituents ought to be enrolled,  $b = 0.88$ ,  $SE = 0.31$ ,  $p = 0.005$ ; that the choice architect thinks most constituents prefer to be enrolled,  $b = 0.75$ ,  $SE = 0.30$ ,  $p = 0.014$ ; that the choice architect is unsure what is best for their constituents,  $b = 0.78$ ,  $SE = 0.20$ ,  $p < 0.001$ ; and that the choice architect does not want to get involved in the personal decisions of constituents,  $b = 1.09$ ,  $SE = 0.35$ ,  $p = 0.002$ .

## Discussion

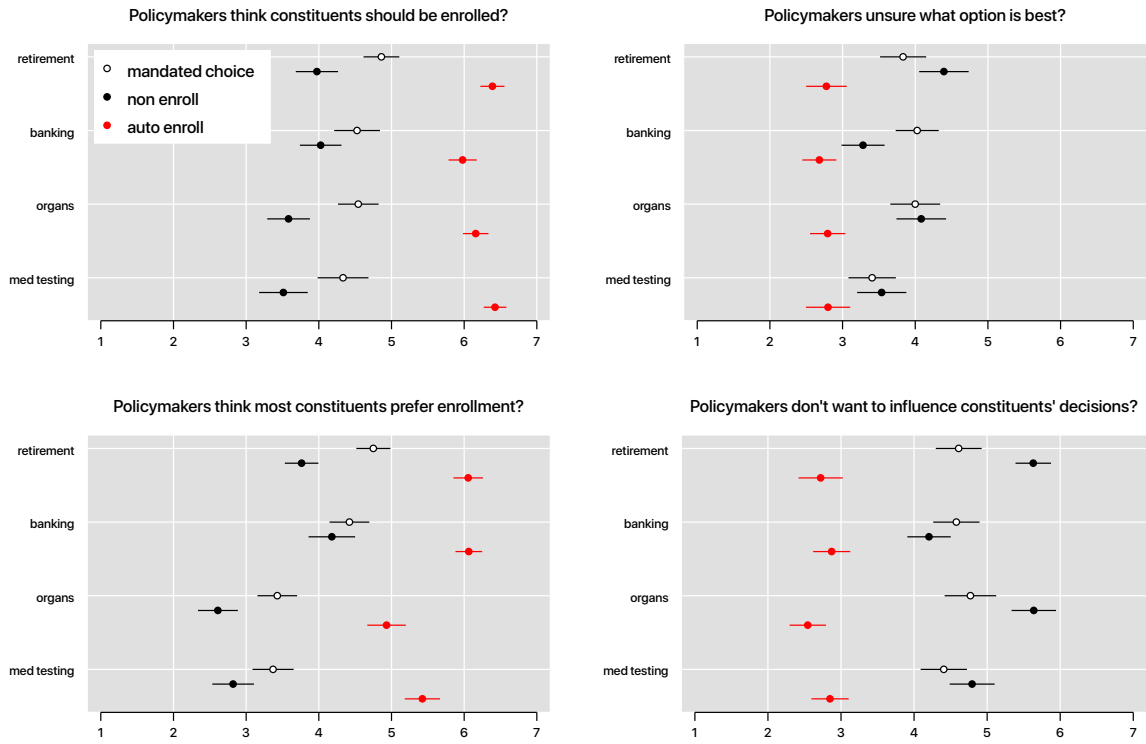
Using a different response method, we conceptually replicate the findings reported in Study 1. We again find that participants are especially likely (over baseline) to view automatic enrollment as a signal from the choice architect of implicit advice and majority preference. Participants viewing an automatic enrollment default were also less likely (compared to baseline) to draw an “uninformative” inference, namely that choice architects selected the policy because they were unsure about what option was best, or that they were trying to remain uninvolved in their constituents’ personal decisions. Also similar to Study 1, although nonenrollment sent a relatively weaker signal, compared to our control condition these policies did nevertheless communicate a (negative) signal discouraging enrollment.

Table 2: Study S1 recommendation asymmetry results

	Implicit Advice			Majority Preference		
	Auto enroll	Nonenroll	Asymmetry score	Auto enroll	Nonenroll	Asymmetry score
Retirement savings	1.369 (0.276)	0.368 (0.313)	1.001* (0.507)	1.002 (0.282)	0.672 (0.282)	0.330 (0.481)
Overdraft protection	1.360 (0.320)	0.359 (0.355)	1.001 <sup>†</sup> (0.603)	1.423 (0.293)	0.256 (0.351)	1.167* (0.562)
Organ donation	1.119 (0.301)	0.923 (0.343)	0.192 (0.565)	1.003 (0.337)	0.642 (0.363)	0.361 (0.603)
Medical testing	1.805 (0.308)	0.548 (0.390)	1.257* (0.610)	1.702 (0.298)	0.582 (0.348)	1.120* (0.556)
All results combined	1.419 (0.173)	0.543 (0.190)	0.876** (0.308)	1.287 (0.186)	0.538 (0.179)	0.749* (0.301)
	Policymakers unsure			Policymakers don't want to get involved		
	Auto enroll	Nonenroll	Asymmetry score	Auto enroll	Nonenroll	Asymmetry score
Retirement savings	0.693 (0.363)	0.333 (0.381)	0.361 (0.632)	1.462 (0.373)	0.838 (0.340)	0.624 (0.621)
Overdraft protection	1.193 (0.345)	0.675 (0.368)	0.518 (0.348)	1.564 (0.363)	0.277 (0.370)	1.287*** (0.348)
Organ donation	1.089 (0.353)	0.082 (0.394)	1.008** (0.355)	1.643 (0.369)	0.804 (0.408)	0.839 (0.687)
Medical testing	0.237 (0.353)	0.325 (0.377)	−0.088 (0.618)	1.336 (0.333)	0.223 (0.363)	1.113 <sup>†</sup> (0.600)
All results combined	0.800 (0.204)	0.018 (0.196)	0.780*** (0.199)	1.496 (0.214)	0.402 (0.194)	1.09** (0.348)

*Notes:* Table numbers reflect the absolute marginal change (i.e., average scale point difference) in responses for each question. The first sub-column for each question (“Auto enroll”) compares the absolute response change between the automatic enrollment default and mandated choice. The second sub-column for each question (“Nonenroll”) compares the absolute response change between the nonenrollment default and mandated choice. The third sub-column for each question (“Asymmetry score”) takes the difference between the first two sub-columns, with positive numbers indicating a recommendation asymmetry in favor of automatic enrollment. For marginal effects based on the aggregate model (i.e., “All results combined”), robust standard errors are clustered by participants. *P*-values are calculated from the OLS model described in Footnote 1. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

Figure 2: Study S1 results (restricted sample to trials that passed recall check)



**Note:** Sample is restricted to only trials that passed the recall check. Average response across policy settings in the mandated choice condition (white markers), nonenrollment default condition (black markers), and automatic enrollment default condition (red markers), by question. Participants responded to each question on a 7-point scale (1 = *not at all likely*, 7 = *very likely*). Error bars represent standard errors of the mean.

## Study S2: Testing for prior beliefs using a within-domain design

In Study S2 we use an alternative approach to account for prior beliefs when testing for recommendation asymmetry, by exploiting the granularity in employer retirement savings plan. For retirement savings plans, employers must not only decide whether to implement an automatic enrollment default but must also determine the default savings rate and investment portfolio. If participants view the selection of the default option as meaningful, then these specific settings should contain information. Extracting information from more granular settings, while holding automatic enrollment constant, would therefore provide evidence that the recommendation asymmetry cannot be fully explained by prior beliefs about what options are recommended or preferred. We test this hypothesis in Study S2.

### Methods

We recruited a sample of 400 U.S. adults from MTurk (46% female, mean age = 37 years, range: 18–85 years) using the same recruiting and screening procedure as Study 1. Participants were randomly assigned to read about one of four retirement savings policies. One version was a nonenrollment default, where employees only saved for retirement when they explicitly choose to do so. The other three versions involved an automatic enrollment default, but varied the savings rates at either 3%, 5%, or 7% of employees' monthly earnings. Next, participants inferred the savings rate that the choice architect thought "was optimal for most employees," "left employees best off," and that "employees would prefer for themselves." Response options to these items were 0%, 3%, 5%, 7%, 10%, or "impossible to say." At the end of the study participants reported their age and gender.

### Results

The response proportions for each condition are displayed in Table 3, and clearly indicate that participants viewed the specific default savings rate as informative. Among the three automatic enrollment policies, we found large differences in response rates, with a majority of participants in every condition viewing their specific allocation as optimal, best for employees, and a signal of majority preference (the response distributions differed at  $p < 0.001$  for all pairwise comparisons, for all three questions). For example, 58% of participants in the 3% savings default thought the optimal savings rate for employees was 3%, whereas 61% in the 5% savings default thought the optimal savings rate was 5% and 67% in the 7% savings default thought the optimal savings rate was 7%. Also consistent with the previous studies, participants were more likely to report that the default was uninformative (i.e., "impossible to say") under nonenrollment than under automatic enrollment. We compared the proportion of uninformative responses in the nonenrollment default to the pooled response rate from the three automatic enrollment defaults, and found that participants were reliably more likely to report an uninformative response for nonenrollment than automatic enrollment to the all three questions (question 1: 25.5% vs 15.6%;  $Z = 2.23$ ,  $p = 0.03$ ; question 2: 26.5% vs 13.6%;  $Z = 2.98$ ,  $p = 0.003$ ; question 3: 21.4% vs 9.6%;  $Z = 3.08$ ,  $p = 0.002$ ).

### Discussion

The results of Study S2 suggest that individuals infer precise information from automatic enrollment defaults; choice architects choose an automatic enrollment for a particular reason. In this way, individuals go beyond applying knowledge they already have, and generate an inference from the default option that provides relevant information for making a default decision.

Table 3: Response percentages in Study S2

<i>Q1: Employees would be best off at what savings rate?</i>						
Default	0%	3%	5%	7%	10%	Impossible to say
Non-enroll (0%)	5.10	4.08	17.35	14.29	33.67	25.51
Auto-enroll (3%)	1.00	50.00	11.00	13.00	7.00	18.00
Auto-enroll (5%)	0.98	1.96	60.78	10.78	11.76	13.73
Auto-enroll (7%)	0.00	0.00	5.00	64.00	16.00	15.00
<i>Q2: Optimal savings rate for most employees?</i>						
	0%	3%	5%	7%	10%	Impossible to say
Non-enroll (0%)	5.10	10.20	22.45	7.14	28.57	26.53
Auto-enroll (3%)	1.00	58.00	11.00	12.00	8.00	10.00
Auto-enroll (5%)	0.98	3.92	60.78	9.80	9.80	14.71
Auto-enroll (7%)	0.00	3.00	2.00	67.00	12.00	16.00
<i>Q3: What savings rate would most employees choose for themselves?</i>						
	0%	3%	5%	7%	10%	Impossible to say
Non-enroll (0%)	4.08	15.31	29.59	12.24	17.35	21.43
Auto-enroll (3%)	1.00	67.00	8.00	6.00	10.00	8.00
Auto-enroll (5%)	1.96	2.94	65.69	7.84	8.82	12.75
Auto-enroll (7%)	2.00	1.00	8.00	71.00	10.00	8.00

*Notes:* Table numbers represent row-wise percentages for each condition. Boxes indicate responses patterns predicted by the recommendation asymmetry hypothesis. Cell numbers may not sum to 100 due to rounding errors.



