

# Understanding Economic Policies: What Do People Know and How Can They Learn?

Stefanie Stantcheva  
(Harvard)

*January 2020*

# How Do People Understand Economic Policies?

What do people **know** about economic policies?

How do they **reason** about them?

What are the effects of **economics** lessons?

Can we improve the policy debate with better understanding of economic policies?

Six major policies: i) income tax; ii) estate tax; iii) health insurance; iv) trade; v) monetary policy; vi) transfers.

This talk: mostly income and estate tax.

## Method: Online Surveys and Experiments

Large-scale surveys & experiments:  $\approx$  2,000 respondents per survey.

Done through commercial survey companies in Jan -September 2019.

Representative samples.

**Surveys are a key tool:**

Customizable, controllable, interactive;

Some things can not be seen in other data, no matter how good it is: Perceptions, attitudes, knowledge, views.

Unlike old-style surveys measuring variables now better captured in admin data.

# **Survey Outline**

## **1. Background of respondent**

# **Survey Outline**

## **1. Background of respondent**

Standard: income, education, family situation...

Political Views

Media exposure

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**

Do people feel personally affected?

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**

Main considerations?

Goals of 'good' system

Shortcomings of the system.

Goal: identify topics without priming.

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy and underlying economic phenomena**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy and underlying economic phenomena**

Factual, quantitative questions (top tax rate, concentration of wealth...)

Goal: get an idea of how much the respondent knows about the economic policies.

## **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms.**

# Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
5. Mechanisms.

Efficiency: Ask how people react to the economic policies?

How do they impact the economy?

Fairness: Who benefits and who loses? Fairness considerations?

Randomize: How would **YOU** react? How does a tax cut on families with income levels similar to **yours**...?

Randomize: How would high-income **women** react? How does a tax cut on high-income **women**.. ?

Goal: Assess whether views about mechanisms affect policy support and whether people think differently about themselves and women vs. men.

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**

**Redistribution:** Distributional impacts of policy.

**Efficiency:** Efficiency costs of policy.

**Economist:** Trade-off between redistribution and efficiency.

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Policy Outcomes**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Policy Outcomes**

Some specific, some general.

Perceptions of fairness of the economic policy

Satisfaction with current policies

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Outcomes**
- 8. Government Questions**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Outcomes**
- 8. Government Questions**

Specific & general. Do you trust government to do what is good ...?

Does the government have the tools to...?

Do you support increased intervention along dimension...?

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 6. Mechanisms**
- 7. Mini Video courses**
- 8. Questions on Outcomes**
- 9. Government Questions**
- 10. Feedback**

# **Survey Outline**

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 6. Mechanisms**
- 7. Mini Video courses**
- 8. Questions on Outcomes**
- 9. Government Questions**
- 10. Feedback**

Willingness to pay for correct information

Feedback on survey, self-reported attention.

## Ensuring Comprehension and Attention

Appeal to people's social responsibility. [► Detail](#)

Warn that “careless answers” will be flagged.

Incentivize correct answers with randomized amounts (includes no incentives).

Use of multiple choices, then text entry; sliders; images.

Time spent on separate questions & overall survey. [► Time Distributions](#)

Ask for feedback post survey, whether felt survey was biased.

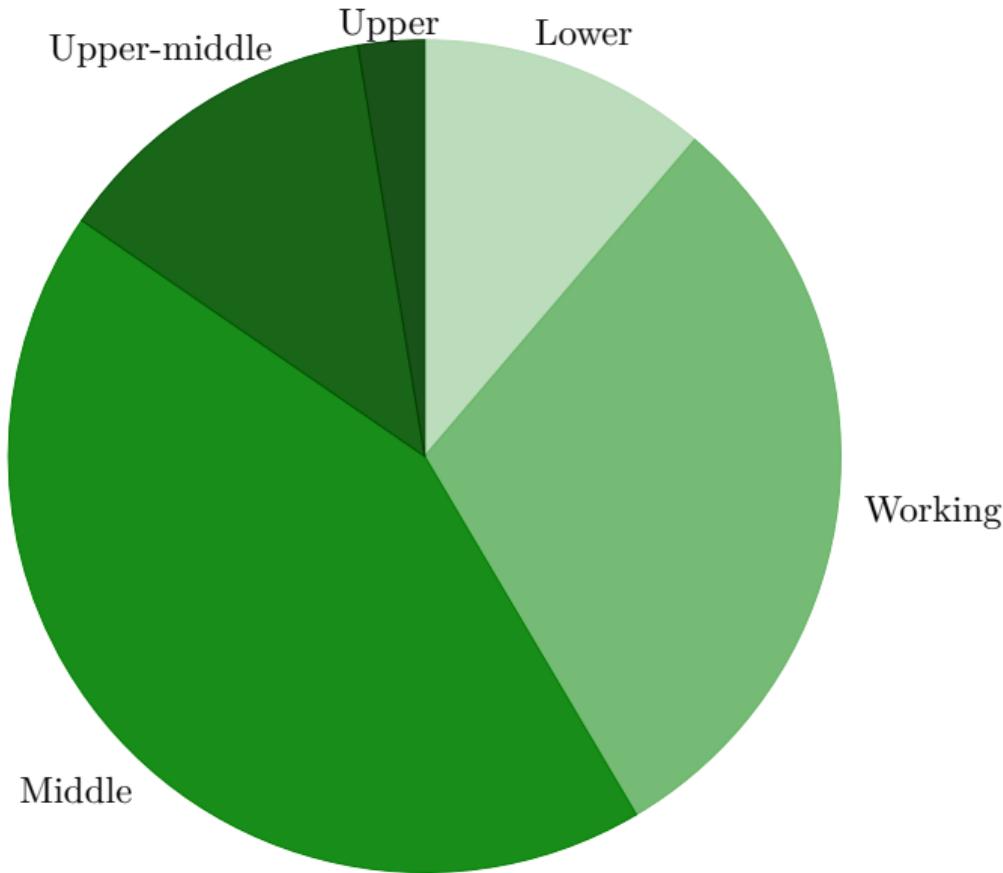
Check careless response patterns (clicking same “middle” answer).

Screening questions, interspersed throughout survey.

# Representativeness of the Survey Sample

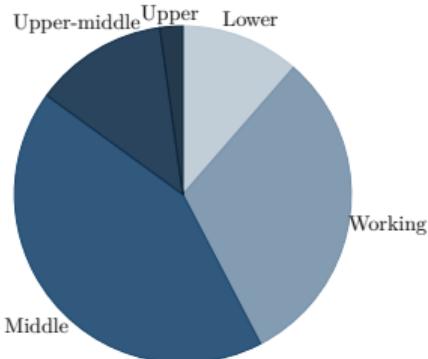
	US Population	Income Tax Survey	Estate Tax Survey	Health Insurance	Trade
Male	0.48	0.48	0.46	0.45	0.50
18-29 years old	0.26	0.24	0.24	0.18	0.23
30-39 years old	0.18	0.20	0.21	0.21	0.21
40-49 years old	0.19	0.19	0.19	0.20	0.20
50-59 years old	0.21	0.20	0.19	0.22	0.18
60-69 years old	0.16	0.17	0.19	0.19	0.18
\$0-\$19,999	0.15	0.16	0.17	0.13	0.15
\$20,000-\$39,999	0.18	0.18	0.19	0.20	0.18
\$40,000-\$69,999	0.21	0.23	0.24	0.23	0.23
\$70,000-\$109,999	0.19	0.19	0.20	0.20	0.19
\$110,000+	0.25	0.23	0.20	0.24	0.25
Four-year college degree	0.22	0.33	0.31	0.29	0.28
High-school Graduate or Less	0.39	0.18	0.19	0.19	0.19
Employed	0.58	0.57	0.61	0.66	0.68
Unemployed	0.08	0.07	0.07	0.05	0.05
Married	0.49	0.54	0.54	0.56	0.56
White	0.61	0.76	0.76	0.80	0.78
Black/African-American	0.13	0.06	0.06	0.05	0.06
Hispanic/Latino	0.18	0.06	0.06	0.05	0.06
Asian/Asian American	0.06	0.07	0.07	0.05	0.06
Sample size		2784	2360	1826	1771

## **Self-reported Social Class – We are all “middle class”**

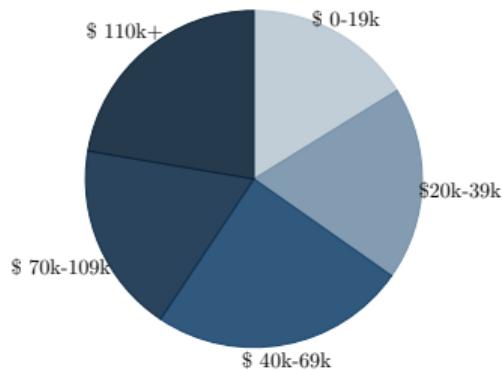


# Social Class and Incomes by Political Affiliation

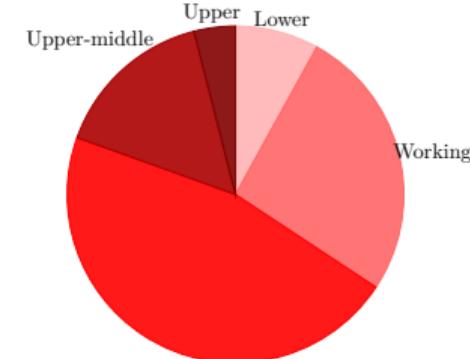
Self-reported Social Class of Democrats



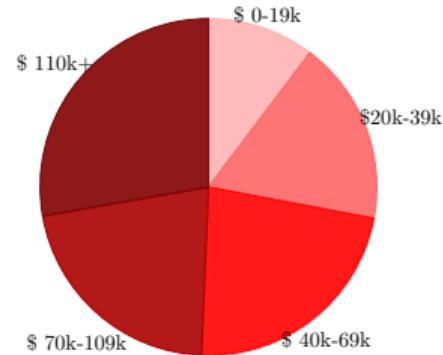
Income Class of Democrats



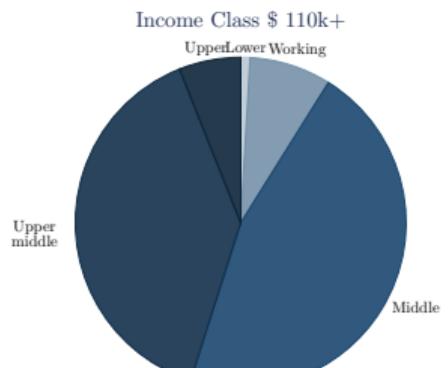
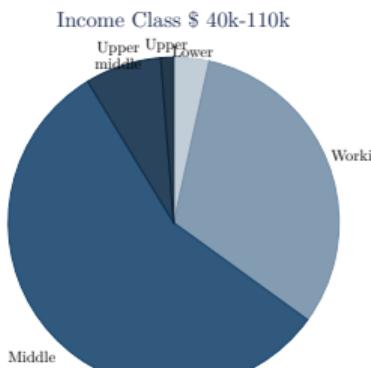
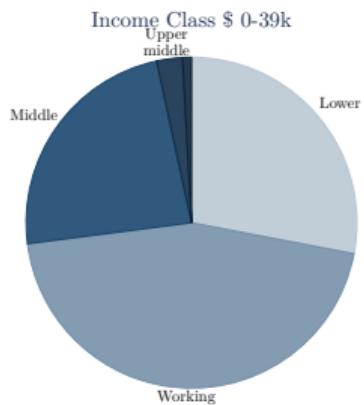
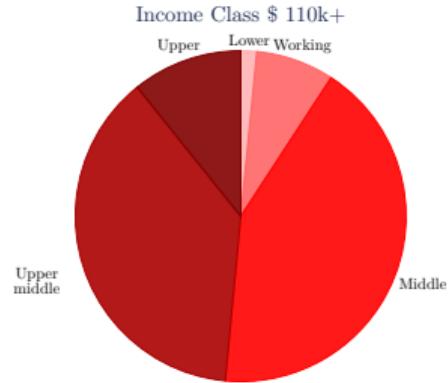
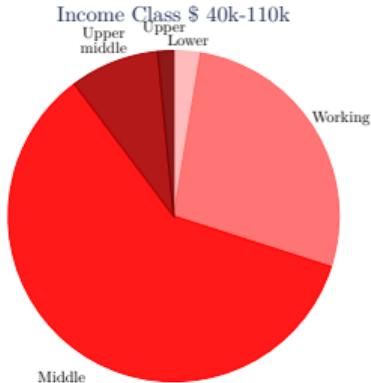
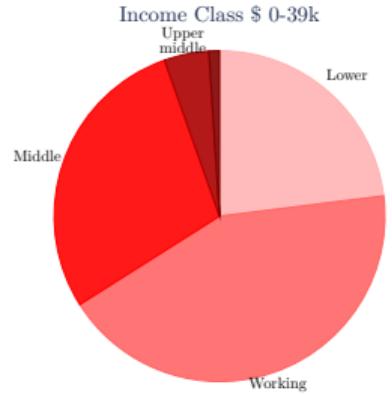
Self-reported Social Class of Republicans



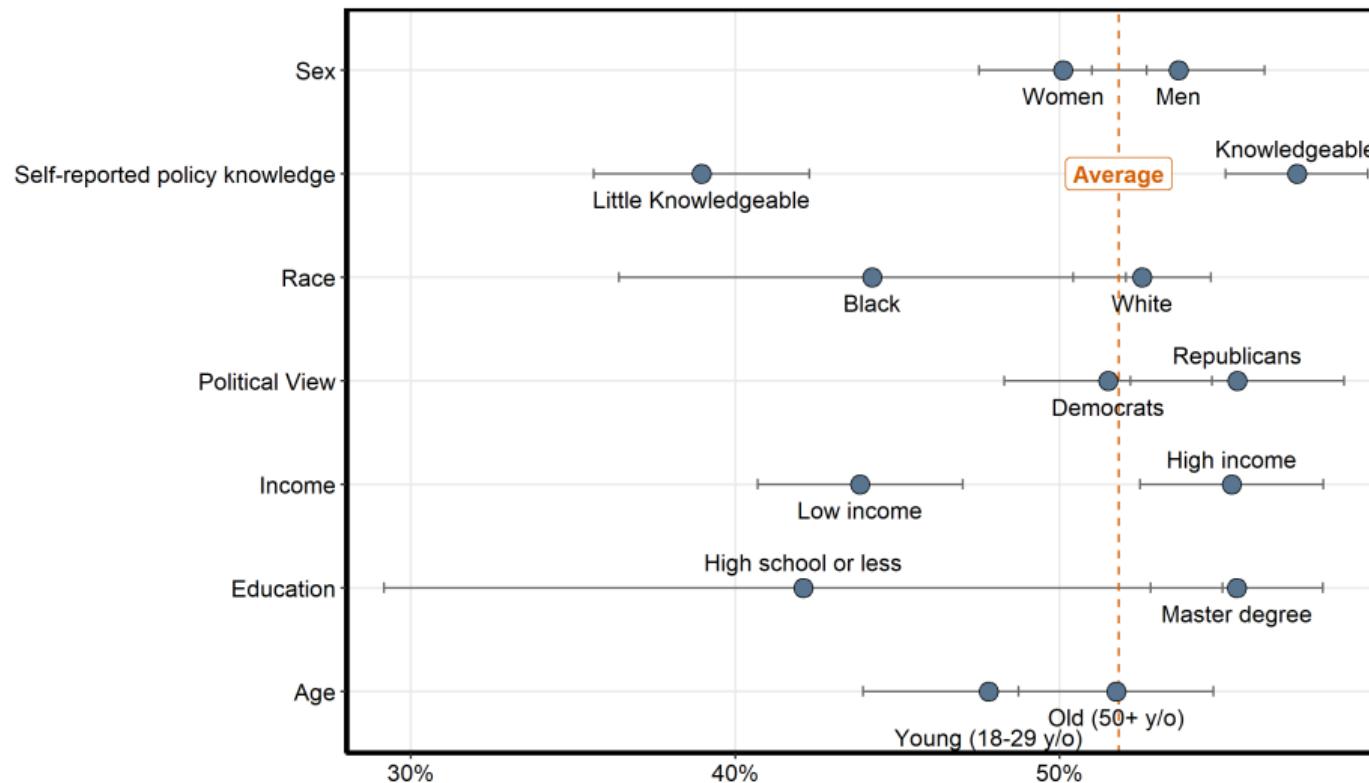
Middle Income Classes of Republicans



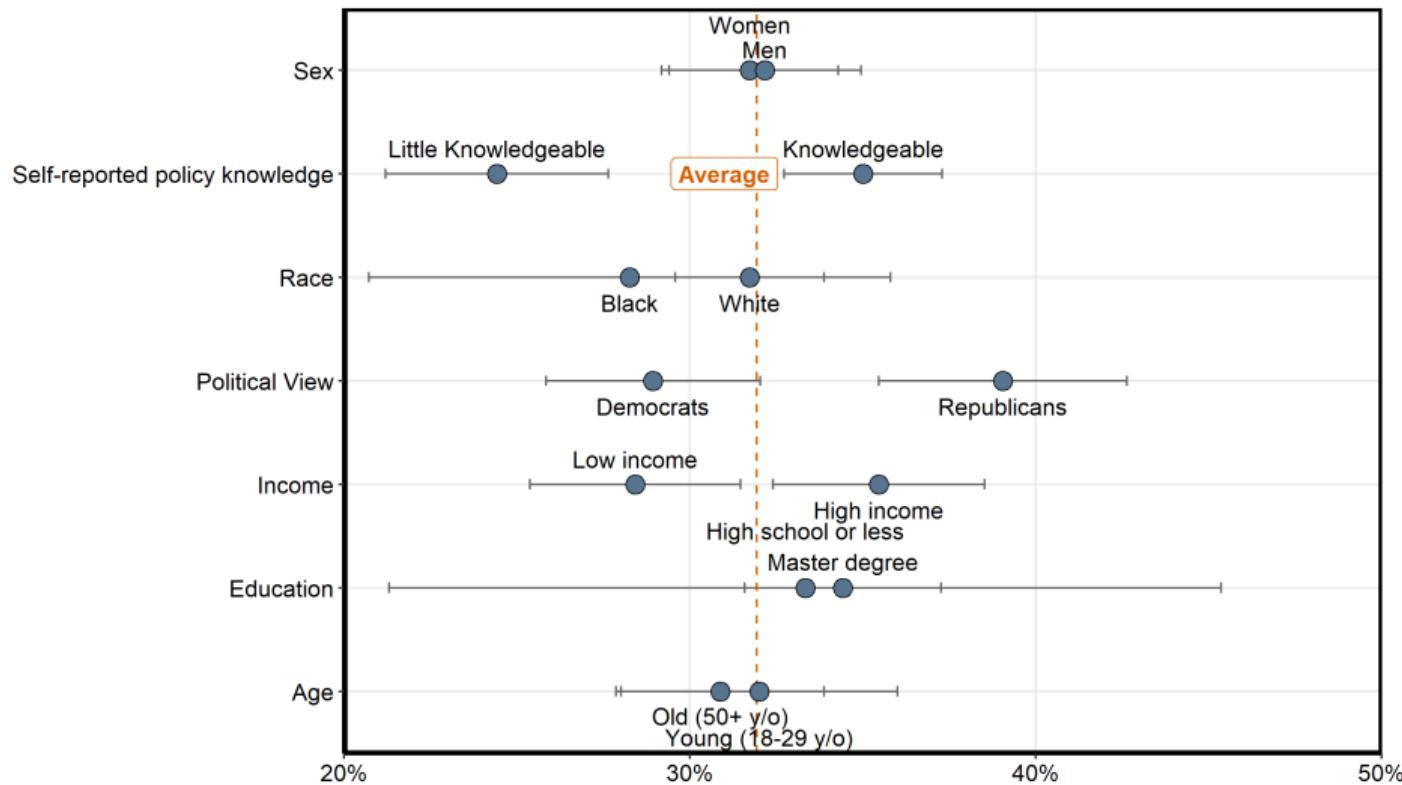
# Social Class and Incomes by Political Affiliation - 2



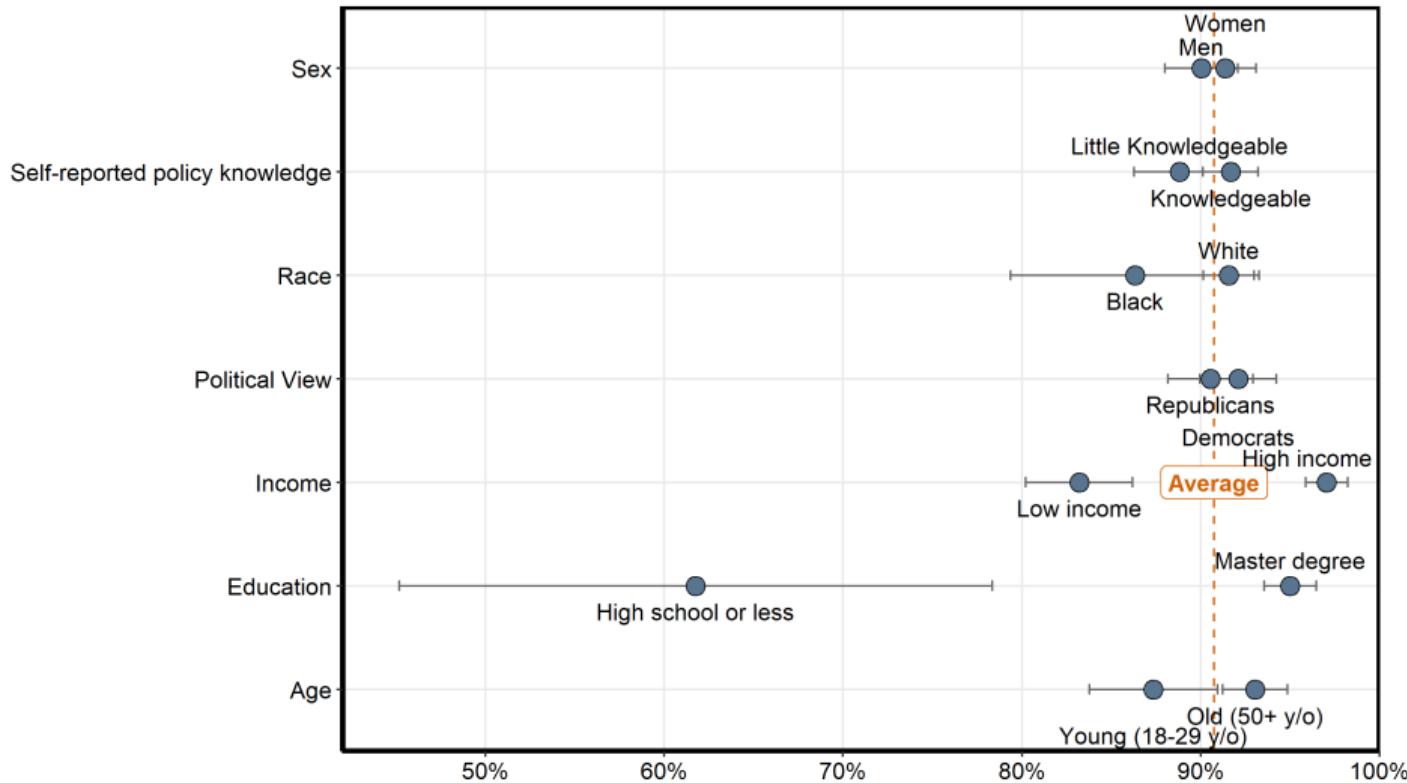
# Share of Respondents who Feel Personally fed by the Income Tax



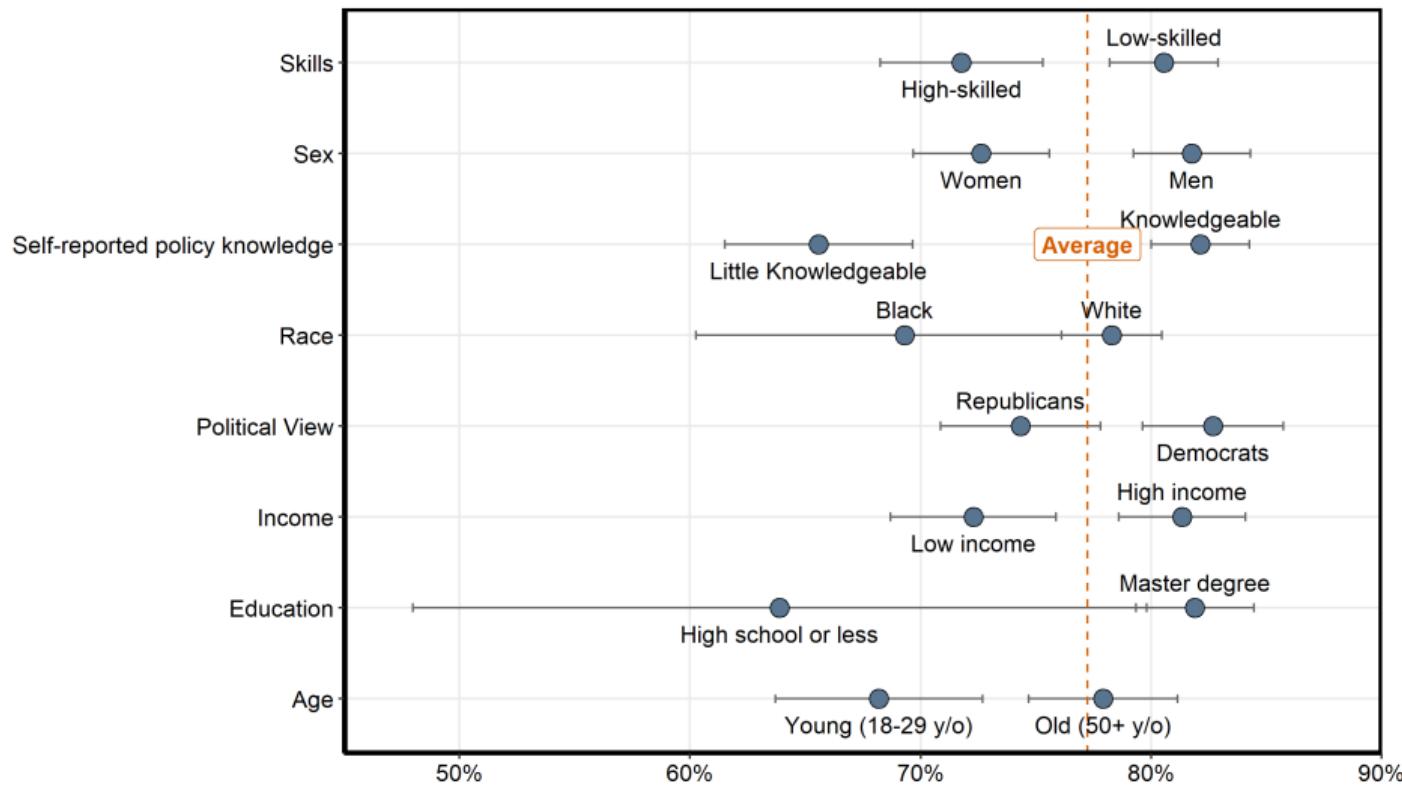
# Share of Respondents who Feel Personally Affected by the Estate Tax



# Share of Respondents who Have Health Insurance



# Share of Respondents who Feel Personally Exposed to Trade Policy



## Outline of this Talk

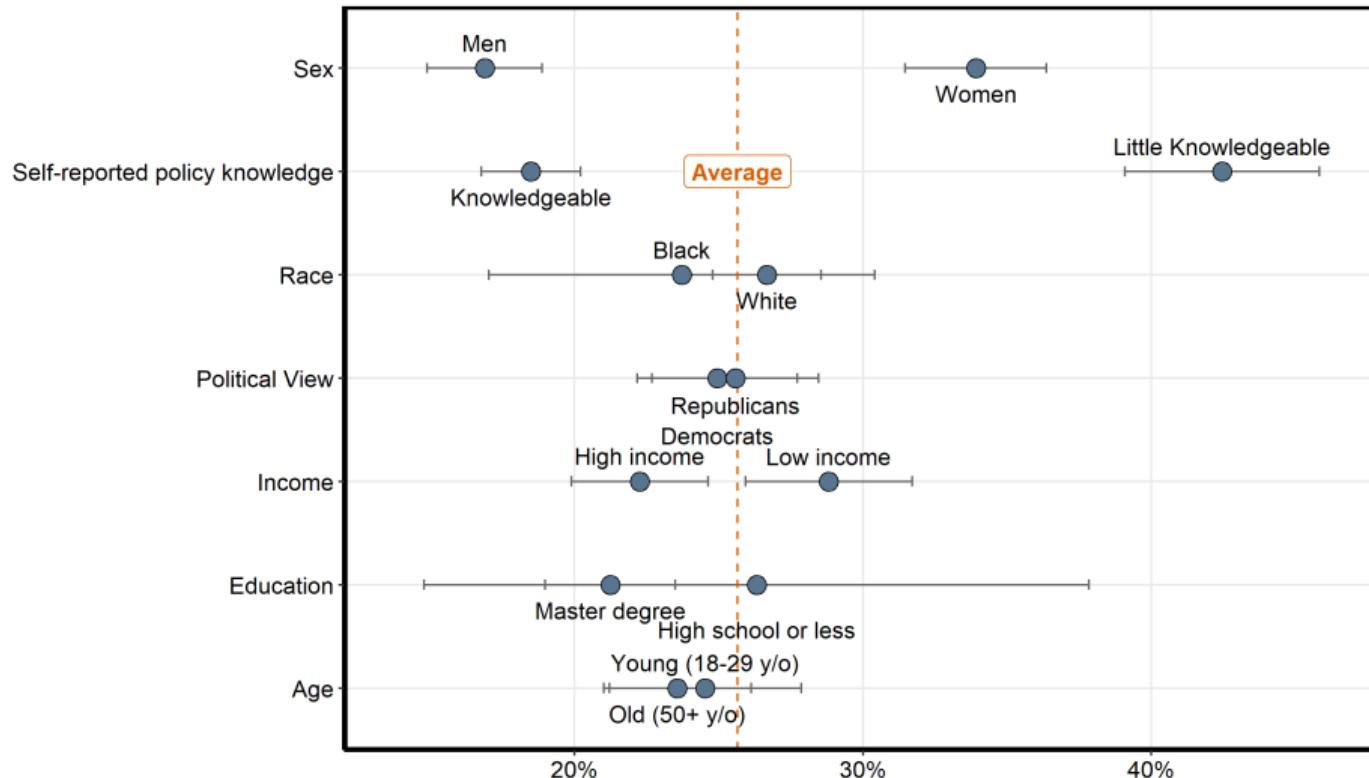
Project generated a lot of data: available online (shortly) to explore.

Full set of very detailed tables, figures available online.

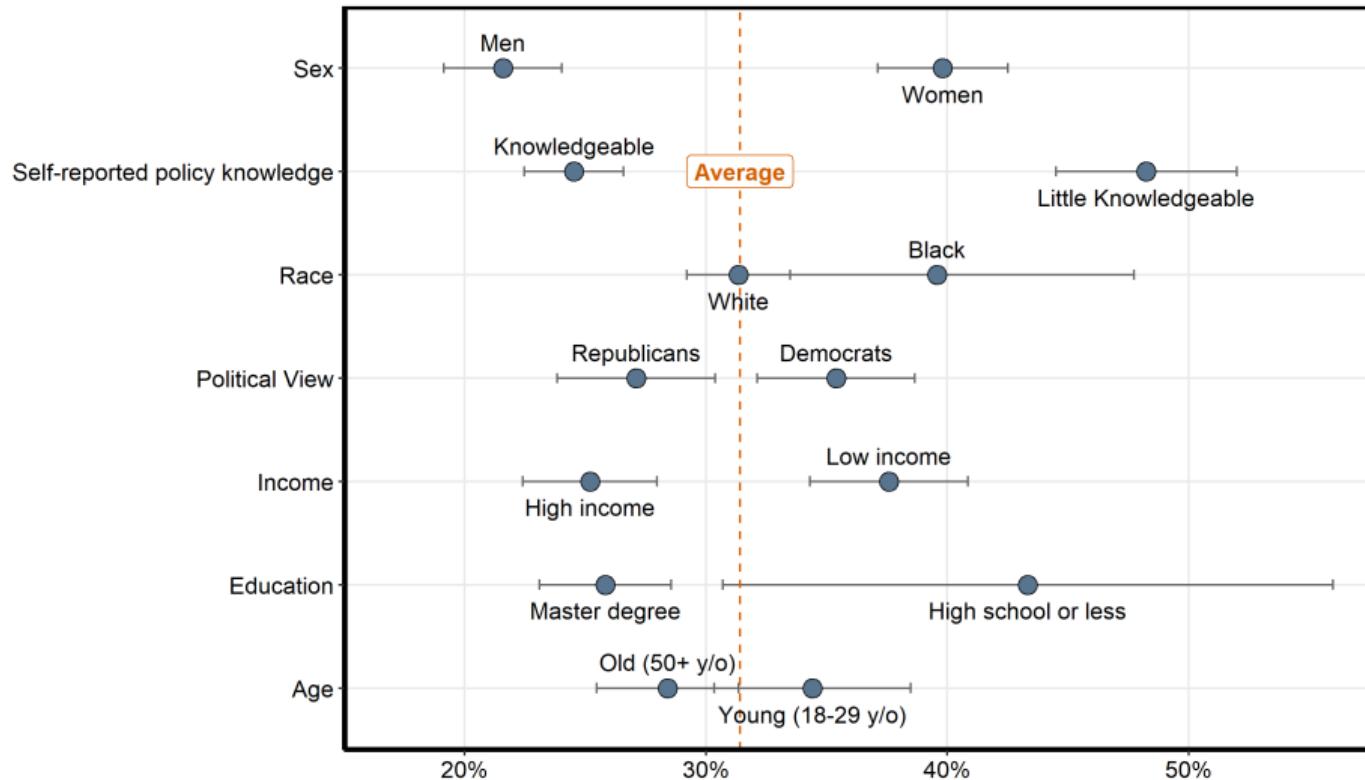
This talk: Focus on some key findings for income and estate taxes only.

1. Misperceptions about income and estate tax
2. What are people's main considerations and perceived goals & shortcomings of these taxes? Textual Analysis of Open-Ended Questions
3. Perceived Mechanisms: Behavioral responses and distributional effects.
4. Effects of short "Economics Lessons"

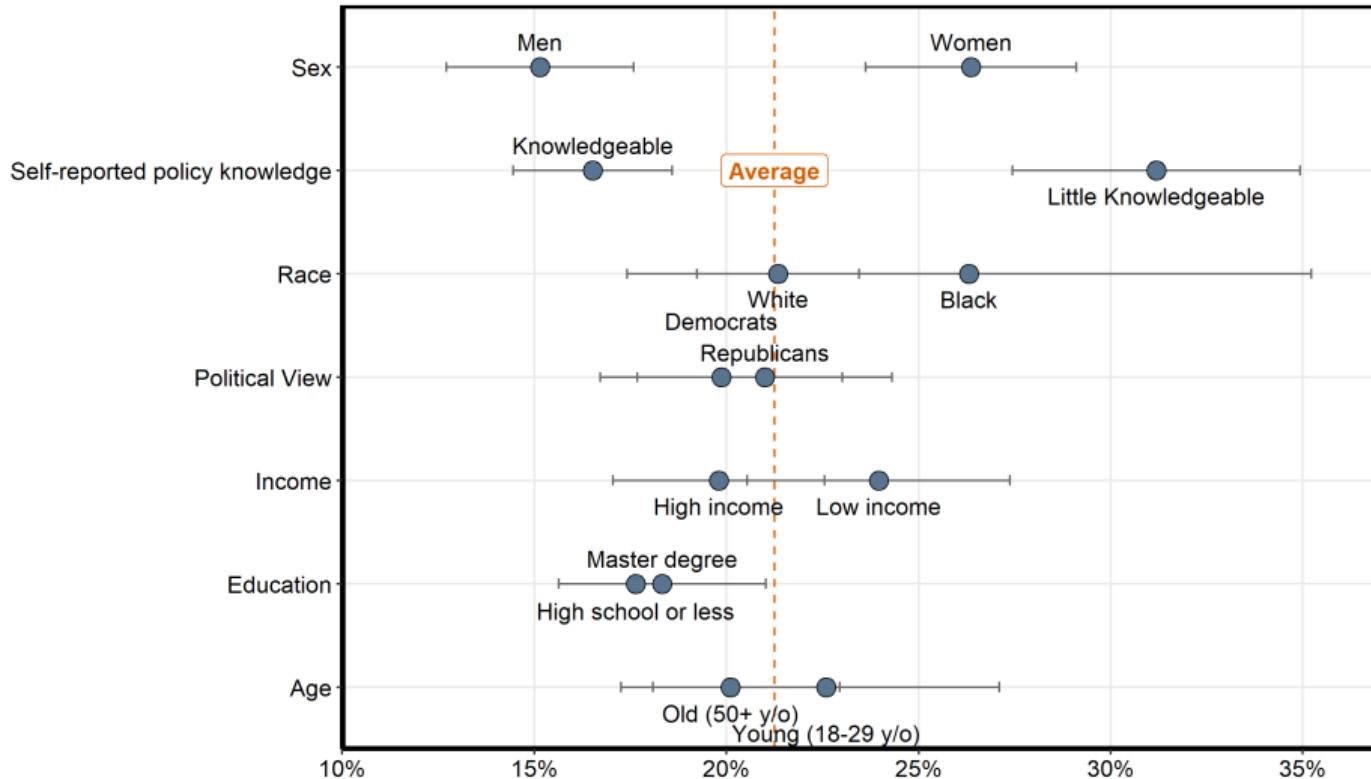
# Respondents Who Say They "Do Not Know" about Income Taxation



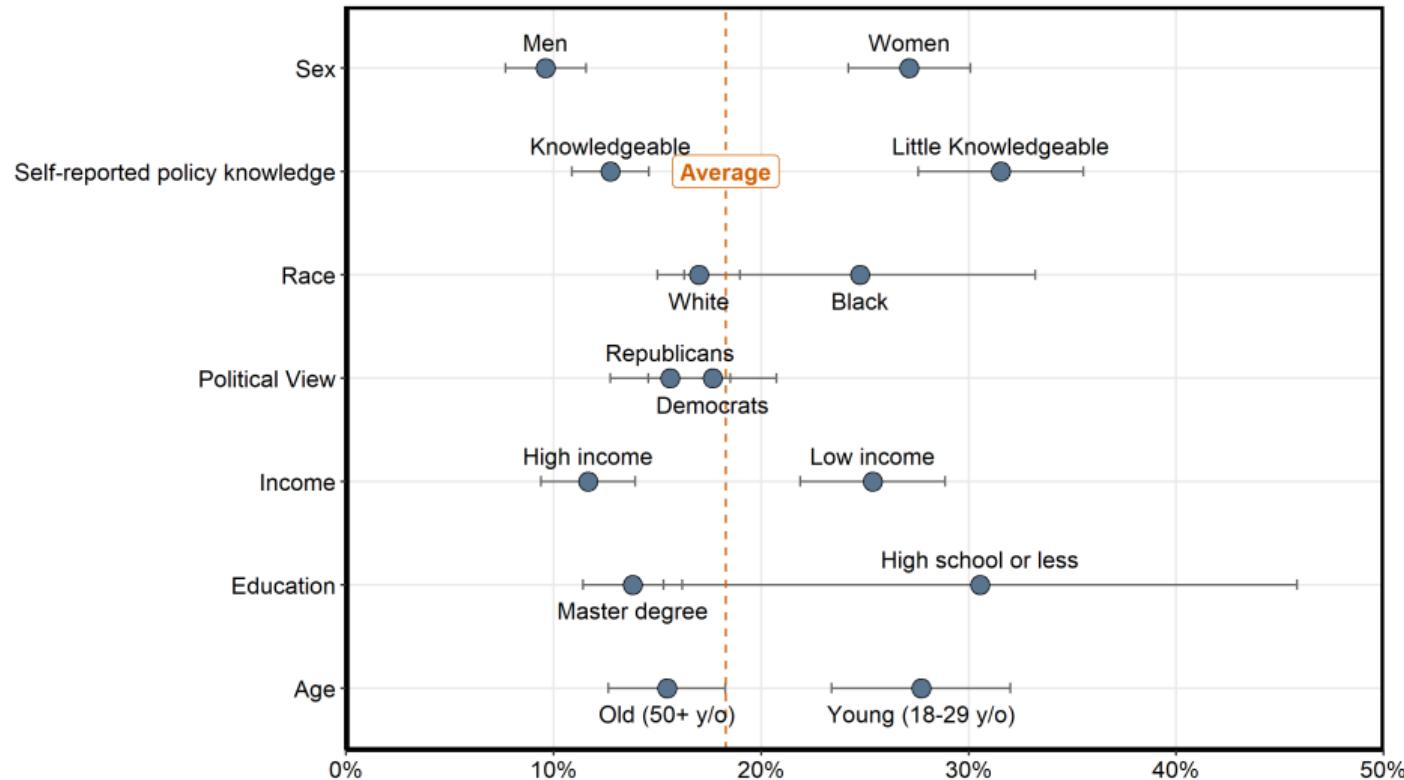
# Respondents Who Say They "Do Not Know" about the Estate Tax