## Study S3: Testing for policy frequency

An alternative explanation for the recommendation asymmetry is that participants draw stronger inferences from automatic enrollment than nonenrollment because of the frequency with which they are implemented. From a Bayesian perspective rare events are more informative than common events (e.g., McKenzie and Mikkelsen, 2007), so a recommendation asymmetry may be the result of participants holding different priors for automatic enrollment and nonenrollment defaults. A related argument is that commonplace policies usually serve as the status-quo, and it is deviations from the status-quo (in the form of an infrequent policy) rather than automatic enrollment that signal information about what option is recommended or preferred. In short, individuals may assume that automatic enrollment defaults are less common, and therefore convey greater informative, than nonenrollment defaults.

This account is not entirely at odds with our own. If choice architects are biased towards nonenrollment defaults in the absence of strong justifications for choosing otherwise, then all else being equal we might expect automatic enrollment defaults to be less common than nonenrollment defaults. The difference between the two accounts lies in which explanation is primary — is automatic enrollment viewed as a stronger recommendation because of participants' lay theories about when policymakers select different default policies, or because of their statistical frequency? In Study S3 we test between these competing hypotheses by experimentally decoupling policy defaults from their frequency of occurrence.

## Methods

We recruited a sample of 162 U.S. adults from MTurk (50% female, average age = 33 years old, range: 18–73 years) using the same recruiting and screening procedure as Study 1.

Our study used a 2 (policy default)  $\times$  2 (policy frequency)  $\times$  3 (policy setting) mixed-factorial design, with the first two factors randomized between-participants and the third factor randomized within-participants. Participants responded to three policy descriptions, presented on separate pages and in random order. Each description involved a different policy setting: (i) U.S. state officials implementing a vaccination default for public school children, (ii) a company implementing a retirement savings default for employees, and (iii) a credit union implementing an overdraft protection default for customers.

Each policy description varied along two factors (randomized at the participant-level). Participants read that either an automatic enrollment or a nonenrollment default was in place, and that the policy default was statistically common or rare. For example, the automatic enrollment and nonenrollment versions of the vaccination setting were as follows, with the frequency manipulation in brackets:

### *Nonenrollment default:*

At public high schools in this state, students only receive Vaccination X when a parent explicitly requests their children receive vaccination. This state is 1 of [3/47] U.S. states with such a voluntary vaccination program for high school students.

### *Automatic enrollment default:*

At public high schools in this state, all students receive Vaccination X unless a parent explicitly requests their children not receive vaccination. This state is 1 of [3/47] U.S. states with such a routine vaccination program for high school students.

After reading each policy, participants responded to one question measuring inferences of implicit advice and one question measuring inferences of majority preference. For implicit advice, participants selected one of three options,

indicating that the policy was a recommendation by the choice architect in favor of participation, a recommendation in favor of non-participation, or was uninformative (i.e., “This policy tells me nothing, one way or the other, about what policymakers think”). For majority preference, participants indicated whether the policy suggested that the choice architect believed most individuals favored participation, favored non-participation, or that the policy was uninformative in this respect.

After responding to the three policy descriptions, participants were presented with a recall task asking them to recognize the default option from each vignette. Only 4% of all questions were incorrectly recalled, and the median respondent correctly answered all three recall questions correctly. For purposes of simplicity and completeness we include responses from all participants in the analysis below; restricting the analysis to only trials that were correctly recalled returns similar results (see Table 5).

Next, participants responded to two manipulation check items per policy description. On separate pages participants were shown each policy they had viewed earlier, and rated how common the policy was (1 = *not very common*, 7 = *very common*), as well as how rare the policy was (1 = *not very rare*, 7 = *very rare*). We reversed the second item and combined the two items to create an index of policy frequency (Spearman-Brown coefficient  $r = 0.96$ ).

## Results

**Manipulation Check** Since participants responded to multiple questions, we report  $t$ -statistics and  $p$ -values based on clustered standard errors. As expected, participants viewed the default as more frequent in the policy-common conditions ( $M = 6.21$ ,  $SD = 1.64$ ) than in the policy-rare conditions ( $M = 2.59$ ,  $SD = 1.85$ ),  $t(161) = 18.65$ ,  $p < 0.001$ ,  $d = 2.07$ . This was true for each policy setting when analyzed separately (all  $p$ -values  $< 0.001$ ). Overall, our results suggest that the frequency manipulation worked as intended.

**Implicit Advice** To examine default inferences, we assigned a score of 1 for reporting an inference consistent with the default option, and 0 otherwise. For example, in the vaccination vignette, a participant received a score of 1 when they inferred that choice architects recommended vaccination when the default was automatic enrollment, and received a score 0 when they inferred a no-vaccination recommendation or viewed the default as uninformative. Table 4 provides a summary of the results, with columns representing the percentage of participants inferring implicit advice under automatic enrollment and nonenrollment. A third column provides the difference score in the proportion of default inferences, with positive numbers indicating a recommendation asymmetry favoring automatic enrollment.

We first report our results pooling data across policy settings. We used a logit model and regressed default inferences onto policy defaults (0 = nonenrollment, 1 = automatic enrollment), policy frequency (0 = common, 1 = rare), and the interaction between the two conditions. Our model also included policy setting fixed effects and robust standard errors clustered by participants. We failed to find a significant interaction effect between policy defaults and frequency of occurrence, suggesting that the size of the recommendation asymmetry did not reliably depend on whether policy defaults were common or rare,  $b = -0.35$ ,  $SE = 0.55$ ,  $p = 0.52$ . Inspection of the average marginal effects returned a strong positive effect for automatic enrollment (58.3 percentage point increase,  $p < 0.001$ ) and no reliable effect for rare policy defaults ( $-0.1$  percentage point decrease,  $p = 0.94$ ). Thus, participants were much more likely to infer implicit advice from the default being automatic enrollment than they were from the default being common or rare. We also analyzed each policy setting separately and found similar results to the aggregate model, although in one scenario (overdraft protection) we did find a reliable interaction effect such that the recommendation asymmetry reduced in size when both defaults were statistical uncommon,  $b = -1.38$ ,  $SE = 0.71$ ,  $p = 0.051$ .

Although we see clear evidence for a recommendation asymmetry both when defaults are statistically common and rare, the strongest test of our hypothesis is to compare inferences for automatic enrollment in the policy-common

Table 4: Response percentages by policy default and policy frequency

	Implicit Advice			Majority Preference		
	Auto enroll	Nonenroll	Asymmetry Score	Auto enroll	Nonenroll	Asymmetry Score
<i>Vaccinations</i>						
common	93.02 (3.90)	29.73 (7.54)	63.29*** (8.49)	69.78 (7.03)	40.54 (8.10)	29.23** (10.72)
rare	88.64 (4.80)	23.68 (6.92)	64.95*** (8.42)	68.18 (7.04)	52.63 (8.12)	15.55 (10.75)
<i>Retirement Savings</i>						
common	76.74 (6.46)	8.11 (4.50)	68.64*** (7.88)	65.12 (7.29)	43.24 (8.17)	21.87* (10.95)
rare	93.18 (3.81)	15.79 (5.93)	77.39*** (7.05)	79.55 (6.10)	47.37 (8.12)	32.18** (10.16)
<i>Overdraft Protection</i>						
common	83.72 (5.65)	32.43 (7.72)	51.29*** (9.56)	76.74 (6.46)	27.03 (7.32)	49.72*** (9.78)
rare	63.64 (7.27)	39.47 (7.95)	24.16* (10.78)	59.09 (7.44)	44.74 (8.09)	14.35 (10.99)
<i>All results combined</i>						
common	84.50 (4.02)	23.42 (4.93)	61.07*** (6.36)	70.54 (4.82)	36.94 (5.39)	33.61*** (7.23)
rare	81.82 (3.79)	26.32 (4.68)	55.50*** (6.03)	68.94 (4.73)	48.25 (6.06)	20.69** (7.69)

*Notes:* Table numbers reflect the percentage of participants drawing a default-consistent inference (e.g., inferring that choice architects recommend enrollment when the default is automatic enrollment, or inferring that choice architects do not recommend enrollment when the default is nonenrollment). AE = Automatic enrollment default condition, NE = nonenrollment default. The third sub-column (“asymmetry score”) shows the difference between the first two columns, with positive numbers indicating a recommendation asymmetry in favor of automatic enrollment. For estimates based on the aggregate model (i.e., “All results combined”), robust standard errors are clustered by participants. *P*-values are calculated from the logit model described in the results section of Study 3. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

condition to the nonenrollment default in the policy-rare condition. This comparison directly pits our account against the statistical Bayesian account. In all three policy settings, we find that participants were more likely to infer implicit advice from a common automatic enrollment default than from a rare nonenrollment default (Vaccinations: 93% vs 24%,  $Z = 6.37$ ,  $p < 0.001$ ; Retirement Savings: 77% vs 16%,  $Z = 5.48$ ,  $p < 0.001$ ; Overdraft Protection: 84% vs 39%,  $Z = 4.11$ ,  $p < 0.001$ ).

**Majority Preference** We coded and analyzed our data using the same method as before but this time for inferences of majority preference. We find a similar pattern to that of inferences of implicit advice but weaker in magnitude. Pooling data across policy settings, we fail to observe a reliable interaction effect between policy defaults and frequency of occurrence on inferences of majority preference,  $b = -0.54$ ,  $SE = 0.47$ ,  $p = 0.24$ . Inspection of the average marginal effects again returns a reliable positive effect for automatic enrollment (27.1 percentage point increase,  $p < 0.001$ ) and no reliable effect for rare policy defaults (4.4 percentage point increase,  $p = 0.40$ ). Thus, participants were more likely to infer majority preference from the default being automatic enrollment than they were from the default being common or rare. We also analyzed each policy setting separately and found similar results to the aggregate model, although we again found a reliable interaction for the overdraft protection scenario such that the recommendation

asymmetry reduced in size when both defaults were statistical uncommon,  $b = -1.61$ ,  $SE = 0.69$ ,  $p = 0.019$ .

Lastly, we compared inferences of majority preference for automatic enrollment in the policy-common condition to inferences for the nonenrollment default in the policy-rare condition. In all three policy settings participants were more likely to infer majority preference from a common automatic enrollment default than from a rare nonenrollment default, although the effect was weaker compared to inferences of implicit advice and was only statistically significant for one policy setting (Vaccinations: 70% vs 53%,  $Z = 1.58$ ,  $p = 0.11$ ; Retirement Savings: 65% vs 47%,  $Z = 1.61$ ,  $p = 0.11$ ; Overdraft Protection: 77% vs 45%,  $Z = 2.96$ ,  $p = 0.003$ ).

## Discussion

The results of Study S3 suggest that the recommendation asymmetry cannot be accounted for by the statistical frequency of each policy. In our vignettes, inferences were quite sensitive to the type of policy default but relatively insensitive to whether the default was statistically common or rare. In fact, participants were more likely to view a common automatic enrollment default as more informative than an uncommon nonenrollment default. We also observe that the recommendation asymmetry was considerably stronger for inferences of implicit advice than for inferences of majority preference.