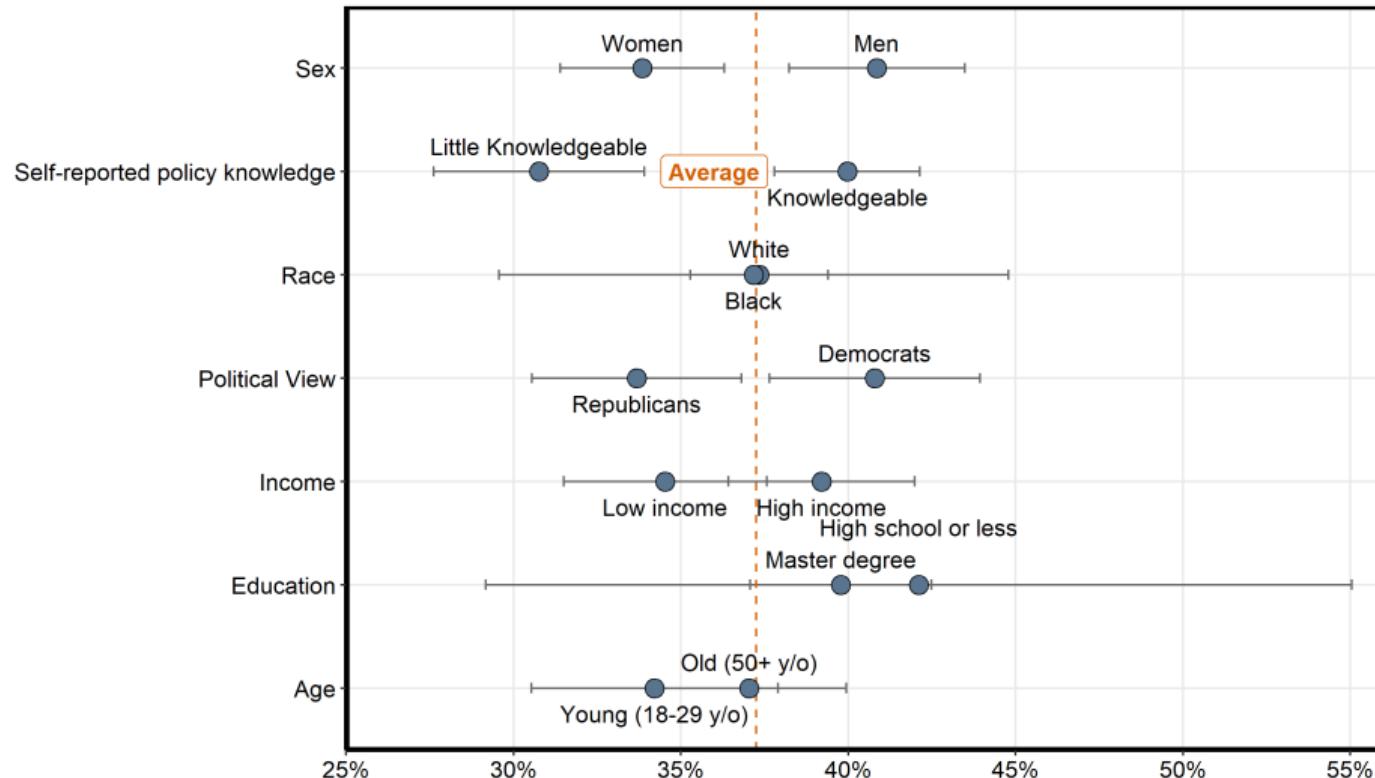
# Respondents Who Say They "Do Not Know" about the Health Insurance System



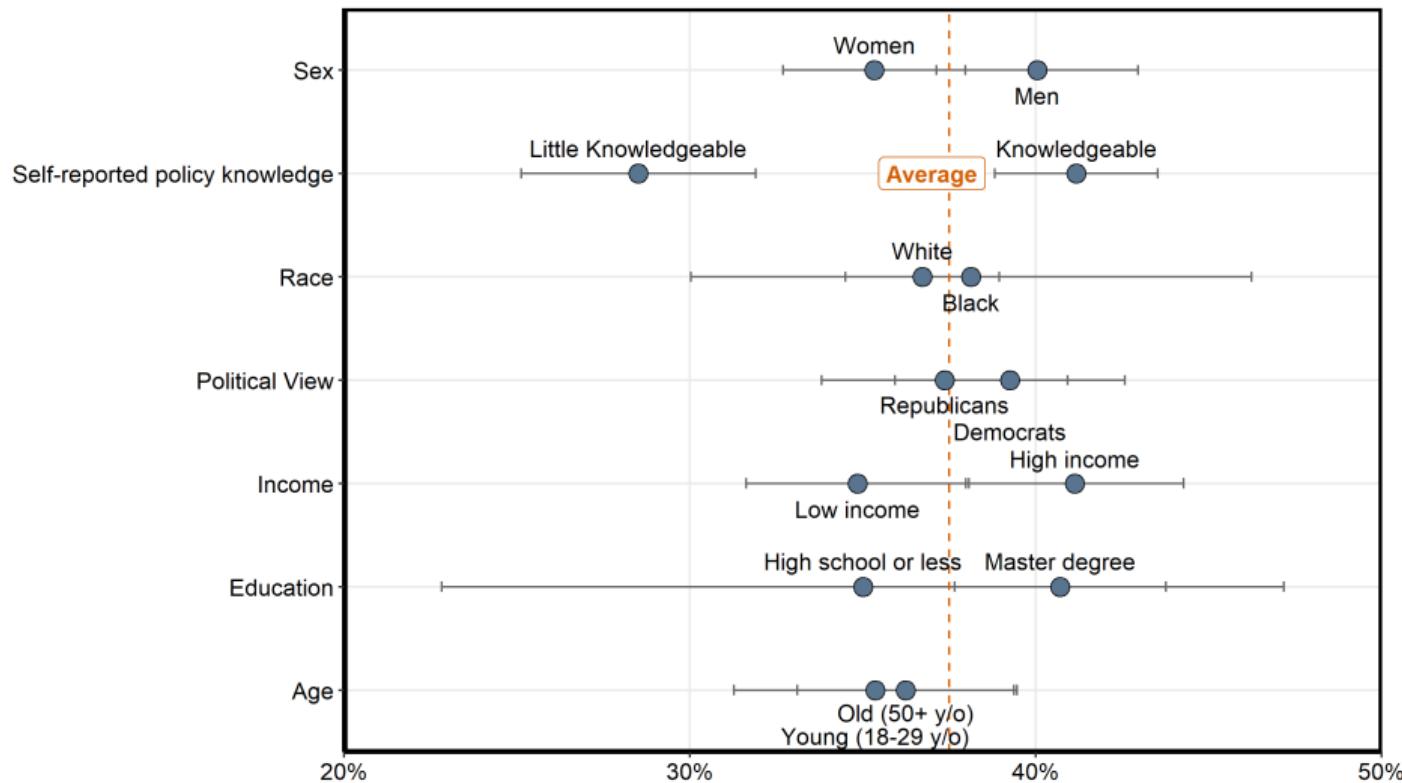
# Respondents Who Say They "Do Not Know" about the Trade Policy



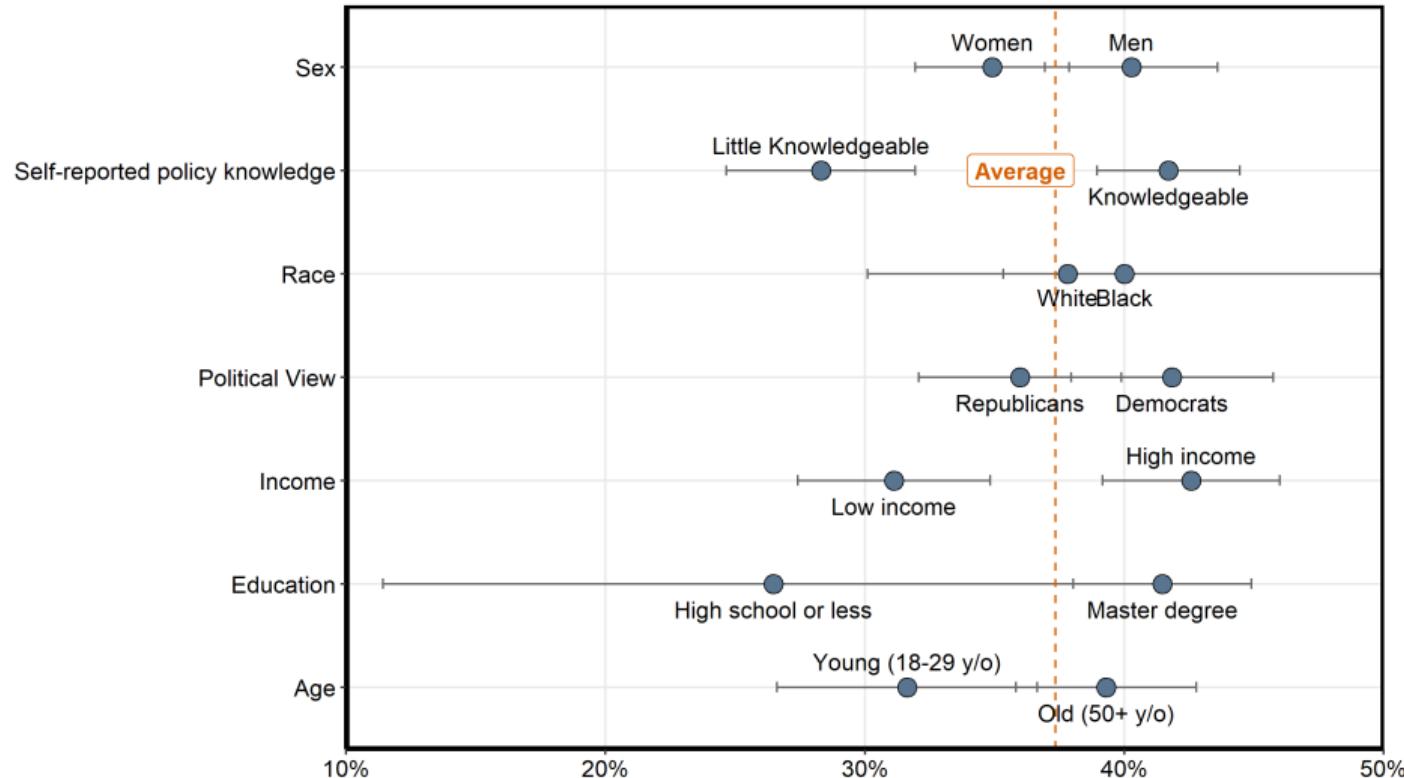
# Share of Respondents Willing to Pay for Information about the Income Taxation



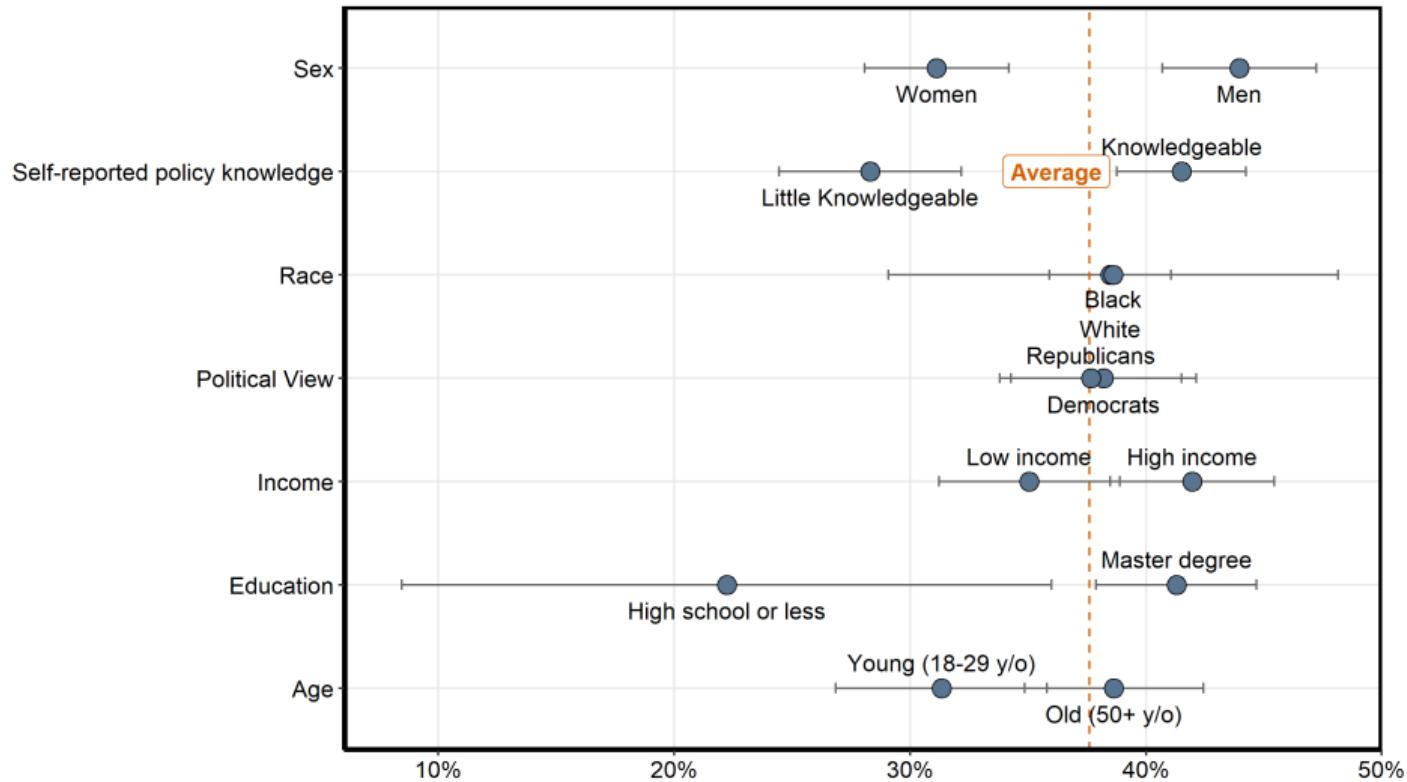
# Share of Respondents Willing to Pay for Information about the Estate Tax



# Share of Respondents Willing to Pay for Information about the Health Insurance System



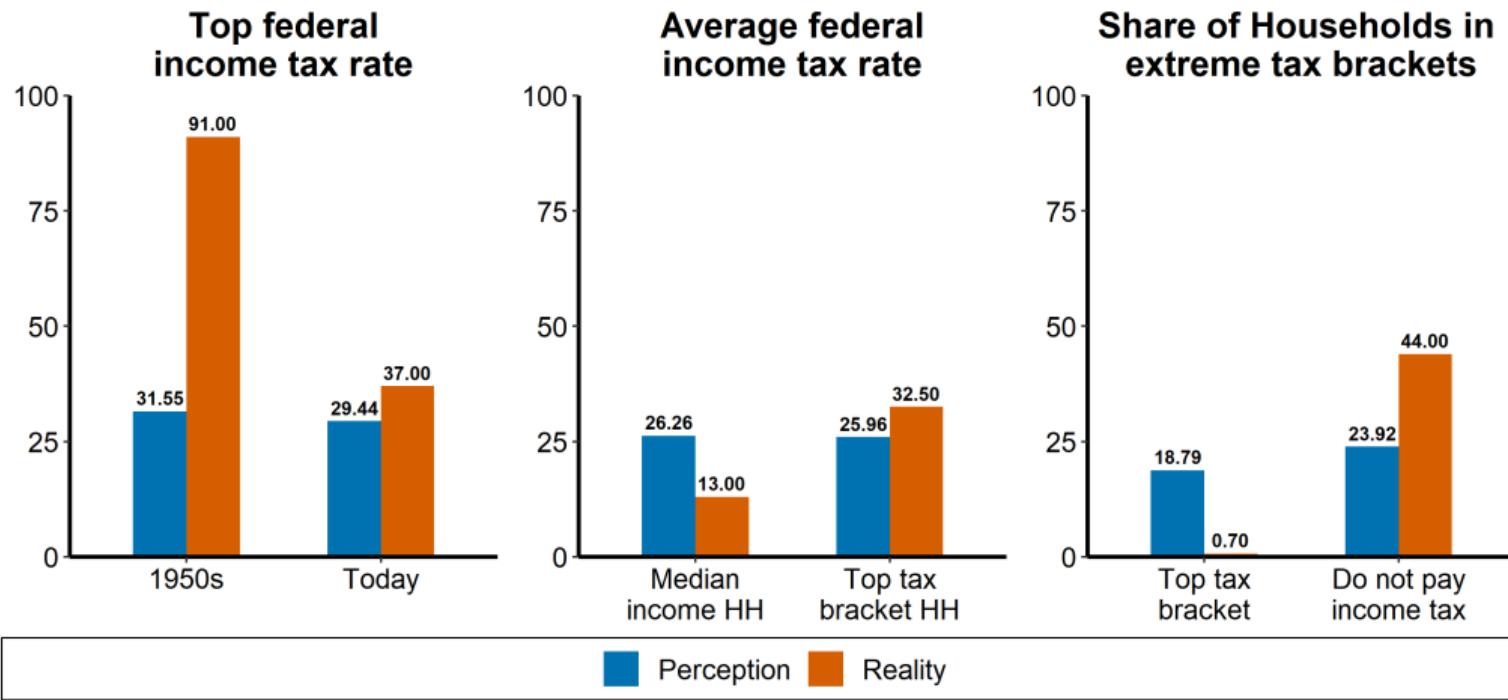
# Share of Respondents Willing to Pay for Information about the Trade Policy



# Part 1: Income and Estate Tax

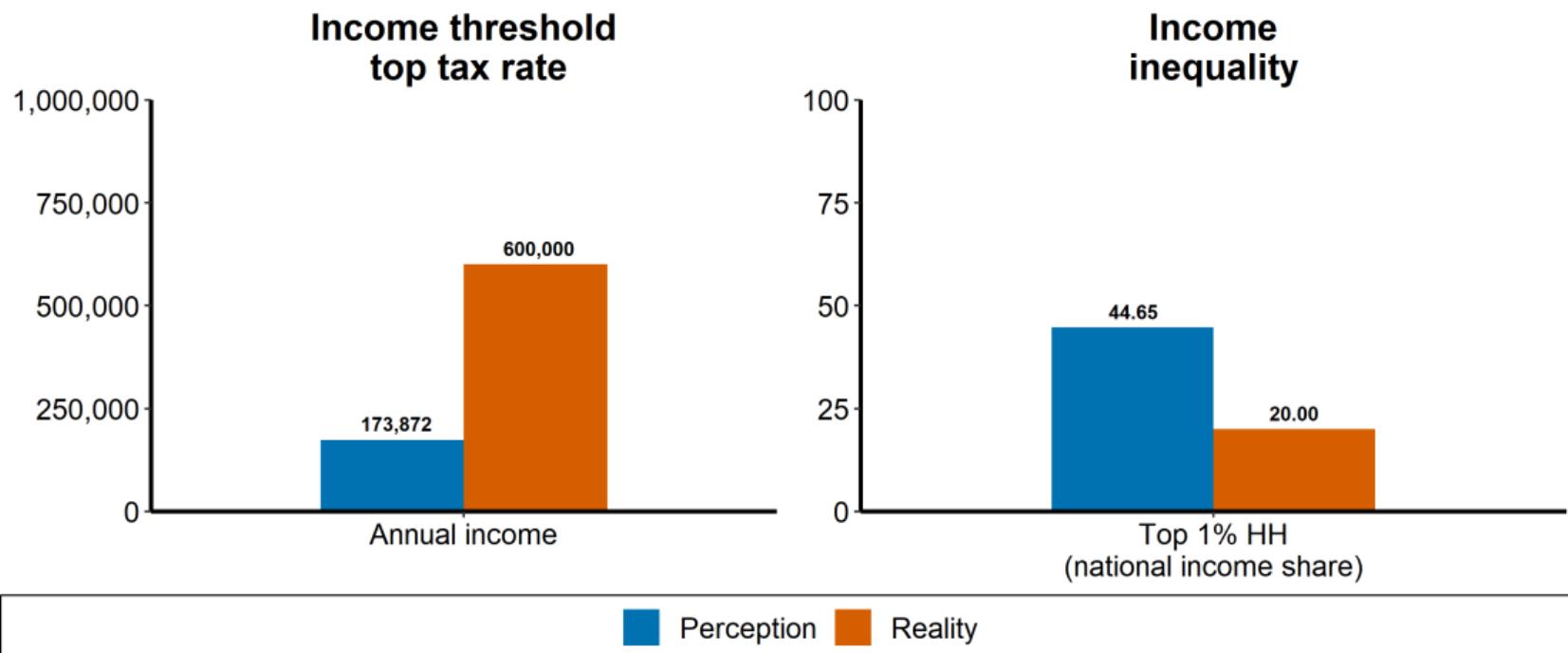
# Misperceptions about Income and Estate Taxes

# Misperceptions about the Income Tax

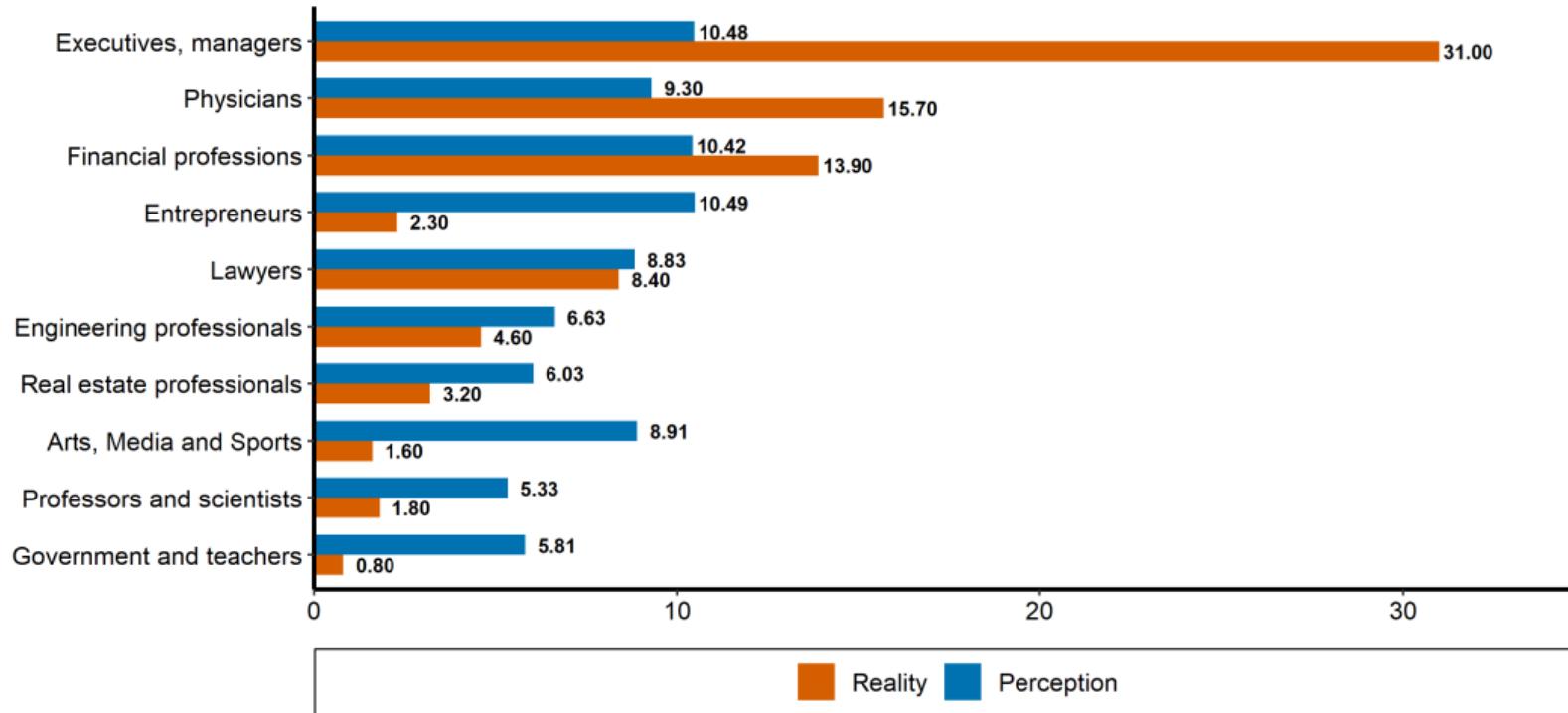


► Distribution of answers

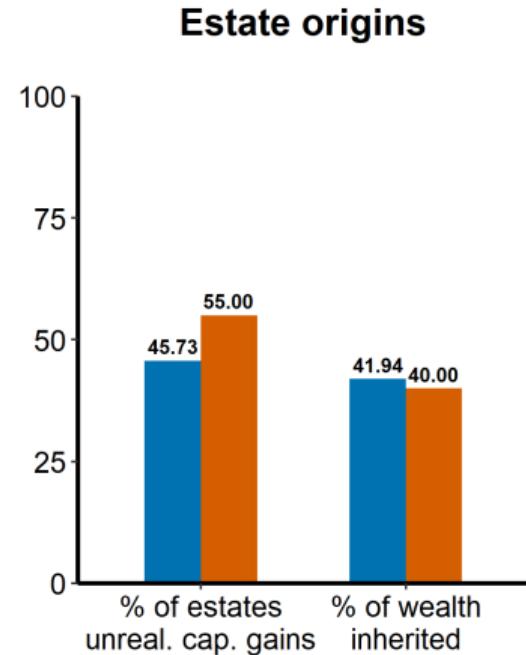
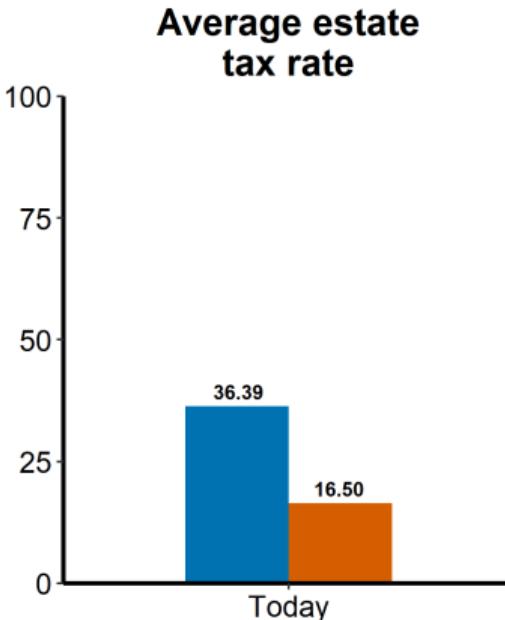
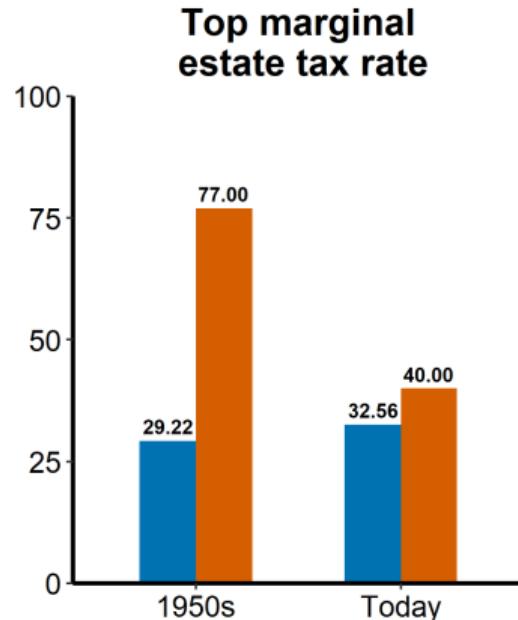
## Misperceptions about the Income Tax (II)



## Misperception about Composition of Top 1%

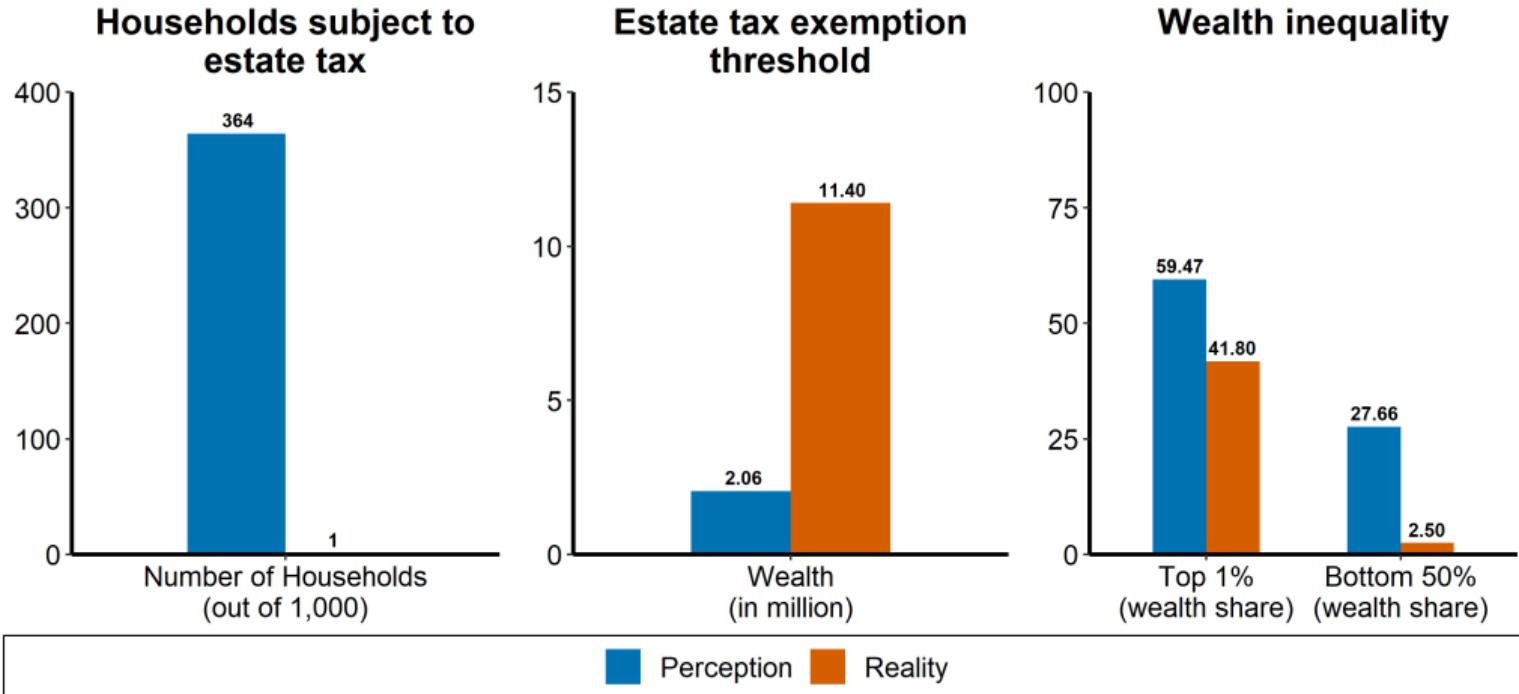


# Misperceptions about the Estate Tax



■ Perception ■ Reality

## Misperceptions about the Estate Tax (II)



► Distribution of answers

## Just for Fun: The Step-Up of Basis

- 8.73% of respondents say they know what the step-up cost basis at death is.
- 38.7% of respondents get the correct answer at the first technical question on how the stepped-up cost basis at death works. 51% get second question about plain capital gains right. 18.5% of respondents are correct for both.

Let's work through a concrete example about the federal estate tax now. Jack inherits a house from his father. His father paid **\$50,000** for the house **30 years ago**. This house is now **worth \$350,000** at the time of the father's death. But Jack manages to sell the house for **\$400,000**.

What is the amount that the IRS will consider as capital gains that Jack made and that will be **taxed at the capital gains tax rate?**

Imagine now that the father had sold the house for **\$350,000** before his death.

What is the amount that the IRS will consider as capital gains that Jack's father made and that will be **taxed at the capital gains tax rate?**

# All Misperceptions by Groups

## Income Taxation

- ▶ Republicans vs. Democrats
- ▶ Liberals vs. Conservatives
- ▶ High Incomes vs. Low Incomes
- ▶ Young vs. Old
- ▶ College Educated vs. Non College Educated

## Estate Tax

- ▶ Republicans vs. Democrats
- ▶ Liberals vs. Conservatives
- ▶ High Incomes vs. Low Incomes
- ▶ Young vs. Old
- ▶ College Educated vs. Non College Educated

# Text Analysis of Open-Ended Questions

# Text Analysis Roadmap

Questions asked: Main Considerations? Goal of a good system? Shortcomings? Who wins/who loses? What are the effects?

**Topic Analysis:** Wordclouds, Keyness graphs, Probability distribution of “topics.”

**Keyness:** Which words are typical of a group of respondents? Score for a n-gram is  $\chi^2$ -test statistic testing null that use is equal across groups.

**Topic Modeling:** Keywords-count based model. Identify a set of topics and associated keywords. Extract Document-Term Matrix (DTM) and define topic dummies based on the presence of keywords.

**Sentiments:** Positive or Negative Tone? Analytic or Emotional? Use the Linguistic Inquiry and Word Count (LWIC) algorithm by Pennebaker, Booth, Boyd, and Francis.

# What are Your Main Considerations About the Income Tax System?

amount class family hard percent everyone  
affect overall fairness fair everyone government  
boost economy budget spend benefit increase  
tax system paycheck increase government paycheck every  
govt spend revenue spend different class lost lot  
revenue spend can now tax american different class  
now tax class affect affect rich corporation  
poor working certain amount big corporation hundred fifty  
good break work dollar safety net work dollar  
taxpayer dollar raise benefit  
hard government too middle class burden spent government  
program fund middle family very good file status  
tax run middle tax find loophole fair across two thousand  
two tax spend waste waste taxpayer standard deduction  
economy spend affect life hard end long term  
corporation tax amount government class hard  
everyone flat class fair flat across lot see Capital gain  
benefit family raise middle job spend fund government  
tax theft affect individual government fund  
dependent tax affect struggle end  
tax mode loophole rich  
tax close fair percentage  
always good raise lower everyone share  
tax break class family poor class rich tax  
mean spend tax time fair  
raise government  
state tax current state avoid tax  
business owner very hard tax  
work citizen depend file huge lot  
tax wealth class good  
five thousand class too much tax rich  
upper middle tax percentage tax too  
good spend  
affect middle  
big break good economy tax poor everyone fair top 1  
many program equal tax top percent wealthy tax cant afford  
rich always benefit citizen quality life class tax  
service government person tax progressive tax middle upper tax  
tax certain class citizen fine tax class everyone tax tax middle  
class very family size good job  
concern tax hundred million affect family government waste  
wealthy middle break class government control class poor rich fair class rich  
state state reduce spend work work  
service government person tax progressive tax middle upper tax  
middle cut afford cant work class rich break government program good  
class afford wealth tax government too much  
business grow large corporation break rich loophole wealthy tax fund  
class fair fair amount class break universal health care  
large fair loophole percentage class government provide hundred thousand  
government collect impact middle many break sale tax president trump favor tax  
wealthy fair budget deficit depend tax average american service provide tax amount  
increase business  
self employ bear brunt class struggle raise percent burden class class bear class  
afford good thousand hundred reduce tax flat everyone twenty thousand  
tax support amount paycheck wealthy tax share  
hard survive hard tax upper upper  
turn socialist individual reduce someone work work government  
spend deficit deficit government

sixteen fair financial situation  
corporation wealthy avoid wealthy corporation raise class  
support family stimulate economy grow economy  
middle worker deduction bottom line  
spend benefit Percentage fair class working poor fair  
government benefit struggle meet working classes education child  
spend too much citizen tax everyone rich good family twenty five hard meet  
already struggle hard time raise raise  
numb dependent amount person tax necessary  
consider class flat percentage american citizen american american  
poverty line wealthy share everyone good  
business business education infrastructure even though  
affect economy small business loophole close benefit society  
economic growth universal healthcare every person poor tax  
support government class worker good life good society  
tax everyone usa government tax benefit long run  
social program very rich fifty thousand big business  
wealthy fair test us amount tax rich many  
wealthy fair close loophole small government  
health care spend tax provide service  
government tax government social service  
double tax class middle tax break government usa  
billion dollar 1 percent tax break flat tax tax  
poor rich tax fair fair tax  
fair tax across board  
usa tax  
raise tax 1 million  
after home senior citizen work support  
tax increase  
many loophole class cut  
tax small  
affect  
wealthy poor double too  
burden middle huge amount  
class affect top earner  
affect spend fairness tax  
keep economy working middle  
current tax  
balance budget very wealthy  
large six  
vira rich good everyone  
increase decrease  
three hundred  
percentage middle  
overall economy even work  
work middle national sale  
governments keep middle rich  
large portion wealthy class  
waste lot create job  
class raise  
class government  
economy whole  
debt government  
society  
good amount  
thousand  
support work quality wealth  
extremely wealthy

financial situation  
corporation always keep spend  
support family stimulate economy grow economy  
middle worker deduction bottom line  
spend benefit Percentage fair class working poor fair  
government benefit struggle meet working classes education child  
spend too much citizen tax everyone rich good family twenty five hard meet  
already struggle hard time raise raise  
numb dependent amount person tax necessary  
consider class flat percentage american citizen american american  
poverty line wealthy share everyone good  
business business education infrastructure even though  
affect economy small business loophole close benefit society  
economic growth universal healthcare every person poor tax  
support government class worker good life good society  
tax everyone usa government tax benefit long run  
social program very rich fifty thousand big business  
wealthy fair test us amount tax rich many  
wealthy fair close loophole small government  
health care spend tax provide service  
government tax government social service  
double tax class middle tax break government usa  
billion dollar 1 percent tax break flat tax tax  
poor rich tax fair fair tax  
fair tax across board  
usa tax  
raise tax 1 million  
after home senior citizen work support  
tax increase  
many loophole class cut  
tax small  
affect  
wealthy poor double too  
burden middle huge amount  
class affect top earner  
affect spend fairness tax  
keep economy working middle  
current tax  
balance budget very wealthy  
large six  
vira rich good everyone  
increase decrease  
three hundred  
percentage middle  
overall economy even work  
work middle national sale  
governments keep middle rich  
large portion wealthy class  
waste lot create job  
class raise  
class government  
economy whole  
debt government  
society  
good amount  
thousand  
support work quality wealth  
extremely wealthy

financial situation  
corporation always keep spend  
support family stimulate economy grow economy  
middle worker deduction bottom line  
spend benefit Percentage fair class working poor fair  
government benefit struggle meet working classes education child  
spend too much citizen tax everyone rich good family twenty five hard meet  
already struggle hard time raise raise  
numb dependent amount person tax necessary  
consider class flat percentage american citizen american american  
poverty line wealthy share everyone good  
business business education infrastructure even though  
affect economy small business loophole close benefit society  
economic growth universal healthcare every person poor tax  
support government class worker good life good society  
tax everyone usa government tax benefit long run  
social program very rich fifty thousand big business  
wealthy fair test us amount tax rich many  
wealthy fair close loophole small government  
health care spend tax provide service  
government tax government social service  
double tax class middle tax break government usa  
billion dollar 1 percent tax break flat tax tax  
poor rich tax fair fair tax  
fair tax across board  
usa tax  
raise tax 1 million  
after home senior citizen work support  
tax increase  
many loophole class cut  
tax small  
affect  
wealthy poor double too  
burden middle huge amount  
class affect top earner  
affect spend fairness tax  
keep economy working middle  
current tax  
balance budget very wealthy  
large six  
vira rich good everyone  
increase decrease  
three hundred  
percentage middle  
overall economy even work  
work middle national sale  
governments keep middle rich  
large portion wealthy class  
waste lot create job  
class raise  
class government  
economy whole  
debt government  
society  
good amount  
thousand  
support work quality wealth  
extremely wealthy

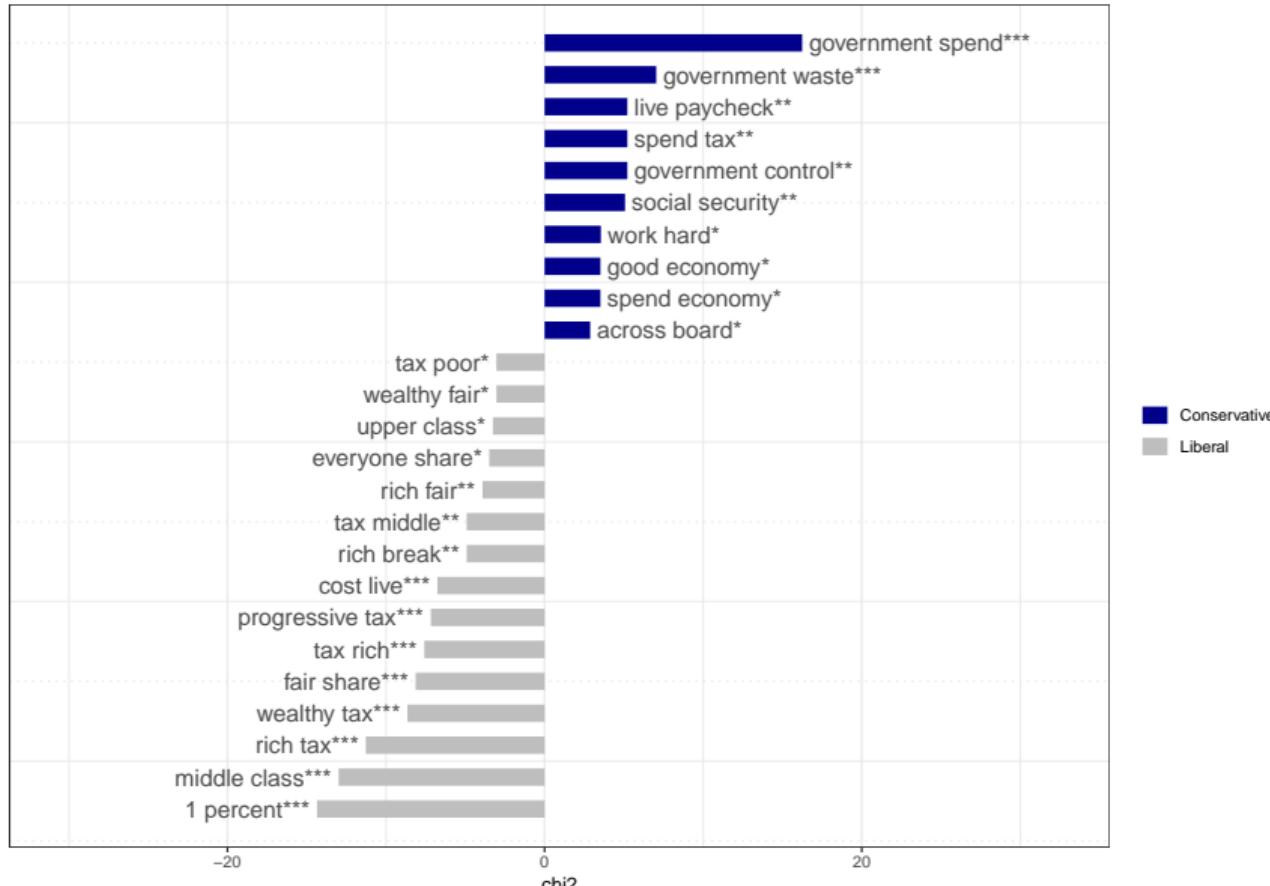
## What Should be the Goal of a Good Income Tax System?

## What Are the Main Shortcomings of the US Income Tax System?

high thousand break corporation everyone share  
consider infrastructure rich keep standard agree big company  
overspend loophole fair situation america corporation wealthy  
paycheck encourage big business special large corporation  
important properly class highstay government spend general big break three  
break big home already break wealthy household effect public democrat entitlement  
process class work too many loophole high bracket loophole corporation  
greedy account confuse new takeadvantage assistance allocate too many security  
contribute power high rate control wealth rich little too wealthy low bracket ability  
complete great cause always want allow like politician upper class almost thousand dollar  
withhold pocket right now low earn burden too rich own country rich poor revenue though  
large amount fraud break run let keep too high low class individual avoid fair budget  
low end rich break national financial small help rest collect understand first billionaires  
take care rich tax everyone fair main superlife benefit take middle class also avoid share little poor  
difference hundred another become wealthy corporation group state average healthcare resource  
regulation hundred point balance last education benefit take middle class upper citizen personal party  
complexity another become wealthy corporation group state average healthcare resource  
previous corruption never huge time level place can yes hard live  
complaints alot free none its earn yet  
donald trump never huge time level place can yes hard live  
corruption many never huge time level place can yes hard live  
service alot file very  
question donald trump never huge time level place can yes hard live  
inform bring still try  
rich fair low middle rate  
high break earn credit rich share too little idea right like  
punish mind few without family terly year  
every year loophole avoid rich share too little idea right like  
poor class around someone say seem raise whole  
term exemption poor rich seem raise whole  
rate low scale simplify lazy anything  
scale high often working class everyone too complicated  
too too policy answer corrupt doknow many deduction  
exception economic struggle may percentage afford  
corporation avoid high class else corporate loophole wealthy  
distribution something economy affect too complex stop difficult  
social security wealthy since much area exploit  
probable expensive very little reward president favor rich high low  
class middle take away wealth loophole feel like truly unfairly day  
two thousand take away wealth loophole feel like truly unfairly day  
too much government hard work rich middle poor too much  
population advantage too easy capital  
middle too much too waste  
class low

- #### ► Who Gains if Taxes on High Earners were Increased?

# Main Considerations about the Income Tax? Keywords by Political Views



# Topic Analysis: Keywords for the Main Topics Identified

**Distribution:** "middle class", "working class", "low income", "wealthy", "millionaire", "rich", "corporations", "poor", "inequality"

**Fairness:** "fair", "unfair"

**Gov. spending:** "government spending", "deficit", "debt", "government & waste", "government & budget", "government & control & spend"

**Public goods:** "infrastructure", "education", "health care"

**Efficiency:** "hurt & economy", "work hard", "flat"

**Loopholes:** "loophole", "lawyer", "account", "evade", "avoid taxes", "evasion"

**Double taxation [only for Estate]:** "already taxed", "already paid", "account", "twice & pay", "twice & tax", "already been & taxed", "already been & paid"

**Grieve [only for Estate]:** "grieve", "bury", "funeral"

**Flat tax [only for Income Tax]:** "flat tax"

**Social safety net programs [only for Income Tax]:** "social services", "government services", "social programs", "government programs", "help & poor", "poor & pay", "live & paycheck", "poor & work"

**Don't know:** "enough knowledge", "really know", "idk", "not sure", "not informed enough", "know enough", "unsure"

# Main Considerations about the Income Tax? Example Answers by Topic

## Distribution:

*"That the rich and wealthy do not pay their fair share of taxes."*

*"Everyone, including the rich and corporations should pay their fair share."*

*"I would want working class and middle class people to get tax cuts and I'd be willing to pay more in taxes for that to happen."*

## Fairness:

*"I have trouble with the concept of tax brackets that punish an individual for being successful";*

*"I believe Everyone should be taxed fairly and the most wealthy should not escape carrying their weight."*

## Gov. spending:

*"Current tax rates being raised are a result of government mismanagement of funds and over spending without appropriate oversight. Taxes really can't effectively be lowered until government spending is properly controlled.";*

*"I am okay with raising personal income tax to reduce deficit but not for entitlement programs."*

# Main Considerations about the Income Tax? Example Answers by Topic (II)

## Social safety net:

*"What are the taxes going towards? I strongly believe in funding going towards education and infrastructure."*

*"Cut government spending on social welfare programs for lower taxes and privatize most government services for lower taxes e.g. mail, law enforcement, parks, schools..."*

## Efficiency:

*"I am concerned about the push to raise taxes on persons with higher incomes. I do believe in trickle down economics and that government should pretty much keep their hands off."*

*"I want the US to be competitive for businesses, but also know there needs to be an appropriate amount of money to fund the government necessities"*

## Flat Tax:

*"We need a flat tax. Tax forms are complex." ; "I think tax Rates are not fairly representative for most taxpayers. I support a flat tax rate for all except the totally disabled and indigent."*

## Loopholes:

*"I think the more you make, the more you should pay. We need to close the loopholes that are there to make sure that those who make more actually pay more."*

# Goals of a Good Income Tax System? Example Answers by Topic

**Distribution:** “The goal would be to reduce inequalities but not make the system too taxing so the rich leave the country.”

**Fairness:** “In my view it would be clear and straight forward. The policy should be easy to understand and fair to everyone it applies to.”

**Gov. spending:** “Balancing the federal budget and spending on infrastructure that benefits business.”

**Social services:** “The goal of the system would be to provide a social safety net. It would likely include the creation of a UBI, housing guarantees, and education.”

**Public goods:** “Provide for all : less wars, more social policies, education, repairing infrastructure.”

**Efficiency:** “The goal should be to tax without discouraging people from contributing to society.”

**Flat tax:** “I forget what it's called but basically the flat-rate tax thing where there's one percentage for everyone so no one is being “punished” for working hard and earning a higher paycheck.”

**Loopholes:** “Close the loopholes in upper class income brackets. Make sure that the ones on government aid are actually trying to get jobs and not simply living off of the government.”

# Shortcomings of the Federal Income Tax System? Example Answers by Topic

**Distribution:** "It favors the wealthy. The tax brackets are ridiculous."

**Fairness:** "It's always unfair to those that make the least."

**Gov. spending:** "Government waste of taxpayer funds."

**Social services:** "Too much of our taxes are wasted on social programs."

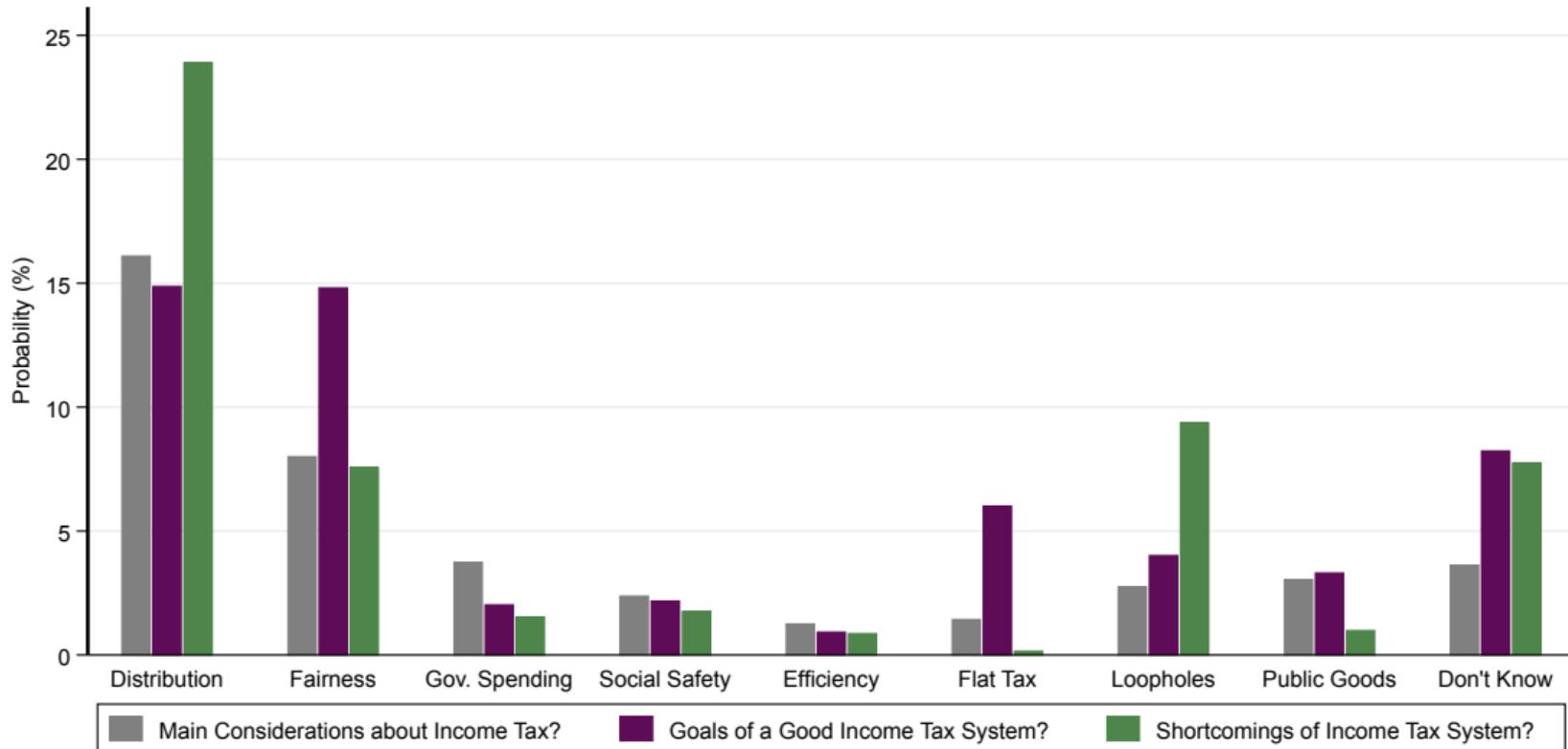
**Public goods:** "Rich people avoid paying their share and hence we have a huge national debt, unfunded pension/social security systems, underfunded education and health care systems, and a crumbling infrastructure."

**Efficiency:** "Taxing the wealthy too much will hurt the economy!"

**Flat tax:** "People who don't even work get tax refunds. This is a ridiculous system. Flat tax rate would make it fair."

**Loopholes:** "Too complex for the layman to understand with countless loopholes that specifically favor the rich." "Loopholes : how'd Amazon pay \$0?"

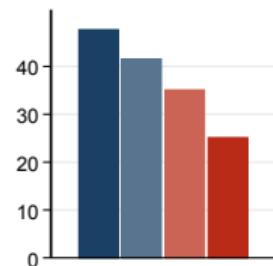
# Income Taxation - Probability of Topics Appearing in Answers



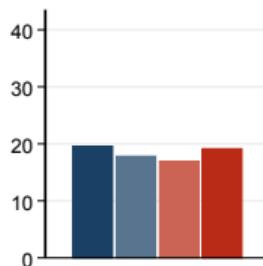
# What are your Main Considerations about the Income Tax?

## Relative Frequency of Topics by Political Views

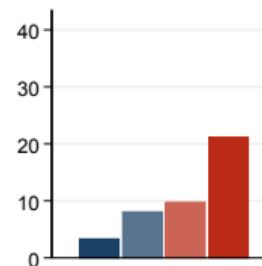
Distribution



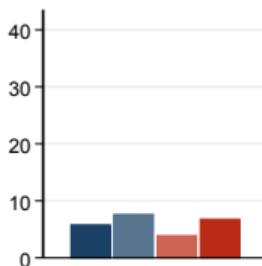
Fairness



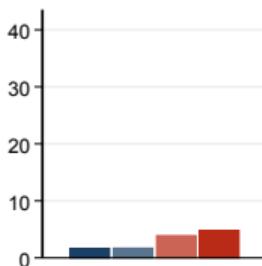
Gov. Spending



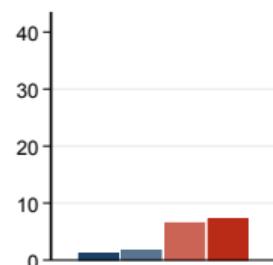
Social Safety



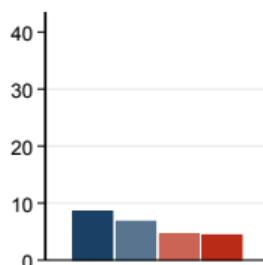
Efficiency



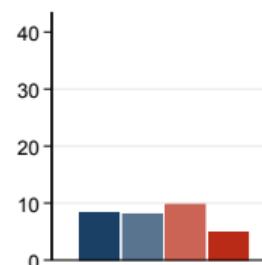
Flat Tax



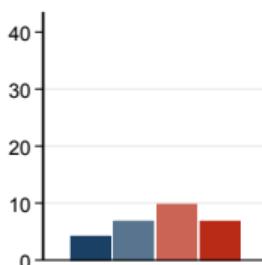
Loopholes



Public Goods



Don't Know

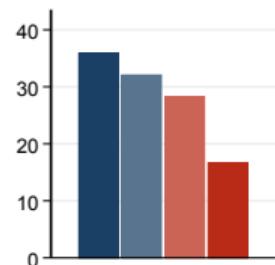


Clinton Liberal   Clinton Moderate   Trump Moderate   Trump Conservative

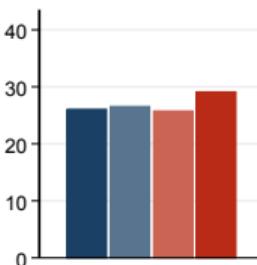
# What would be the goal of a good tax system?

## Relative Frequency of Topics by Political Views

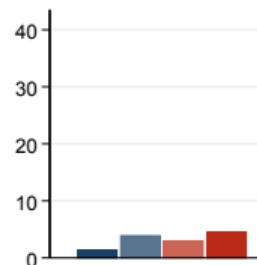
Distribution



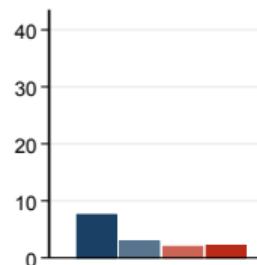
Fairness



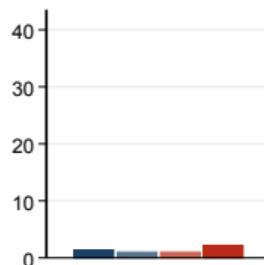
Gov. Spending



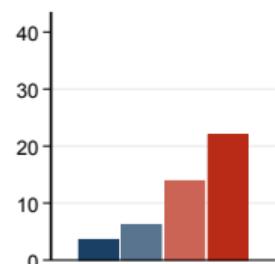
Social Safety



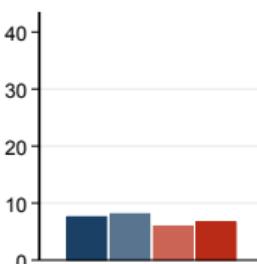
Efficiency



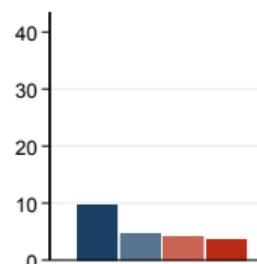
Flat Tax



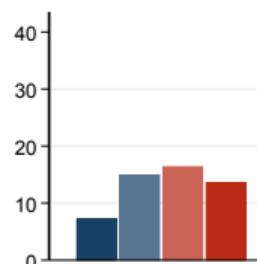
Loopholes



Public Goods



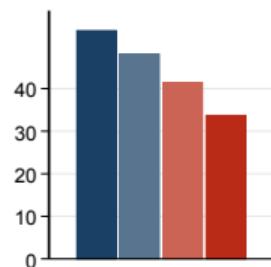
Don't Know



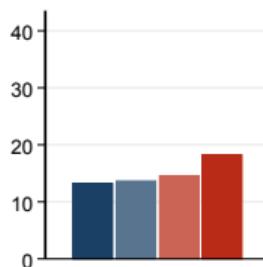
Clinton Liberal   Clinton Moderate   Trump Moderate   Trump Conservative

# What are the Shortcomings of the Federal Income Tax System? Relative Frequency of Topics by Political Views

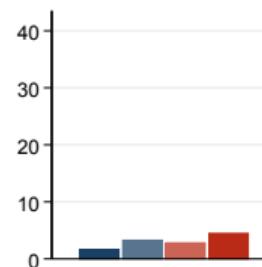
Distribution



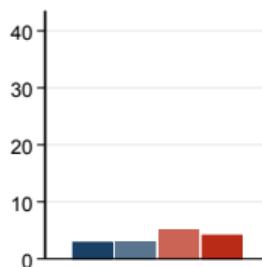
Fairness



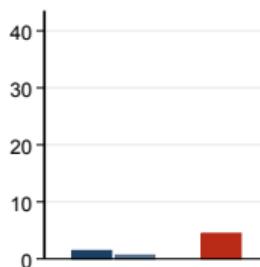
Gov. Spending



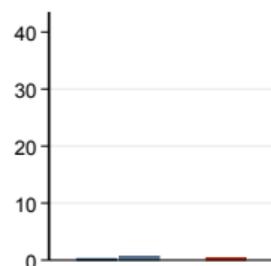
Social Safety



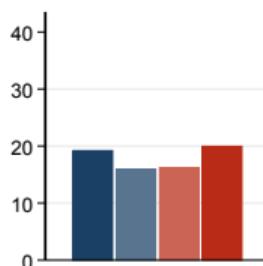
Efficiency



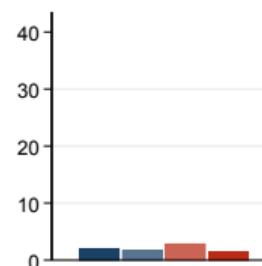
Flat Tax



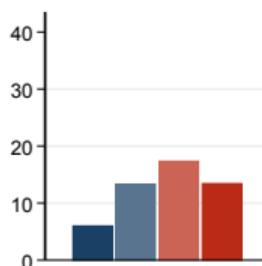
Loopholes



Public Goods



Don't Know



 Clinton Liberal   Clinton Moderate   Trump Moderate   Trump Conservative

# Topic Analysis: All Figures

## What are your Main Considerations on Federal Personal Income Taxation?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

## What are the Goals of a Good Income Tax System?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

## What are the shortcomings of the U.S. federal income tax system?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

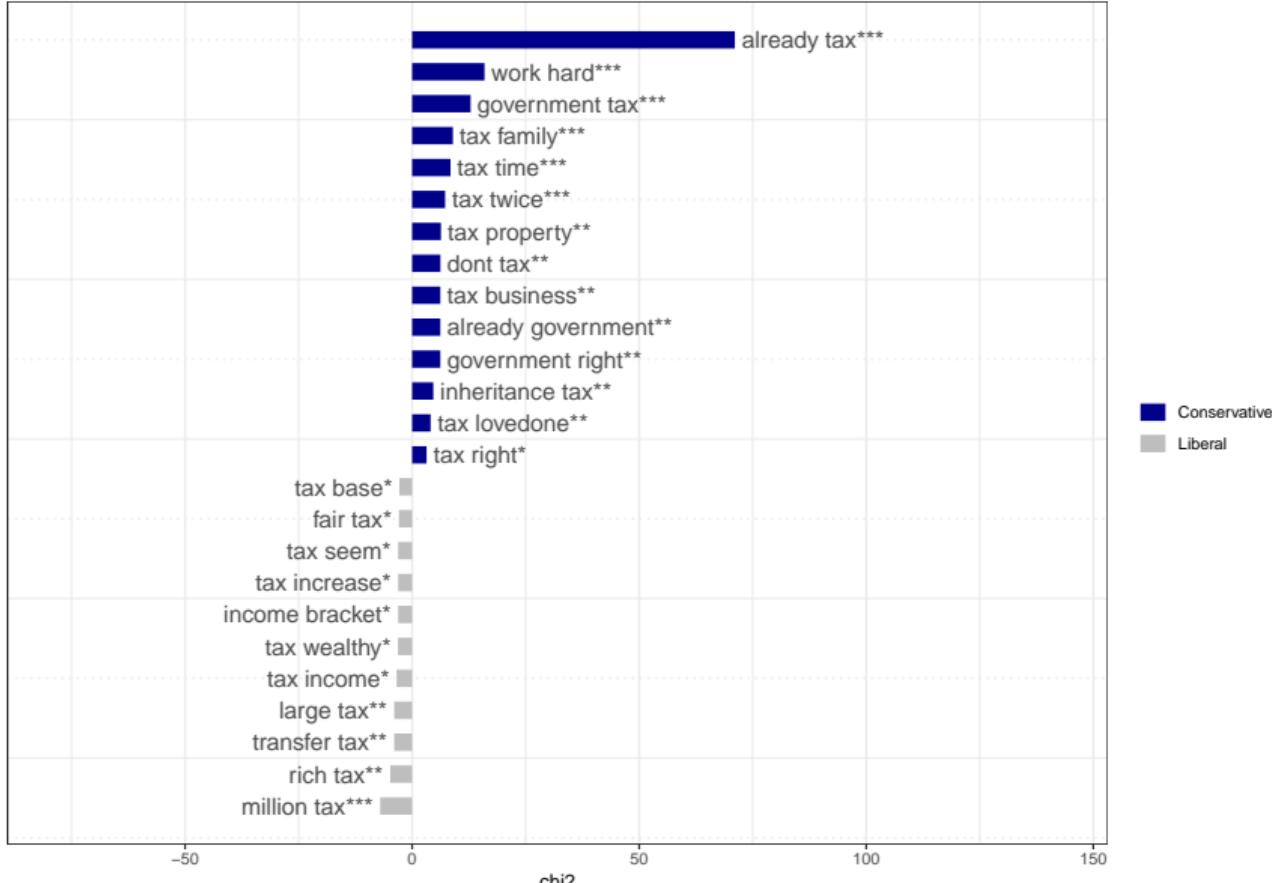
## What are your Main Considerations about the U.S. Federal Estate Tax?

## What are the Shortcomings of the U.S. Federal Estate Tax?

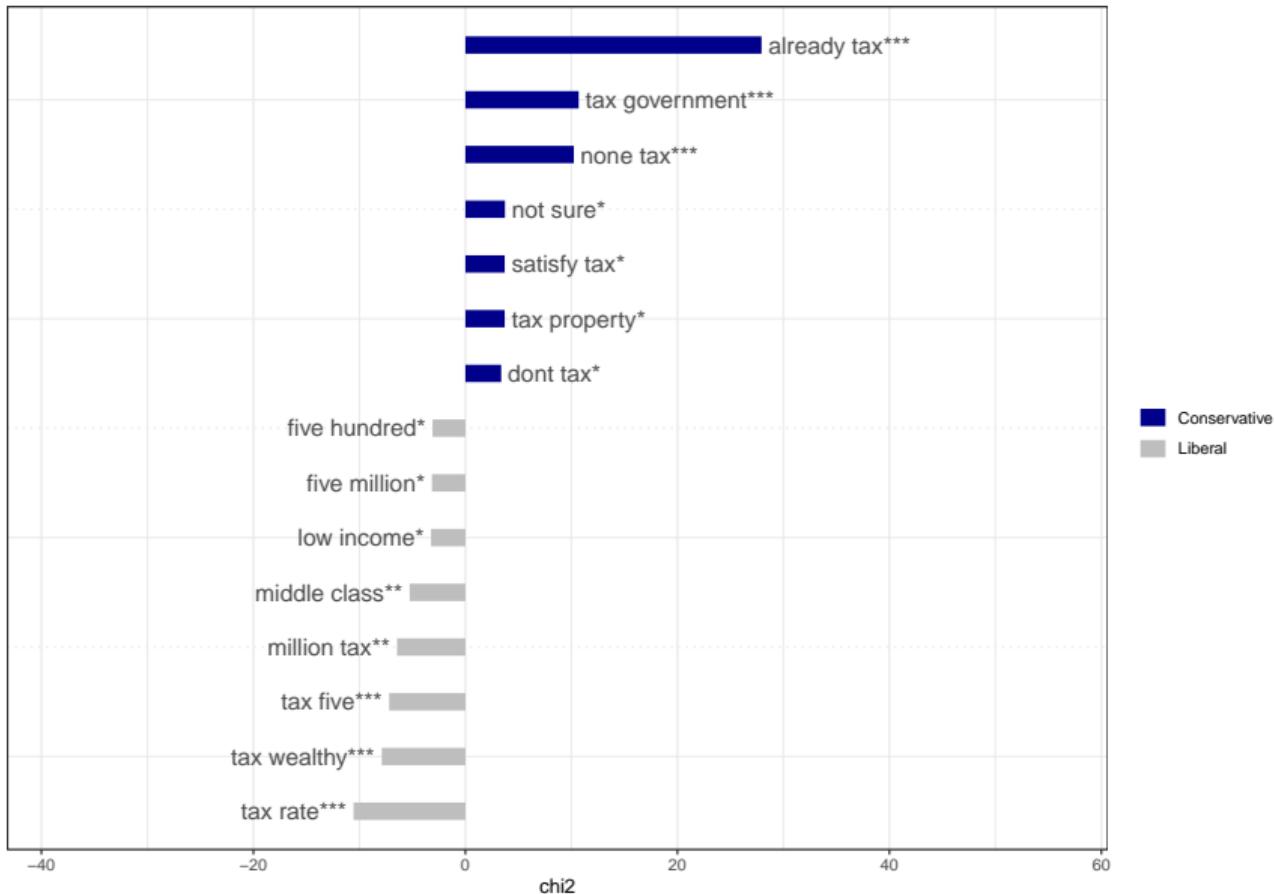
- #### ► Goals of a Good Estate Tax

- ## ► Who Gains if the Estate Tax were Increased?

# Main Considerations about the Estate Tax? Keywords by Political Views



# Goal of a Good Estate Tax System? Keywords by Political Views



# Main Considerations about the Estate Tax? Example Answers by Topic

## Distribution:

*"It can help keep the ultra wealthy accountable for their wealth."*

*"Passing wealth from one generation to the next contributes to wealth inequality. Federal estate tax should be much higher."*

## Fairness:

*"I don't think there should be a federal estate tax because it's kind of unfair to have to pay taxes on money that already belongs to your family and has most likely had taxes paid on it already."*

## Gov. spending:

*"I believe in smaller government, so all taxes should be lower. I actually think we should have a flat tax for income - period. Then estate taxes wouldn't even be an issue."*

## Public goods:

*"I would like higher taxes to pay for more domestic spending such as education, healthcare, etc."*

# Main Considerations about the Estate Tax? Example Answers by Topic

## Efficiency:

*"Lower taxes mean I have more disposable income to spend therefore more products can be made and more jobs created. I feel it is wrong to penalize people for increased wealth'*

## Loopholes:

*"The wealthy don't usually pay these taxes, they find a loophole. Why should my children have to pay taxes on things I've already paid taxes on during my lifetime?"*

## Double taxation:

*"I think it is ridiculous, you pay taxes twice."*

## Grief:

*"I don't think we should have one at all. You're taxing a family member for the death of their loved one? That's messed up."*

## **Goals of the U.S. Federal Estate Tax? Example Answers by Topic**

**Distribution:** “*Tax the rich, feed the poor.*”

**Fairness:** “*Fair taxation to all.*”

**Gov. spending:** “*As little as possible... The government seems to have plenty of money already and seems to waste a lot of it.*”

**Public goods:** “*A system that uses the money from the estate tax to invest in the infrastructure of where the deceased lived, and then branching out from there.*”

**Efficiency:** “*It should be minimal. People work hard to leave things for kids.*”

**Loopholes:** “*A good estate tax system would recoup some of the taxes that have typically been lost through loopholes exploited by the wealthy.*”

**Double taxation:** “*No Tax. It has already been taxed.*”

**Grief:** “*The goal, in my not highly informed view, would be to tax the inherited estate as if it were income.*”

## **Shortcomings of the U.S. Federal Estate Tax? Example Answers by Topic**

**Distribution:** “*Tax the poor and middle class too much and the wealthy not enough.*”

**Fairness:** “*It's not taxing enough and some people find sneaky ways to hide the money which isn't fair.*”

**Gov. spending:** “*The entire scheme of it to line the government with more money to wastefully spend.*”

**Public goods:** “*If taxes were higher maybe free healthcare could be accomplished.*”

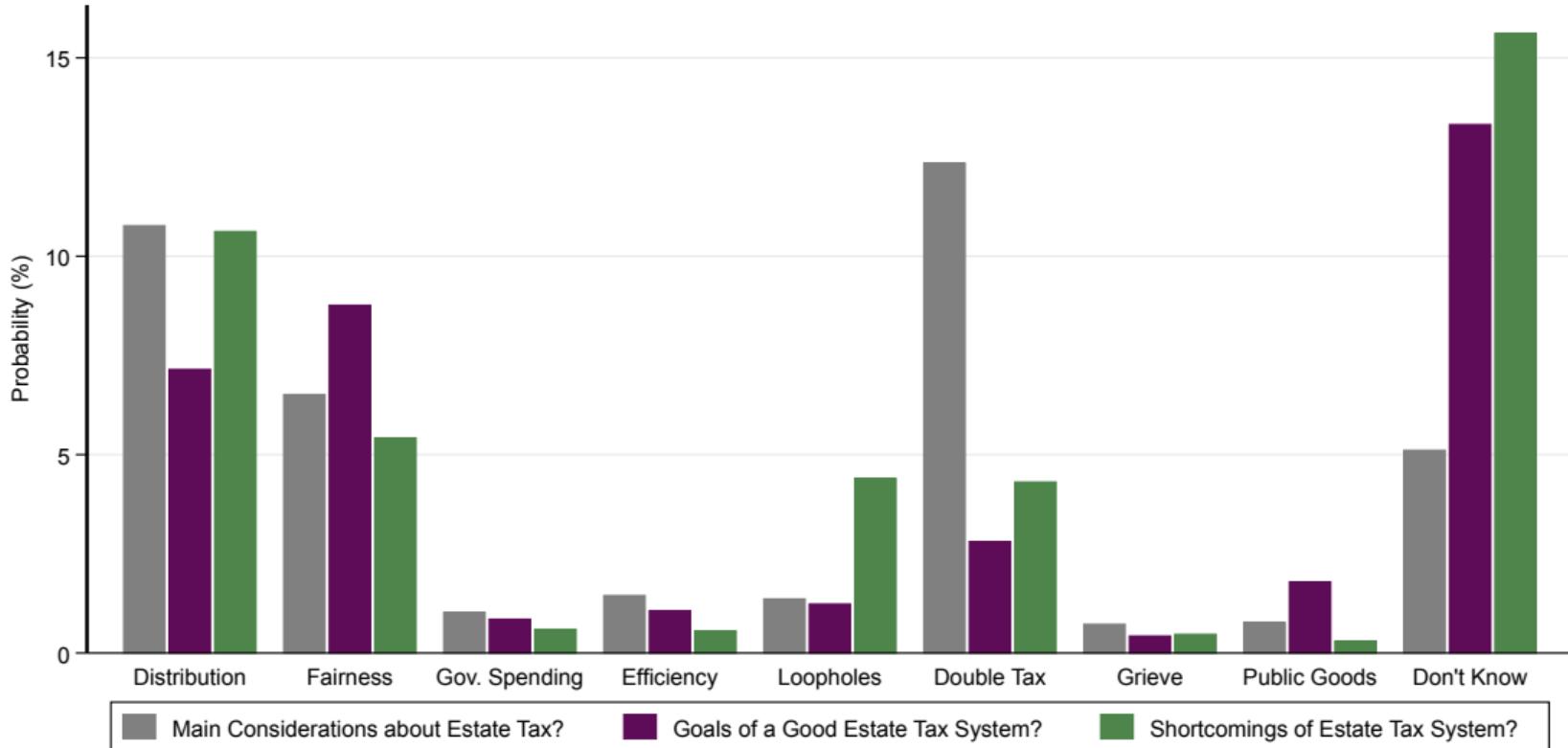
**Efficiency:** “*It's just another way for liberals to try and redistribute wealth to those who do not want to work hard to better their lives they just want Government handouts.*”

**Loopholes:** “*The rich know ways to avoid this tax or have accountants who do it for them. This is a great shortcoming I see as totally unfair.*”

**Double taxation:** “*You're paying taxes on money that was already taxed.*”

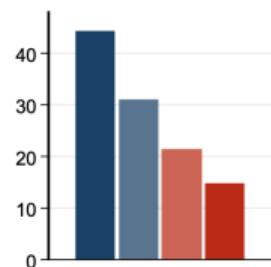
**Grieve:** “*I think it's a way to get money out of grieving families.*”

# Estate Taxation - Probability of Topics Appearing in Answers

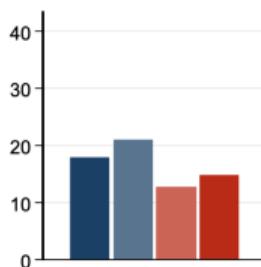


# What are Your Main Considerations About the Estate Tax? Relative Frequency of Topics by Political Views

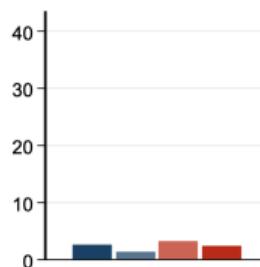
Distribution



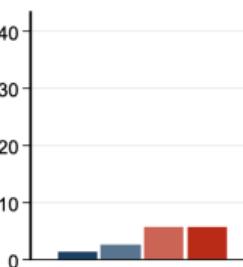
Fairness



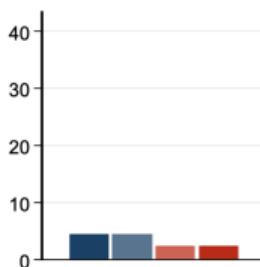
Gov. Spending



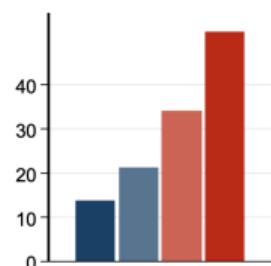
Efficiency



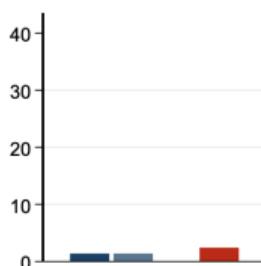
Loopholes



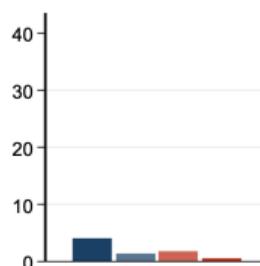
Double Tax



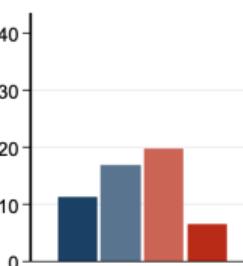
Grieve



Public Goods



Don't Know

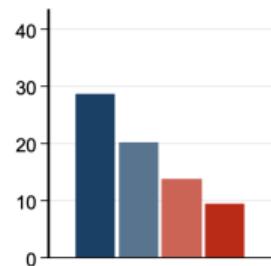


Clinton Liberal   Clinton Moderate   Trump Moderate   Trump Conservative

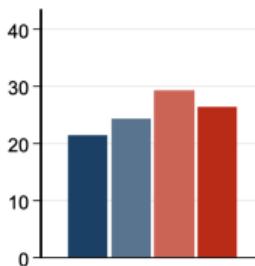
# What would be the Goal of a Good Estate Tax System?

## Relative Frequency of Topics by Political Views

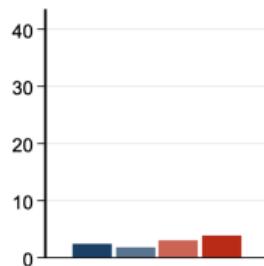
Distribution



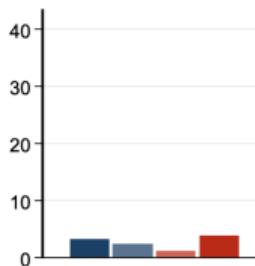
Fairness



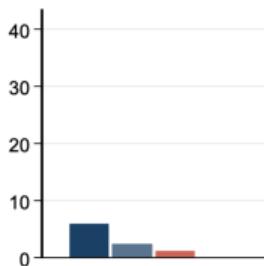
Gov. Spending



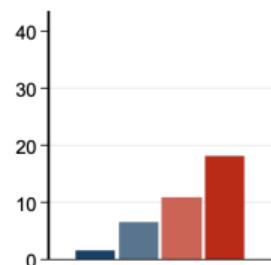
Efficiency



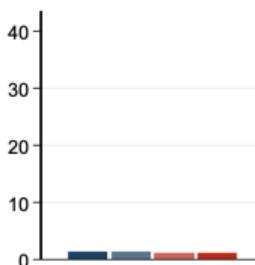
Loopholes



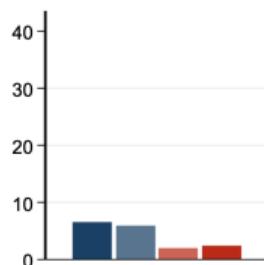
Double Tax



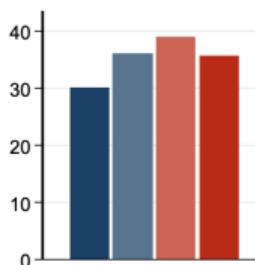
Grieve



Public Goods



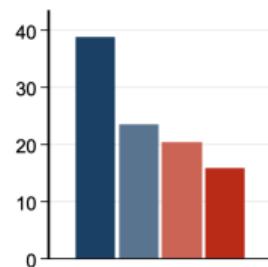
Don't Know



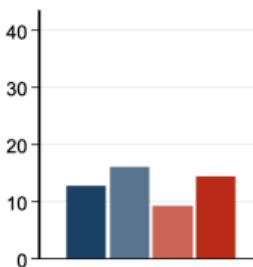
 Clinton Liberal   Clinton Moderate   Trump Moderate   Trump Conservative

# What do You Think are the Shortcomings of the U.S. Federal Estate Tax? Relative Frequency of Topics by Political Views

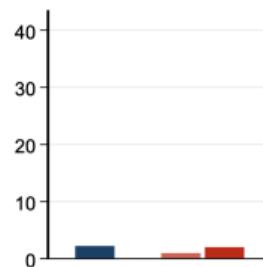
Distribution



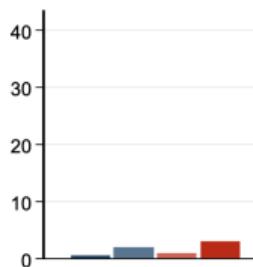
Fairness



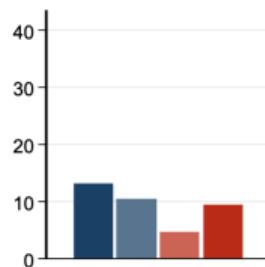
Gov. Spending



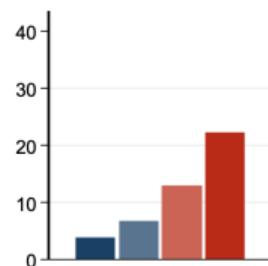
Efficiency



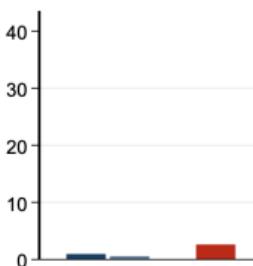
Loopholes



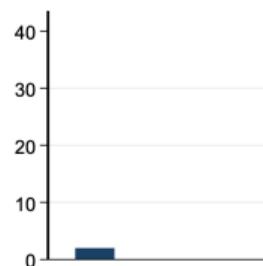
Double Tax



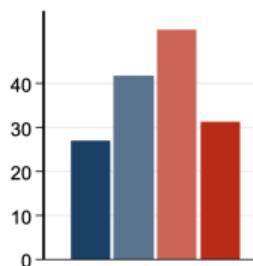
Grieve



Public Goods



Don't Know



# Topic Analysis: All Figures

What are your Main Considerations on the Federal Estate Taxation?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

What are the Goals of a Good Estate Tax System?