Table 5: Response percentages by policy default and policy frequency (restricted sample to trials that passed recall check)

	Implicit Advice			Majority Preference		
	Auto enroll	Nonenroll	Asymmetry Score	Auto enroll	Nonenroll	Asymmetry Score
<i>Vaccinations</i>						
common	92.86 (3.99)	32.36 (8.05)	60.50*** (8.98)	71.43 (6.99)	44.12 (8.54)	27.31* (11.04)
rare	88.64 (4.80)	24.32 (7.08)	64.31*** (8.55)	68.18 (7.04)	54.05 (8.22)	14.13 (10.82)
<i>Retirement Savings</i>						
common	76.19 (6.59)	8.57 (4.75)	67.62*** (8.12)	64.29 (7.42)	42.86 (8.39)	21.43 <sup>†</sup> (11.20)
rare	93.02 (3.90)	16.22 (6.08)	76.81*** (7.22)	79.07 (6.22)	48.65 (8.24)	30.42** (10.33)
<i>Overdraft Protection</i>						
common	83.33 (5.77)	32.35 (8.05)	50.98*** (9.90)	76.19 (6.59)	26.47 (7.59)	49.72*** (10.05)
rare	61.90 (7.52)	42.86 (8.39)	19.05 <sup>†</sup> (11.27)	59.52 (7.60)	48.57 (8.47)	14.13 (10.82)
<i>All results combined</i>						
common	84.13 (3.84)	24.33 (5.29)	59.80*** (6.71)	70.67 (4.75)	37.88 (5.84)	32.79*** (7.53)
rare	81.35 (3.84)	27.52 (4.83)	53.84*** (6.17)	68.98 (4.80)	50.42 (6.03)	18.56* (7.71)

*Notes:* Sample is restricted to only trials that passed the recall check. Table numbers reflect the percentage of participants drawing a default-consistent inference (e.g., inferring that choice architects recommend enrollment when the default is automatic enrollment, or inferring that choice architects do not recommend enrollment when the default is nonenrollment). AE = Automatic enrollment default condition, NE = nonenrollment default. The third sub-column (“asymmetry score”) shows the difference between the first two columns, with positive numbers indicating a recommendation asymmetry in favor of automatic enrollment. For estimates based on the aggregate model (i.e., “All results combined”), robust standard errors are clustered by participants. *P*-values are calculated from the logit model described in the results section of Study 3. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

## Study S4: Trust and default behavior

### Method

We recruited a sample of 750 U.S. participants from MTurk (50% female, average age = 37 years, range: 18–78 years) using the same recruiting and screening procedure as in Study 1.

Our study used a 3 (policy setting)  $\times$  2 (policy default) between-participants design. Participants were randomly assigned to one of three hypothetical decisions: (i) moving to a new state and deciding whether to become an organ donor upon their death, (ii) receiving a new credit card in the mail and deciding whether to enroll into a payment plan that withdraws the minimum amount due each month from their bank account, or (iii) starting employment at a new company and deciding whether to join the company’s savings plan where 5% of monthly earnings are set aside for retirement. Half of participants read that the default was automatic enrollment into the plan, whereas the other half of participants read that nonenrollment was the default. Participants then made a decision to either stay with the default option or switch to the alternative course of action.

On a separate page, participants rated their feelings of trust in the choice architect using 7-point scales (1 = *strongly disagree*, 7 = *strongly agree*). Participants responded to the four statements asking whether the choice architect generally “has a lot of integrity,” “has the best interests of their [constituents] in mind,” “are out to exploit their [constituents]” (reverse coded), and “make decisions based on what they believe will benefit most of their [constituents].” We combined these four items to create an index of trust in the choice architect (Cronbach’s  $\alpha$  was 0.80 for organ donation, 0.85 for credit cards, and 0.87 for retirement savings). At the end of the study we asked participants to report their gender and age.

### Results

We examine the results collapsed across all three domains, as well as each domain separately. When examining results collapsed across domains, we include policy setting fixed effects in the analysis. For all analyses, we implement robust standard errors.

First, looking across domains we observe standard default behavior, with 67% of participants choosing enrollment when automatic enrollment was the default compared to 45% when nonenrollment was the default,  $Z = 6.49$ ,  $p < 0.001$ . For all three policy settings, participation is higher under automatic enrollment than under nonenrollment. Participants were more willing to sign up as a potential organ donor when the default was automatic enrollment versus nonenrollment (69% vs 48%),  $Z = 3.55$ ,  $p < 0.001$ ; participants were more willing to join a minimum payment credit card plan when the default was automatic enrollment versus nonenrollment (44% vs 21%),  $Z = 3.79$ ,  $p < 0.001$ ; and were more willing to join a company’s retirement saving plan when the default was automatic enrollment versus nonenrollment (86% vs 63%),  $Z = 4.15$ ,  $p < 0.001$ .

Next, we examine if trust ratings for the choice architect systematically varied for automatic and nonenrollment defaults. Looking across domains, we do not observe a significant difference in trust ratings across the two types of policy defaults,  $b = 0.07$ ,  $SE = 0.09$ ,  $p = 0.438$ . When examining each policy individually, we find that trust ratings did not reliably differ across policy defaults for the organ donation setting,  $b = -0.15$ ,  $SE = 0.14$ ,  $p = 0.270$ , and for the credit card setting,  $b = 0.05$ ,  $SE = 0.17$ ,  $p = 0.773$ . For the retirement savings settings, we do find that trust ratings were modestly higher in the automatic enrollment condition than in the nonenrollment condition,  $b = 0.32$ ,  $SE = 0.16$ ,  $p = 0.043$ .<sup>2</sup> Overall, the data suggests that trust ratings for the choice architect were not reliably different for

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<sup>2</sup>Our key interaction effect remains significant even if we remove the retirement savings scenario from the analysis,  $b = 0.95$ ,  $SE = 0.16$ ,  $p < 0.001$ . For the aggregate model that excludes the retirement savings scenario, the average marginal effect of trust on default behavior for nonenrollment was relatively small and not statistically significant,  $\partial y / \partial x = -0.03$ ,  $SE = 0.02$ ,  $p = 0.156$ . By contrast, the average marginal effect

Table 6: Default Behavior as a Function of Trust and Default Regime

	Model 1: All Data Combined	Model 2: Organ Donation	Model 3: Credit Card	Model 4: Retirement Savings
Automatic Enroll	−3.595*** (0.513)	−0.942 (0.937)	−4.666*** (0.901)	−1.582 (1.183)
Trust	−0.253** (0.084)	0.027 (0.144)	−0.091 (0.168)	−0.323* (0.158)
Automatic Enroll × Trust	1.116*** (0.135)	0.436 <sup>†</sup> (0.236)	0.995*** (0.264)	0.968*** (0.300)
Constant	1.144** (0.364)	0.436 <sup>†</sup> (0.236)	1.619** (0.563)	0.767 (0.662)
Pseudo $R^2$	0.171	0.052	0.144	0.110
$N$	750	268	232	250
AME Trust <sub>Nonenroll</sub>	−0.060** (0.019)	0.007 (0.036)	−0.015 (0.028)	−0.071* (0.032)
AME Trust <sub>Autoenroll</sub>	0.154*** (0.014)	0.092** (0.033)	0.173*** (0.023)	0.075** (0.028)

Notes: Logit regression estimates with robust standard errors in parentheses. The dependent variable takes a value of 1 if participants stay with the default option and 0 otherwise. The variable *Automatic Enroll* takes a value of 1 for participants in the automatic enrollment default, and 0 for participants in the nonenrollment default. The variable *Trust* reflects trust ratings for the choice architect. Model 1 includes policy domain fixed effects. The bottom table reports the average marginal effect (AME) of trust on default behavior separately for automatic enrollment and nonenrollment. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

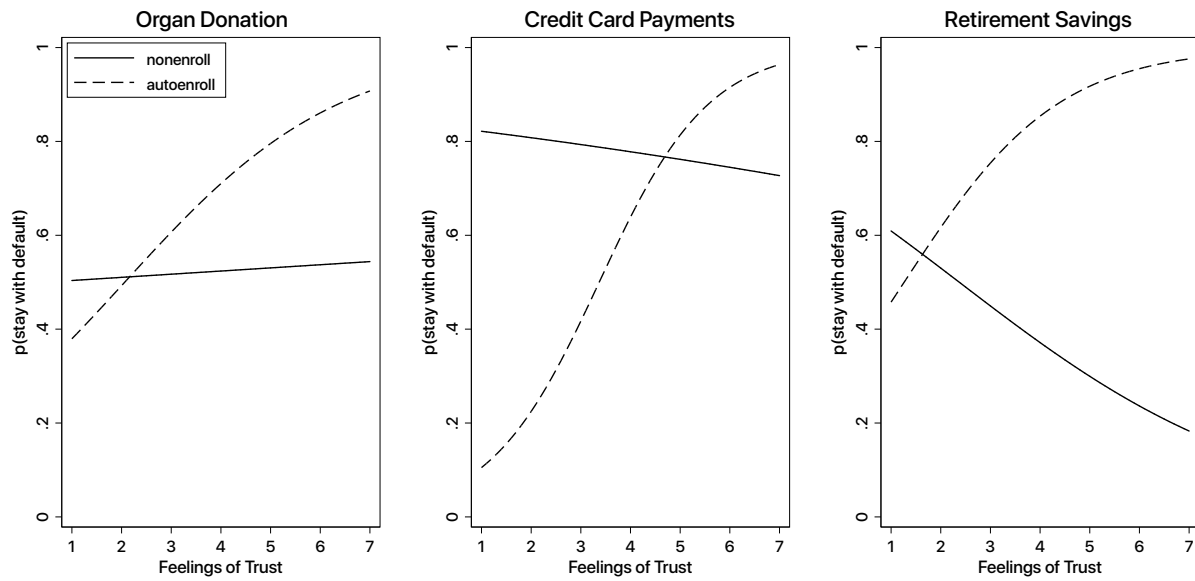
automatic and nonenrollment defaults.

Our main prediction is that feelings of trust will be given greater weight on choice under automatic enrollment than nonenrollment. To test this we conducted a logistic regression with default acceptance as our outcome variable (0 = leave default option, 1 = stay with default option), and our predictor variables included policy default (0 = nonenrollment, 1 = automatic enrollment), feelings of trust in the choice architect (from 1 to 7, with higher numbers indicating greater trust), and the interaction term between policy defaults and trust. The interaction term is our key predictor variable of interest; a positive coefficient (i.e., the slope for trust increases when going from nonenrollment to automatic enrollment) provides support for our hypothesis.

Displayed in Table 6, we observe a positive interaction effect in all three policy settings. The interaction effect is significant at  $p < 0.001$  when pooling data across all policy settings (Model 1). Displayed at the bottom of Table 6 are the average marginal effects of trust on default decisions under nonenrollment and automatic enrollment. Consistent with the recommendation asymmetry hypothesis, in every setting we observe that the marginal effect of trust on choice is larger under automatic enrollment than nonenrollment. Figure 3 displays the predicted probabilities from the regression models. As the figure illustrates, in all three policy settings we see that for automatic enrollment defaults, the more participants trust the choice architect the more likely they are to stay with the default option. For nonenrollment defaults, on the other hand, we find that default behavior is relatively unaffected by ratings of trust for organ donation and credit card default decisions; for retirement savings, we find that default behavior tends to decrease as trust in the choice architect increases.

of trust on default behavior for automatic enrollment was relatively large and statistically reliable,  $\partial y / \partial x = 0.16$ ,  $SE = 0.02$ ,  $p < .001$ .

Figure 3: Predicted Default Behavior as a Function of Trust and Default Regime



*Notes:* Lines represent predicted probabilities of staying with the default option as a function of trust ratings of the choice architect. Predicted probabilities were calculated based on average marginal effects from the logit models presented in Table 3.



## Study S5: Trust and default behavior

### Method

We recruited a sample of 200 U.S. participants from MTurk (41% female, average age = 31 years, range: 18–74 years) using the same recruiting and screening procedure as in Study 1.

Our study used a 2 (policy default)  $\times$  2 (choice architect trustworthiness)  $\times$  3 (policy setting) mixed-factorial design, with the first two factors randomized between-participants and the third factor randomized within-participants. Participants responded to three policy descriptions, presented on separate pages and in random order: (i) the same vaccination decision used in Study 3, (ii) a bank customer privacy policy on sharing personal and financial information with its affiliate agencies, and (iii) a retailer policy on extended warranties for customer product purchases.

Each policy description varied along two factors (randomized at the participant-level). First, we provided descriptions of the institution or organization suggesting that the choice architect was trustworthy or untrustworthy. Second, we varied whether the policy default was one of automatic enrollment or nonenrollment. For each policy description, participants then made a decision to either stay with the default option or switch to the alternative course of action.