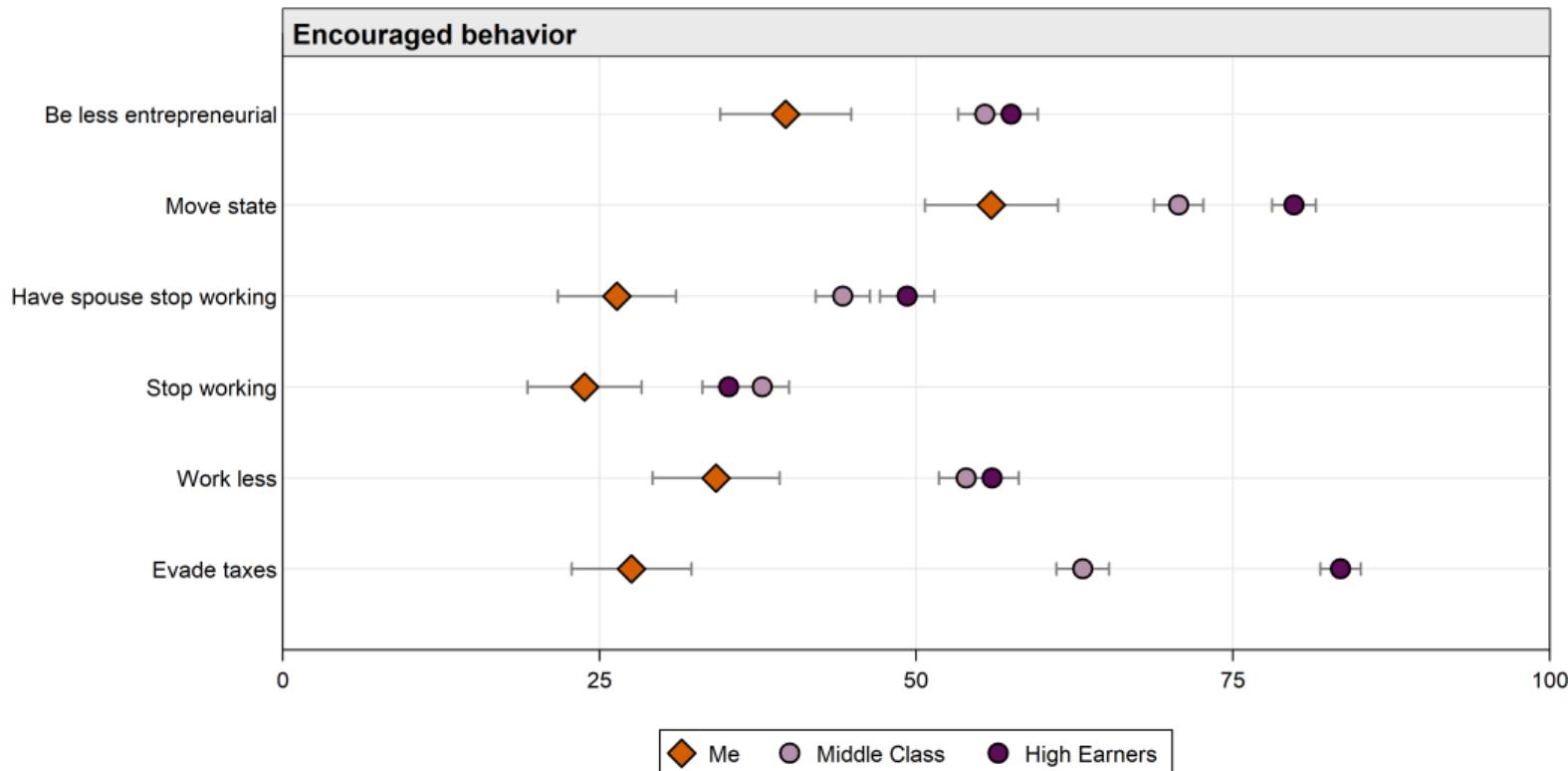
- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

What do you think are the shortcomings of the U.S. federal estate tax?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

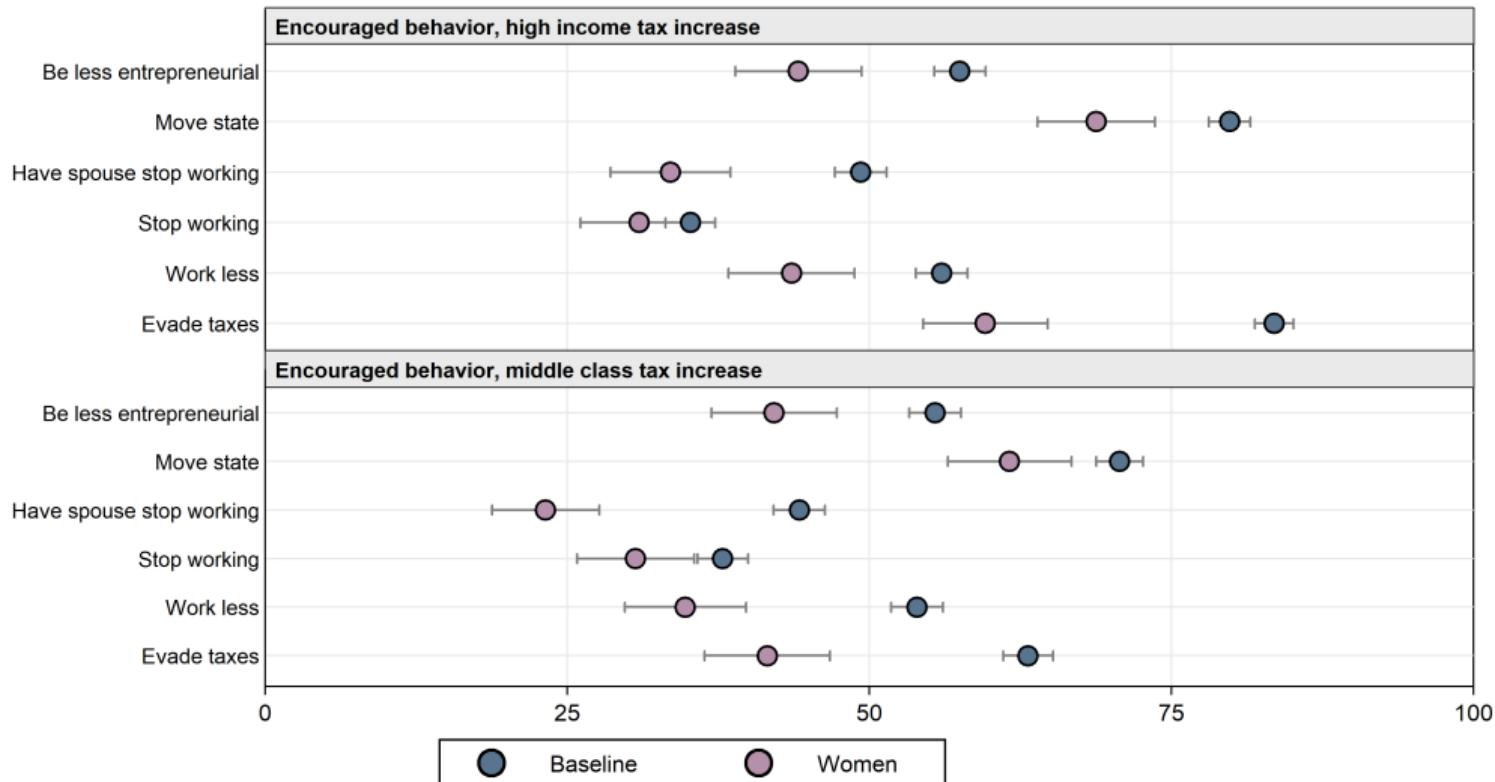
# Perceived Mechanisms of Income and Estate Taxes

# If the Income Tax Rate were to Increase for the Middle Class/High Earners/You, Would it Encourage the following?

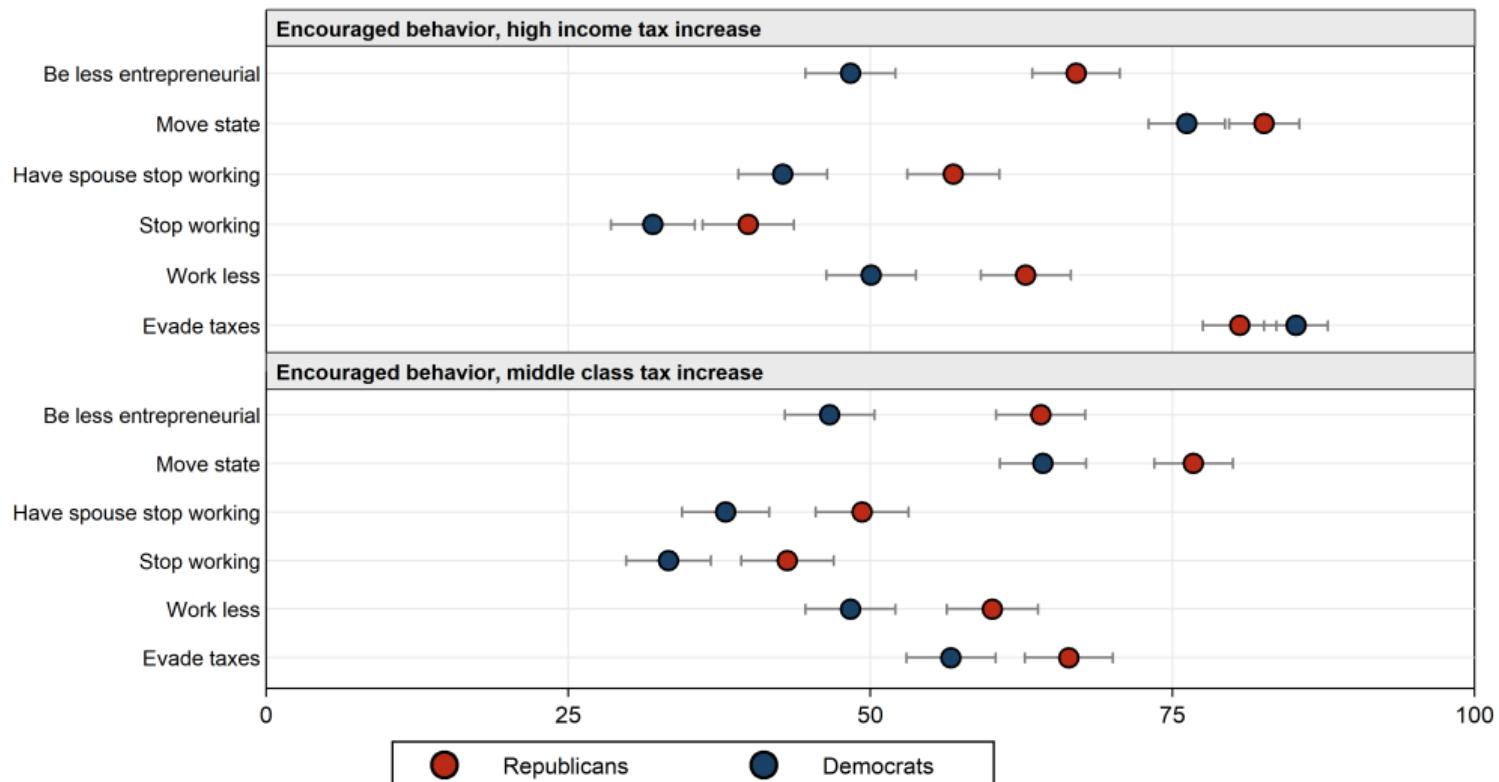


Respondents perceive themselves as much less responsive than others.

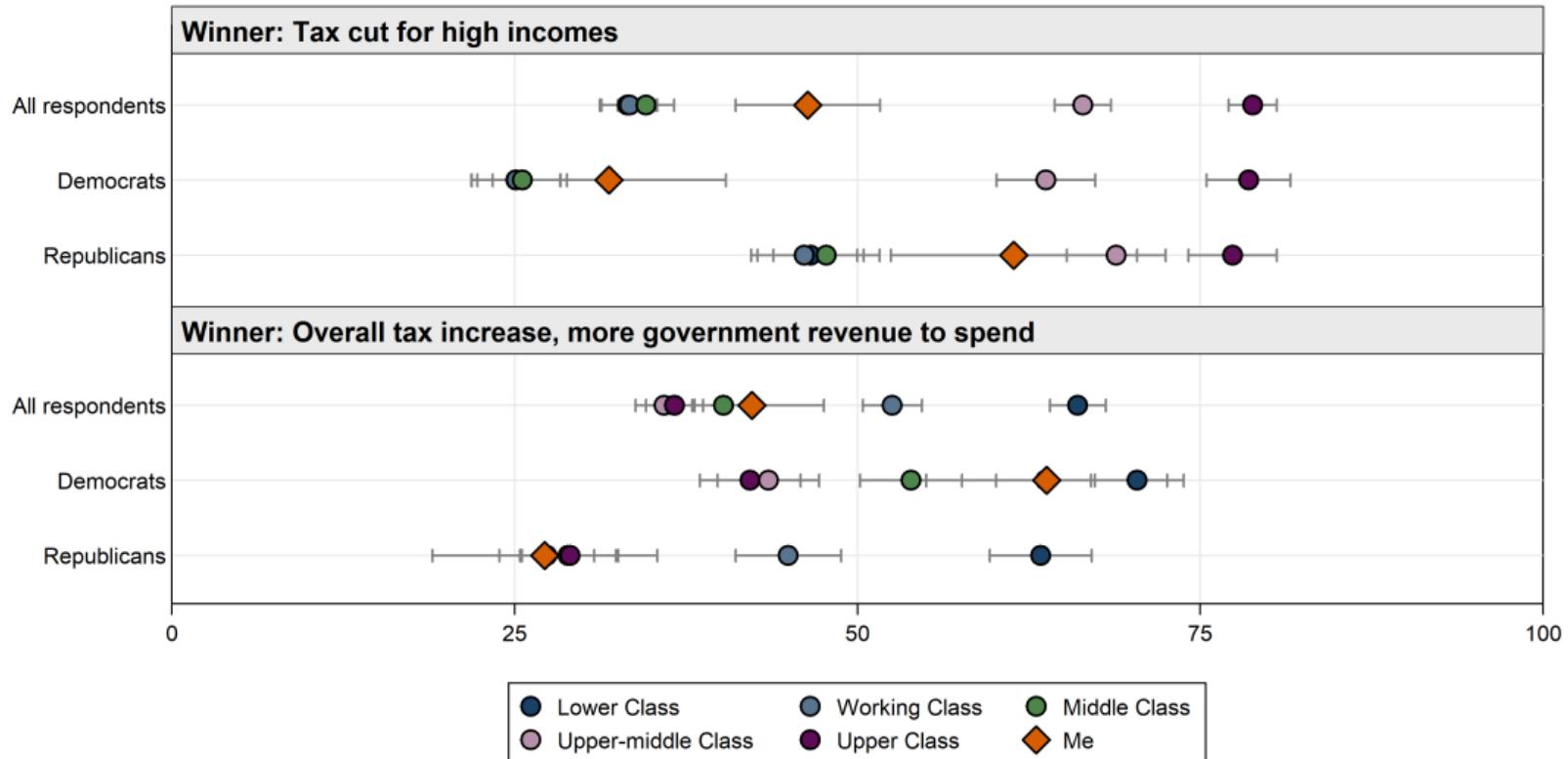
# If the Income Tax Rate were to Increase for the Middle Class/High Earners/Women, Would it Encourage the following?



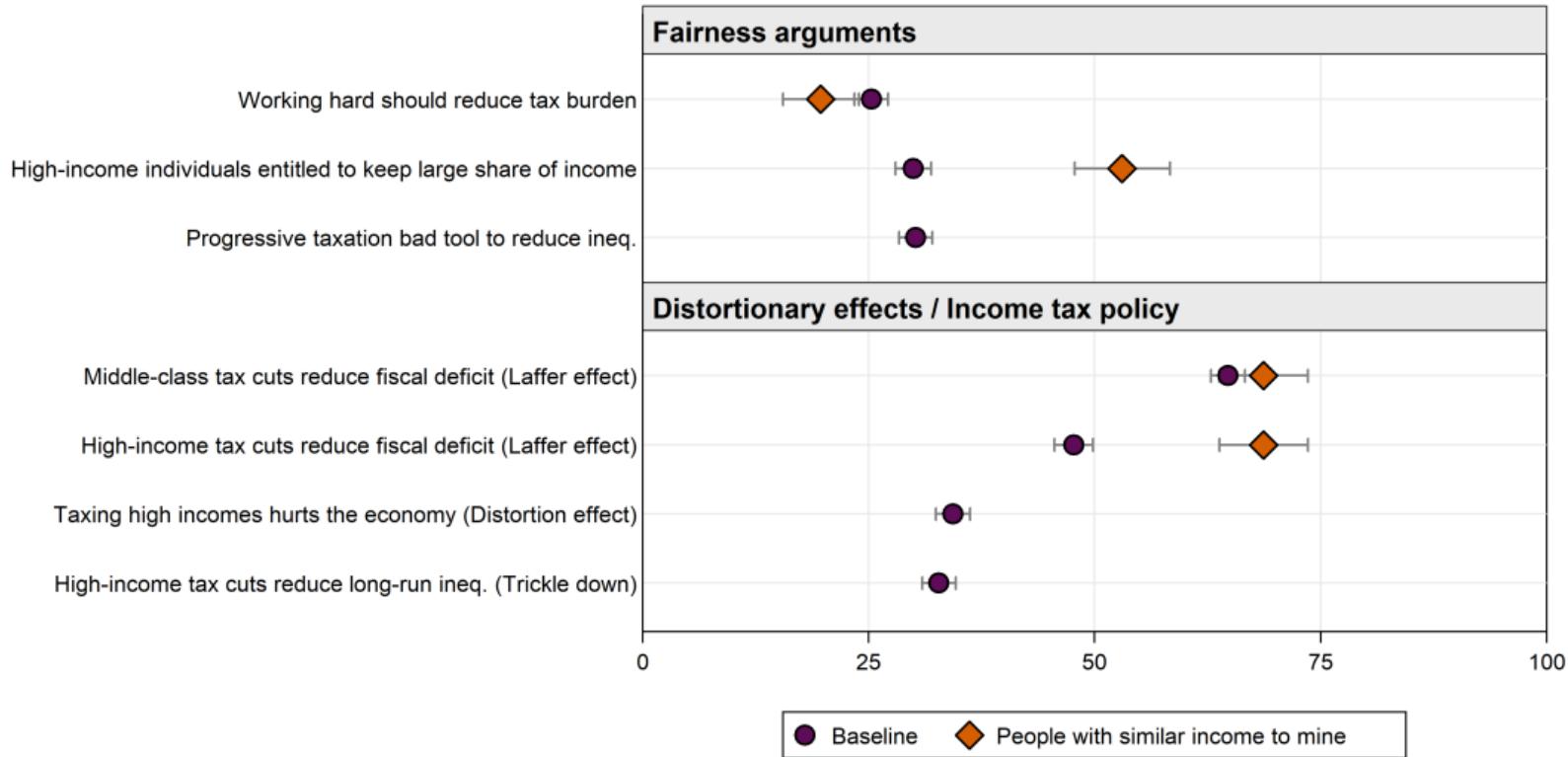
# If the Income Tax Rate were to Increase for the Middle Class/High Earners/You, Would it Encourage the following? - By Political Views



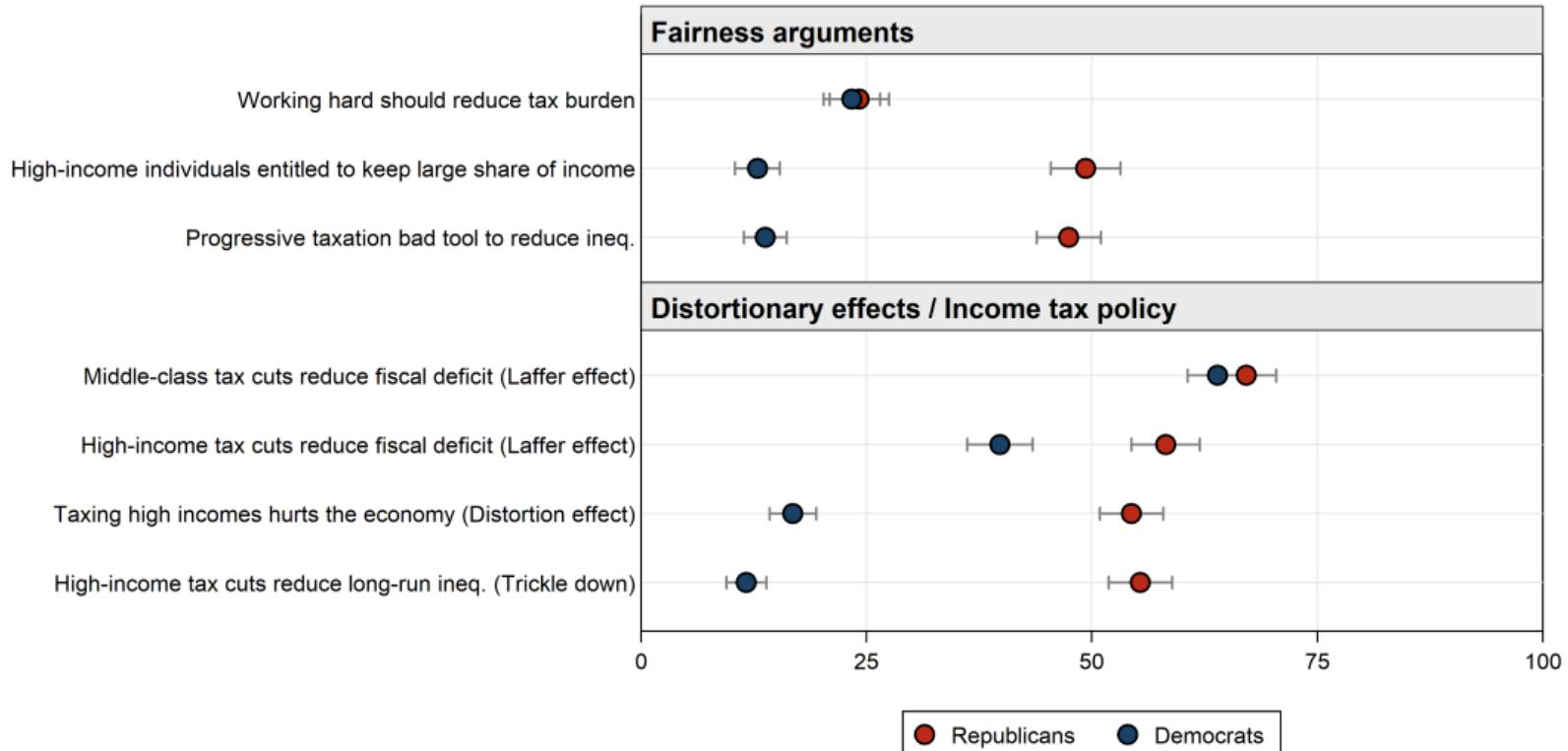
# Would the following Groups/You Win if the Income Tax were Cut?



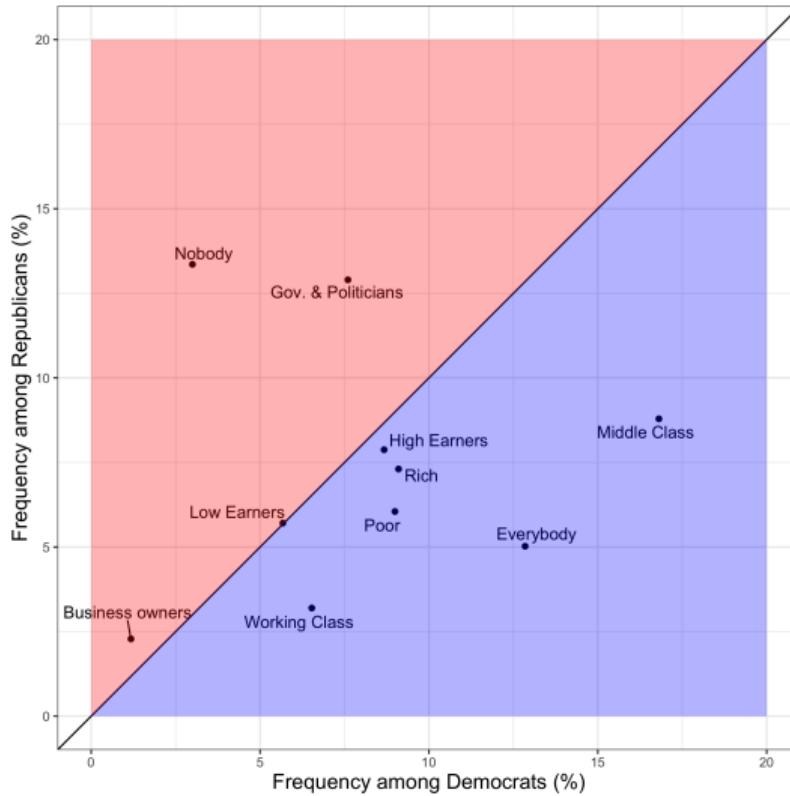
# Fairness of and Distortionary Effects of Income Tax



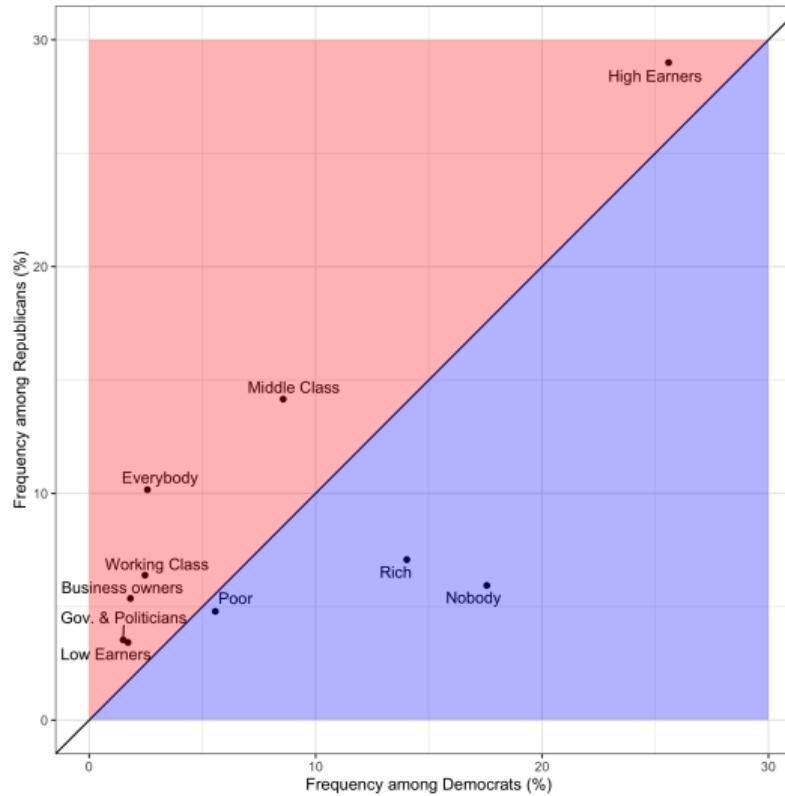
# Fairness of and Distortionary Effects of Income Tax by Political Views



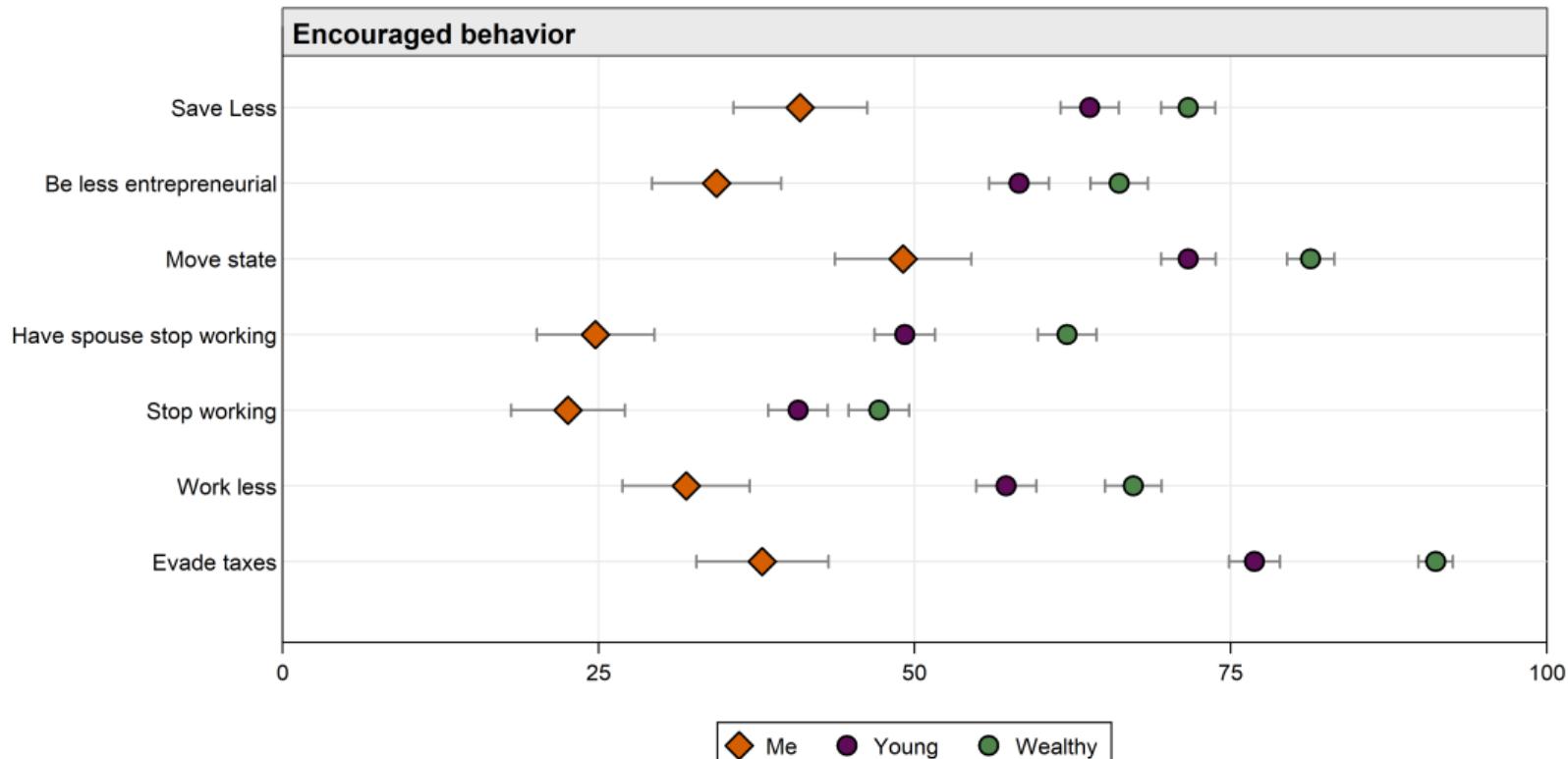
# Which Groups of People would Gain if the Income Taxes on High Earners were Increased? by Political Views



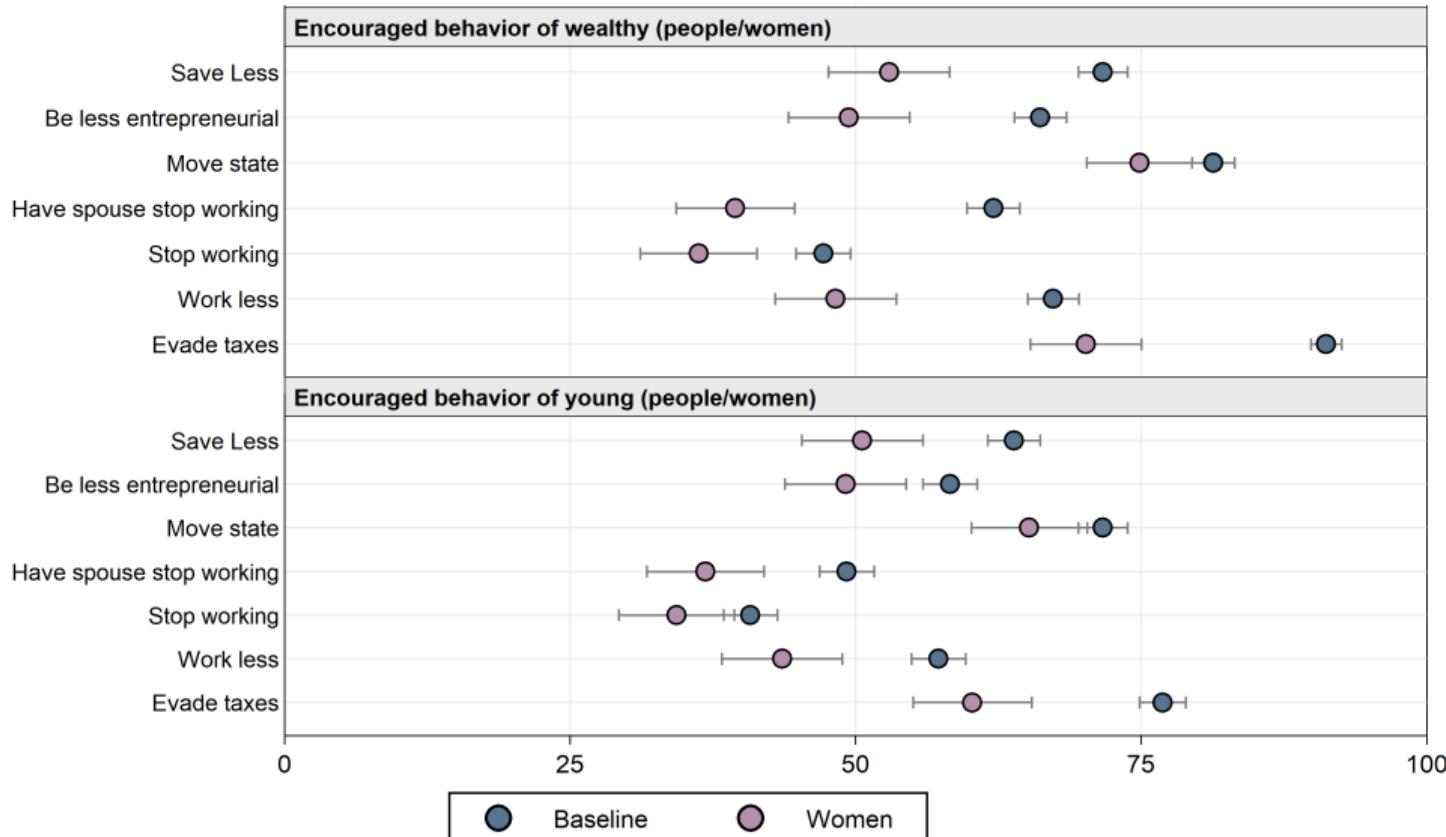
# Which Groups of People would Lose if the Income Taxes on High Earners were Increased? by Political Views



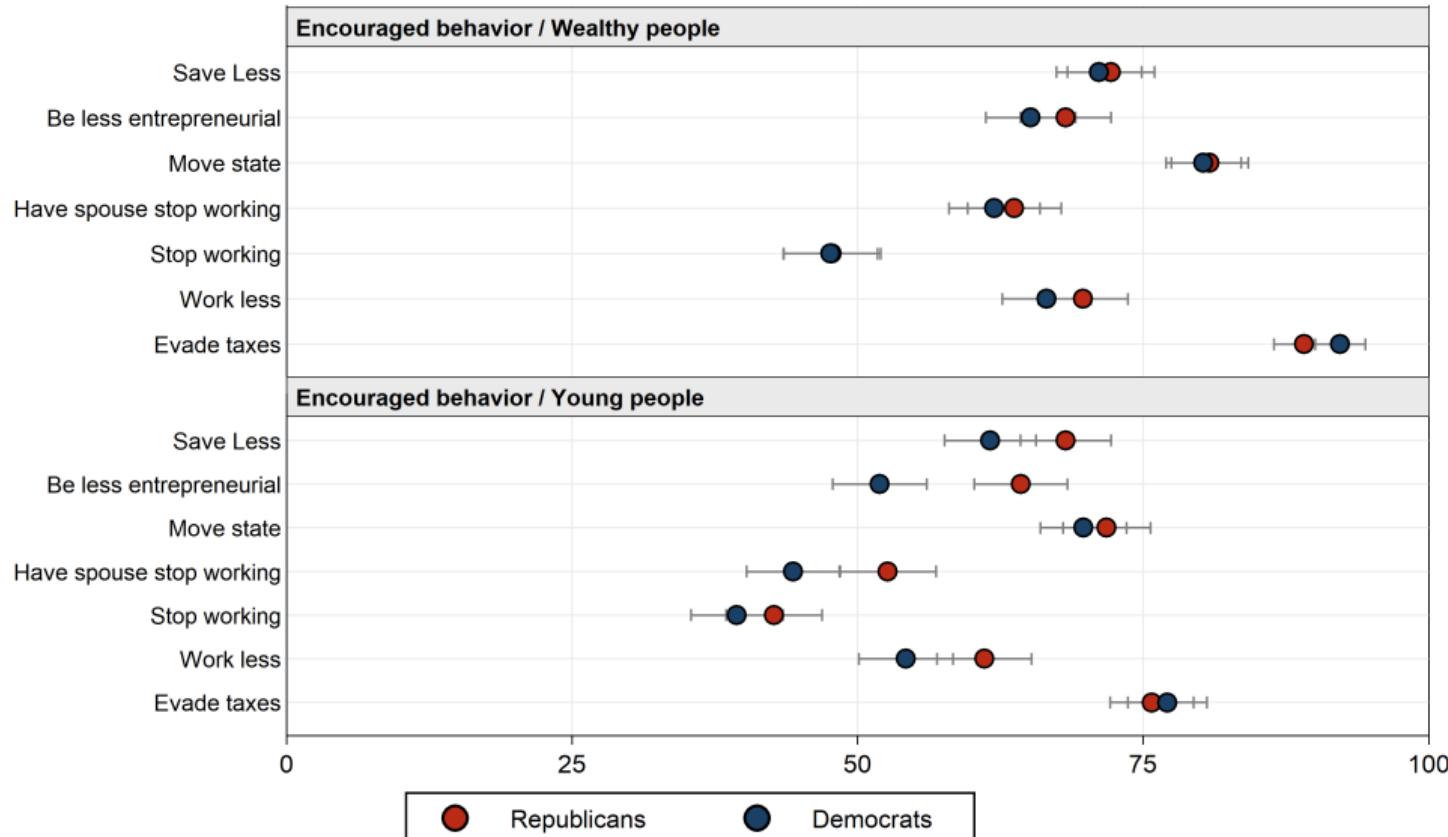
# If the Estate Tax were to Increase, Would it Encourage the Young/Wealthy/You towards towards the following?



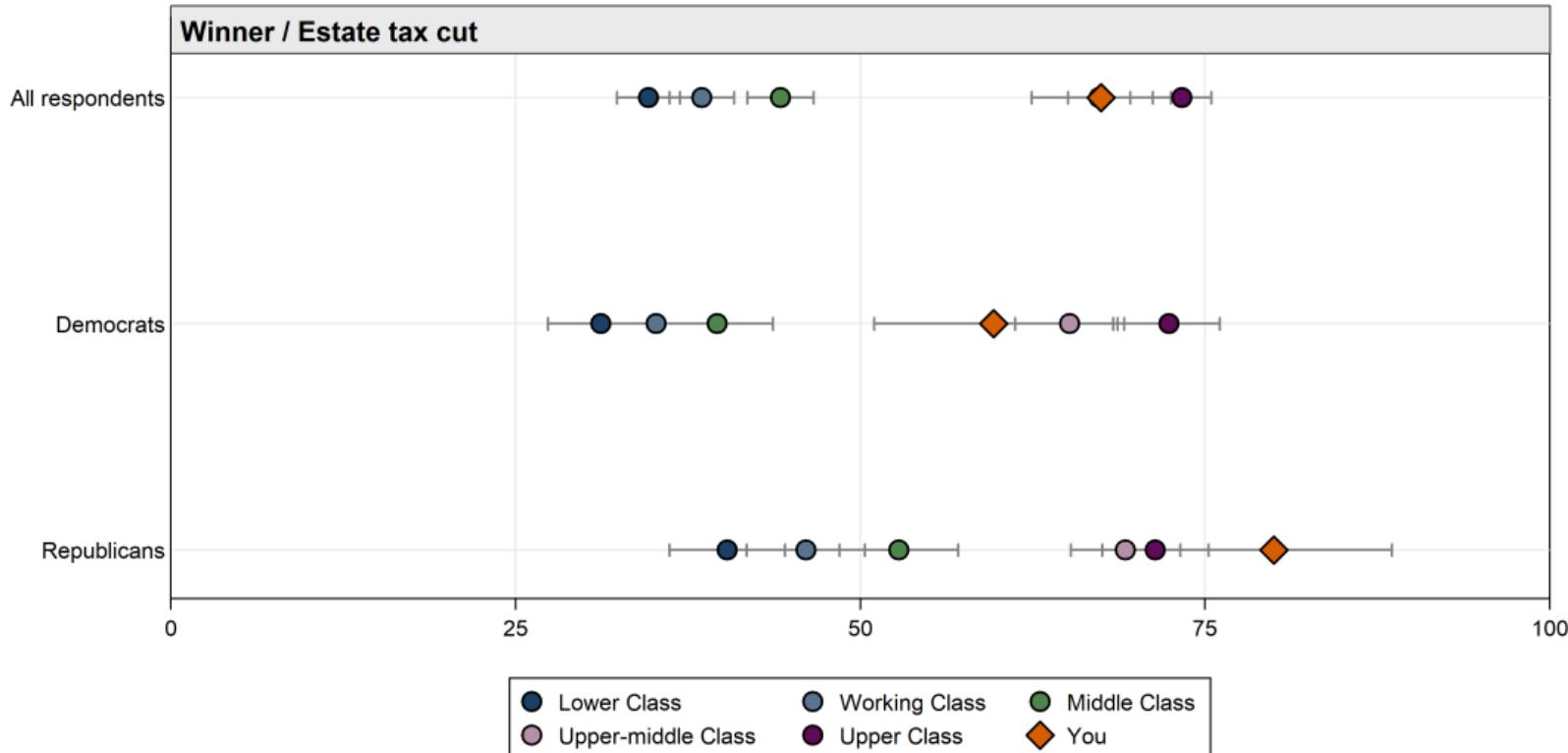
# If the Estate Tax were to Increase, Would it Encourage the Young/Wealthy/Women towards towards the following?



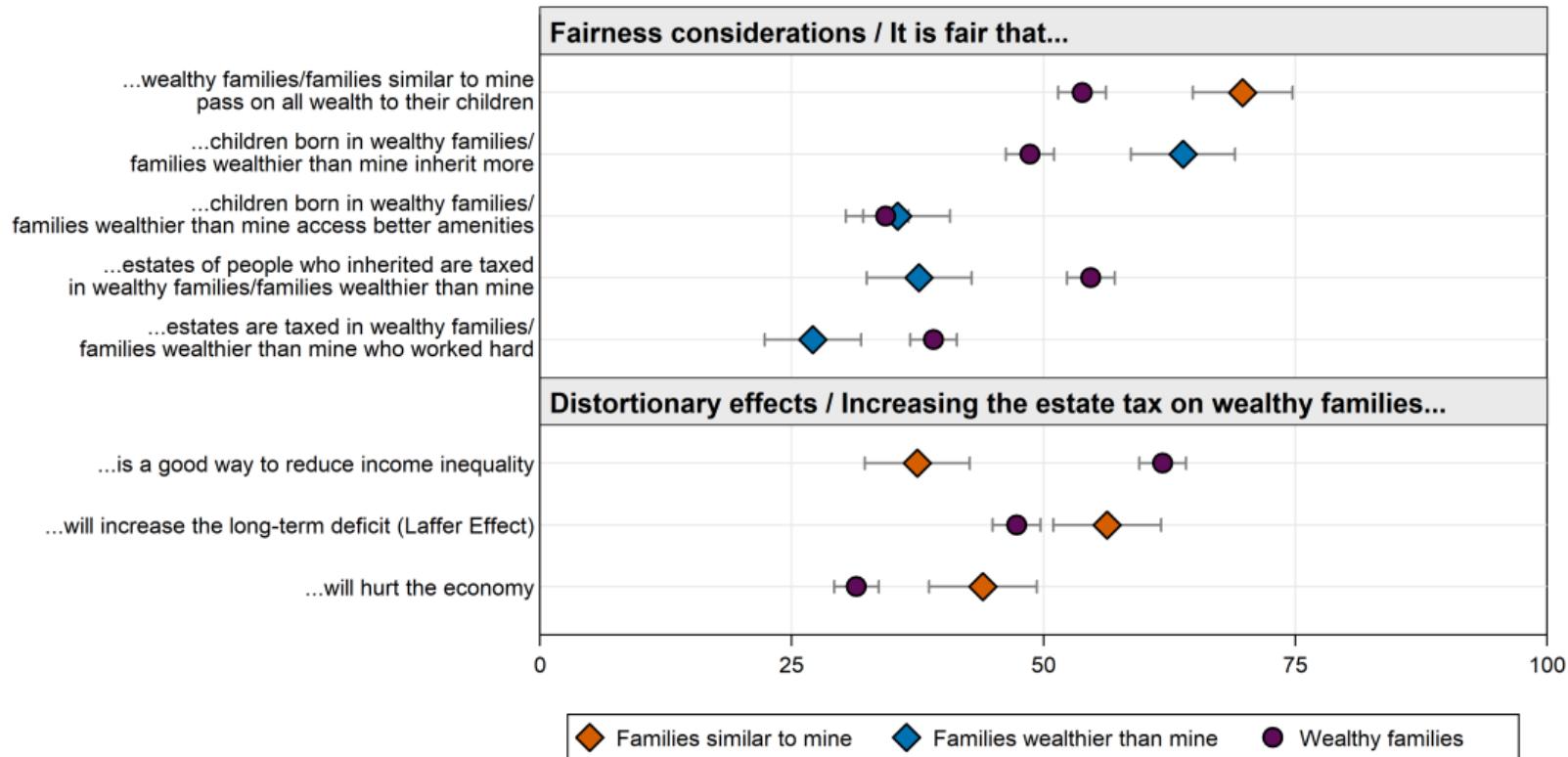
# If the Estate Tax were to Increase, Would it Encourage the Young/Wealthy towards the following? - By Political Views



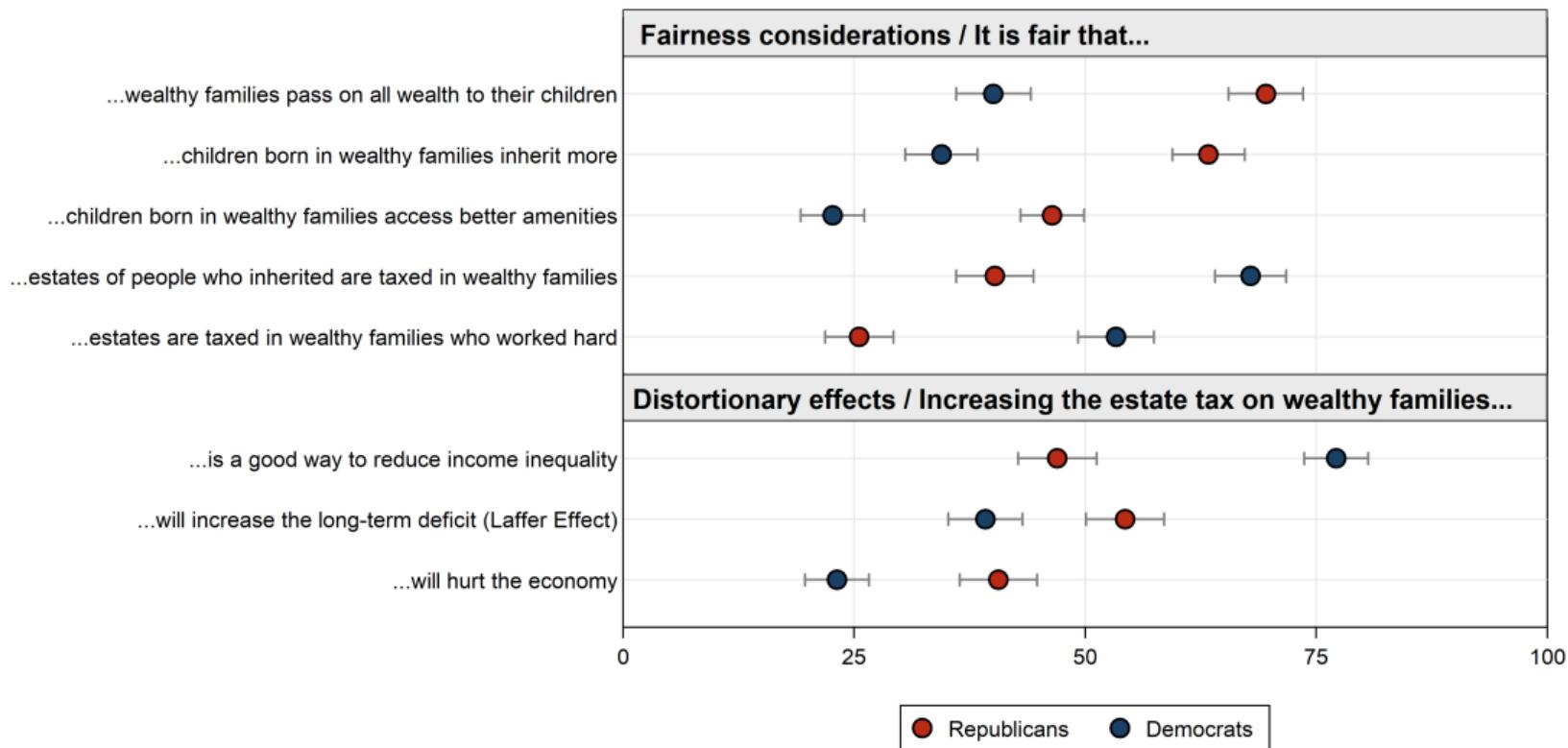
# Would the following Groups/You Win if the Estate were Cut?



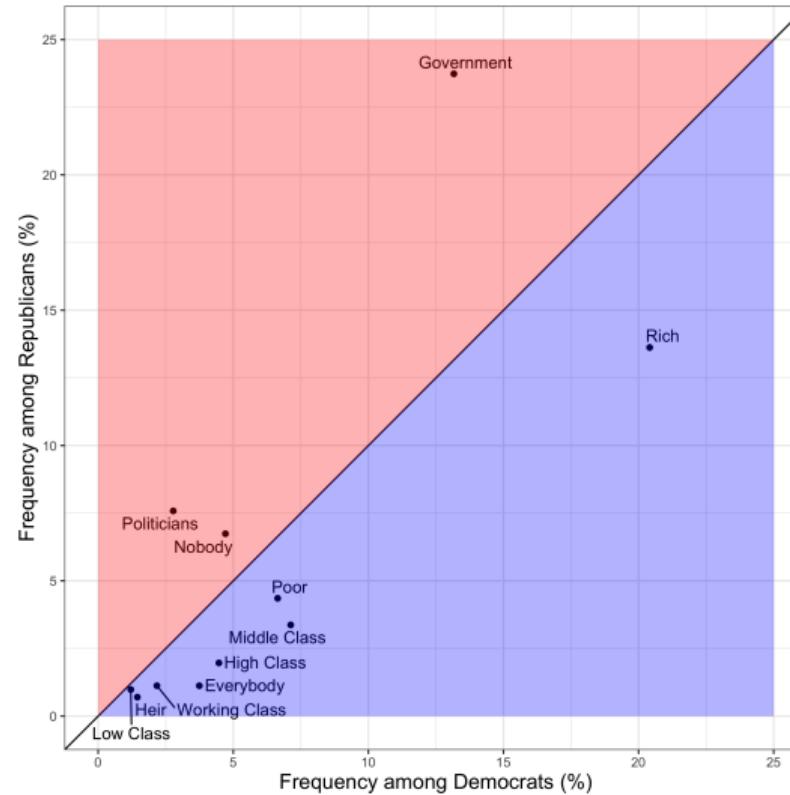
# Fairness of Inheritance and Distortionary Effects of Estate Tax



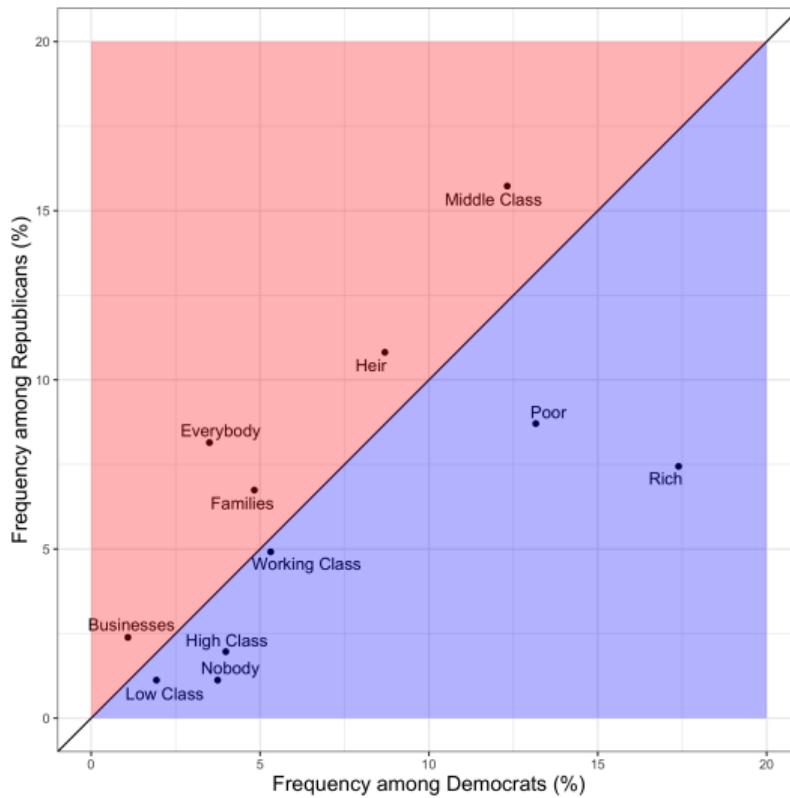
# Fairness of Inheritance and Distortionary Effects of Estate Tax by Political Views



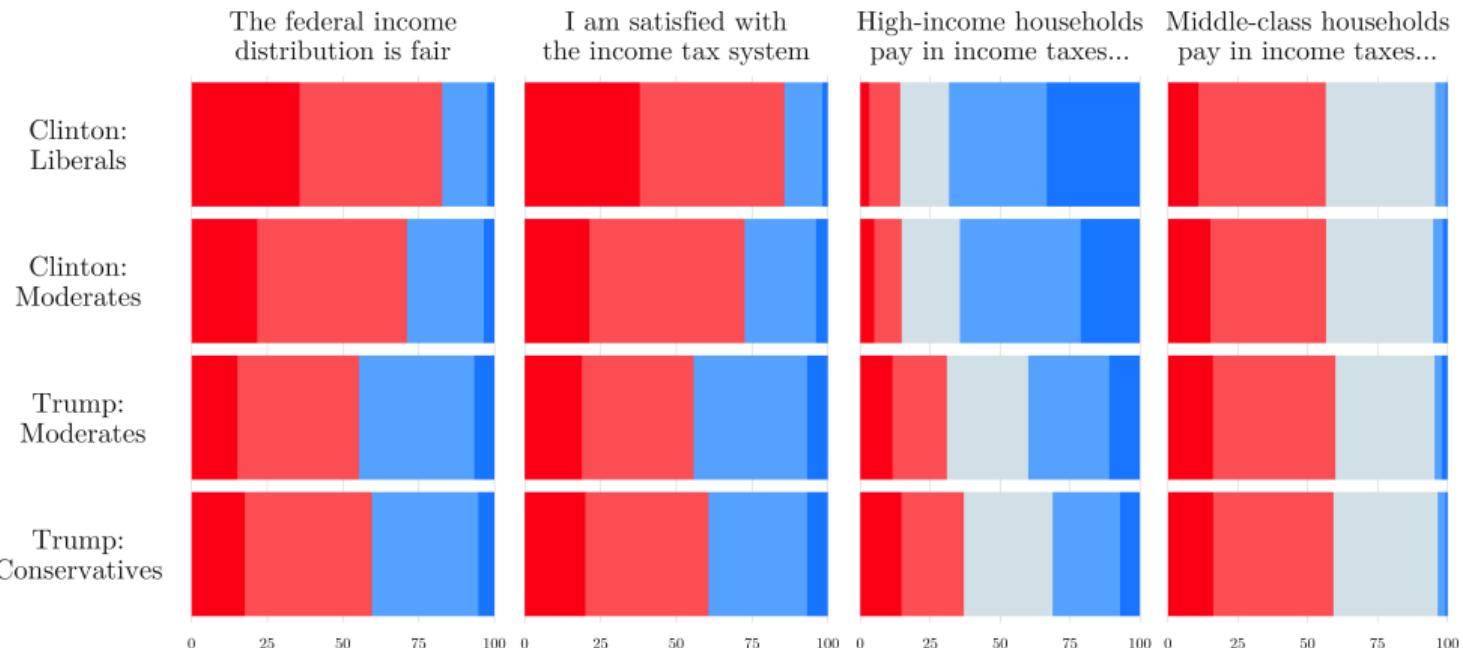
# Which Groups of People would Gain if the Estate Tax was Increased? by Political Views



# Which Groups of People would Lose if the Estate Tax was Increased? by Political Views



# Views on Income Taxation



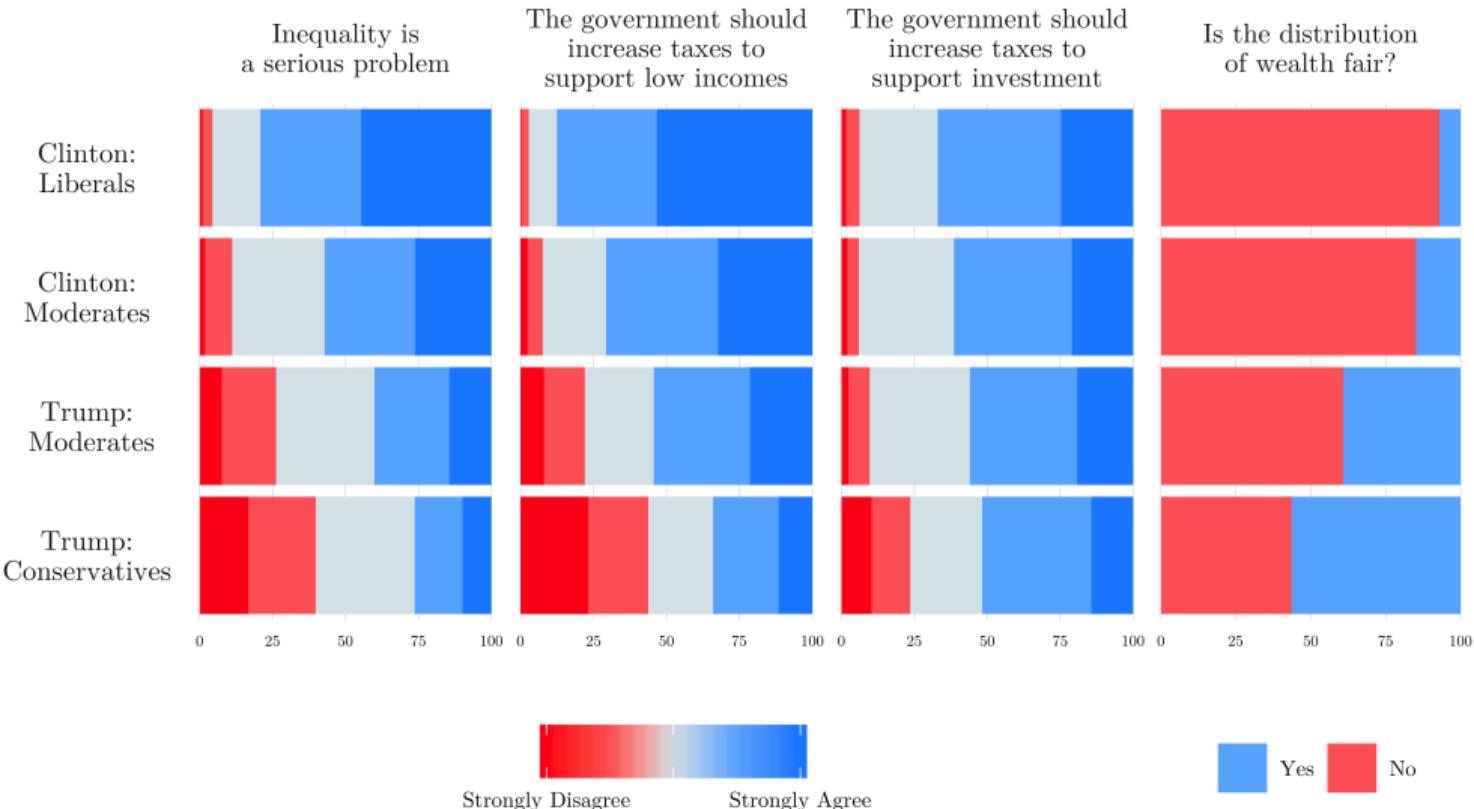
Strongly Disagree

Strongly Agree

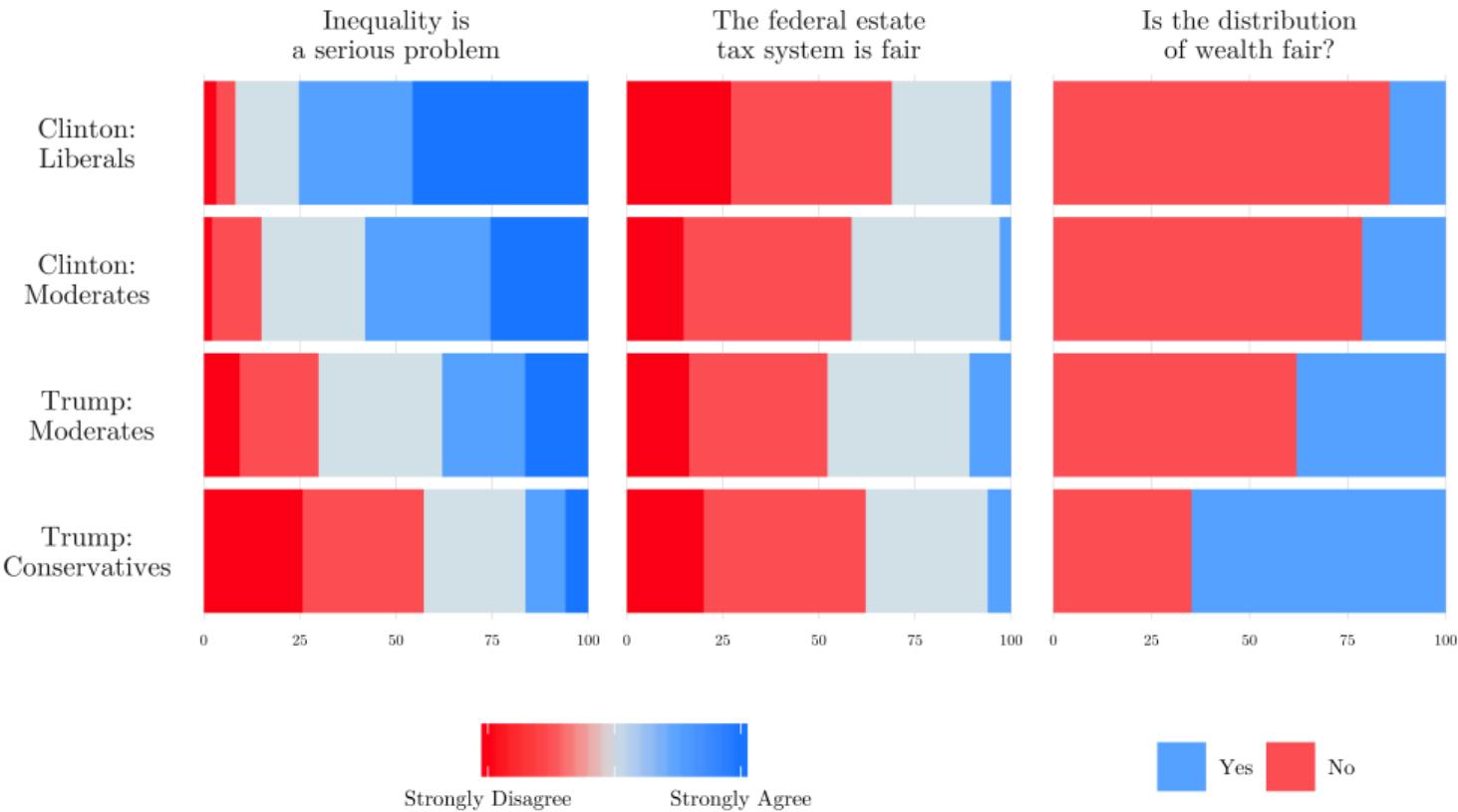


Much More Fair Share Much Less

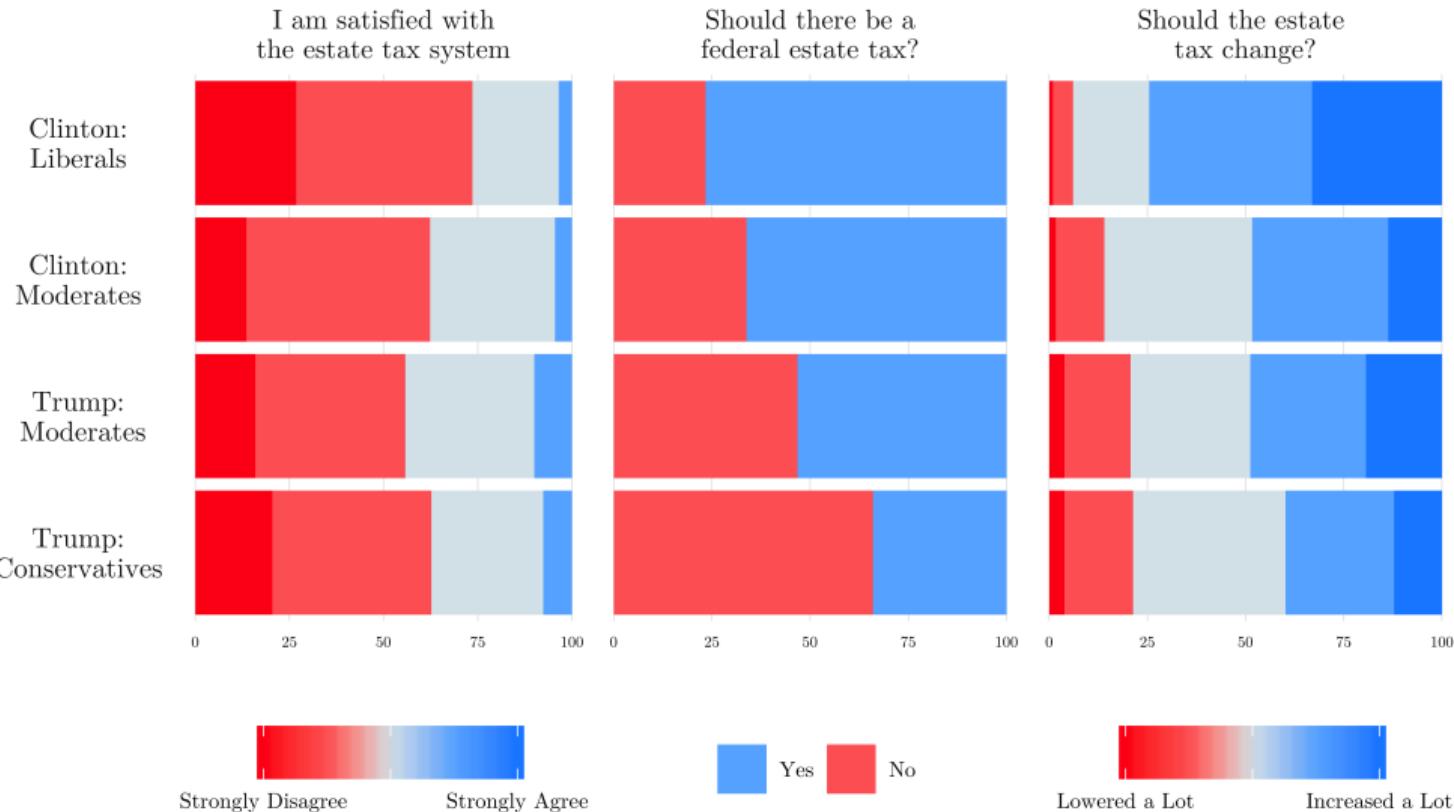
## Views on Income Taxation (II)



# Views on the Estate Tax



## Views on the Estate Tax (II)



# Effects of Video Courses of Income and Estate Tax

## Three different video courses

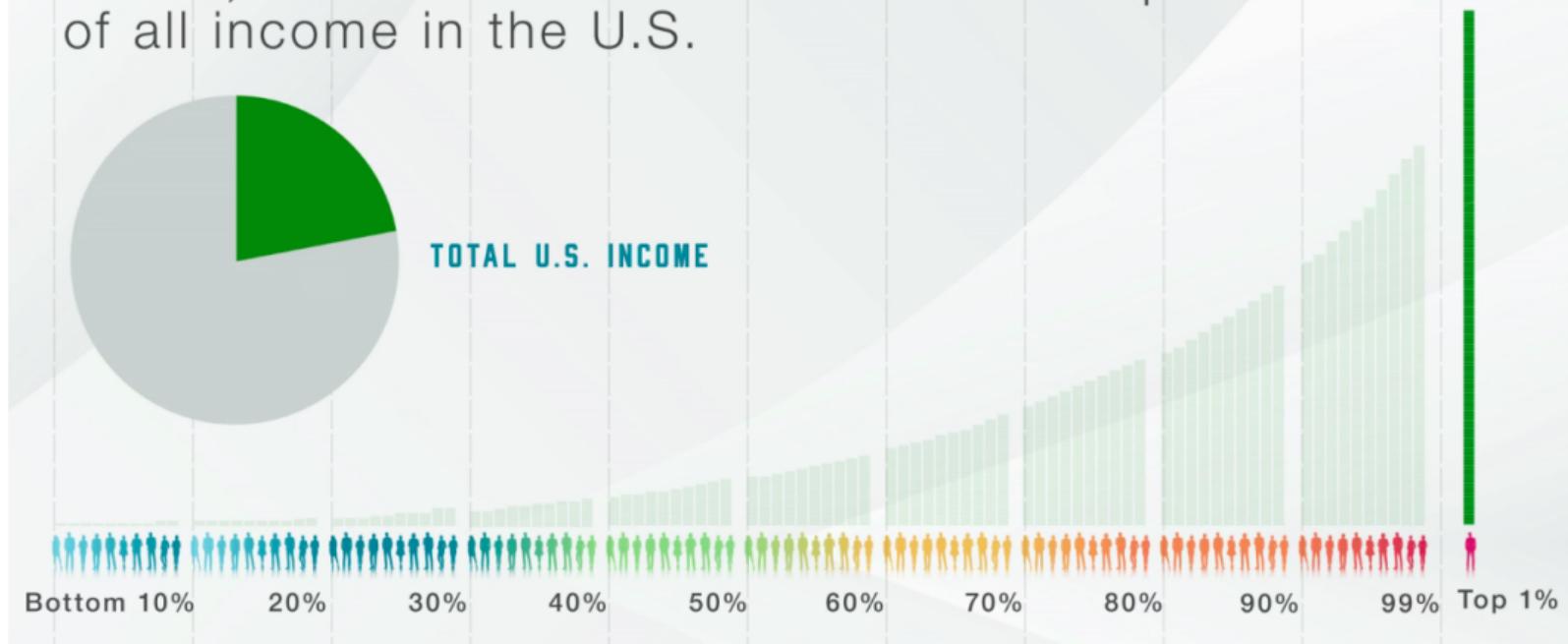
**Redistribution:** Distributional impacts of policy.

**Efficiency:** Efficiency costs of policy.

**Economist:** Trade-off between redistribution and efficiency.

## Income Tax: Redistribution Treatment (I)

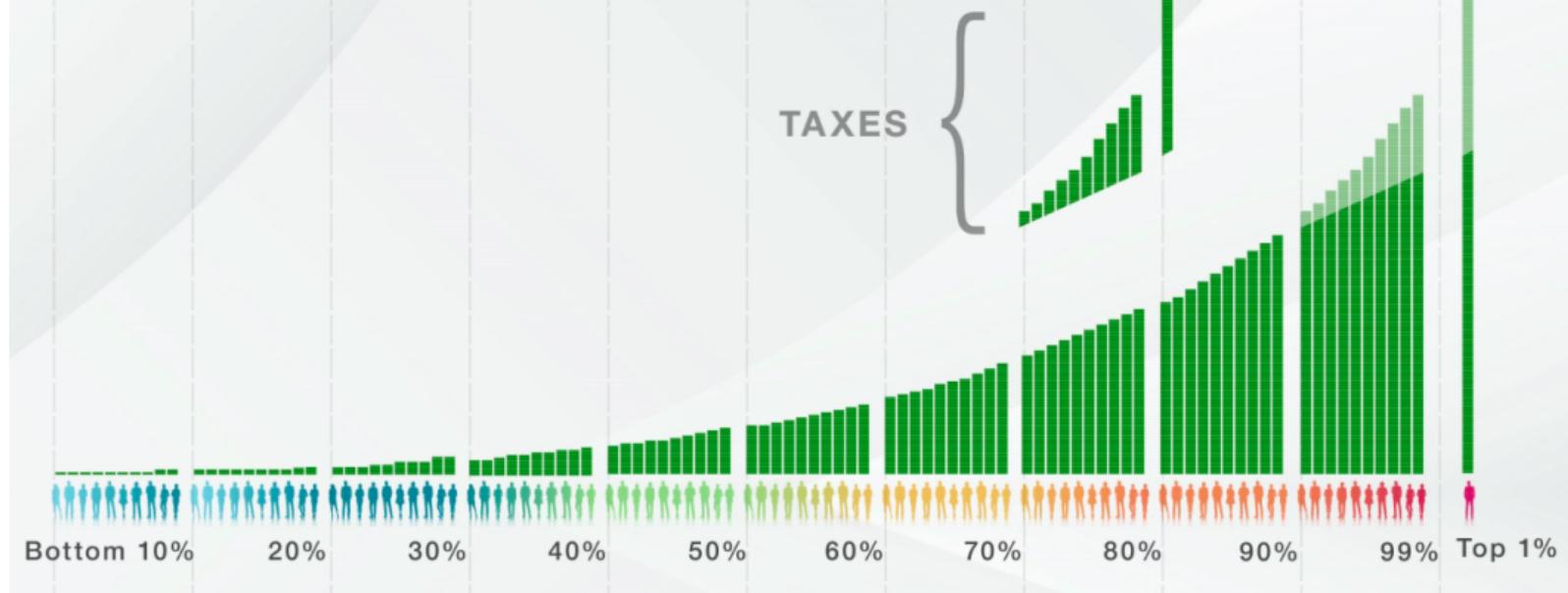
The top 1% richest agents, just one person in 100, earn around 22% or almost one quarter of all income in the U.S.



[Link to the video here](#)

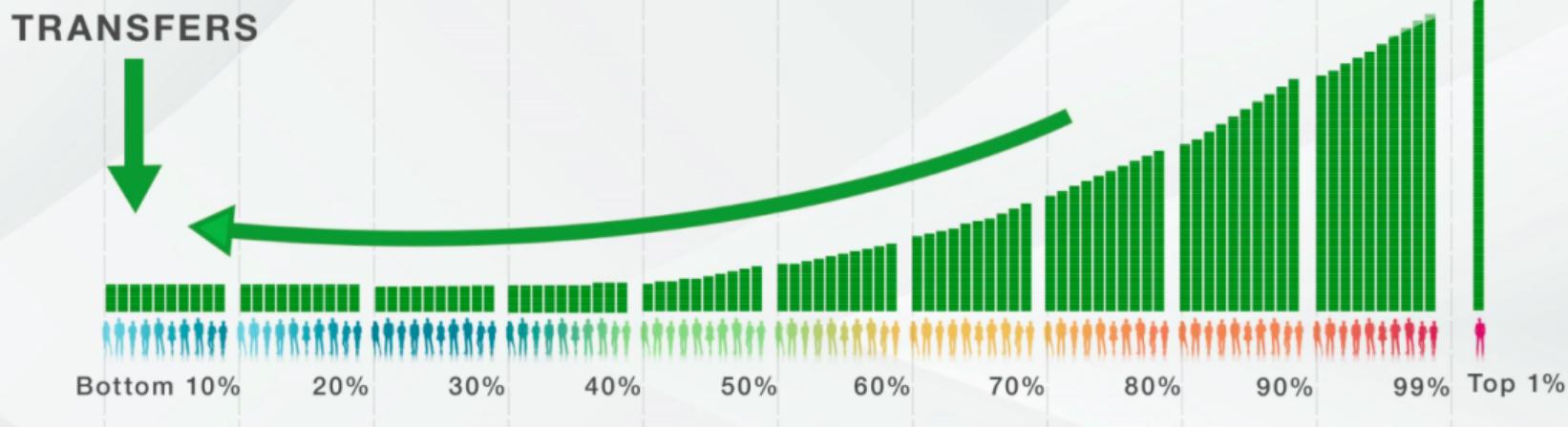
## Income Tax: Redistribution Treatment (II)

A progressive income tax system means that higher income households pay a higher share of their income in taxes.



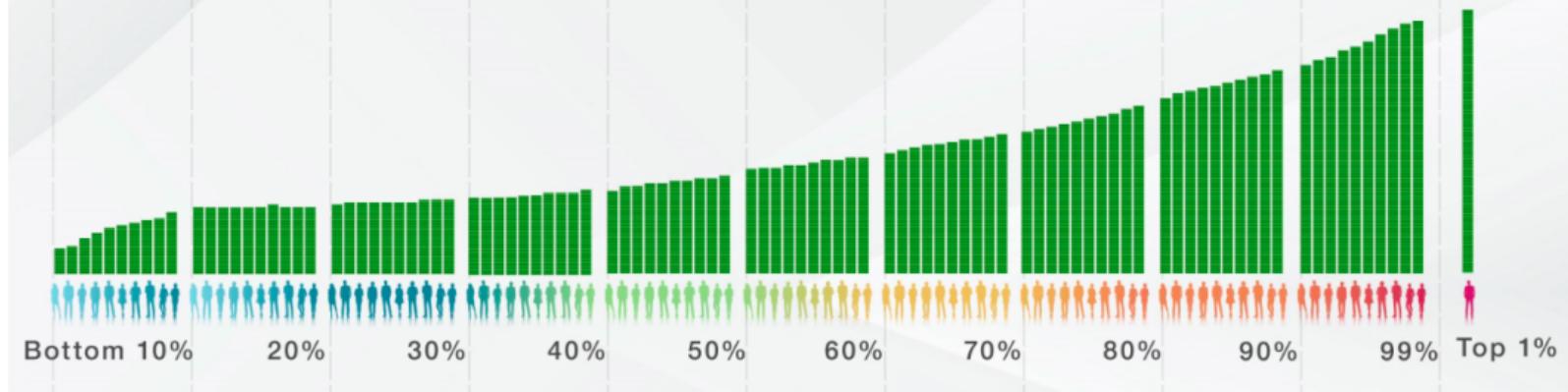
## Income Tax: Redistribution Treatment (III)

Revenues from the income tax go to fund tax cuts or transfers for lower income families.



## Income Tax: Efficiency Treatment (I)

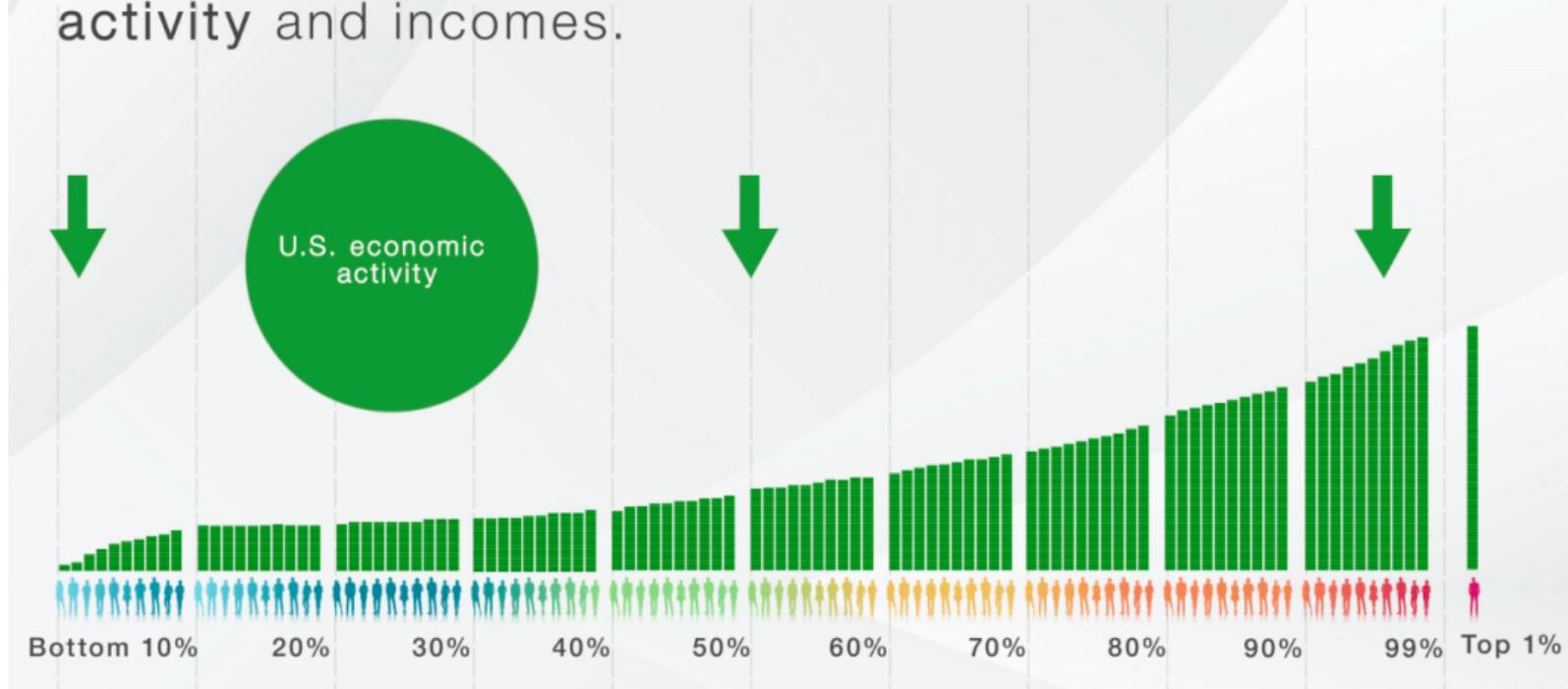
However, raising taxes has some economic costs. These costs arise from people reacting to higher taxes by changing their behaviors.



[Link to the video here](#)

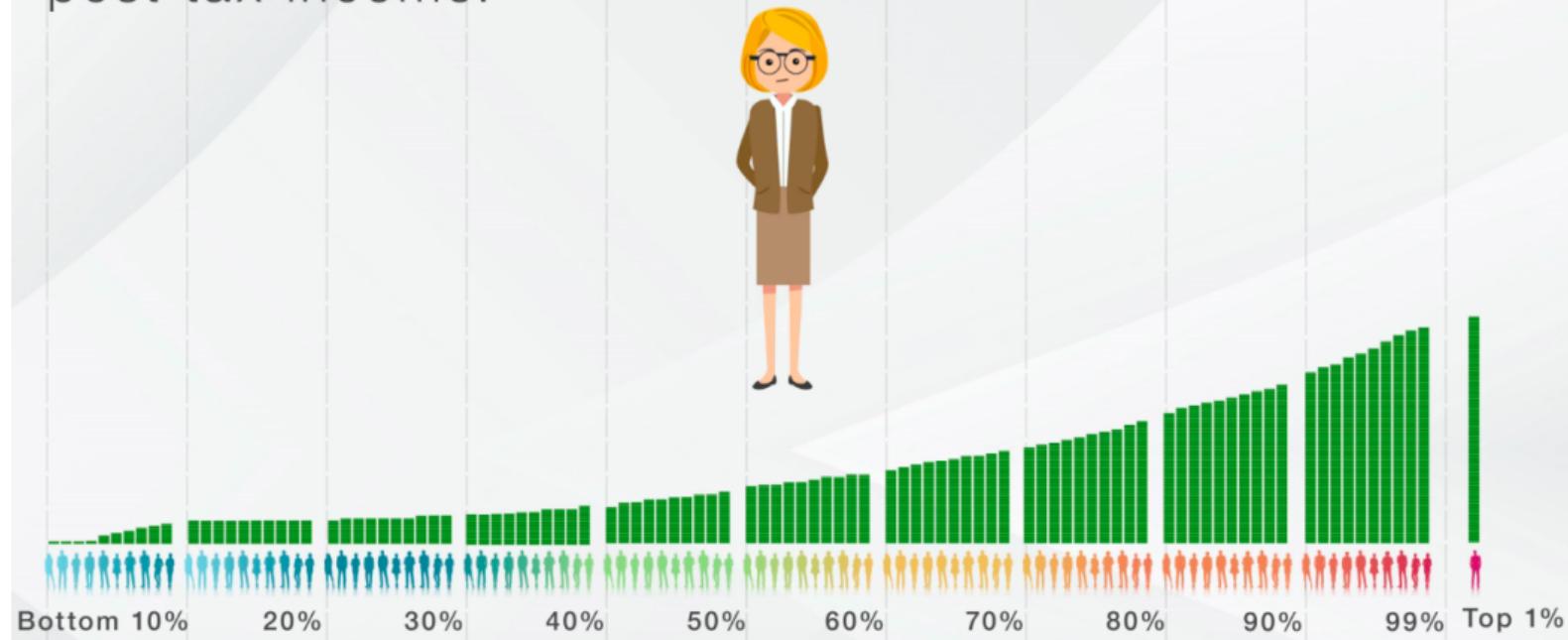
## Income Tax: Efficiency Treatment (II)

Higher taxes could thus reduce overall economic activity and incomes.



## Income Tax: Efficiency Treatment (III)

When the tax rate rises, Martha may decide to **not look for a job anymore**, since the cost of searching and working may no longer be worth the lower post-tax income.