After responding to the three policy descriptions, participants were presented with a recall task asking them to recognize the default option from each vignette. Only 8.7% of all questions were incorrectly recalled, and the median respondent answered all three questions correctly. For purposes of simplicity and completeness we include responses from all participants in the analysis below; restricting the analysis to only trials that were correctly recalled returned similar results (see Table 8).

As a manipulation check, participants were re-shown the descriptions of the institutions from each policy description (each on separate pages, in random order). For each description, participants rated on 7-point scales (1 = *not at all*, 7 = *very much so*) the degree that the choice architect makes policies with their constituents' interests in mind, that the choice architect makes policies based on their own personal interests rather than what is good for their constituents (reverse-scored), that when designing policies the choice architect appears trustworthy, and whether the participants is suspicious of the motives of the choice architect (reverse-scored). We averaged these items to form a single measure of trust ratings (Cronbach's  $\alpha$  was 0.92 for vaccination decisions, 0.91 for privacy decisions, and 0.91 for warranty decisions), with higher numbers indicating greater trust. At the end of the study we asked participants to report their age and gender.

### Results

**Manipulation Check** Since participants responded to multiple questions, we report  $t$ -statistics and  $p$ -values based on clustered standard errors. As expected, across policy descriptions participants viewed the choice architect as more trustworthy in the high-trust conditions ( $M = 4.42$ ,  $SD = 1.35$ ) than in the low-trust conditions ( $M = 2.24$ ,  $SD = 1.05$ ),  $t(199) = 16.84$ ,  $p < 0.001$ ,  $d = 1.80$ . This was true for each policy setting when analyzed separately (all  $p$ -values  $< 0.001$ ). Overall, our results suggest that the trust manipulation worked as intended.

**Default Effects** Looking across domains participants were more likely to select enrollment under an automatic enrollment default (38%) than a nonenrollment default (34%), though this difference was not statistically significant,  $Z = 0.91$ ,  $p = 0.303$ . Looking at each policy setting separately, we fail to observe a reliable default effect for vaccination decisions ( $Z = 0.34$ ,  $p = .731$ ) and warranty decisions ( $Z = 0.185$ ,  $p = .853$ ), but do observe a reliable default effect on privacy decisions ( $Z = 2.26$ ,  $p = .024$ ).

Table 7: Default Behavior as a Function of Trust and Default Regime

	Model 1: All Data Combined	Model 2: Vaccination Decisions	Model 3: Privacy Decisions	Model 4: Warranty Decisions
Automatic Enroll	-1.803*** (0.258)	0.744 <sup>†</sup> (0.411)	-5.577*** (0.891)	-2.601*** (0.493)
Trust	-0.517* (0.249)	-0.562 (0.437)	-0.427 (0.936)	-0.989* (0.458)
Automatic Enroll × Trust	1.238*** (0.347)	1.733** (0.630)	1.508 (1.124)	1.647** (0.640)
Constant	0.918*** (0.220)	-0.457 (0.293)	3.157*** (0.722)	1.361*** (0.354)
Pseudo $R^2$	0.074	0.132	0.561	0.144
Observations	600	200	200	200
AME Trust <sub>Nonenroll</sub>	-0.116* (0.055)	-0.122 (0.094)	-0.020 (0.044)	-0.204* (0.091)
AME Trust <sub>Autoenroll</sub>	0.167** (0.054)	0.240** (0.089)	0.126 <sup>†</sup> (0.068)	0.134 (0.089)

Notes: Logit regression estimates with robust standard errors in parentheses. The dependent variable takes a value of 1 if participants stay with the default option and 0 otherwise. The variable *Automatic Enroll* takes a value of 1 for participants in the automatic enrollment default, and 0 for participants in the nonenrollment default. The variable *Trust* takes a value of 1 for participants in the high trust condition, and 0 for participants in the low trust condition. Model 1 includes policy domain fixed effects. The bottom table reports the average marginal effect (AME) of the trust condition on default behavior separately for automatic enrollment and nonenrollment. <sup>†</sup>  $p \leq 0.10$ , \*  $p \leq 0.05$ , \*\*  $p \leq 0.01$ , \*\*\*  $p \leq 0.001$

**Default Decisions and Trust** Our main prediction is that feelings of trust will be more predictive of default acceptance for automatic enrollment than nonenrollment. To test this we conducted a logistic regression with default acceptance as our outcome variable (0 = leave default option, 1 = stay with default option), and our predictor variables included policy default (0 = nonenrollment, 1 = automatic enrollment), trust in the choice architect (0 = low trust, 1 = high trust), and the interaction term between policy defaults and trust. The interaction term is our key predictor variable of interest; a positive coefficient (i.e., the slope for trust increases when going from nonenrollment to automatic enrollment) provides support for our hypothesis.

Displayed in Table 7, we observe a positive interaction effect in all three policy settings. The interaction effect is significant at  $p < 0.001$  when pooling data across all policy settings (Model 1). Displayed at the bottom of Table 7 are the marginal effect (i.e., percentage-point increase) of the trust condition on default decisions under nonenrollment and automatic enrollment. Consistent with the recommendation asymmetry hypothesis, in every setting we observe a larger increase in default behavior across the trust conditions under automatic enrollment compared to under nonenrollment.

Table 8: Default Behavior as a Function of Trust and Default Regime (restricted sample to trials that passed recall check)

	Model 1: All Data Combined	Model 2: Vaccination Decisions	Model 3: Privacy Decisions	Model 4: Warranty Decisions
Automatic Enroll	−1.680*** (0.232)	0.965* (0.427)	−5.222*** (0.898)	−2.945*** (0.540)
Trust	−0.497* (0.215)	−0.652 (0.474)	−0.305 (0.943)	−1.077* (0.474)
Automatic Enroll×Trust	1.159*** (0.314)	1.677* (0.661)	1.025 (1.148)	1.980** (0.689)
Constant	0.774*** (0.227)	−0.629* (0.310)	2.944*** (0.728)	1.414*** (0.373)
Pseudo $R^2$	0.065	0.151	0.555	0.172
Observations	548	189	174	185
AME Trust <sub>Nonenroll</sub>	−0.115* (0.049)	−0.130 (0.093)	−0.017 (0.051)	−0.221* (0.092)
AME Trust <sub>Autoenroll</sub>	0.152** (0.051)	0.213* (0.092)	0.081 (0.072)	0.170 <sup>†</sup> (0.091)

Notes: Sample is restricted to only trials that passed the recall check. Logit regression estimates with robust standard errors in parentheses. The dependent variable takes a value of 1 if participants stay with the default option and 0 otherwise. The variable *Automatic Enroll* takes a value of 1 for participants in the automatic enrollment default, and 0 for participants in the nonenrollment default. The variable *Trust* takes a value of 1 for participants in the high trust condition, and 0 for participants in the low trust condition. Model 1 includes policy domain fixed effects. The bottom table reports the average marginal effect (AME) of the trust condition on default behavior separately for automatic enrollment and nonenrollment.

<sup>†</sup> $p \leq 0.10$ , \* $p \leq 0.05$ , \*\* $p \leq 0.01$ , \*\*\* $p \leq 0.001$

# Study 1 Materials

## [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, add three to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

## [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

## [Intro Page]

Very good. The study will now begin.

In what follows, you will be asked to read and respond to various organizational policies. Please provide your honest response, as there are no right or wrong answers.

## [Main Pages]

*Retirement savings, Mandated choice:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are required to indicate whether or not they wish to enroll into a retirement savings plan.**

*Retirement savings, Nonenrollment default:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are only enrolled into a retirement savings plan when they explicitly request to participate in a savings plan.**

*Retirement savings, Automatic enrollment default:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are automatically enrolled into a retirement savings plan unless they explicitly request not to participate in a savings plan.**

What, if anything, does this policy say about what company officials think employees ought to do?

- ☐ Company officials probably think employees ought to save for retirement
- ☐ Company officials probably do not think employees ought to save for retirement
- ☐ This policy tells me nothing about what company officials think employees ought to do

What, if anything, does this policy say about what company officials think most employees prefer?

- ☐ Company officials probably think most employees prefer to save for retirement
- ☐ Company officials probably do not think most employees prefer to save for retirement
- ☐ This policy tells me nothing about what company officials think most employees prefer

*Overdraft protection, Mandated choice:*

Imagine that you have opened a checking account with a new bank. This bank offers overdraft protection which allows account holders, for a small fee, to temporarily overdraw from their checking account.

This bank has the following policy for overdraft protection: **New account holders are required to indicate whether or not they wish to enroll into overdraft protection.**

*Overdraft protection, Nonenrollment default:*

Imagine that you have opened a checking account with a new bank. This bank offers overdraft protection which allows account holders, for a small fee, to temporarily overdraw from their checking account.

This bank has the following policy for overdraft protection: **New account holders only receive overdraft protection when they explicitly request this service.**

*Overdraft protection, Automatic enrollment default:*

Imagine that you have opened a checking account with a new bank. This bank offers overdraft protection which allows account holders, for a small fee, to temporarily overdraw from their checking account.

This bank has the following policy for overdraft protection: **New account holders automatically receive overdraft protection unless they explicitly request not to have this service.**

What, if anything, does this policy say about what bank officials think account holders ought to do?

- ☐ Bank officials probably think account holders ought to have overdraft protection
- ☐ Bank officials probably do not think account holders ought to have overdraft protection
- ☐ This policy tells me nothing about what bank officials think account holders ought to do

What, if anything, does this policy say about what bank officials think most account holders prefer?

- ☐ Bank officials probably think most account holders prefer to have overdraft protection
- ☐ Bank officials probably do not think most account holders prefer to have overdraft protection
- ☐ This policy tells me nothing about what bank officials think most account holders prefer

*Organ donation, Mandated choice:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are required to indicate whether or not they wish to be an organ donor upon their death.**

*Organ donation, Nonenrollment default:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are only considered to be an organ donor upon their death when they explicitly request to become a donor.**

*Organ donation, Automatic enrollment default:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are considered to be an organ donor upon their death unless they explicitly request not to be a donor.**

What, if anything, does this policy say about what government officials in this country think citizens ought to do?

- ☐ Government officials probably think citizens ought to be organ donors
- ☐ Government officials probably do not think citizens ought to be organ donors
- ☐ This policy tells me nothing about what government officials think citizens ought to do

What, if anything, does this policy say about what government officials in this country think most citizens prefer?

- ☐ Government officials probably think most citizens prefer to be organ donors
- ☐ Government officials probably do not think most citizens prefer to be organ donors
- ☐ This policy tells me nothing about what government officials think most citizens prefer

*Medical testing, Mandated choice:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are required to indicate whether or not they wish to be tested for infection X.**

*Medical testing, Nonenrollment default:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are only tested for infection X when they explicitly request to be tested.**

*Medical testing, Automatic enrollment default:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are routinely tested for infection X unless they explicitly request not to be tested.**

What, if anything, does this policy say about what hospital officials think patients ought to do?

- ☐ Hospital officials probably think patients ought to be tested for infection X
- ☐ Hospital officials probably do not think patients ought to be tested for infection X
- ☐ This policy tells me nothing about what hospital officials think patients ought to do

What, if anything, does this policy say about what hospital officials think most patients prefer?

- ☐ Hospital officials probably think most patients prefer to be tested for infection X
- ☐ Hospital officials probably do not think most patients prefer to be tested for infection X
- ☐ This policy tells me nothing about what hospital officials think most patients prefer



*Credit card payments, Mandated choice:*

Imagine that you have recently applied for a new credit card. For this credit card, customers can repay some or all of their outstanding credit balance each month.

This credit card company has the following repayment policy: **Customers are required to indicate whether or not they wish to enroll into recurring full-balance repayments.**

*Credit card payments, Nonenrollment default:*

Imagine that you have recently applied for a new credit card. For this credit card, customers can repay some or all of their outstanding credit balance each month.

This credit card company has the following repayment policy: **Customers are only enrolled into recurring full-balance repayments when they explicitly request this service.**

*Credit card payments, Automatic enrollment default:*

Imagine that you have recently applied for a new credit card. For this credit card, customers can repay some or all of their outstanding credit balance each month.

This credit card company has the following repayment policy: **Customers are automatically enrolled into recurring full-balance repayments unless they explicitly request not to have this service.**

What, if anything, does this policy say about what company officials think customers ought to do?

- ☐ Company officials probably think customers ought to be enrolled in recurring full-balance repayments
- ☐ Company officials probably do not think customers ought to be enrolled in recurring full-balance repayments
- ☐ This policy tells me nothing about what company officials think customers ought to do

What, if anything, does this policy say about what company officials think most customers prefer?

- ☐ Company officials probably think most customers prefer to be enrolled in recurring full-balance repayments
- ☐ Company officials probably do not think most customers prefer to be enrolled in recurring full-balance repayments
- ☐ This policy tells me nothing about what company officials think most customers prefer

*Vaccinations, Mandated choice:*

Imagine that you have recently moved to another country.

This country has the following healthcare policy: **Citizens are required to indicate whether or not they wish to receive vaccination X.**

*Vaccinations, Nonenrollment default:*

Imagine that you have recently moved to another country.

This country has the following healthcare policy: **Citizens only receive vaccination X when they explicitly request to receive the vaccine.**

*Vaccinations, Automatic enrollment default:*

Imagine that you have recently moved to another country.

This country has the following healthcare policy: **Citizens receive vaccination X unless they explicitly request not to receive the vaccine.**

What, if anything, does this policy say about what healthcare officials think parents ought to do?

- ☐ Healthcare officials probably think citizens should receive vaccination X
- ☐ Healthcare officials probably do not think citizens should receive vaccination X
- ☐ This policy tells me nothing about what healthcare officials think citizens ought to do

What, if anything, does this policy say about what healthcare officials think most citizens prefer?

- ☐ Healthcare officials probably think most citizens prefer to receive vaccination X
- ☐ Healthcare officials probably do not think most citizens prefer to receive X
- ☐ This policy tells me nothing about what healthcare officials think citizens ought to do

*Promotional emails, Mandated choice:*

Imagine that you have registered a new user account with an online retailer, Company X, in which you plan to frequently buy goods from.

This company has the following policy for customers: **Customers are required to indicate whether or not they wish to receive occasional promotional emails from Company X and its affiliate agencies.**

*Promotional emails, Nonenrollment default:*

Imagine that you have registered a new user account with an online retailer, Company X, in which you plan to frequently buy goods from.

This company has the following policy for customers: **Customers only receive promotional emails from Company X and its affiliate agencies when they explicitly request to receive these emails.**

*Promotional emails, Automatic enrollment default:*

Imagine that you have registered a new user account with an online retailer, Company X, in which you plan to frequently buy goods from.

This company has the following policy for customers: **Customers automatically receive promotional emails from Company X and its affiliate agencies unless they explicitly request not to receive these emails.**

What, if anything, does this policy say about what company officials think customers ought to do?

- ☐ Company officials probably think customers ought to receive promotional emails
- ☐ Company officials probably do not think customers ought to receive promotional emails
- ☐ This policy tells me nothing about what company officials think customers ought to do

What, if anything, does this policy say about what company officials think most customers prefer?

- ☐ Company officials probably think most customers prefer to receive promotional emails
- ☐ Company officials probably do not think most customers prefer to receive promotional emails
- ☐ This policy tells me nothing about what company officials think most customers prefer

*Extended warranty, Mandated choice:*

Imagine that are in the process of purchasing a new home stereo system at a large electronics store. The stereo system you are purchasing comes with a standard 1-year warranty.

This store has the following extended warranty policy: **Customers are required to indicate whether or not they wish to pay for an extended 5-year warranty on home stereo system purchases.**

*Extended warranty, Nonenrollment default:*

Imagine that are in the process of purchasing a new home stereo system at a large electronics store. The stereo system you are purchasing comes with a standard 1-year warranty.

This store has the following extended warranty policy: **Customers only receive an extended 5-year warranty on home stereo system purchases when they explicitly pay for this service.**

*Extended warranty, Automatic enrollment default:*

Imagine that are in the process of purchasing a new home stereo system at a large electronics store. The stereo system you are purchasing comes with a standard 1-year warranty.

This store has the following extended warranty policy: **Customers automatically receive an extended 5-year warranty on home stereo system purchases unless they explicitly request not to pay for this service.**

What, if anything, does this policy say about what store officials think customers ought to do?

- ☐ Store officials probably think customers ought to purchase an extended warranty
- ☐ Store officials probably do not think customers ought to purchase an extended warranty
- ☐ This policy tells me nothing about what company officials think customers ought to do

What, if anything, does this policy say about what store officials think most customers prefer?

- ☐ Store officials probably think most customers prefer to purchase an extended warranty
- ☐ Store officials probably do not think most customers prefer to purchase an extended warranty
- ☐ This policy tells me nothing about what store officials think most customers prefer

## **[Demographics]**

Please indicate your sex:

- ☐ Male
- ☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## Study 2 Materials

### [Main Page]

Please read the following passage about medical policies in different states. Afterwards, we will ask you a few questions about these policies:

A corneal transplant is a medical procedure where the corneas (the outer part of the eye) from a deceased person are removed during a medical autopsy and then transplanted to blind recipients so that they can regain their vision. There are no universal policies for how corneal transplants are handled, and different states have different rules.

Imagine that in two different state corneal transplant policies are decided by a “Health and Medical Policies” legislative subcommittee as follows:

#### *Mandated choice:*

In State [A/B], when completing a driver’s license registration citizens are required to indicate whether or not they wish to become a cornea donor. Upon a person’s death, the state uses this choice to determine whether or not to consider them a cornea donor.

#### *Nonenrollment default:*

In State [A/B], upon a person’s death the default is to presume them as an unwilling donor — citizens are considered donors only if they had previously indicated (on their driver’s license registration) that they did wish to donate their corneas.

#### *Automatic enrollment default:*

In [State A/B], upon a person’s death the default is to presume them as a willing donor — citizens are automatically considered donors unless they had previously indicated (on their driver’s license registration) that they did not wish to donate their corneas.

#### *Mandated enrollment:*

In State [A/B], citizens are not given the option of whether to donate their corneas upon their death — during a medical autopsy the medical examiner can remove a person’s corneas without asking for permission.

## [Paternalism Ratings]

How imposing is State A's policy?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

How "hands off" is State A's policy?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

How imposing is State B's policy?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

How "hands off" is State B's policy?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

## [Justifiability Ratings]

To what extent do you think State A's policy is in need of a legitimate justification by policymakers?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

To what extent do you think State A's policy should require compelling reasons to be implemented?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

To what extent do you think State A's policy is in need of a convincing rationale?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

To what extent do you think State B's policy is in need of a legitimate justification by policymakers?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

To what extent do you think State B's policy should require compelling reasons to be implemented?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

To what extent do you think State B's policy is in need of a convincing rationale?

Not at all ☐ ☐ ☐ ☐ ☐ ☐ A great deal ☐

### [Direction Check]

Most modern theories of decision making recognize the fact that decisions do not take place in a vacuum. Individual preferences and knowledge, along with situational variables can greatly impact the decision process. In order to facilitate our research on decision making we are interested in knowing certain factors about you, the decision maker. Specifically, we are interested in whether you actually take the time to read the directions; if not, then the data we collect based on your responses will be invalid. So, in order to demonstrate that you have read the instructions, please ignore the preferences form below, and simply write "I read the instructions" in the box below. Thank you very much.

Which activities do you engage in regularly? (check all that apply)

- |   |  |   |
|---|--|---|
| <input type="checkbox"/> organized sports | <input type="checkbox"/> watching TV         | <input type="checkbox"/> listening to music |
| <input type="checkbox"/> gardening        | <input type="checkbox"/> crafts              | <input type="checkbox"/> photography        |
| <input type="checkbox"/> surfing the web  | <input type="checkbox"/> playing video games | <input type="checkbox"/> working out        |
| <input type="checkbox"/> reading for fun  | <input type="checkbox"/> yoga/meditation     | <input type="checkbox"/> cooking            |

### [Demographics]

Very good. Some final questions before you complete the survey:

1. How old are you? \_\_\_\_\_ years old

2. When it comes to politics, I am ...

- ☐ Very Liberal
- ☐ Liberal
- ☐ Somewhat Liberal
- ☐ Moderate
- ☐ Somewhat Conservative
- ☐ Conservative
- ☐ Very Conservative
  
- ☐ Completely unsure
- ☐ Haven't given it much thought

3. Please indicate your sex:

- ☐ Male
- ☐ Female

4. Please indicate your primary ethnicity

- ☐ Hispanic (Mexican, Cuban, Puerto Rican, Dominican, Central or South American)
- ☐ White
- ☐ Black/African American
- ☐ American Indian, Alaska Native
- ☐ East Asian (Japan, Korea, Chinese)
- ☐ Southeast Asian (Vietnam, Cambodia, Malaysia, Indonesia, Filipino)
- ☐ Asian Indian

- ☐ Pacific Islander
- ☐ Other

5. How familiar are you with cornea transplant policies in your state?

very unfamiliar

☐☐☐☐☐☐

very familiar

☐



## Study 3 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, add three to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.

## [Main Page]

*Low trust, Nonenrollment default:*

Imagine you have recently moved to country A. This country that has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled not to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child receive the vaccine, click here

*High trust, Nonenrollment default:*

Imagine that you have recently moved to country A. This country is known for its strong democratic institutions and low levels of corruption among government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled not to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child receive the vaccine, click here

*Low trust, Automatic enrollment default:*

Imagine you have recently moved to country A. This country has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: all students receive Vaccination X unless a parent explicitly requests that their child not receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child not receive the vaccine, click here

*High trust, Automatic enrollment default:*

Imagine you have recently moved to country A. This country is known for its strong democratic institutions and low levels of corruption among government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: all students receive Vaccination X unless a parent explicitly requests that their child not receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child not receive the vaccine, click here

### [Manipulation Check]

*Recall the country you just read about, and rate that country on the following dimensions:*

*Low trust:*

Imagine that you have recently moved to country A. This country that has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

*High trust:*

Imagine that you have recently moved to country A. This country is known for its strong democratic institutions and low levels of corruption among government officials.

Government officials in country A probably make policies with their citizens' best interests in mind.

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Government officials in country A probably make policies based on what is in their own personal interests, rather than what is good for citizens.

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Government officials in country A appear trustworthy.

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

I am suspicious of the motives of government officials in country A.

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

## **[Demographics]**

*Very good. Some final questions before you complete the survey:*

Please indicate your sex:

☐ Male

☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## Study 4 Materials

### [Intro Page]

#### Research Report Deadlines

- This course requires you to write a series of 3 research papers over the course of the 10-week quarter. The research reports make up 25% of your grade in this class. Each report is to be 2 to 3 pages in length. Details about the exact requirement and topics for the research paper are provided on the course website.
- On the following page, you will be provided with the option of staying with the default schedule or creating your own deadline schedule.
- Afterwards, we'll ask you a few questions about your decision. These questions will provide us with feedback about how to best structure courses in the future.
- You must complete the entire survey in order for your responses to be recorded.
- Before you begin, please provide your UCI email address and 8-digit student ID (*this must be correct in order for your choices to count*).

UCI email address: \_\_\_\_\_

8-digit Student ID: \_\_\_\_\_

### [Default Decision]

*Lumped deadlines default:*

#### Research Report Deadlines

As just mentioned, this course requires you to write a series of 3 research papers over the course of the 10-week quarter. Each report is to be 2 to 3 pages in length.