# Income Tax: Economist Treatment (I)

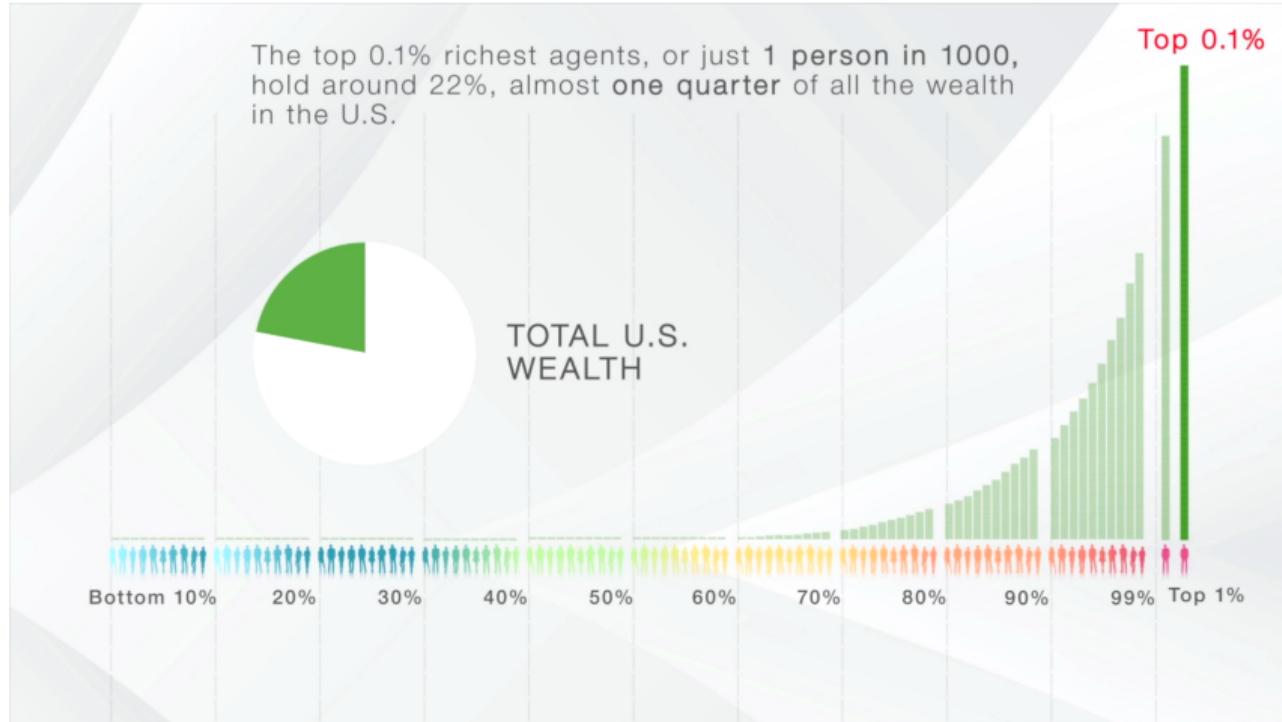
All taxes have an economic cost and too high taxes can discourage economic activity.

But there are also benefits. Progressive taxes make the income distribution **more equal and fair** by redistributing some income from richer to poorer people. The ideal income tax system will be the one that balances these costs and benefits.



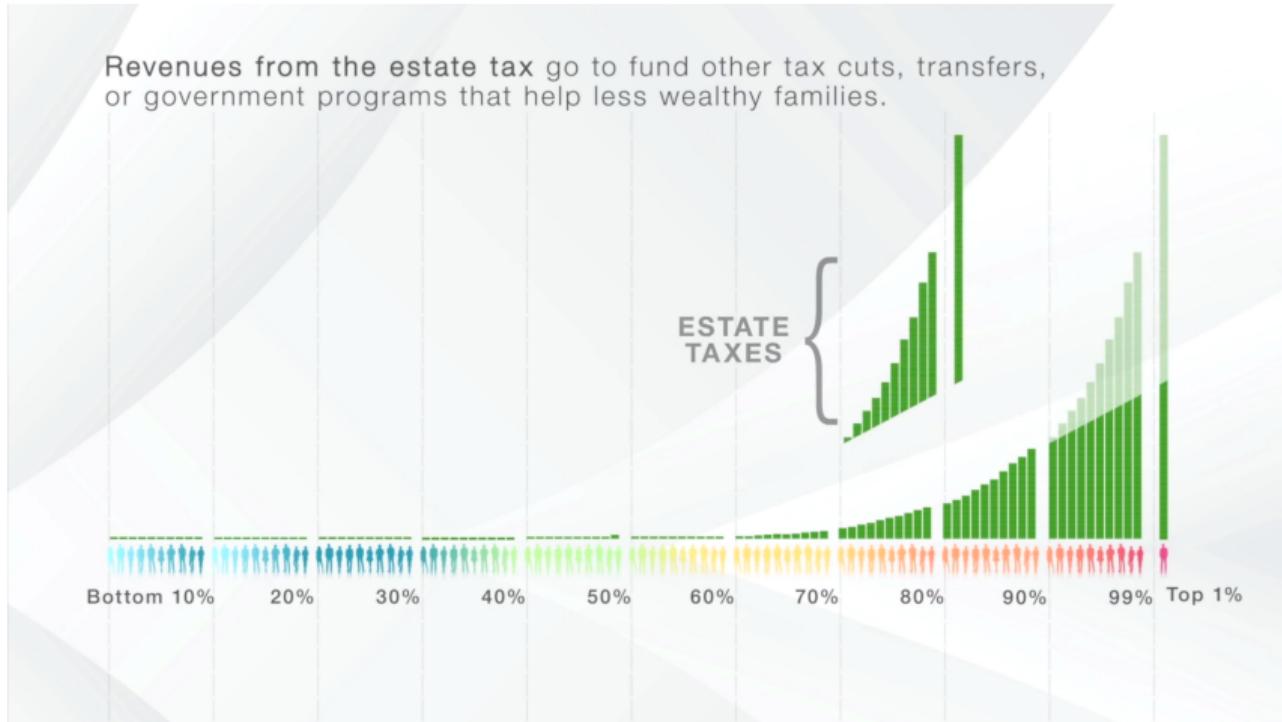
[Link to the video here](#)

# Estate Tax: Redistribution Treatment (I)



[Link to the video here](#)

## Estate Tax: Redistribution Treatment (II)



## Estate Tax: Redistribution Treatment (III)

Leveling the playing field through the estate tax is even more important since children from wealthy families already start with many more advantages in life, such as:



better schools



better health



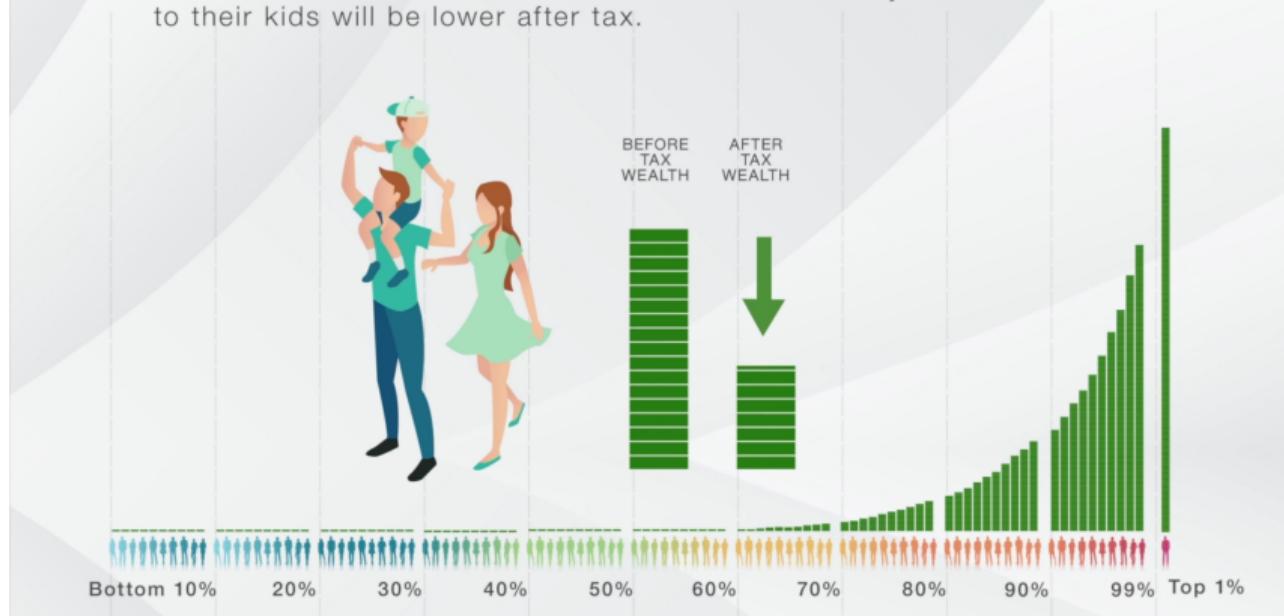
better neighborhoods



better social and professional networks

# Estate Tax: Efficiency Treatment (I)

When the estate tax is higher, wealthy parents may decide to **work less or start fewer businesses** since the wealth they create to transmit to their kids will be lower after tax.



[Link to the video here](#)

## Estate Tax: Efficiency Treatment (II)

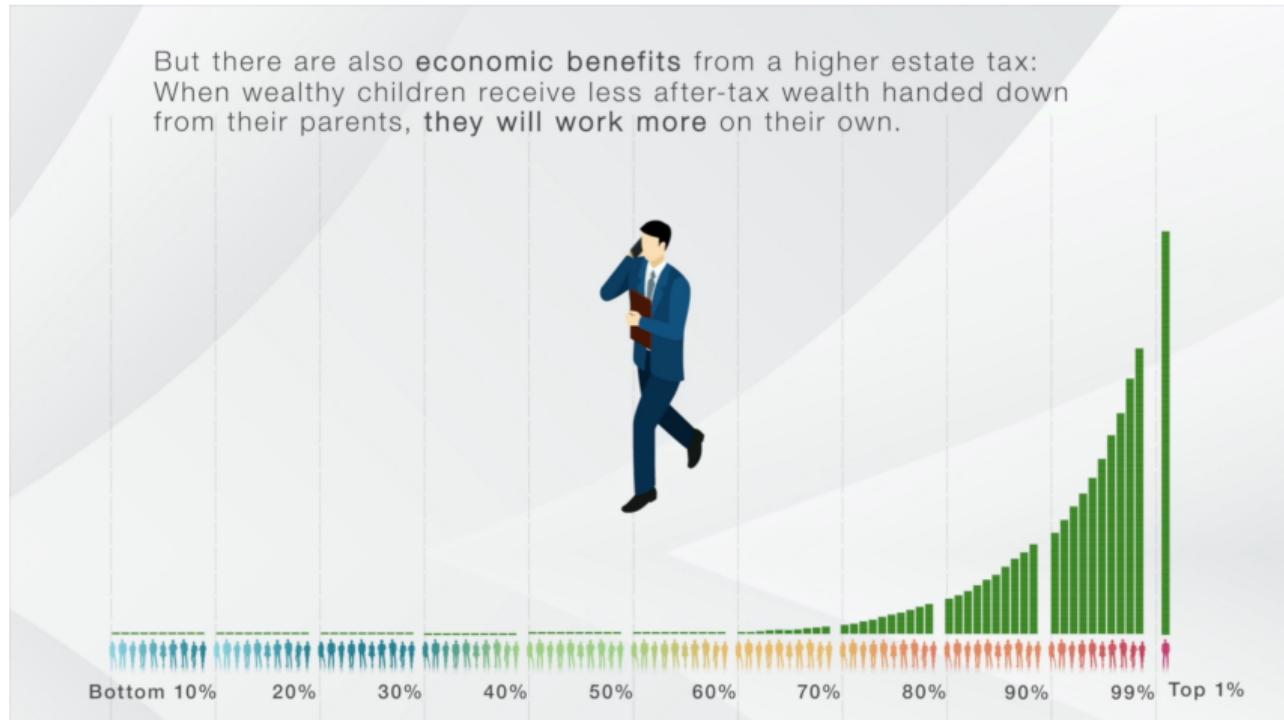
When the estate tax is higher, wealthy parents may also want to hide more of their wealth from the tax authorities.

There are many sophisticated tax evasion and avoidance channels and loopholes.



## Estate Tax: Efficiency Treatment (III)

But there are also economic benefits from a higher estate tax:  
When wealthy children receive less after-tax wealth handed down  
from their parents, they will work more on their own.



# Estate Tax: Economist Treatment (I)

To sum up, like all taxes, the estate tax has economic costs and benefits.

An estate tax makes the wealth distribution more equal and fair and levels the playing field between children from poor and wealthy families.

The right level of the estate tax will be the one that balances its costs and benefits.



Link to the video here.

## Effects of Economics Courses

### “First Stages:”

Efficiency and Economist courses increase perceived responses to taxes; strengthen view that taxes on high incomes are bad for the economy.

Distribution course increases perception of inequality as an issue.

### “Second Stages.”

Distribution and Economist courses increase perception of income tax as a good tool to reduce inequality (despite efficiency costs); increase perceived scope of government and role of government in reducing inequality.

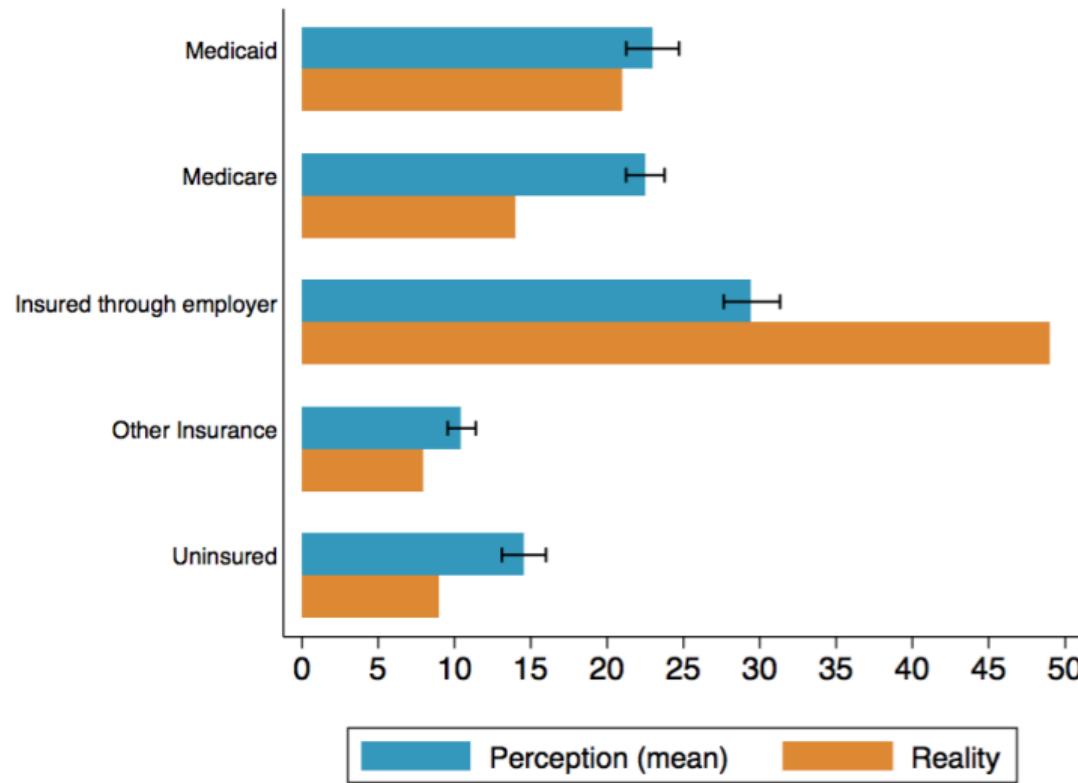
Means that distributional concerns dominate the efficiency concerns when both are shown.

Different results for different policies. For trade and health insurance, “efficiency” arguments are more effective in increasing support (for free trade with compensating policies for losers; and for more generous, government-provided health insurance).

## Part 2: Health Insurance

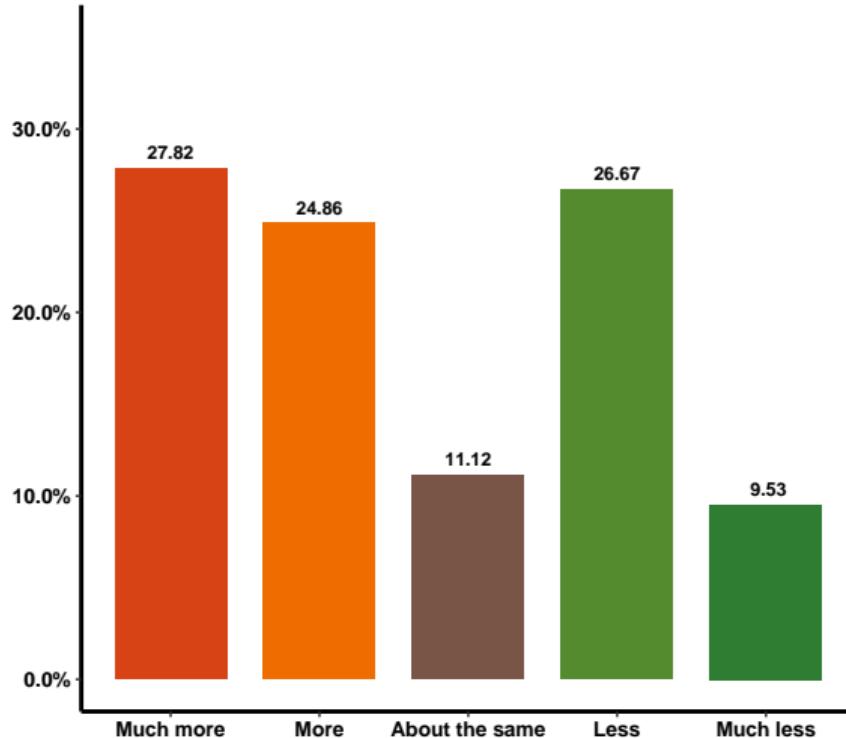
# Misperceptions about Health Insurance

# Misperception about Share of People Relying on Modes of Insurances

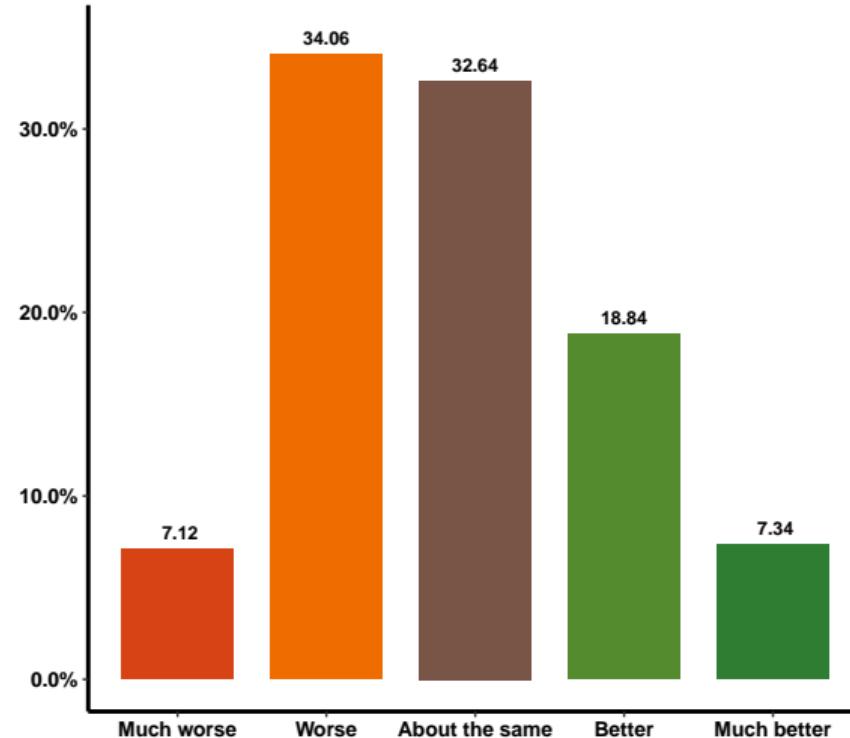


# U.S. Health Care compared to other Rich Countries

Compared to other rich countries,  
the U.S. spends...

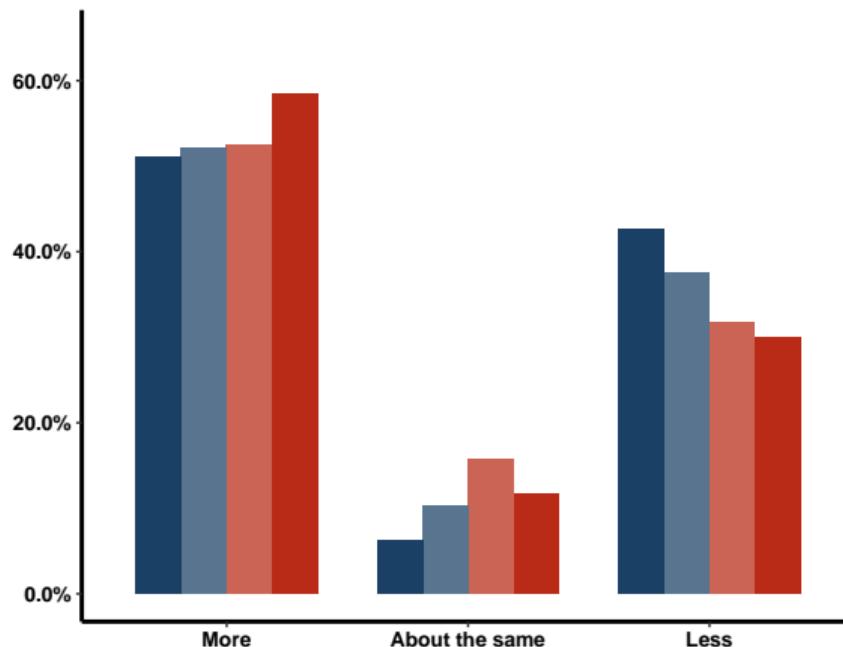


Compared to other rich countries,  
the quality of U.S. healthcare is...

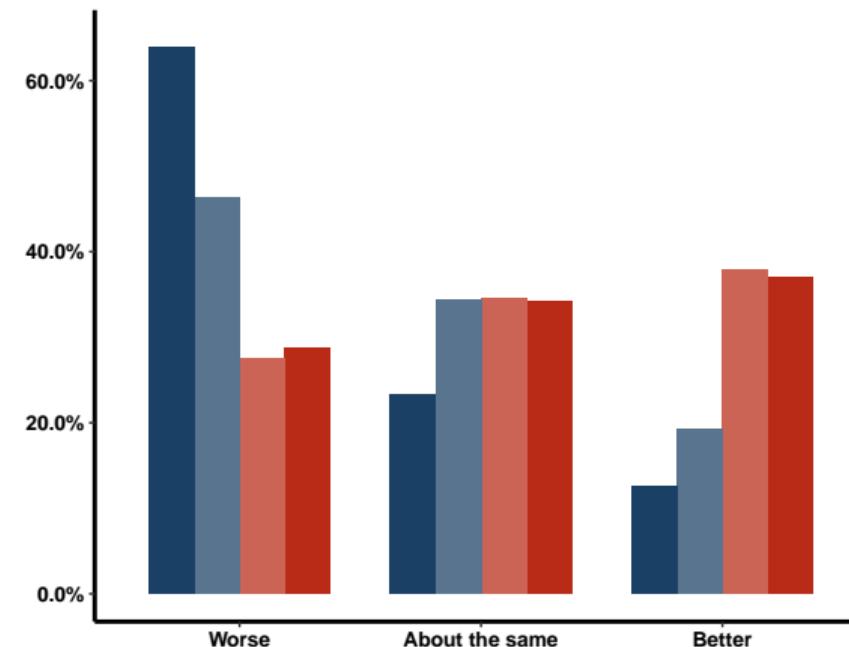


# U.S. Health Care compared to other Rich Countries by Political Views

Compared to other rich countries,  
the U.S. spends...



Compared to other rich countries,  
the quality of U.S. healthcare is...



Clinton Liberals

Clinton Moderates

Trump Moderates

Trump Conservatives

# Knowledge of Healthcare Policies

## What is Medicaid? Who is eligible for it?\*

Correct answer: Health care coverage for low-income U.S. citizens



\*Text analysis question

## Was there an individual mandate in 2018?

Correct answer: Yes



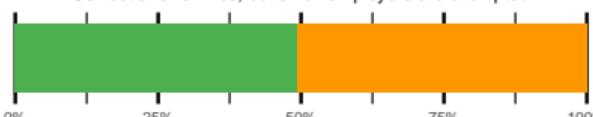
## Was the individual mandate changed in 2019?

Correct answer: Yes



## Is there currently an employer mandate?

Correct answer: Yes, but small employers are exempted



## What is Medicare? Who is eligible for it?\*

Correct answer: Health care coverage for senior and disabled U.S. citizens



\*Text analysis question

## What happened without insurance until 2018?

Correct answer: a penalty had to be paid



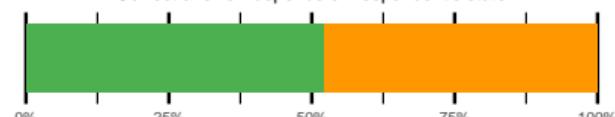
## How was the individual mandate changed?

Correct answer: the penalty was reduced to zero



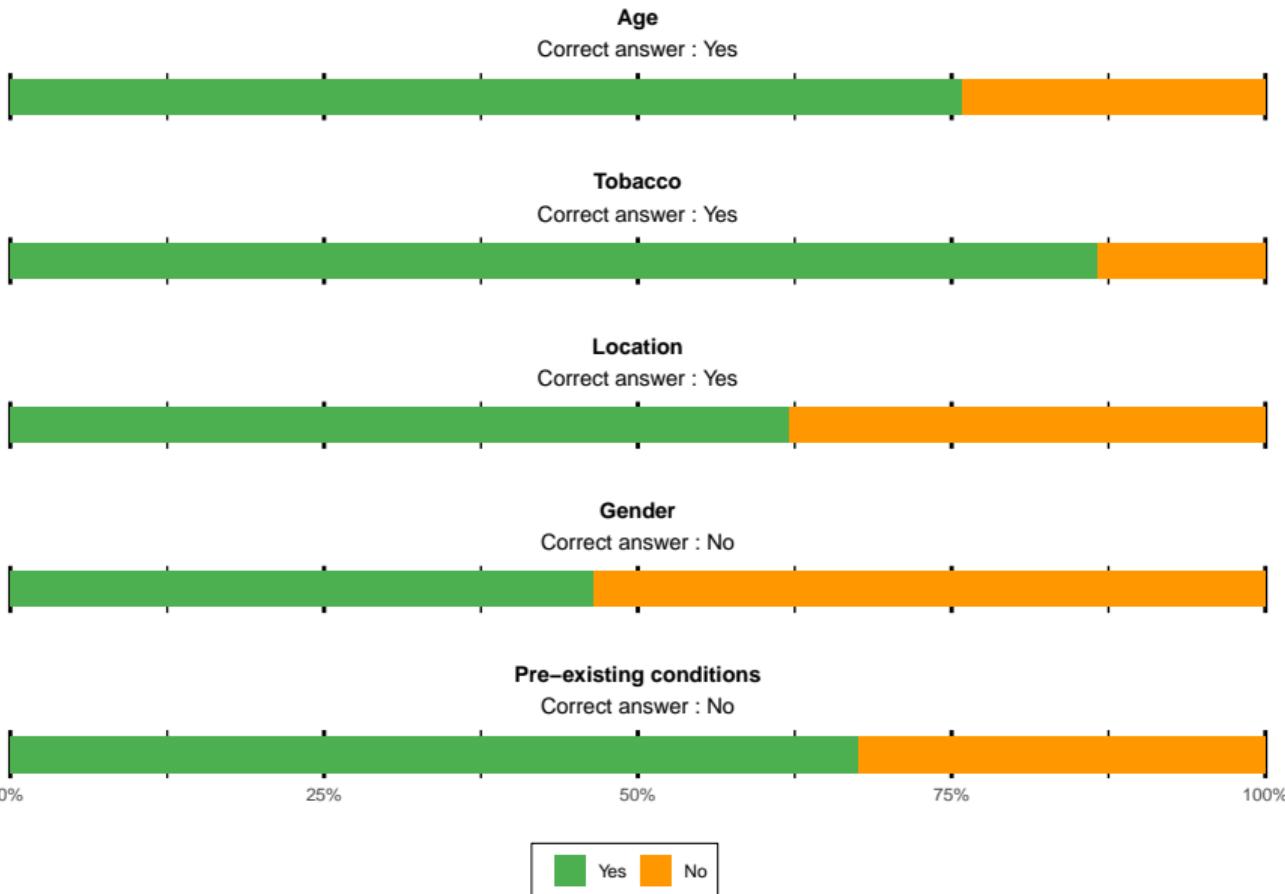
## Did the ACA make any change to Medicaid eligibility?

Correct answer: depends on respondent's state

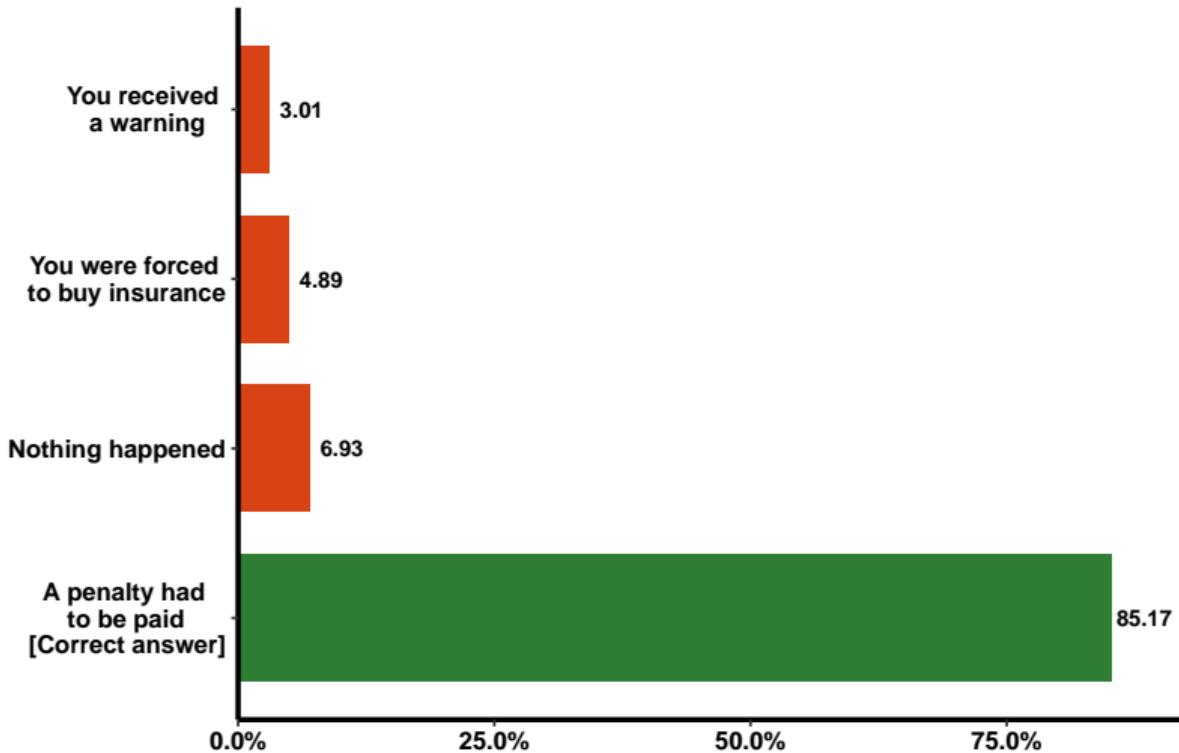


  Answered correctly     Answered wrong

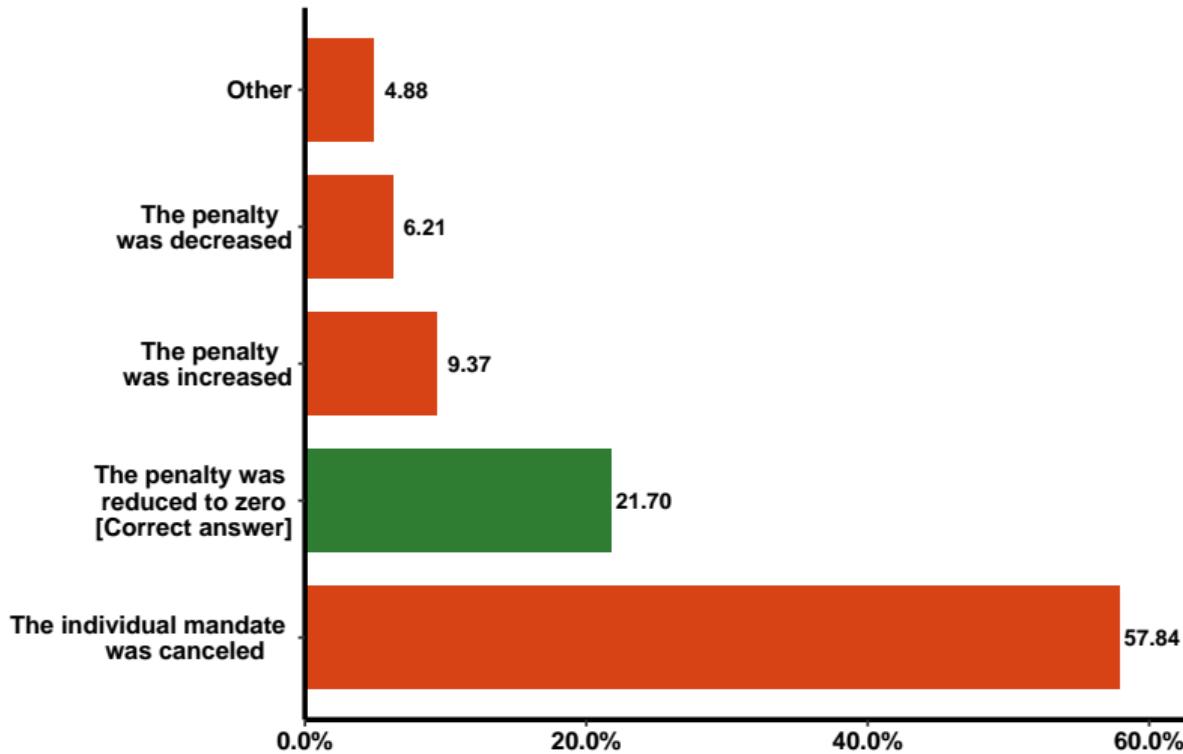
# Are Premia allowed to Depend on these Factors?



## What happened If You Had No Insurance until 2018?

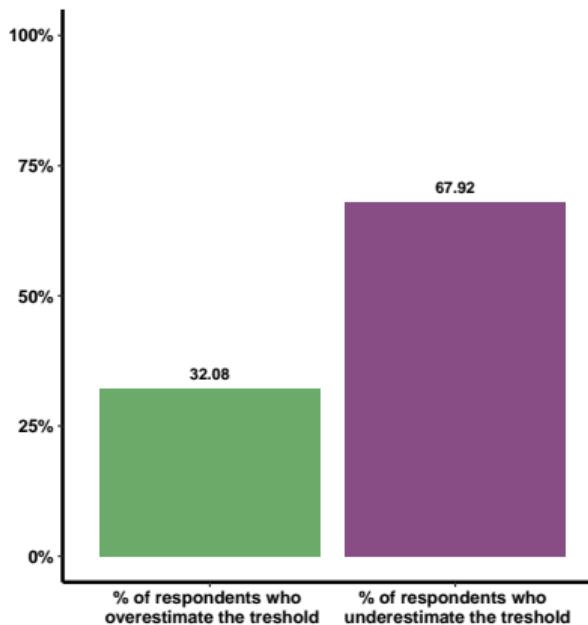


## How was the Individual Mandate Changed in 2019?

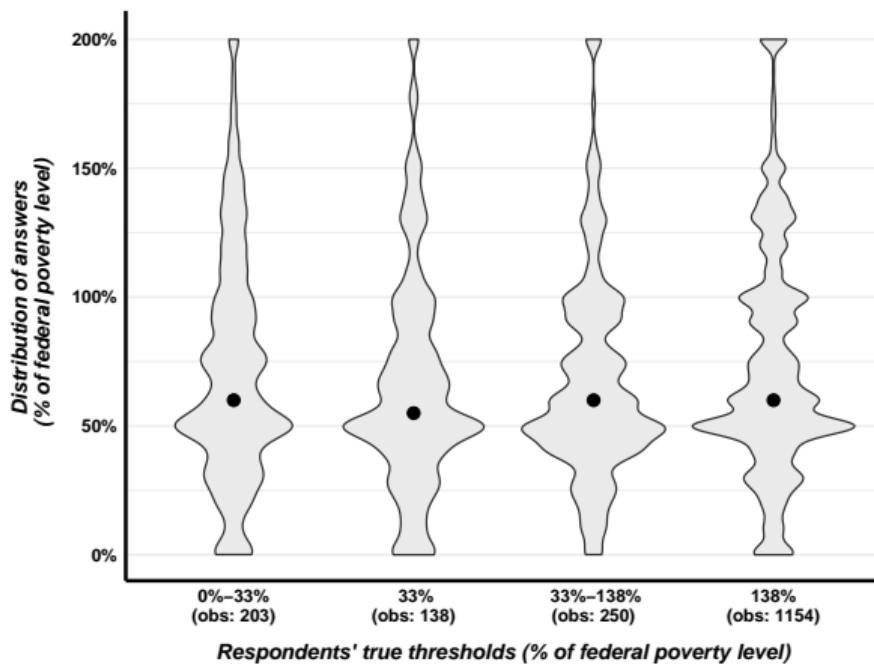


# What is the Income Threshold for Medicaid Eligibility for a Family Like Yours?

Most respondents underestimate their eligibility threshold

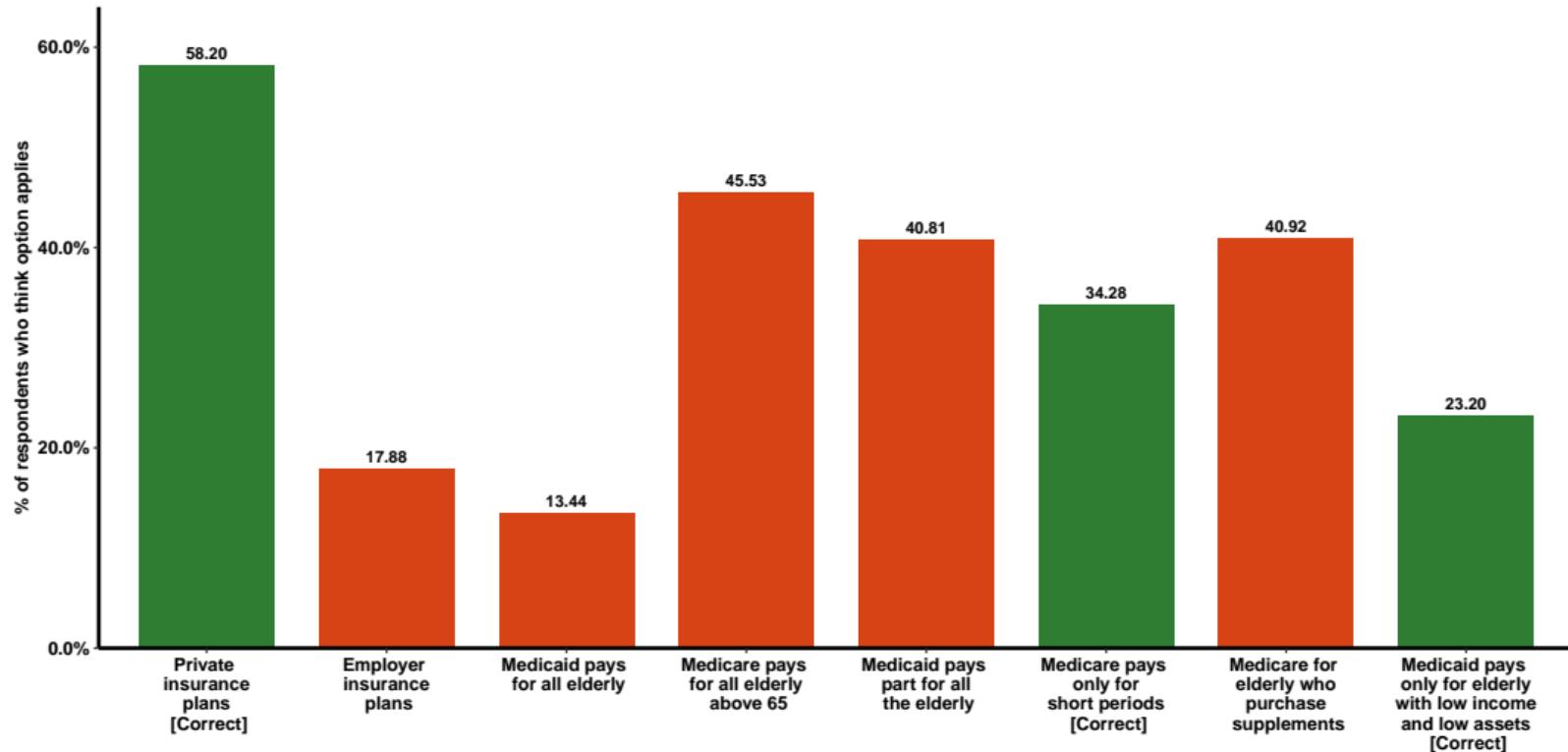


Perceptions of the medicaid eligibility threshold seem to be independent of respondents' true thresholds



Note : Question was asked as a percentage of Federal Poverty Level. Respondents' actual threshold was computed using information on State, marital status and family size. The black dot indicates the median answer in each bin. Two-sample Cramér-von Mises tests done on all pairs of distributions fail to reject that any of them are different. Chi-squared and Hoeffding tests also fail to reject the independence of both variables.