##### **Default schedule:**

Papers will be due by the end of the course. There are no specific deadlines for the research reports — all research reports are due at the end of **Week 10**. Late papers will receive a 1 point penalty (equal to 1% of your final grade) for each day of delay. The instructor and TAs will not provide feedback on any of the reports before the end of the course.

##### **Optional deadline schedule:**

As an alternative, you can choose your own customized deadline schedule. For each assignment you can choose any week between now and the last week of class. Any schedule you choose is fine, so long as all three assignments are completed by the end of Week 10. The deadlines that you choose are binding (same late penalties apply) and cannot be changed after you make your choices. Same as before, the instructor and TAs will not provide feedback on any of the reports before the end of the course.

Please now choose what you want to do:

- ☒ I want to stay with the default schedule.
- ☐ I do not want to stay with the default deadline schedule.  
I want to create my own custom schedule.

*Staggered deadlines default:*

**Research Report Deadlines**

As just mentioned, this course requires you to write a series of 3 research papers over the course of the 10-week quarter. Each report is to be 2 to 3 pages in length.

**Default schedule:**  
Papers will be submitted throughout the course. Research Report 1 one will be due by the end of **Week 4**, Research Report 2 will be due by the end of **week 7**, and Research Report 3 will be due by the end of **week 10**. Late papers will receive a 1 point penalty (equal to 1% of your final grade) for each day of delay. The instructor and TAs will not provide feedback on any of the reports before the end of the course.

**Optional deadline schedule:**  
As an alternative, you can choose your own customized deadline schedule. For each assignment you can choose any week between now and the last week of class. Any schedule you choose is fine, so long as all three assignments are completed by the end of Week 10. The deadlines that you choose are binding (same late penalties apply) and cannot be changed after you make your choices. Same as before, the instructor and TAs will not provide feedback on any of the reports before the end of the course.

Please now choose what you want to do:

☒ I want to stay with the default schedule.

☐ I do not want to stay with the default deadline schedule.  
I want to create my own custom schedule.

**[Lumped Deadlines: Scheduling form for students who did not stay with default deadlines]**

*Please choose what set of deadlines you would prefer:*

	Week 2 (Sunday April 11)	Week 3 (Sunday April 18)	Week 4 (Sunday April 25)	Week 5 (Sunday May 2)	Week 6 (Sunday May 9)	Week 7 (Sunday May 16)	Week 8 (Sunday May 23)	Week 9 (Sunday May 30)	Week 10 (Sunday June 6)
Report 1	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Report 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
Report 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## [Staggered Deadlines: Scheduling form for students who did not stay with default deadlines]

Please choose what set of deadlines you would prefer:

	Week 2 (Sunday April 11)	Week 3 (Sunday April 18)	Week 4 (Sunday April 25)	Week 5 (Sunday May 2)	Week 6 (Sunday May 9)	Week 7 (Sunday May 16)	Week 8 (Sunday May 23)	Week 9 (Sunday May 30)	Week 10 (Sunday June 6)
Report 1	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Report 2	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Report 3	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>

## [Follow-up Questions Page 1]

Now that you made your decision about the deadline schedule, we would now like to ask you a few questions. These questions will provide us with feedback about how to best structure courses in the future. Please provide honest feedback.

I found this decision easy.

Strongly  
Disagree

☐
☐
☐
☐
☐
☐

Strongly  
Agree

☐

I found this decision difficult.

Strongly  
Disagree

☐
☐
☐
☐
☐
☐

Strongly  
Agree

☐

I found this decision to be confusing.

Strongly  
Disagree

☐
☐
☐
☐
☐
☐

Strongly  
Agree

☐

I felt confident in my decision.

Strongly  
Disagree

☐
☐
☐
☐
☐
☐

Strongly  
Agree

☐

## [Follow-up Questions Page 2]

*Please agree or disagree with the following items:*

The instructor probably thinks that students should be enrolled in the default deadline schedule.

Strongly Disagree				Can't say one way or the other				Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The instructor probably thinks that most students would achieve a better grade by being in the default deadline schedule.

Strongly Disagree				Can't say one way or the other				Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

The instructor probably thinks that most students themselves would prefer to be in the default deadline schedule.

Strongly Disagree				Can't say one way or the other				Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

## [Follow-up Questions Page 3]

*Please agree or disagree with the following items:*

In general, I believe that my instructors typically have my best interests in mind.

Strongly Disagree								Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, I believe that my instructors typically are out to punish their students.

Strongly Disagree								Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

When it comes to course policies, I believe that my instructors typically have a solid understanding of how to best structure the course.

Strongly Disagree								Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

When it comes to course policies, I believe that my instructors typically have no idea what they are doing.

Strongly Disagree								Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## [Follow-up Questions Page 4]

*Please agree or disagree with the following items:*

In terms of course grades, I would be satisfied if I receive a **C** in this class.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

In terms of course grades, I would be satisfied if I receive a **B** in this class.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

In terms of course grades, I would be satisfied if I receive a **A** in this class.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

## Study S1 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, add three to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.

In what follows, you will be asked to read and respond to various organizational policies. Please provide your honest response, as there are no right or wrong answers.

## [Main Pages]

### *Retirement savings, Mandated choice:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are required to indicate whether or not they wish to enroll into a retirement savings plan.**

### *Retirement savings, Nonenrollment default:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are only enrolled into a retirement savings plan when they explicitly request to participate in a savings plan.**

### *Retirement savings, Automatic enrollment default:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New employees are automatically enrolled into a retirement savings plan unless they explicitly request not to participate in a savings plan.**

*What, if anything, does this policy say about what company officials think? Please indicate how likely or unlikely you find each statement:*

Company officials probably think employees ought to save for retirement

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Company officials probably think most employees prefer to save for retirement

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Company officials probably are unsure what is best for their employee

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Company officials probably don't want to get involved in the personal decisions of their employees

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

*Overdraft protection, Mandated choice:*

Imagine that you have opened a new checking account with a new bank.

Overdraft protection allows account holders, for a small fee, to temporarily overdraw from their checking account. This bank has the following policy for overdraft protection: **New account holders are required to indicate whether or not they wish to enroll into overdraft protection.**

*Overdraft protection, Nonenrollment default:*

Imagine that you have opened a new checking account with a new bank.

Overdraft protection allows account holders, for a small fee, to temporarily overdraw from their checking account. This bank has the following policy for overdraft protection: **New account holders only receive overdraft protection when they explicitly request this service.**

*Overdraft protection, Automatic enrollment default:*

Imagine you have recently taken a job at a new company.

This company has the following policy for employee retirement savings: **New account holders automatically receive overdraft protection unless they explicitly request not to have this service.**

*What, if anything, does this policy say about what bank officials think? Please indicate how likely or unlikely you find each statement:*

Bank officials probably think account holders ought to have overdraft protection

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Bank officials probably think most account holders prefer to have overdraft protection

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Bank officials probably are unsure what is best for their account holders

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Bank officials probably don't want to get involved in the personal decisions of their account holders

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

*Organ donation, Mandated choice:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are required to indicate whether or not they wish to be an organ donor upon their death.**

*Organ Donation, Nonenrollment default:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are only considered to be an organ donor upon their death when they explicitly request to become a donor.**

*Organ donation, Automatic enrollment:*

Imagine that you have recently moved to another country.

This country has the following policy for organ donation: **Citizens are considered to be an organ donor upon their death unless they explicitly request not to be a donor.**

*What, if anything, does this policy say about what government officials in this country think? Please indicate how likely or unlikely you find each statement:*

Government officials probably think citizens ought to be organ donors

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Government officials probably think most citizens prefer to be organ donors

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Government officials probably are unsure what is best for their citizens

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Government officials probably don't want to get involved in the personal decisions of their citizens

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

*Medical testing, Mandated choice:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are required to indicate whether or not they wish to be tested for infection X.**

*Medical testing, Nonenrollment default:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are only tested for infection X when they explicitly request to be tested.**

*Medical testing, Automatic enrollment default:*

Imagine that you will be undergoing a physical exam at a new hospital.

This hospital has the following policy for infection X: **Patients are routinely tested for infection X unless they explicitly request not to be tested.**

*What, if anything, does this policy say about what hospital officials think? Please indicate how likely or unlikely you find each statement:*

Hospital officials probably think patients ought to be tested for infection X

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Hospital officials probably think most patients prefer to be tested for infection X

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Hospital officials probably are unsure what is best for their patients

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

Hospital officials probably don't want to get involved in the personal decisions of their patients

Not at all Likely

☐☐☐☐☐☐

Very Likely

☐

## [Recall Test]

Without looking back, please recall what the policy was for the scenario you read about involving company's retirement policy:

- ☐ New employees are required to indicate whether or not they wish to enroll into a retirement savings plan.
- ☐ New employees are only enrolled into a retirement savings plan when they explicitly request to participate in a savings plan.
- ☐ New employees are automatically enrolled into a retirement savings plan unless they explicitly request not to participate in a savings plan.

Without looking back, please recall what the policy was for the scenario you read about involving a bank's overdraft protection:

- ☐ New account holders are required to indicate whether or not they wish to enroll into overdraft protection.
- ☐ New account holders only receive overdraft protection when they explicitly request this service.
- ☐ New account holders automatically receive overdraft protection unless they explicitly request not to have this service.

Without looking back, please recall what the policy was for the scenario you read about involving a country's organ donation policy:

- ☐ Citizens are required to indicate whether or not they wish to be an organ donor upon their death.
- ☐ Citizens are only considered to be an organ donor upon their death when they explicitly request to become a donor.
- ☐ Citizens are considered to be an organ donor upon their death unless they explicitly request not to be a donor.

Without looking back, please recall what the policy was for the scenario you read about involving a hospital's medical testing policy:

- ☐ Patients are required to indicate whether or not they wish to be tested for infection X.
- ☐ Patients are only tested for infection X when they explicitly request to be tested.
- ☐ Patients are routinely tested for infection X unless they explicitly request not to be tested.

## [Demographics]

Please indicate your sex:

- ☐ Male
- ☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## Study S2 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, triple that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.



## [Main Pages]

*Vaccination decision, Nonenrollment default:*

Imagine you have recently moved to another state in the U.S.

In this state, students attending public schools only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. This state is 1 of [3/47] U.S. states with such a voluntary vaccination program for students.

*Vaccination decision, Automatic Enrollment default:*

Imagine you have recently moved to another state in the U.S.

In this state, all students attending public schools receive Vaccination X unless a parent explicitly requests that their child not receive vaccination. This state is 1 of [3/47] U.S. states with such a routine vaccination program for high school students.

Having read about this policy, indicate which statement is most likely:

State policymakers probably thought ...

- ☐ most parents would prefer that their children be vaccinated with Vaccine X
- ☐ most parents would prefer that their children not be vaccinated with Vaccine X
- ☐ this policy tells me nothing one way or another about what policymakers think

State policymakers probably thought ...

- ☐ most children would be best off being vaccinated with Vaccine X
- ☐ most children would be best off not being vaccinated with Vaccine X
- ☐ this policy tells me nothing one way or another about what policymakers think

*Retirement savings, Nonenrollment default:*

Imagine you have recently taken a job at a new company.

At this company, a portion of an employee's monthly paycheck can be placed into a retirement savings account, but only if an employee explicitly requests to participate. A recent survey found that [5/95] of 100 companies similar to this one also had a "opt-in" retirement savings program.

*Retirement savings, Automatic enrollment default:*

Imagine you have recently taken a job at a new company.

At this company, a portion of an employee's monthly paycheck is automatically placed into a retirement savings account, unless an employee explicitly requests not to participate. A recent survey found that [5/95] of 100 companies similar to this one also had a "opt-out" retirement savings program.

Having read about this policy, indicate which statement is most likely:

Company officials probably thought ...

- ☐ most employees would prefer that the company automatically set aside a portion of their earnings into a savings account
- ☐ most employees would prefer that the company not set aside a portion of their earnings into a savings account
- ☐ this policy tells me nothing one way or another about what company officials think

Company officials probably thought ...

- ☐ most employees would be best off if the company automatically set aside a portion of their earnings into a savings account
- ☐ most employees would be best off if the company did not set aside a portion of their earnings into a savings account
- ☐ this policy tells me nothing one way or another about what policymakers think

*Overdraft protection, Nonenrollment default:*

Imagine that you have signed up for a checking account with a local credit union.

At this credit union, account holders only receive overdraft protection if they explicitly request this service. (Overdraft protection allows one to temporarily overdraw from their checking account for a small fee). A recent survey found that [4/96] of 100 local credit unions also have a policy where account holders must actively enroll into overdraft protection.

*Overdraft protection, Automatic enrollment default:*

Imagine that you have signed up for a checking account with a local credit union.

At this credit union, all account holders receive overdraft protection unless they explicitly requests not to have this service. (Overdraft protection allows one to temporarily overdraw from their checking account for a small fee). A recent survey found that [4/96] of 100 local credit unions also have a policy where account holders are automatically enrolled into overdraft protection.

Having read about this policy, indicate which statement is most likely:

Polymakers probably thought ...

- ☐ most credit union members would prefer to have overdraft protection
- ☐ most credit union members would prefer not to have overdraft protection
- ☐ this policy tells me nothing one way or another about what polymakers think

Polymakers probably thought ...

- ☐ overdraft protection was well-suited for most credit union members
- ☐ overdraft protection was not well-suited for most credit union members
- ☐ this policy tells me nothing one way or another about what polymakers think

## [Recall Check]

Without looking back, please recall what the policy was for the scenario you read about involving *vaccinations for public school students*:

- ☐ Routine Vaccination: all students receive Vaccination X unless a parent explicitly requests that their child not receive vaccination
- ☐ Voluntary Vaccination: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine
- ☐ Completely unsure

Without looking back, please recall what the policy was for the scenario you read about involving *retirement savings plans for employees*:

- ☐ Opt-out savings program: a portion of an employee's monthly paycheck is automatically placed into a retirement savings account, unless an employee explicitly requests not to participate
- ☐ Opt-in savings program: a portion of an employee's monthly paycheck can be placed into a retirement savings account, but only if an employee explicitly requests to participate
- ☐ Completely unsure

Without looking back, please recall what the policy was for the scenario you read about involving *overdraft protection for credit union members*:

- ☐ Automatic overdraft protection: all account holders receive overdraft protection unless they explicitly request not to have this service
- ☐ Voluntary overdraft protection: account holders only receive overdraft protection if they explicitly request this service
- ☐ Completely unsure

## [Manipulation Check]

*Vaccination decisions, Nonenrollment default:*

Please recall the policy you read about vaccines:

In this state, students attending public schools only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. This state is 1 of [3/47] U.S. states with such a voluntary vaccination program for students.

*Vaccination decisions, Automatic enrollment default:*

Please recall the policy you read about vaccines:

In this state, all students attending public schools receive Vaccination X unless a parent explicitly requests that their child not receive vaccination. This state is 1 of [3/47] U.S. states with such a routine vaccination program for high school students.

Among U.S. states, how common is this policy?

Not very  
common

☐☐☐☐☐☐

Very  
common

☐

Among U.S. states, how rare is this policy?

Not very rare

☐☐☐☐☐☐

Very rare

☐

*Retirement savings, Nonenrollment default:*

Please recall the policy you read about retirement savings:

At this company, a portion of an employee's monthly paycheck can be placed into a retirement savings account, but only if an employee explicitly requests to participate. A recent survey found that [5/95] of 100 companies similar to this one also had a "opt-in" retirement savings program.

*Retirement savings, Automatic enrollment default:*

Please recall the policy you read about retirement savings:

At this company, a portion of an employee's monthly paycheck is automatically placed into a retirement savings account, unless an employee explicitly requests not to participate. A recent survey found that [5/95] of 100 companies similar to this one also had a "opt-out" retirement savings program.

Among companies similar to this one, how common is this policy?

Not very  
common

☐☐☐☐☐☐

Very  
common

☐

Among companies similar to this one, how rare is this policy?

Not very rare

☐☐☐☐☐☐

Very rare

☐

*Overdraft protection, Nonenrollment default:*

Please recall the policy you read about overdraft protection:

At this credit union, account holders only receive overdraft protection if they explicitly request this service. (Overdraft protection allows one to temporarily overdraw from their checking account for a small fee). A recent survey found that [4/96] of 100 local credit unions also have a policy where account holders must actively enroll into overdraft protection.

*Overdraft protection, Automatic enrollment default:*

Please recall the policy you read about overdraft protection:

At this credit union, all account holders receive overdraft protection unless they explicitly requests not to have this service. (Overdraft protection allows one to temporarily overdraw from their checking account for a small fee). A recent survey found that [4/96] of 100 local credit unions also have a policy where account holders are automatically enrolled into overdraft protection.

Among local credit unions, how common is this policy?

Not very  
common

☐☐☐☐☐☐

Very  
common

☐

Among local credit unions, how rare is this policy?

Not very rare

☐☐☐☐☐☐

Very rare

☐

**[Demographics]**

*Very good. Some final questions before you complete the survey:*

Please indicate your sex:

☐ Male

☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## Study S3 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, add three to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.

## [Main Page]

### *Nonenrollment default:*

Please imagine the following:

Company X has several policies in place for its employees. One of these policies is a “not enrolled” default for retirement savings — none of the employee’s earnings are set aside for retirement. Employees who wish to enroll into a retirement savings plan are allowed to do so at any time.

### *Automatic enrollment default (3%):*

Please imagine the following:

Company X has several policies in place for its employees. One of these policies is an “enrolled” default for retirement savings — 3 percent of each employee’s earnings are automatically set aside into a savings plan for retirement. Employees who wish to leave the savings plan are allowed to do so at any time.

### *Automatic enrollment default (5%):*

Please imagine the following:

Company X has several policies in place for its employees. One of these policies is an “enrolled” default for retirement savings — 5 percent of each employee’s earnings are automatically set aside into a savings plan for retirement. Employees who wish to leave the savings plan are allowed to do so at any time.

### *Automatic enrollment default (7%):*

Please imagine the following:

Company X has several policies in place for its employees. One of these policies is an “enrolled” default for retirement savings — 7 percent of each employee’s earnings are automatically set aside into a savings plan for retirement. Employees who wish to leave the savings plan are allowed to do so at any time.

*Now, please fill in the blank for each statement with what you believe is the most likely response:*

Company officials probably think that their employees would be best off saving \_\_\_\_\_ of their earnings for retirement.

0%	3%	5%	7%	10%	Impossible to say
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Company officials probably think that the optimal savings rate for most employees at the company is \_\_\_\_\_.

0%	3%	5%	7%	10%	Impossible to say
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Company officials probably think that a savings rate of \_\_\_\_\_ is what most employees would probably choose for themselves.

0%	3%	5%	7%	10%	Impossible to say
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



## **[Demographics]**

*Very good. Some final questions before you complete the survey:*

Please indicate your sex:

- ☐ Male
- ☐ Female

What is your age? \_\_\_\_\_ years old

## **[Recall Check]**

Finally, we would like you to recall the default policy for the company you read about:

The default savings rate at Company X was ...

- ☐ “not enrolled” default
- ☐ “enrolled” default at 3%
- ☐ “enrolled” default at 5%
- ☐ “enrolled” default at 7%
- ☐ “enrolled” default at 10%

## Study S4 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'two' on the first question, add three to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.

## [Main Page]

*Organ donation, Nonenrollment default:*

Imagine that you move to a new state and must get a new driver's license. As you complete the application, you come across the following. Please read and respond as you would if you were actually presented this choice today.

**“In this state every person is considered not to be an organ donor upon their death unless they explicitly choose to be.”**

You are therefore currently not a potential donor.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to change your status to “donor”, click here.

*Organ donation, Automatic enrollment default:*

Imagine that you move to a new state and must get a new driver's license. As you complete the application, you come across the following. Please read and respond as you would if you were actually presented this choice today.

**“In this state every person is considered to be an organ donor upon their death unless they explicitly choose not to be.”**

You are therefore currently a potential donor.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to change your status to “not a donor”, click here.

*Credit cards, Nonenrollment default:*

Imagine that you apply for a new credit card. The credit card company offers an automatic payments option, which automatically withdraws the minimum amount due each month from your bank account. As you complete the application, you come across the following. Please read and respond as you would if you were actually presented this choice today.

**“Every customer is considered not enrolled in automatic payments unless they explicitly choose to be.”**

You are therefore currently not enrolled in automatic minimum payments.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to enroll into automatic minimum payments, click here.

*Credit cards, Automatic enrollment default:*

Imagine that you apply for a new credit card. The credit card company offers an automatic payments option, which automatically withdraws the minimum amount due each month from your bank account. As you complete the application, you come across the following. Please read and respond as you would if you were actually presented this choice today.

**“Every customer is considered enrolled in automatic payments unless they explicitly choose not to be”**

You are therefore currently not enrolled in automatic minimum payments.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to unenroll from automatic minimum payments, click here.

*Retirement savings, Nonenrollment default:*

Imagine that you have just been hired at a company and must fill out several work-related forms. As you complete the forms, you come across the following policy on saving for retirement. Please read and respond as you would if you were actually presented this choice today. We are interested in your honest response.

**“Every employee is considered not enrolled in the retirement plan unless they explicitly choose to be. Under this plan none of your monthly salary is set aside for retirement. However, all employees also have the option of enrolling into a basic company savings plan. In this case 5% of your net monthly salary will be set aside for retirement into a company savings plan.”**

You are therefore currently not enrolled in the savings plan.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to enroll into the savings plan, click here.

*Retirement savings, Automatic enrollment default:*

Imagine that you have just been hired at a company and must fill out several work-related forms. As you complete the forms, you come across the following policy on saving for retirement. Please read and respond as you would if you were actually presented this choice today. We are interested in your honest response.

**“Every employee is enrolled in the retirement plan unless they explicitly choose not to be. Under this plan 5% of your net monthly salary is automatically deposited into a basic company savings plan. However, all employees also have the option of opting out of the savings plan. In this case none of your monthly salary will be set aside for retirement.”**

You are therefore currently enrolled in automatic minimum payments.

- ☐ If this is acceptable, click here.
- ☐ If you instead wish to unenroll from the savings plan, click here.

## [Trust Ratings]

### *Organ donation scenarios:*

Please tell us how much you agree or disagree with the following statements. We are interested in your opinion (there are no right or wrong answers).

In general, state policymakers have the best interests of their citizens in mind.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, state policymakers are out to exploit their citizens.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, state policymakers make decisions based on what they believe will benefit most of citizens.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, state policymakers have a lot of integrity.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

### *Credit card scenarios:*

Please tell us how much you agree or disagree with the following statements. We are interested in your opinion (there are no right or wrong answers).

In general, credit card companies have the best interests of their consumers in mind.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, credit card companies are out to exploit their consumers.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, credit card companies make decisions based on what they believe will benefit most of their consumers.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, credit card companies have a lot of integrity.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*Retirement saving scenarios:*

Please tell us how much you agree or disagree with the following statements. We are interested in your opinion (there are no right or wrong answers).

In general, company officials have the best interests of their employees in mind.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, company officials are out to exploit their employees.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, company officials make decisions based on what they believe will benefit most of their employees.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

In general, company officials have a lot of integrity.