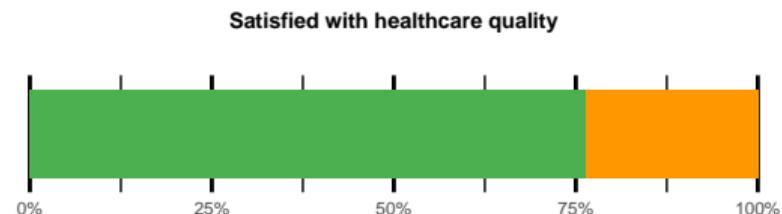
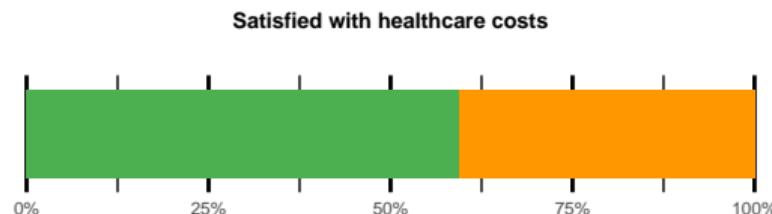
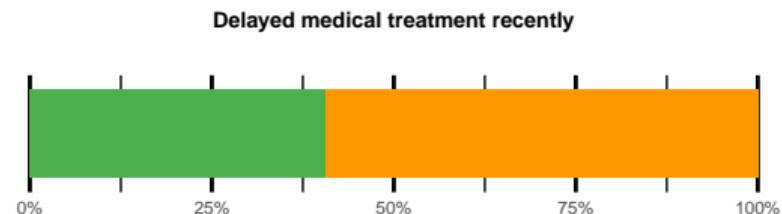
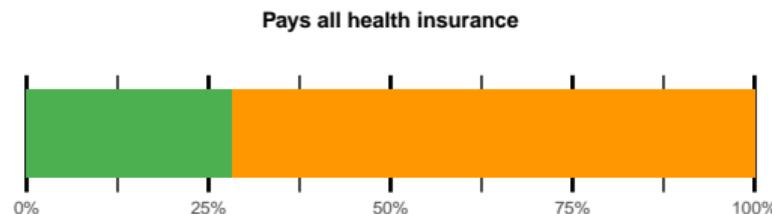
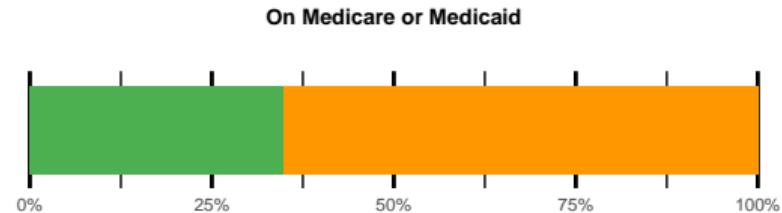
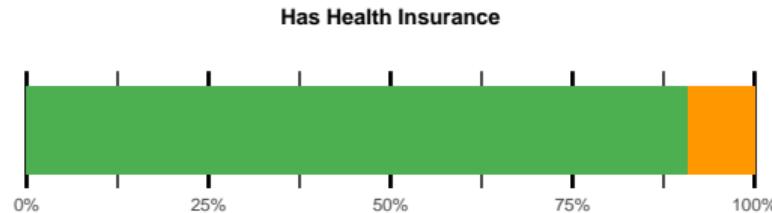
# Who pays for the long-term care of an elderly person? (select all that apply)



► No. of correct answers

# Personal Exposure to Health Insurance

# Personal Exposure to Health Policy



# Textual Analysis of Open-Ended Questions of Health Insurance

## **What would be the Goal of a Good Health Insurance System?**

universal free include prescription everyone rate hospital charge quality cost  
doctor charge afford access actually cover cost effective company price  
major medical doctor charge afford access actually cover cost effective company price  
allow access cost effective everyone drug cost company price  
socialize cover family cover regardless status blue cross  
low copays deductible copays everyone insure everyone medicalway cost  
cover everyone easy access easy use cover less hospital stay long term cover tax  
affordable everyone easy access easy use cover less hospital stay long term cover tax  
afford deductable medicare everyone allow everyone cover less hospital stay long term cover tax  
condition cover free very everyone basic cost drug cost  
cost responsible control cost benefit everyone like see cover reasonable like every  
across state fair price cover expense help everyone  
cross market high cover doctor low red tape  
high quality middle class low price free medical  
private company free everyone  
basic cover cover every cover every cover every  
scale income cover include high cost cover every cover every  
high cost something afford every american cover medical cover afford  
affordable low able see afford medical afford cost  
afford help full cover cover service  
regardless income hospital doctor afford cover  
three hundred reasonably price access quality keep cost  
reasonably price everyone include low rate  
citizen afford afford premium work afford pick doctor ensure cover  
everyone receive everyone low premium deductible available everyone  
premium pocket less basic monthly premium pocket expense working class hospital cost  
medical service deductible plan monthly cost service high deductible stay healthy something like  
individual family doctor medicaid cover condition medical cover prescription cost financial status  
prescription doctor universal citizen unitedstates citizen medical procedure cover hospital condition low payer everyone  
give option financial situation cover basic cover deductible keep current everyone unitedstates  
american citizen prescription price regardless financial company cover everyone base  
something cover emergency room income level government sponsor cost doctor price service  
cost control cover procedure doctor prescription benefit cover cost free everything cost cover family  
upper class

# afford everyone

# cover everyone

## low cost

## preexist condition

## afford cover

## reasonable cost

## low deductible

## universal cover

## keep healthy

## ensure everyone

## regardless financial

## option cover

## afford class

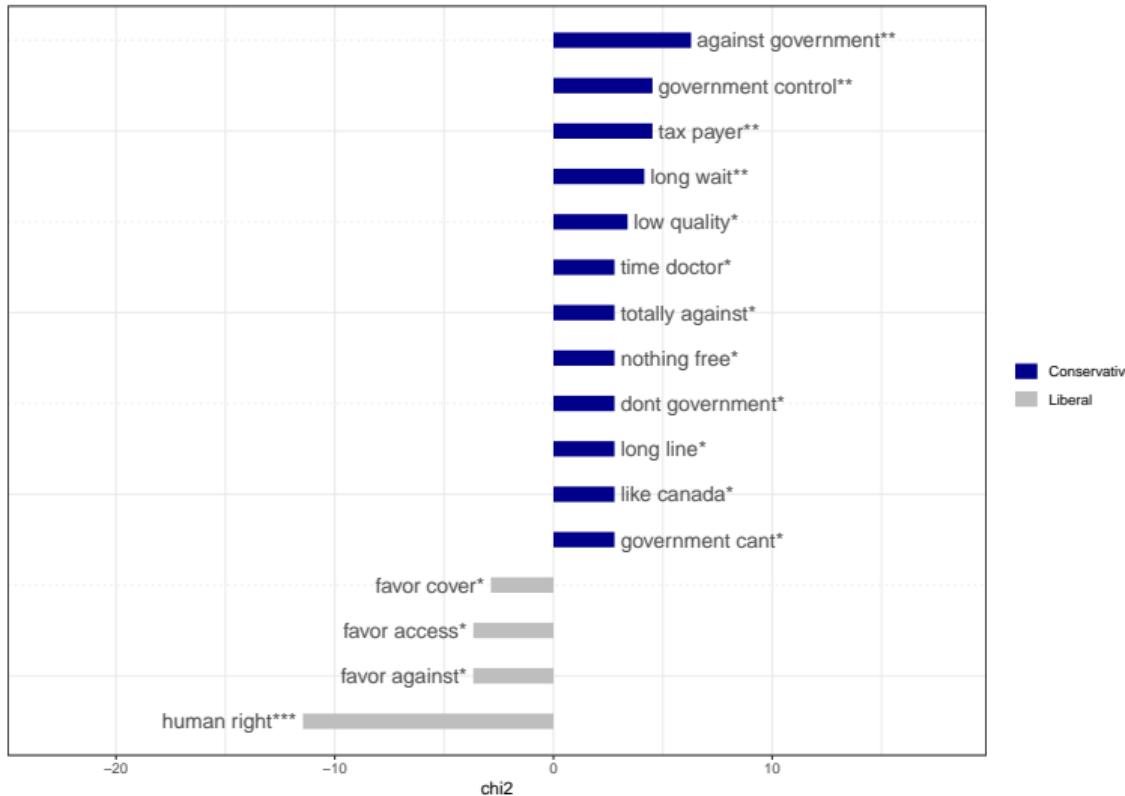
## cover family

## upper class

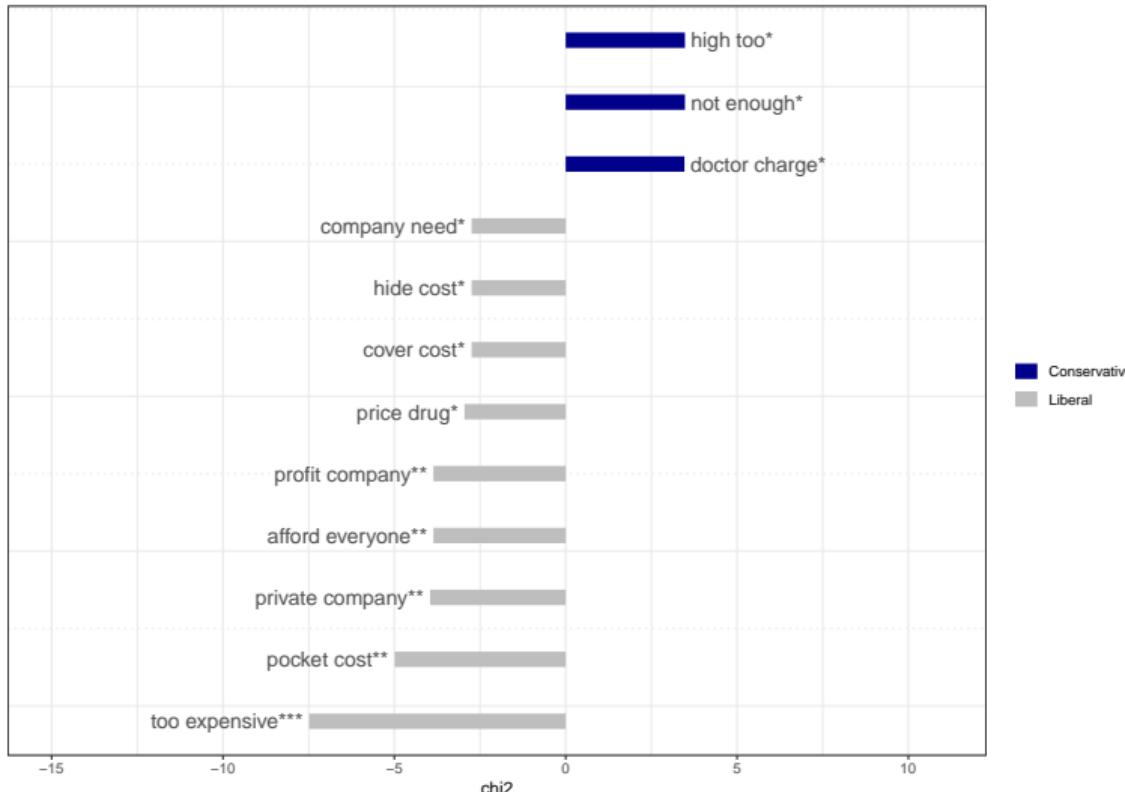
# What are your Main Considerations about Universal Health Insurance?

stay healthy amount money wait treatment charge service idea free come fund across state absolutely against  
manage government government decision available employer emergency room way expensive american access  
employer cost regardless status concern government price medication tax government  
government program around world afford treatment fund come too costly forever doctor  
result long but do believe against expensive government provide cost company deserve access  
cost economy government medical tax free every day tax low give free  
few service provide medical cost too much against wait very expensive keep price  
against cant provide medical bankrupt medical against long keep cost social medicine  
cost income consideration favor high quality government control access medical  
favor doctor in favor bring cost high quality government decide etc etc  
afford cant anything right come mind government decide favor very reasonable cost  
private company afford help favor quality government run favor none  
part time such free too high afford medical someone else government run favor none  
such poor right die cant help can great idea long wait doctor medicare medicaid long run  
rich consider cost cost little long period raise tax against government cost effective cost  
none medical money put drug price mean little size fit low income tax against cost access quality  
right choose wait month help low medical cost tax tax quality doctor afford tax  
non suffer believe right high premium against tax see doctor favor long force something  
choose doctor wait list low quality high cost single payer low class too lazy cost long  
cost tax concern cost high cost wait time too expensive increase cost  
high cost wait time bad idea deserve chance  
wait see long see free market income tax  
worry bill low middle favor access far too long time nothing free  
private available overall cost give medical service poor free against quality  
afford little medical help income level medical help  
worry bill low middle favor access far too long time nothing free  
cost low access doctor first cost  
expensive tax long line money come low cost medical bill medical procedure  
cost payer afford cost  
low working thousand dollar reason cost  
very very long term tax high  
long list too long high deductible  
favor allow cost money  
wait procedure doctor hospital working class  
quality suffer none ever cost free  
two thousand cost level argument against favor afford  
medical afford especially low against raise keep low consideration against cost medical  
see specialist cost quality concern quality wait period  
especially low against raise keep low consideration against help cost quality cost  
open market such program cost consideration american citizen favor idea  
too complicate favor expensive tax receive consideration cost very important job afford  
nothing mind access regardless cost lot favor right  
long doctor expensive cant against log access regardless cost lot favor right  
free medical receive medical middle man every american regardless income  
obtain afford healthy nation serious condition afford premium quality service  
medical treatment cant medical time appointment cost procedure help lot idea come  
cost citizen everybody free against american choose provider enough money control etc  
favor cause service provide provide service mean tax money right  
idea government cost premium  
afford high birth control  
favor human cost afford time service  
citizen free dying afford  
reduce cost

# Main Considerations about Universal Health Insurance? Keywords by Political Views



# Biggest Problem with Health Insurance in the U.S.? Keywords by Political Views



## Main Topics Identified: Keywords

- 1. Affordability:** 'Reasonable price', 'Affordable price', 'Pocket expenses', 'Deductibles', 'Everyone regardless'
- 2. Extensive Coverage:** 'Full coverage', 'Preventive care',
- 3. Efficiency:** 'Competition', 'Free market', 'Emergency room', 'Waiting list', 'Abuse'
- 4. Taxation:** 'Taxpayers', 'Taxation', 'Who pays'
- 5. Pharma:** 'Big Pharma', 'Pharmaceutical Industry', 'Greed', 'Drug Companies', 'Big Business'
- 6. Quality:** 'Quality'
- 7. Costs:** 'Costs', 'Expensive'
- 8. Right:** 'Human Right', 'Everyone deserves', 'Not a privilege'

# **Goal of a Good Insurance System? Example Answers by Topic**

## **1. Affordability:**

*"Affordable premiums, affordable prescriptions costs to patients, cap on how much patient has to pay out of pocket, discounts for maintenance medications like insulin."*

*"A system where high quality care was provided at a reasonable cost. Decisions on health were based on the best available care. Care would not be based on ability to pay."*

## **2. Coverage:**

*"It would be to provide some type of affordable coverage to all including coverage for pre-existing conditions, regular checkups and life long conditions. It should include dental, vision, hearing and all other health related issues as well as mental health and drug or alcohol dependency treatment. It should also cover reasonably priced options for necessary medications."*

## **3. Efficiency:**

*"Letting the marketplace dictate rather than government regulations. Competition, especially across state lines, will bring about more competitive rates and higher quality of service for policy holders.";*

*"Putting healthcare decisions back in the hands of the patients - a free market solution that allows for competition and choice and that everyone pays for their own insurance."*

# **Goal of a Good Insurance System? Example Answers by Topic**

## **4. Taxation:**

*"One that is paid for by our taxes and covers everyone.";*

*"Government sponsored healthcare paid by taxing the wealthy"*

## **5. Pharma:**

*"A system that pharmaceutical companies and business managers are not responsible for the price and forms of care available to the average citizen. "*

*"One that actually benefits the one paying for the insurance and not the lion's share of the money going to the CEO's of the insurance companies, hospitals and big pharma. We now pay 'extortion' fees to get insurance which many, many cannot even afford to use after all the deductables and copays and insurance premiums. Completely useless to have, only benefits the insurance companies."*

## **6. Quality:**

*"To me it is very important that health insurance systems provide high quality service to every individual regardless of their financial capacity. "*

# Main Considerations on Universal Insurance? Example Answers by Topic

## 1. Costs:

*"The major benefit should be an overall improvement in health for our country and a reduction in future medical costs over time. The main obstacle of course is cost. There would need to be major agreements made on costs with drug companies, health care workers (including doctors) and facilities. (Hospitals, clinics, etc.)"*

## 2. Right:

*"We should have universal healthcare involving all citizens. Healthcare should be a right and not a privilege.";*

## 3. Efficiency:

*"Universal health funded only by the government would be bloated and inefficient. One only need to look at VA Health to the what a nightmare a non-competitive healthcare system would become.";*

*"Government needs to keep hands off. Government control leads to inefficiency, rationing of services, inflation and less health care for all."*

## 4. Taxation:

*"I think that it would help a lot of people, but we would have to pay more taxes.";*

*"I am against it since MY taxes pay for it. There is no such thing as free!"*

# **Biggest Problem with Health Insurance in the U.S.? Example Answers by Topic**

## **1. Costs:**

*"The personal cost to the average citizen. The cost of paying into insurance plans is unbelievable, and even with proper coverage, medical assistance can still cost thousands of dollars out of pocket. The cost has skyrocketed, and compared to countries with similar methods and medications and standards, it is unreasonable.'*

*"It costs too much, and that makes it difficult for lower-income families to afford it.'*

## **2. Pharma:**

*"The insurance companies running and dictating care for profit and not wellness."*

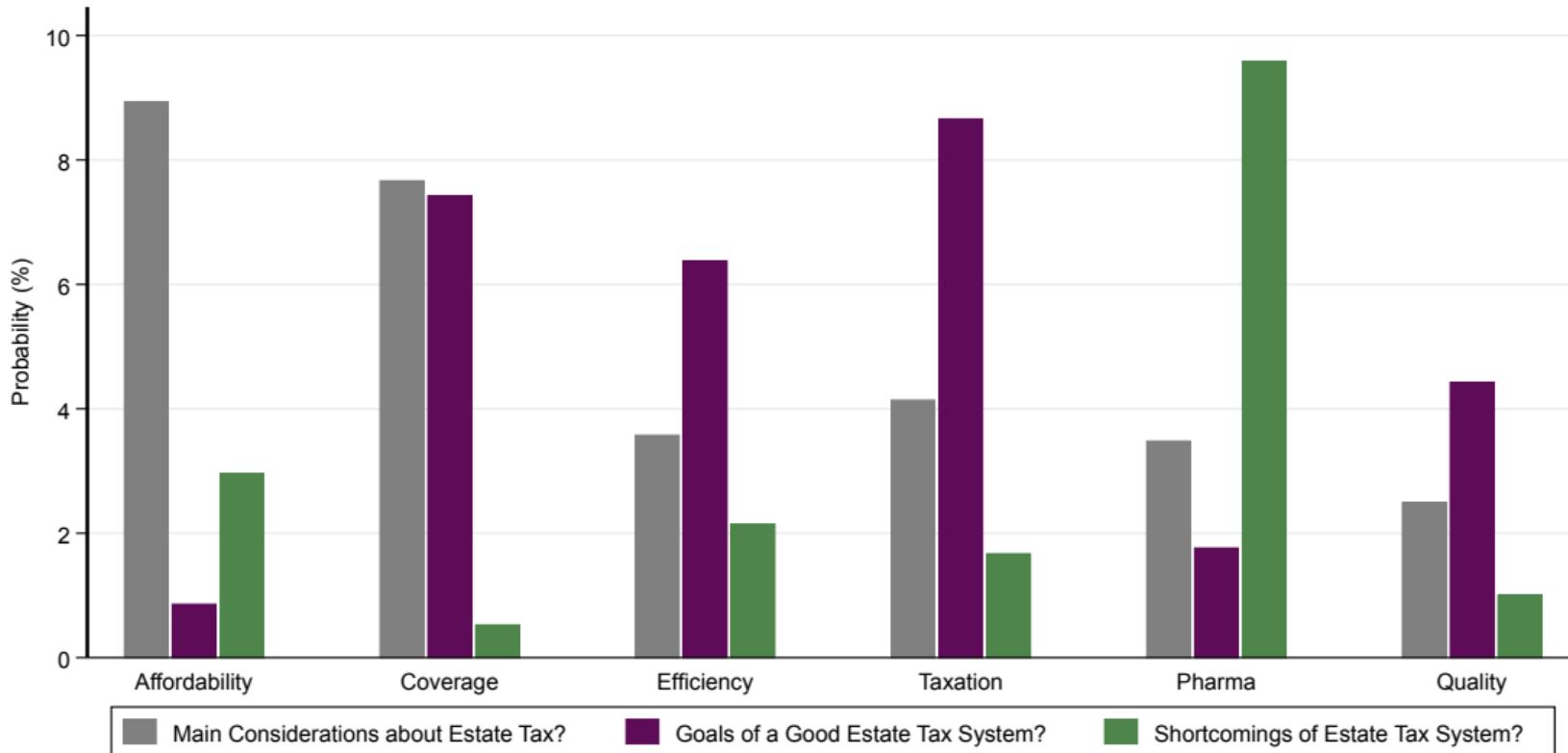
*"The insurance companies, the drug companies and politicians and lobbyist wanting to get their cut. They do not care about the public just their greed for more money."*

## **3. Efficiency:**

*"It's not health insurance that's the problem. It's the abuse of the government assistance within health care coverage."*

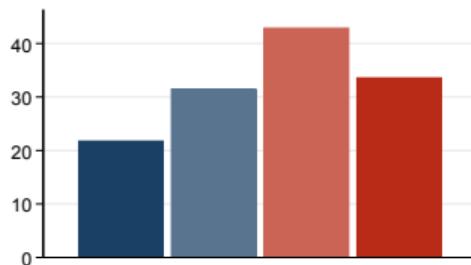
*"There is so much pointless administration. All those people need to be paid and that comes from consumers' premiums. Very inefficient."*

# Health Insurance Tax - Topic Frequencies

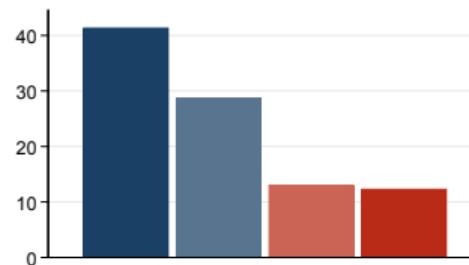


# What Would be the Goal of a Good Health Insurance System? Relative Frequency of Topics by Political Views

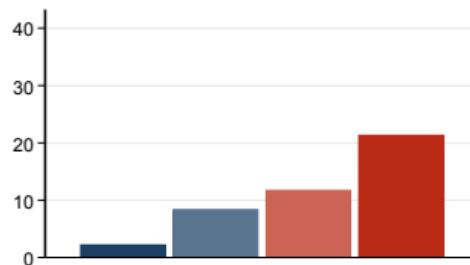
Affordability



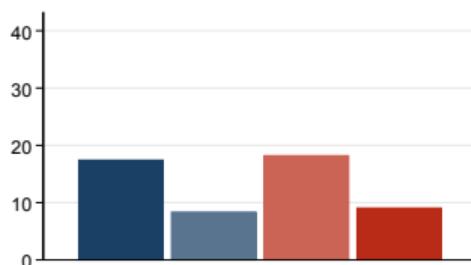
Coverage



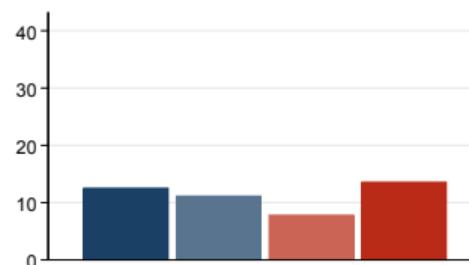
Efficiency



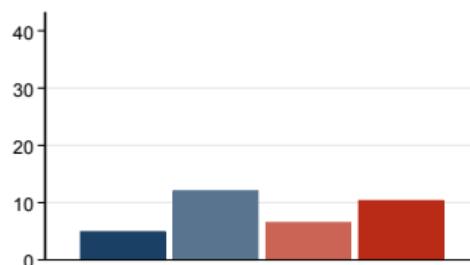
Taxation



Pharma

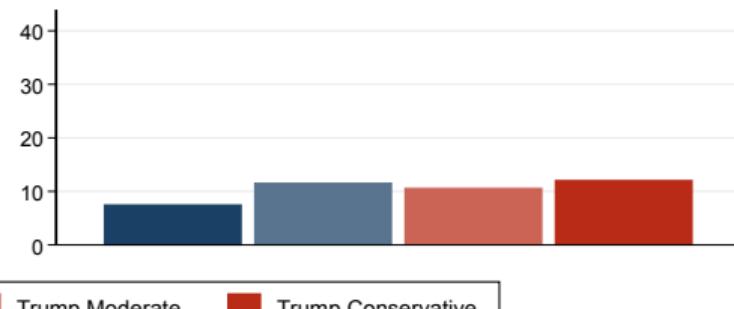
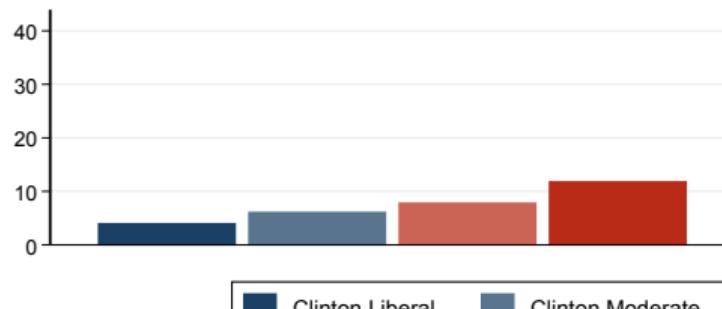
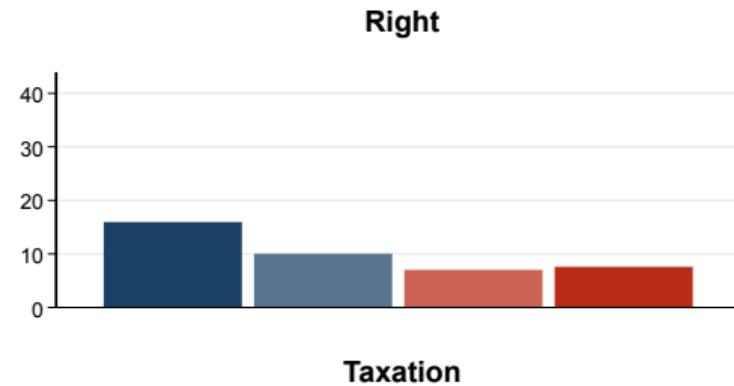
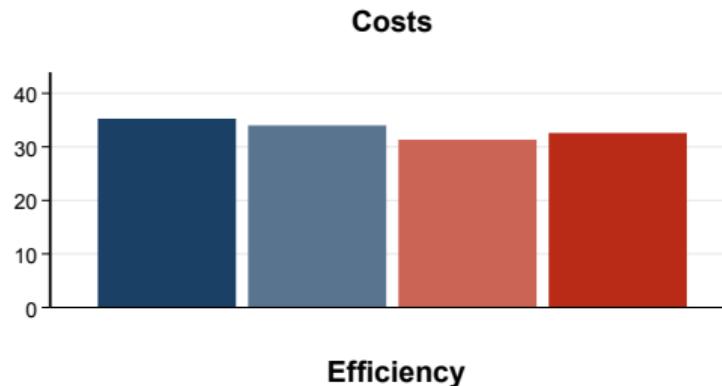


Quality



Clinton Liberal   Clinton Moderate

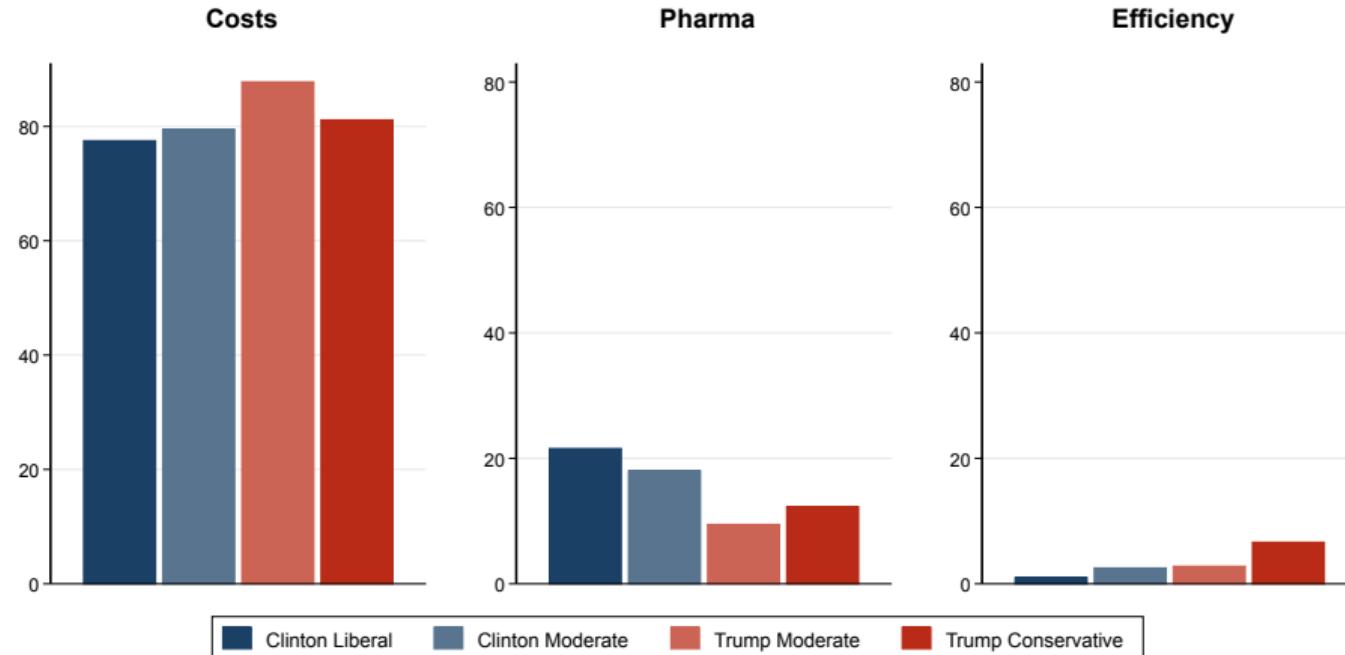
# Considerations about Universal Insurance System? Relative Frequency of Topics by Political Views



  Clinton Liberal     Clinton Moderate     Trump Moderate     Trump Conservative

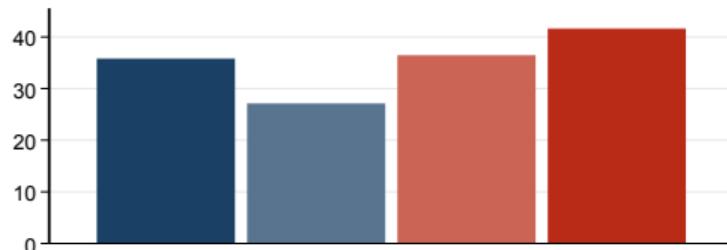
# What is the Biggest Problem with Health Insurance in the United States?

## Relative Frequency of Topics by Political Views

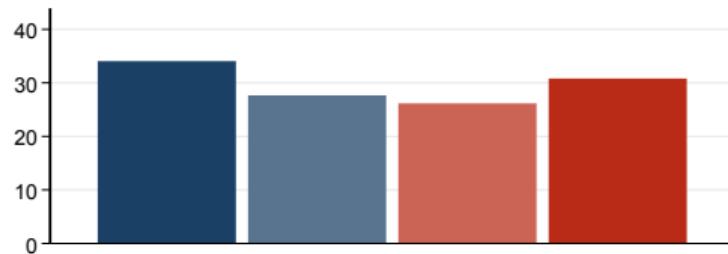


# Effects on the U.S. Economy if a Single-Payer System were Introduced? Relative Frequency of Topics by Political Views

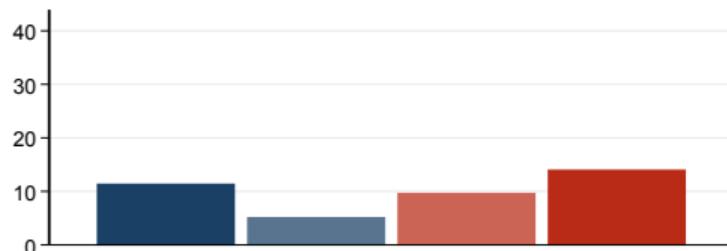
Taxation



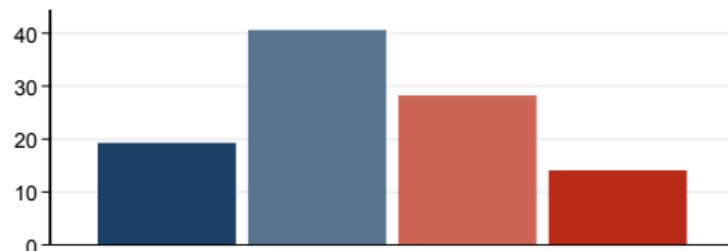
Costs



Efficiency



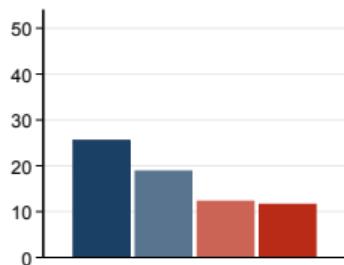
Don't know



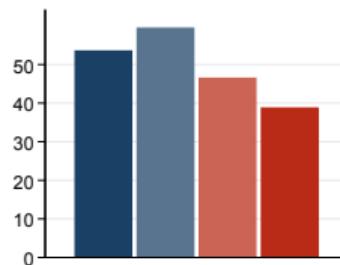
█ Clinton Liberal    █ Clinton Moderate    █ Trump Moderate    █ Trump Conservative

# Who gains if a Single-Payer System is Introduced? Relative Frequency of Topics by Political Views

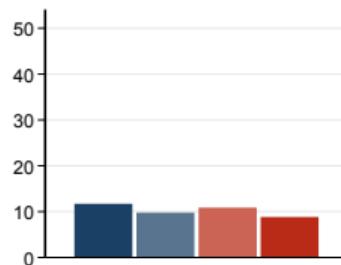
Everybody



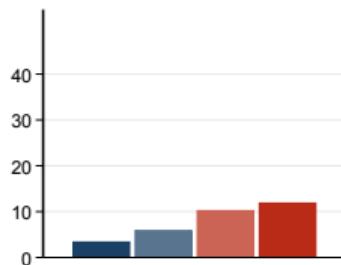
Low Income



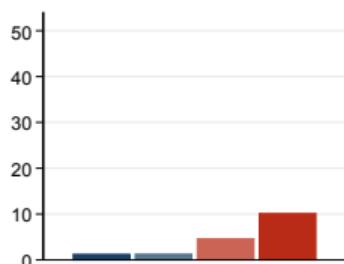
Weak



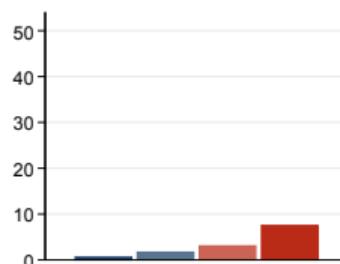
Lazy



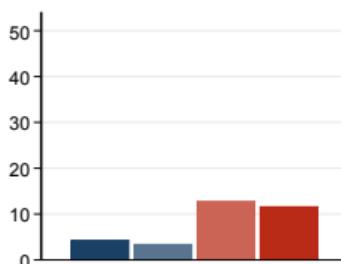
Immigrants



Nobody



Government and Pharma



# Topic Analysis: All Figures

What are your Main Considerations about Universal Health Insurance for All?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

What would be the Goals of a Good Insurance System?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

What is the Biggest Problem with Health Insurance in the U.S. today?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

What would be the Effects on the Economy if a Single-Payer System were Introduced?

- ▶ Relative Frequency of Topics: By Age      ▶ Relative Frequency of Topics: By Income
- ▶ Probability of Mentioning Topics: By Political Views      ▶ Probability of Mentioning Topics: By Age
- ▶ Probability of Mentioning Topics: By Income

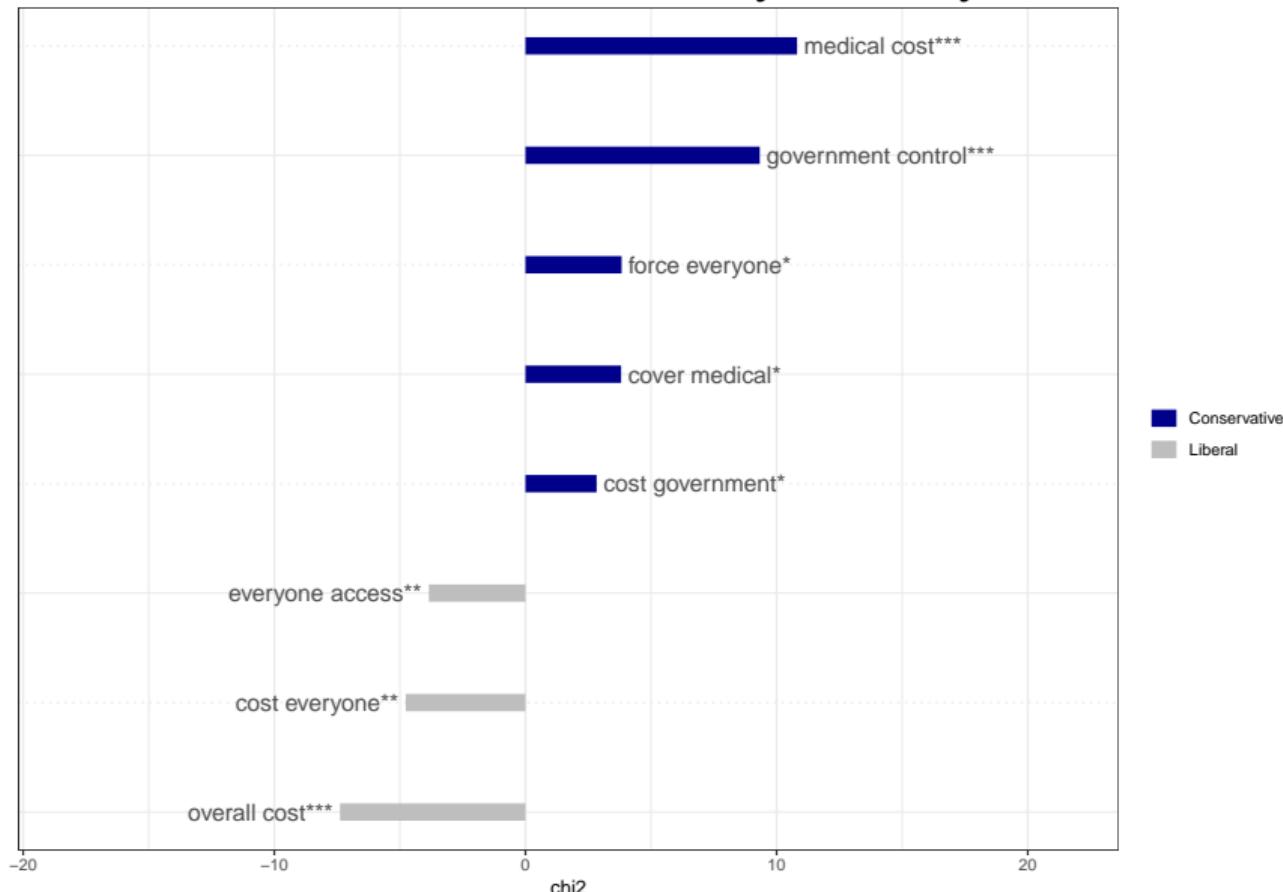
# In your view, what is the main reason for having an individual mandate?

company government  
receive medical access basic  
insure good good economy  
cost remain little emergency  
healthy little force company  
preventative medicine everyone protect  
behind cover across population government involve  
pool sick healthy unhealthy  
cost insure cover healthy  
everyone cost share  
cost risk everyone treat  
cost subsidize healthy  
rich poor everyone responsible include healthy also cost  
way cover less basic mean cover  
cost sick something happen hospital cost hospital  
type cover government money cut cost  
company money cost government  
lower cost cover less  
mean must everyone healthy long run  
create pool pool cost cost little medical cost everyone receive  
government life everyone basic cost run everyone medical  
cost across everyone else cost overall everyone access  
sick healthy healthy pool share cost cover cost overall cost  
american cover cover sort improve life hospital bill healthy cost  
cost participate everyone reduce high cost risk pool  
share risk cover basic everyone pool  
put place pool insure overall healthy cost system  
person cover medical issue none leave room visit  
cover emergency everyone overall tax money  
raise price pool cover everyone less  
everyone end order cost cost healthy prevent illness  
cost tax little healthy cost spread force everyone  
high premium good life cost good force everyone  
money little allow cover may cover healthy sick government control  
cost long healthy system single payer cost cover  
increase profit pool include everyone little large pool  
increase number system cost everyone sort try everyone  
company cover cover work good cover spend money  
drive cost total cost everyone form  
government cost everyone opportunity  
insure healthy healthy population cover reduce  
everyone part reduce amount reduce medical  
poor poor government force everyone doctor cover hospital  
healthy over government force  
everyone purchase preexist condition every american cost way  
medical without entire population everyone company force cost healthy young  
everyone regardless cover american available everyone mean money  
uninsured person little likely good quality  
everyone premium money everyone  
everyone government reduce uninsured

# cover everyone

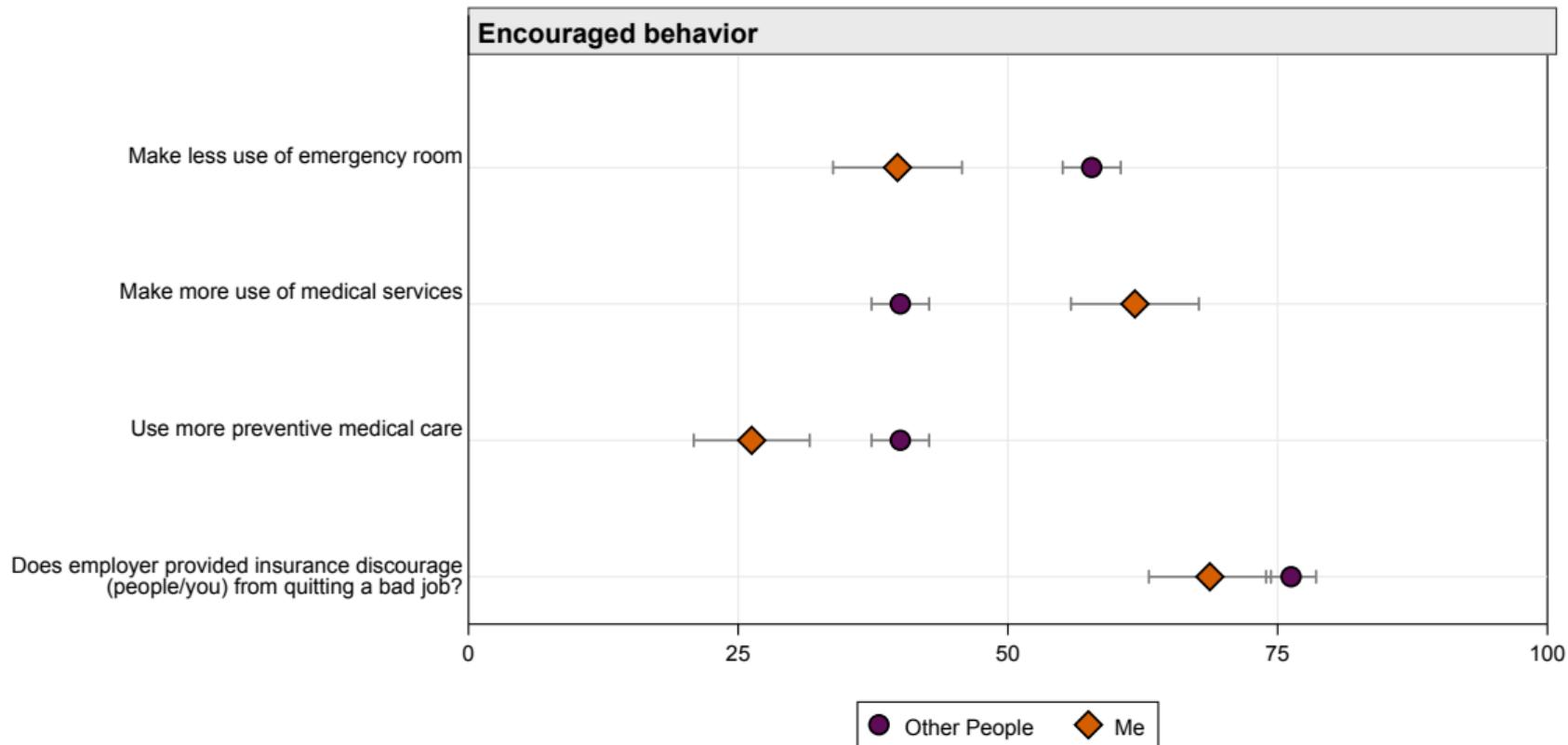
everyone cover bring cost sound like  
less cover spread cost  
force cover force medical cost  
without cover little or  
force cost young healthy  
force care cover medical cost  
none behind emergency room  
leave behind cost medical emergency  
everyone everyone equal  
young old good thing hospital doctor good overall  
control life increase cost everyone treatment premium cost cover good  
risk cost emergency visit  
insure cover medical expense everyone equal  
also medical insurance everyone equal  
cover very everyone lower  
system fair visit  
doctor visit  
cost rest