Strongly Disagree							Strongly Agree
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

**[Demographics]**

*Very good. Some final questions before you complete the survey:*

Please indicate your sex:

- ☐ Male  
☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## Study S5 Materials

### [Attention Screen]

Welcome,

This study requires you to voice your opinion using the scales below. It is important that you take the time to read all instructions and that you read questions carefully before you answer them. Previous research on preferences has found that some people do not take the time to read everything that is displayed in the questionnaire. The questions below serve to test whether you actually take the time to do so. Therefore, if you read this, please answer 'three' on the first question, add two to that number and use the result as the answer on the second question. Thank you for participating and taking the time to read all instructions.

1. I would prefer to live in a large city rather than a small city.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

2. I would prefer to live in a city with many cultural opportunities, even if the cost of living was higher.

Strongly  
Disagree

☐☐☐☐☐☐

Strongly  
Agree

☐

### [Disqualify page if participant failed attention screen]

Thank you for expressing interest to participate in this study.

Unfortunately it has been determined that you are not eligible to complete this survey based upon your response to the previous questions. Please exit this survey and return the HIT.

### [Intro Page]

Very good. The study will now begin.



## [Main Page]

*Vaccination decision, Nonenrollment default, Low Trust:*

Imagine you have recently moved to country A. This country that has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled not to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child receive the vaccine, click here

*Vaccination decision, Nonenrollment default, High trust:*

Imagine that you have recently moved to country A. This country is known for its strong democratic institutions and low levels of corruption among government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled not to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child receive the vaccine, click here

*Vaccination decision, Automatic enrollment default, Low trust:*

Imagine you have recently moved to country A. This country has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: all students receive Vaccination X unless a parent explicitly requests that their child not receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled to receive the vaccine.

☐ If this is fine, click here

☐ If you would prefer that your child not receive the vaccine, click here

*Vaccination decision, Automatic enrollment default, High trust:*

Imagine you have recently moved to country A. This country is known for its strong democratic institutions and low levels of corruption among government officials.

As part of its public health policy, the government of country A has recently enacted the following vaccination policy at all public schools: all students receive Vaccination X unless a parent explicitly requests that their child not receive the vaccine. (Vaccination X was recently developed by a pharmaceutical company headquartered in country A)

Imagine your child attends a public school in country A. Your child is therefore currently scheduled to receive the vaccine.

- ☐ If this is fine, click here
- ☐ If you would prefer that your child not receive the vaccine, click here

*Privacy decision, Nonenrollment default, Low trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a multinational bank that has many branches in your area. Bank X is currently the subject of a class-action lawsuit filed by previous customers for allegedly engaging in illegal home foreclosure policies, and has been listed for the last 12 years in Forbes list of “10 Least Customer-Friendly Banks.”

Bank X’s privacy policy is as follows: “At Bank X we take your personal privacy seriously. A customer’s personal and financial information is only shared with our affiliates, agents, and parent companies if the customer explicitly requests that we do so. Sharing this information with our affiliates is used to better serve our customers with offers of special products and discounts.”

You are therefore currently not sharing your personal and financial information with affiliates of Bank X, and will not be receiving offers of special products and discounts.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-in and share your information, click here

*Privacy decision, Nonenrollment default, Hight trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a regional bank that has many branches in your area. Bank X is known for its strong involvement with local charities and has been listed for the last 12 years in Forbes list of “10 Most Customer-Friendly Banks.”

Bank X’s privacy policy is as follows: “At Bank X we take your personal privacy seriously. A customer’s personal and financial information is only shared with our affiliates, agents, and parent companies if the customer explicitly requests that we do so. Sharing this information with our affiliates is used to better serve our customers with offers of special products and discounts.”

You are therefore currently not sharing your personal and financial information with affiliates of Bank X, and will not be receiving offers of special products and discounts.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-in and share your information, click here

*Privacy decision, Automatic enrollment default, Low trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a multinational bank that has many branches in your area. Bank X is currently the subject of a class-action lawsuit filed by previous customers for allegedly engaging in illegal home foreclosure policies, and has been listed for the last 12 years in Forbes list of “10 Least Customer-Friendly Banks.”

Bank X’s privacy policy is as follows: “At Bank X we take your personal privacy seriously. A customer’s personal and financial information is automatically shared with our affiliates, agents, and parent companies unless the customer explicitly requests that we not do so. Sharing this information with our affiliates is used to better serve our customers with offers of special products and discounts.”

You are therefore currently sharing your personal and financial information with affiliates of Bank X, and will be receiving offers of special products and discounts.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-out and not share your information, click here

*Privacy decision, Automatic enrollment default, Hight trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a regional bank that has many branches in your area. Bank X is known for its strong involvement with local charities and has been listed for the last 12 years in Forbes list of “10 Most Customer-Friendly Banks.”

Bank X’s privacy policy is as follows: “At Bank X we take your personal privacy seriously. A customer’s personal and financial information is automatically shared with our affiliates, agents, and parent companies unless the customer explicitly requests that we not do so. Sharing this information with our affiliates is used to better serve our customers with offers of special products and discounts.”

You are therefore currently sharing your personal and financial information with affiliates of Bank X, and will be receiving offers of special products and discounts.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-out and not share your information, click here

*Warranty decision, Nonenrollment default, Low trust:*

Imagine that are in the process of purchasing a new home stereo system at ABC Electronics, a national electronics chain with stores in your area. ABC Electronics has a reputation for poor and unhelpful customer service, and is consistently chosen by JD Power and Associates as one of the lowest-rated retailers in customer satisfaction.

When it is time to pay for your purchase you are informed that ABC Electronics offers an optional extended warranty plan. The cost of the extended warranty is 5% of the stereo system’s price and extends the warranty of the system from 1 year to 5 years and covers all service and parts.

At the moment your stereo system purchase does not include ABC’s extended warranty.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-in and purchase ABC’s extended warranty, click here

*Warranty decision, Nonenrollment default, Hight trust:*

Imagine that you are in the process of purchasing a new home stereo system at ABC Electronics, a mid-sized regional electronics store in your area. ABC Electronics is known for its excellent and thorough customer service, and is consistently chosen by JD Power and Associates as one of the highest-rated retailers in customer satisfaction.

When it is time to pay for your purchase you are informed that ABC Electronics offers an optional extended warranty plan. The cost of the extended warranty is 5% of the stereo system's price and extends the warranty of the system from 1 year to 5 years and covers all service and parts.

At the moment your stereo system purchase does not include ABC's extended warranty.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-in and purchase ABC's extended warranty, click here

*Warranty decision, Automatic enrollment default, Low trust:*

Imagine that are in the process of purchasing a new home stereo system at ABC Electronics, a national electronics chain with stores in your area. ABC Electronics has a reputation for poor and unhelpful customer service, and is consistently chosen by JD Power and Associates as one of the lowest-rated retailers in customer satisfaction.

When it is time to pay for your purchase you are informed that ABC Electronics automatically adds their extended warranty plan to the cost of stereo system. The cost of the extended warranty is 5% of the stereo system's price and extends the warranty of the system from 1 year to 5 years and covers all service and parts.

At the moment your stereo system purchase includes ABC's extended warranty.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-out and not purchase ABC's extended warranty, click here

*Warranty decision, Automatic enrollment default, Hight trust:*

Imagine that you are in the process of purchasing a new home stereo system at ABC Electronics, a mid-sized regional electronics store in your area. ABC Electronics is known for its excellent and thorough customer service, and is consistently chosen by JD Power and Associates as one of the highest-rated retailers in customer satisfaction.

When it is time to pay for your purchase you are informed that ABC Electronics automatically adds their extended warranty plan to the cost of stereo system. The cost of the extended warranty is 5% of the stereo system's price and extends the warranty of the system from 1 year to 5 years and covers all service and parts.

At the moment your stereo system purchase includes ABC's extended warranty.

- ☐ If this is fine, click here
- ☐ If you would prefer to opt-out and not purchase ABC's extended warranty, click here

## [Recall Check]

Without looking back, please recall what the policy was for the scenario you read about involving *vaccinations for public school students*:

- ☐ Routine Vaccination: all students receive Vaccination X unless a parent explicitly requests that their child not receive vaccination
- ☐ Voluntary Vaccination: students only receive Vaccination X when a parent explicitly requests that their child receive the vaccine
- ☐ Completely unsure

Without looking back, please recall what the policy was for the scenario you read about involving *sharing personal and financial information with Bank X affiliates*:

- ☐ Automatic sharing: a customers personal and financial information is automatically shared with the bank's affiliates, agents, and parent companies unless the customer explicitly requests not to do so
- ☐ Voluntary sharing: a customers personal and financial information is only shared with the bank's affiliates, agents, and parent companies if the customer explicitly requests to do so
- ☐ Completely unsure

Without looking back, please recall what the policy was for the scenario you read about involving *extended warranty plans on electronics*:

- ☐ Opt-out extended warranty: ABC Electronics automatically adds their extended warranty plan to the cost of stereo system unless the customer explicitly requests not to purchase this service
- ☐ Opt-in extended warranty: ABC Electronics offers an optional extended warranty plan that a customer can purchase if they explicitly request to have this service
- ☐ Completely unsure

## [Manipulation Check]

Now recall the country you read about regarding vaccinations for public schools:

*Low trust:*

Imagine you have moved to country A, an Eastern European country that has recently been plagued with a string of political scandals involving bribes and other forms of corruption among elected government officials.

*High trust:*

Imagine that you have moved to country A, a Western European country known for its strong democratic institutions and low levels of corruption among government officials.

Government officials in country A probably make policies with their citizens' best interests in mind

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Government officials in country A probably make policies based on what is in their own personal interests, rather than what is good for citizens

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to enacting vaccination policies, government officials in country A appear trustworthy

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to enacting vaccination policies, I am suspicious of the motives of government officials in country A

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

*Now recall the bank you read about regarding customer privacy information sharing:*

*Low trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a multinational bank that has many branches in your area. Bank X is currently the subject of a class-action lawsuit filed by previous customers for engaging in illegal home foreclosure policies, and has been listed for the last 12 years in Forbes list of “10 Least Customer-Friendly Banks.”

*High trust:*

Imagine that you have just opened a checking and credit card account with Bank X, a regional bank that has many branches in your area. Bank X is known for its strong involvement with local charities and has been listed for the last 12 years in Forbes list of “10 Most Customer-Friendly Banks.”

Executives at this bank probably make policies with their customers’ best interests in mind

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Executives at this bank probably make policies based on what is in their company’s personal interests, rather than what is good for customers

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to designing policies for customers, Bank X appears trustworthy

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to designing policies for customers, I am suspicious of the motives of Bank X

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Now recall the electronic store you read about regarding extended warranty on purchase:

*Low trust:*

Imagine that you are in the process of purchasing a new home stereo system at ABC Electronics, a national electronics chain with stores in your area. ABC Electronics has a reputation for poor and unhelpful customer service, and is consistently chosen by JD Power and Associates as one of the lowest-rated retailers in customer satisfaction.

*High trust:*

Imagine that you are in the process of purchasing a new home stereo system at ABC Electronics, a mid-sized regional electronics store in your area. ABC Electronics is known for its excellent and thorough customer service, and is consistently chosen by JD Power and Associates as one of the highest-rated retailers in customer satisfaction.

Executives at ABC Electronics probably make policies with their customers' best interests in mind

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

Executives at ABC Electronics probably make policies based on what is in their company's personal interests, rather than what is good for customers

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to designing policies for customers, ABC Electronics appears trustworthy

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐

When it comes to designing policies for customers, I am suspicious of the motives of ABC Electronics

Not at all ☐ ☐ ☐ ☐ ☐ ☐ Very much so ☐



## **[Demographics]**

*Very good. Some final questions before you complete the survey:*

Please indicate your sex:

☐ Male

☐ Female

How old are you? \_\_\_\_\_ years old

Any final questions, comments, or suggestions for this study?

## References

McKenzie, C. and Mikkelsen, L. (2007). A bayesian view of covariation assessment. *Cognitive Psychology*, 54(1):33–61.