# Reason for Individual Mandate? Keywords by Political Views

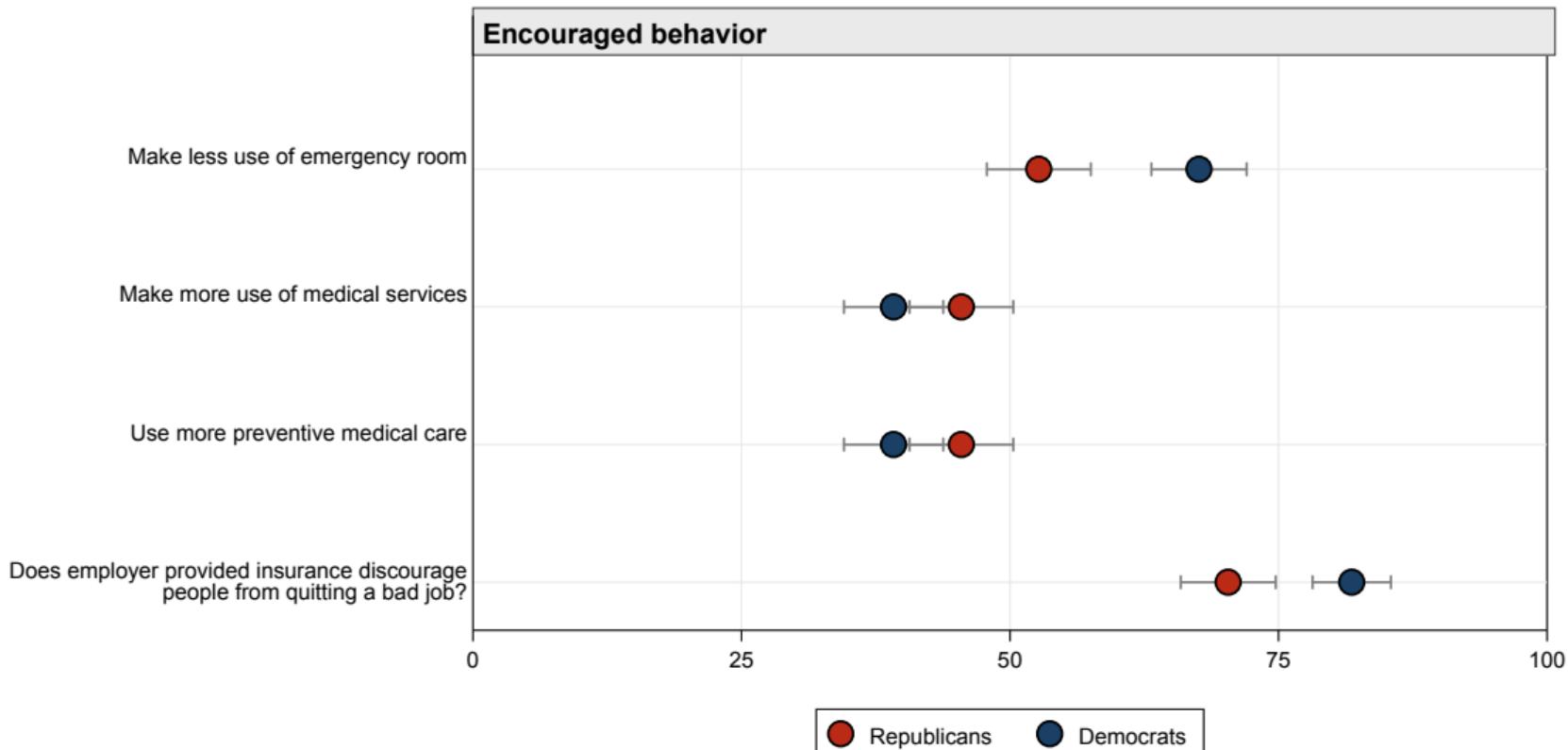


# Perceived Mechanisms of Health Insurance

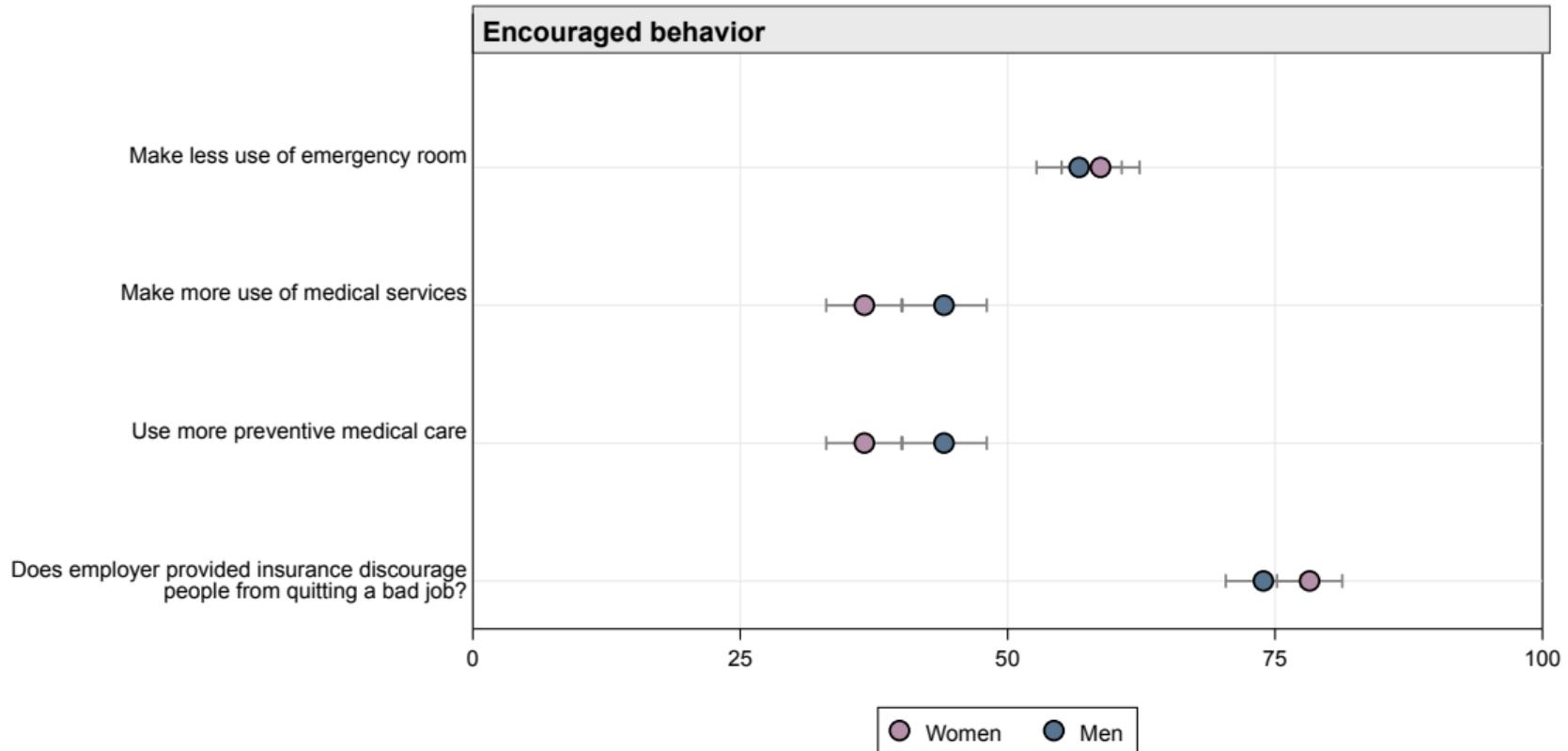
# If Health Insurance were to be made more Generous, Would it Encourage People/You toward the following?



# If Health Insurance were to be made more Generous, Would it People toward the following? - By Political Views



# If Health Insurance were to be made more Generous, Would it Encourage People toward the following? - By Gender



# Support for Efficiency, Equity and Fairness Arguments (You vs. Other people)

More generous preventive care reduces (total/my total) long-term cost

Important that (everyone/I) can afford care to prevent disease spreading

Health (in the US/ my own) would be worse with less generous insurance

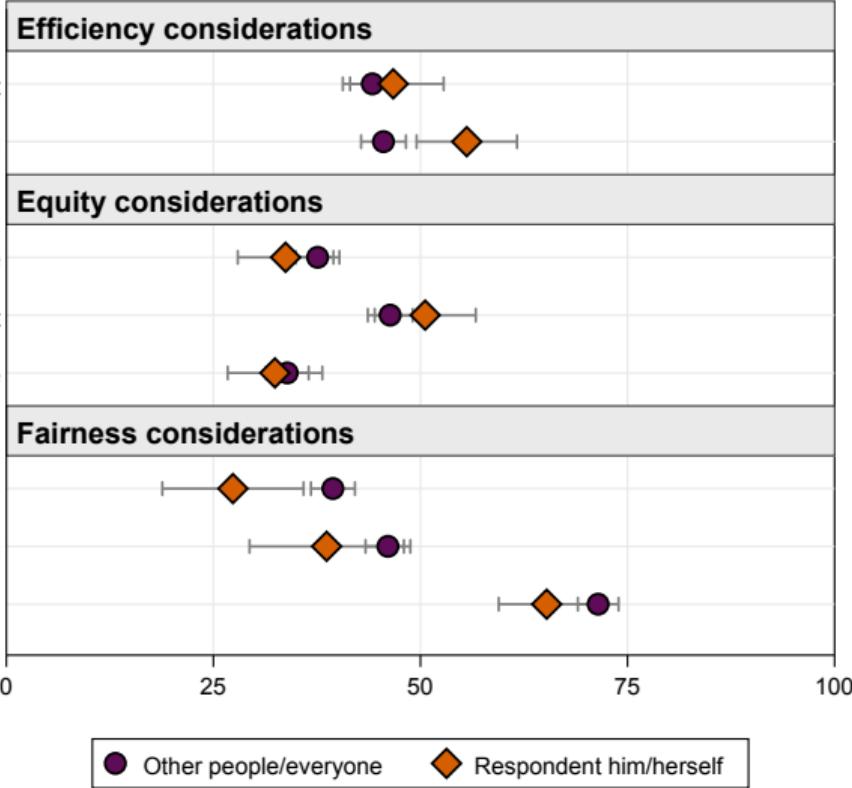
More generous insurance reduces (people's/my) financial stress and debt

Important to help (low-income households/me) to afford medical care

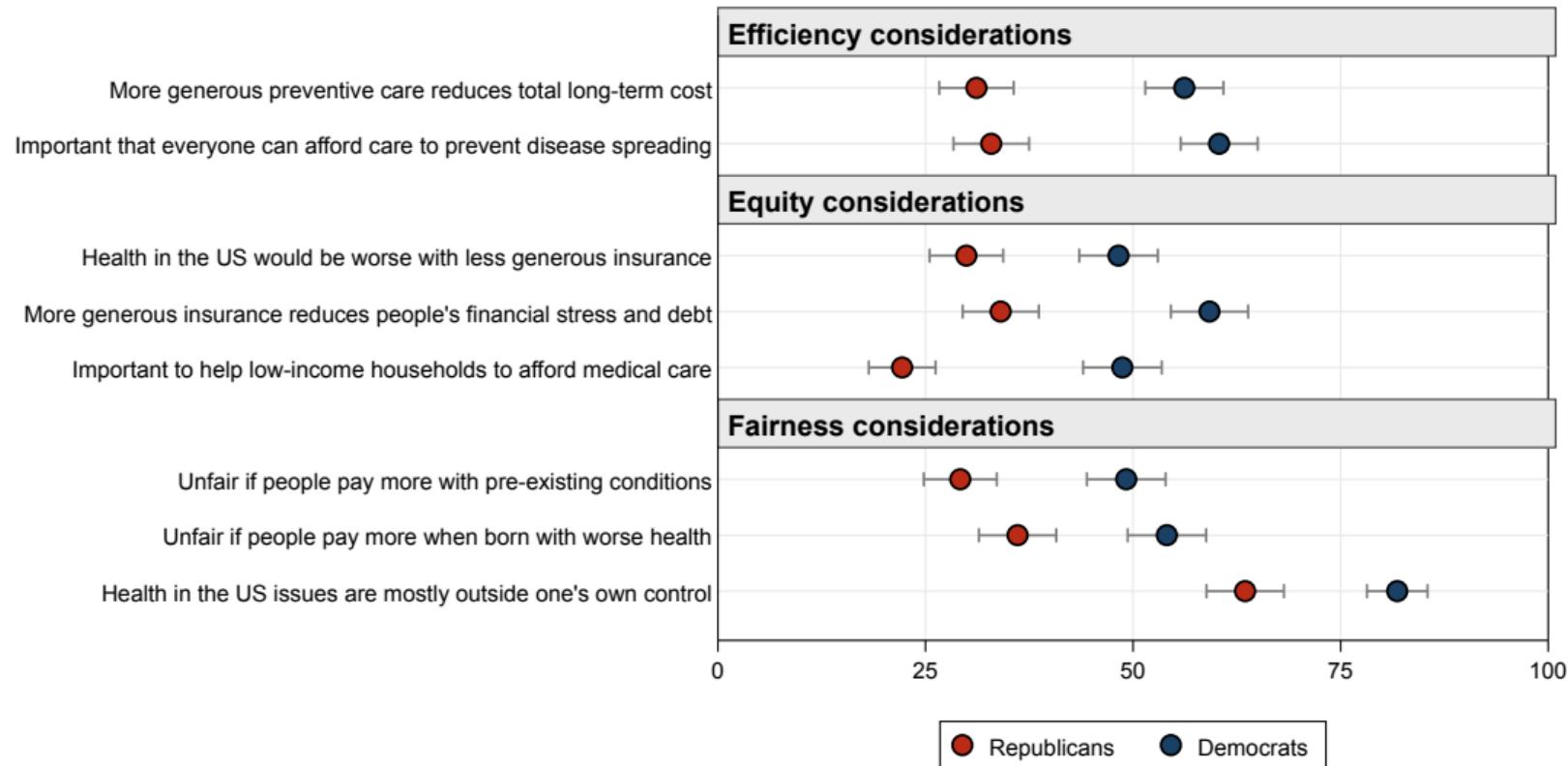
Unfair if (people/I) pay more with pre-existing conditions

Unfair if (people/I) pay more when born with worse health

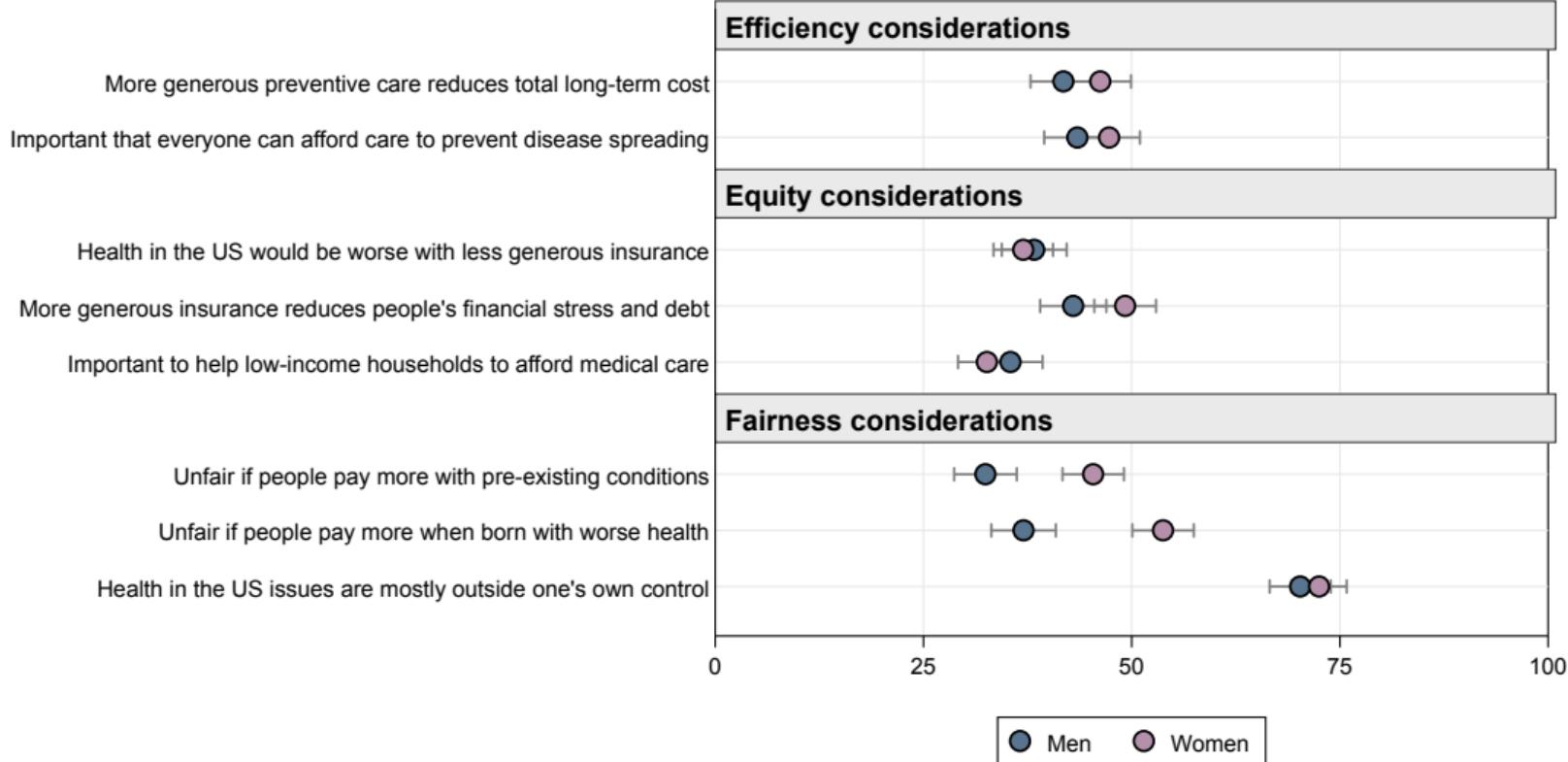
Health issues are mostly outside (one's/my) own control



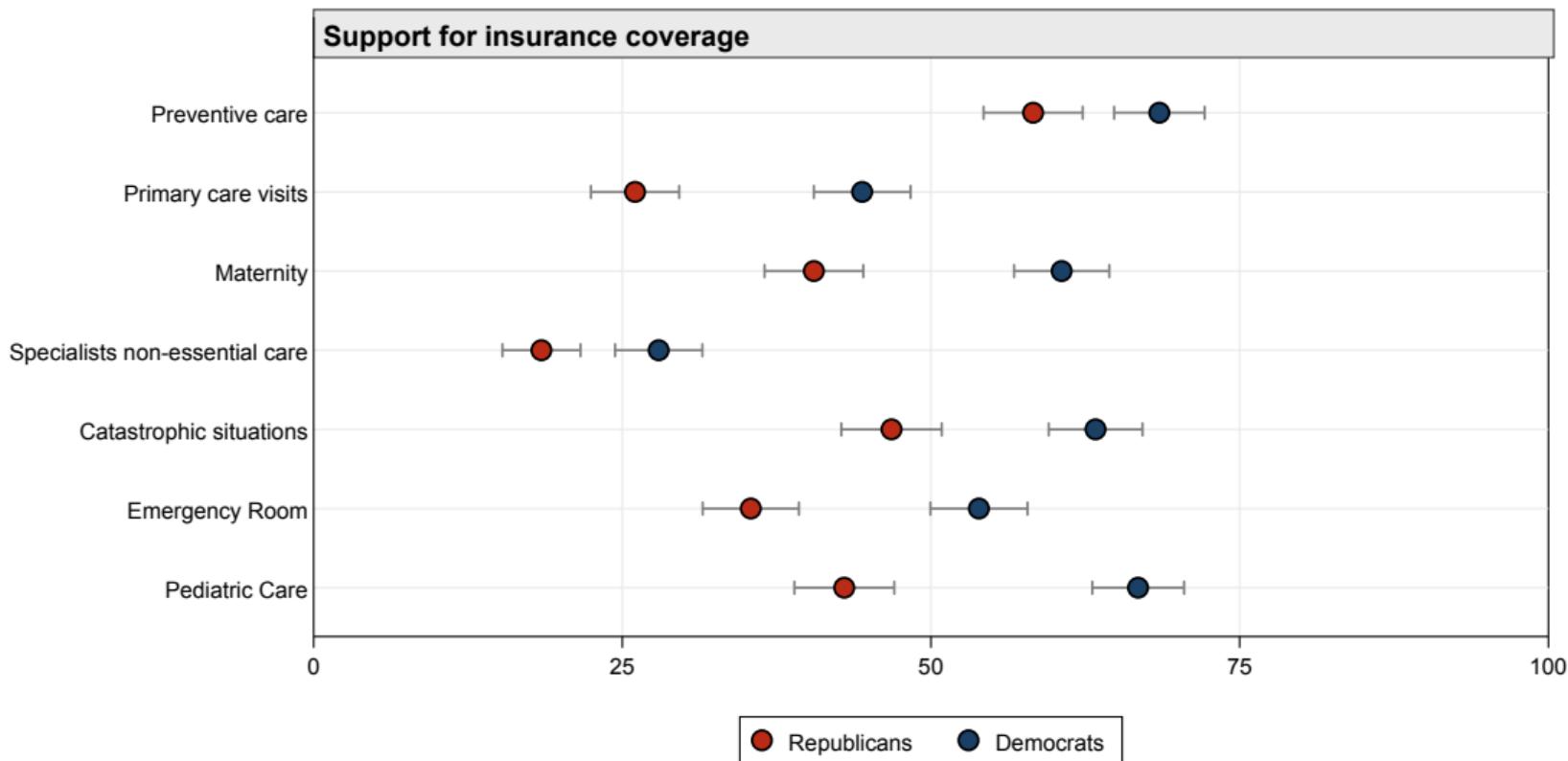
# Support for Efficiency, Equity and Fairness Arguments - By Political Views



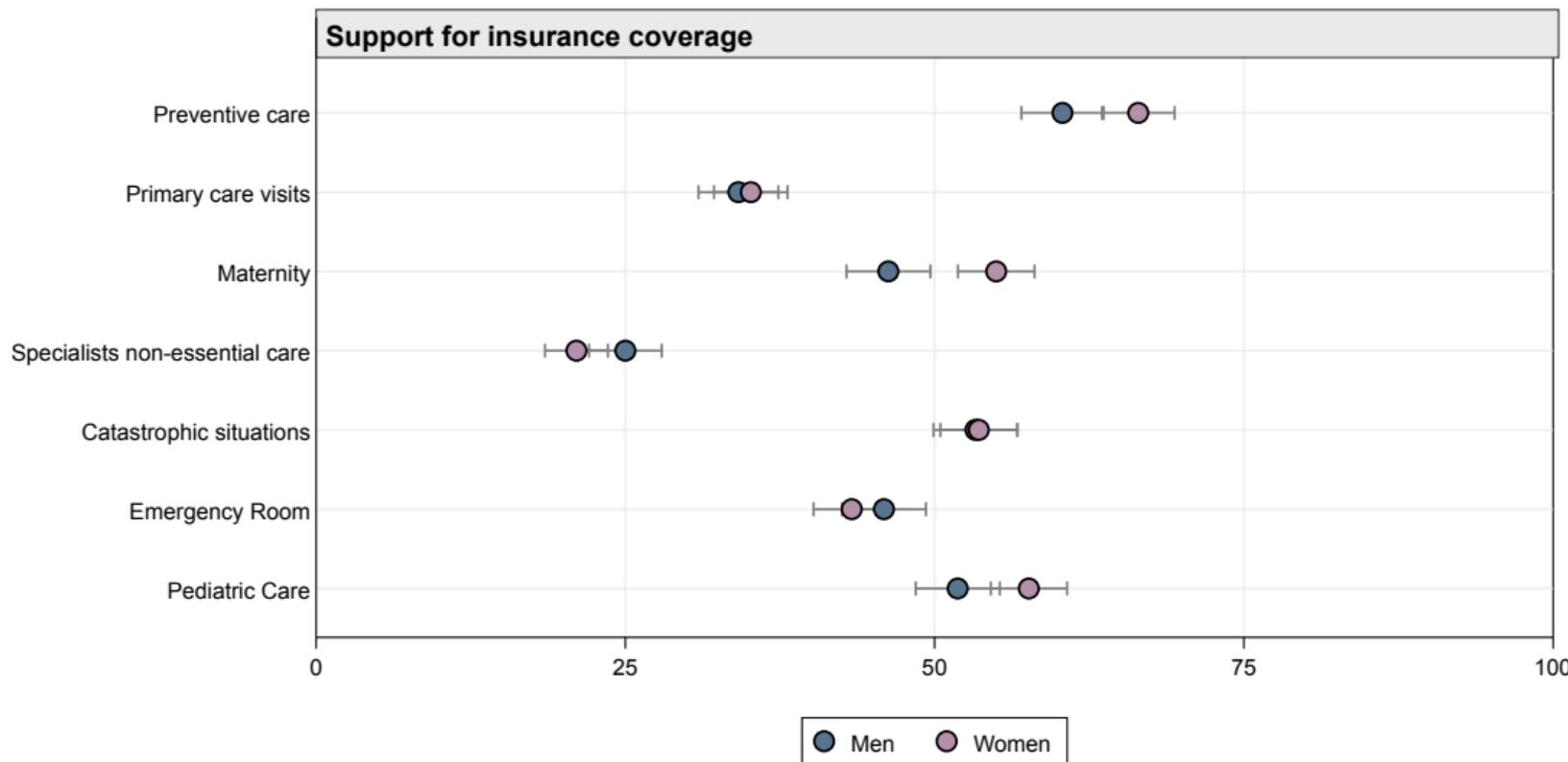
# Support for Efficiency, Equity and Fairness Arguments - By Gender



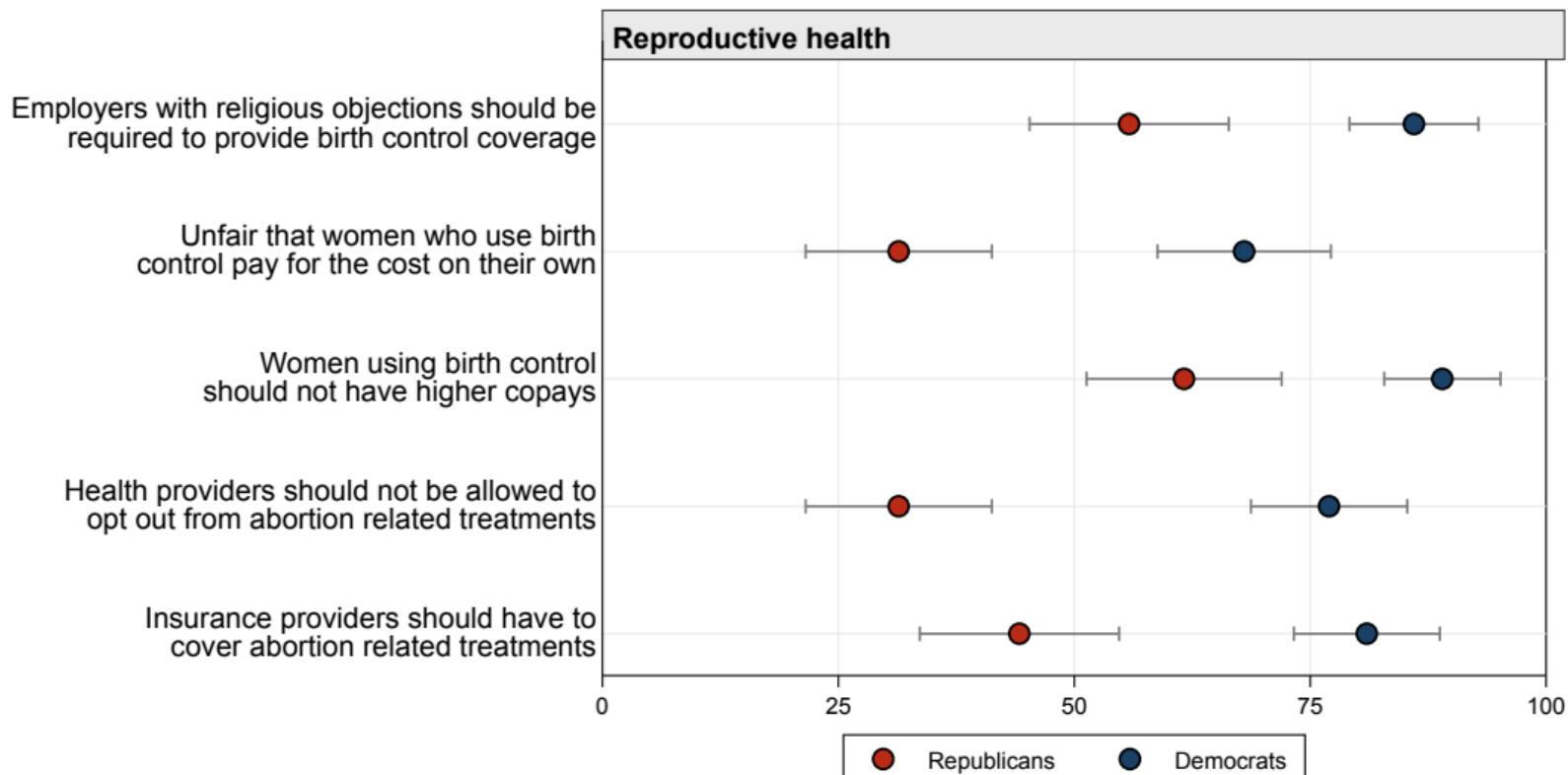
# Support for full insurance coverage for specific services - By Political Views



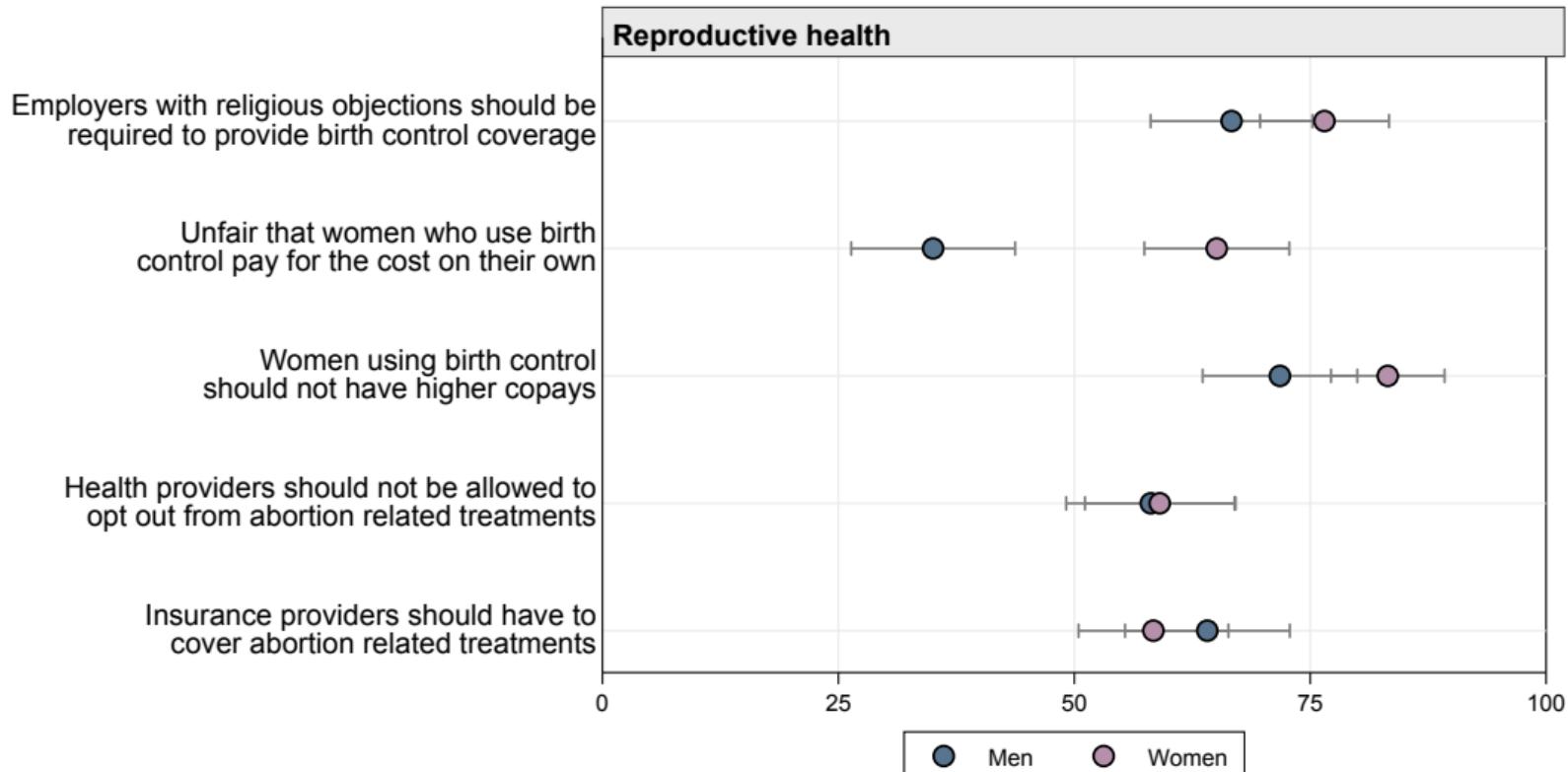
# Support for full insurance coverage for specific services - By Gender



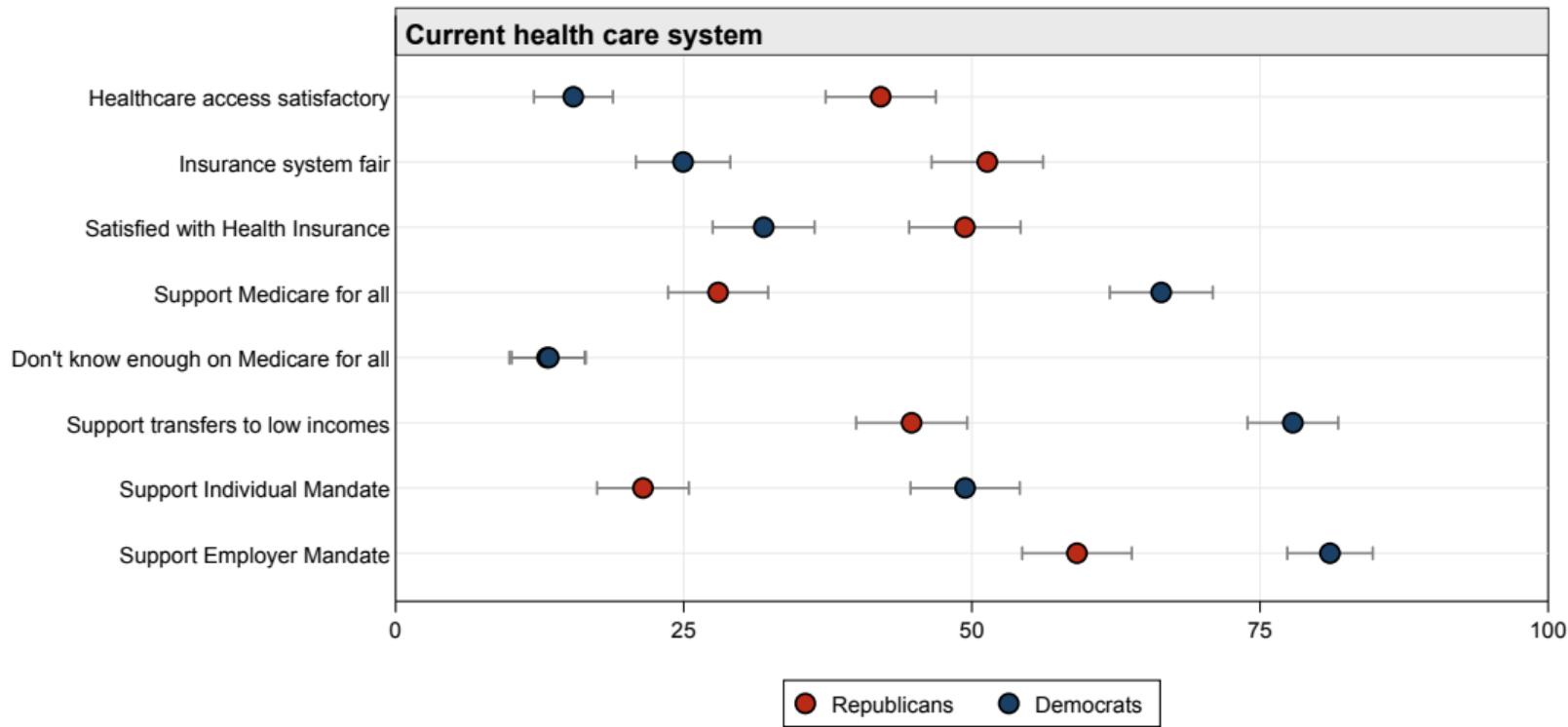
# Support for birth control/abortion insurance coverage by Political Views



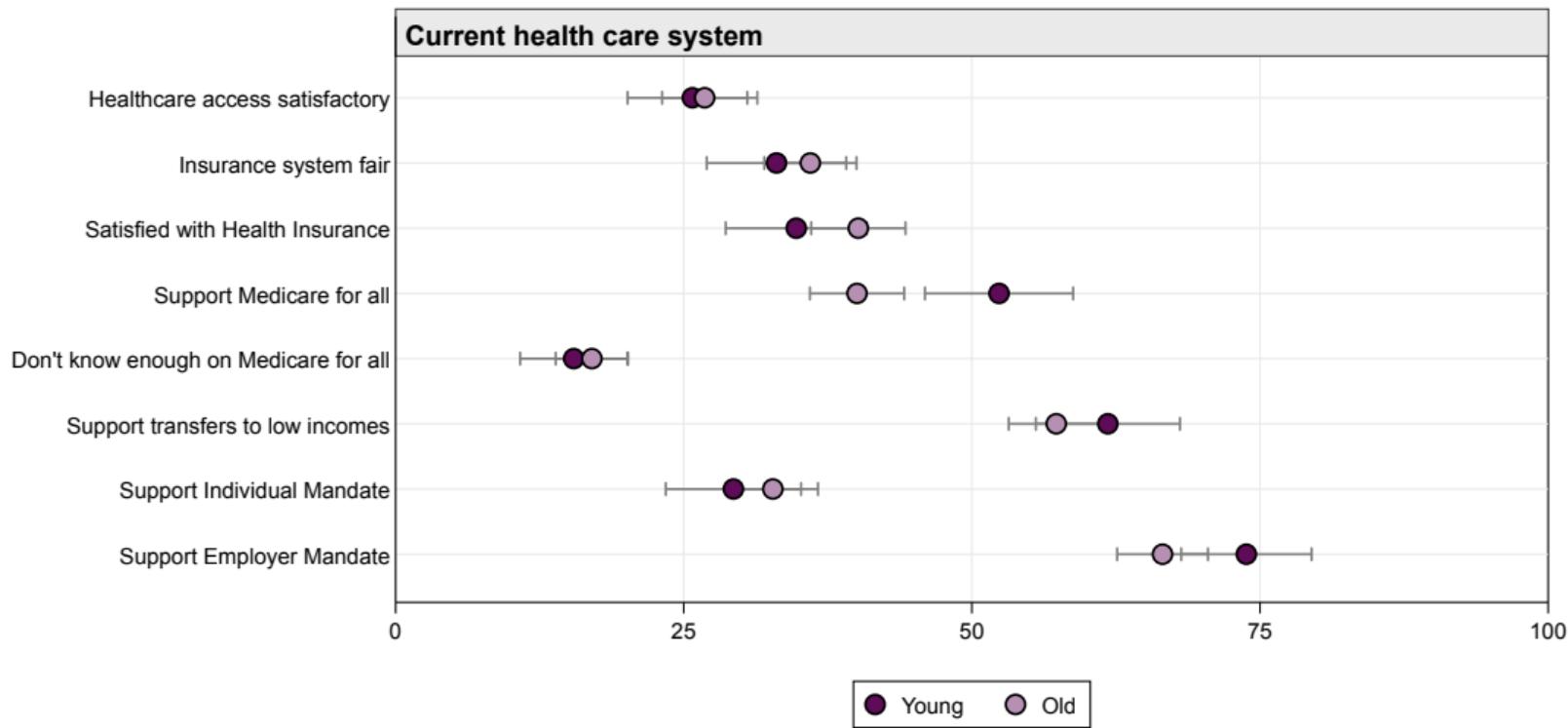
# Support for birth control/abortion insurance coverage - by Gender



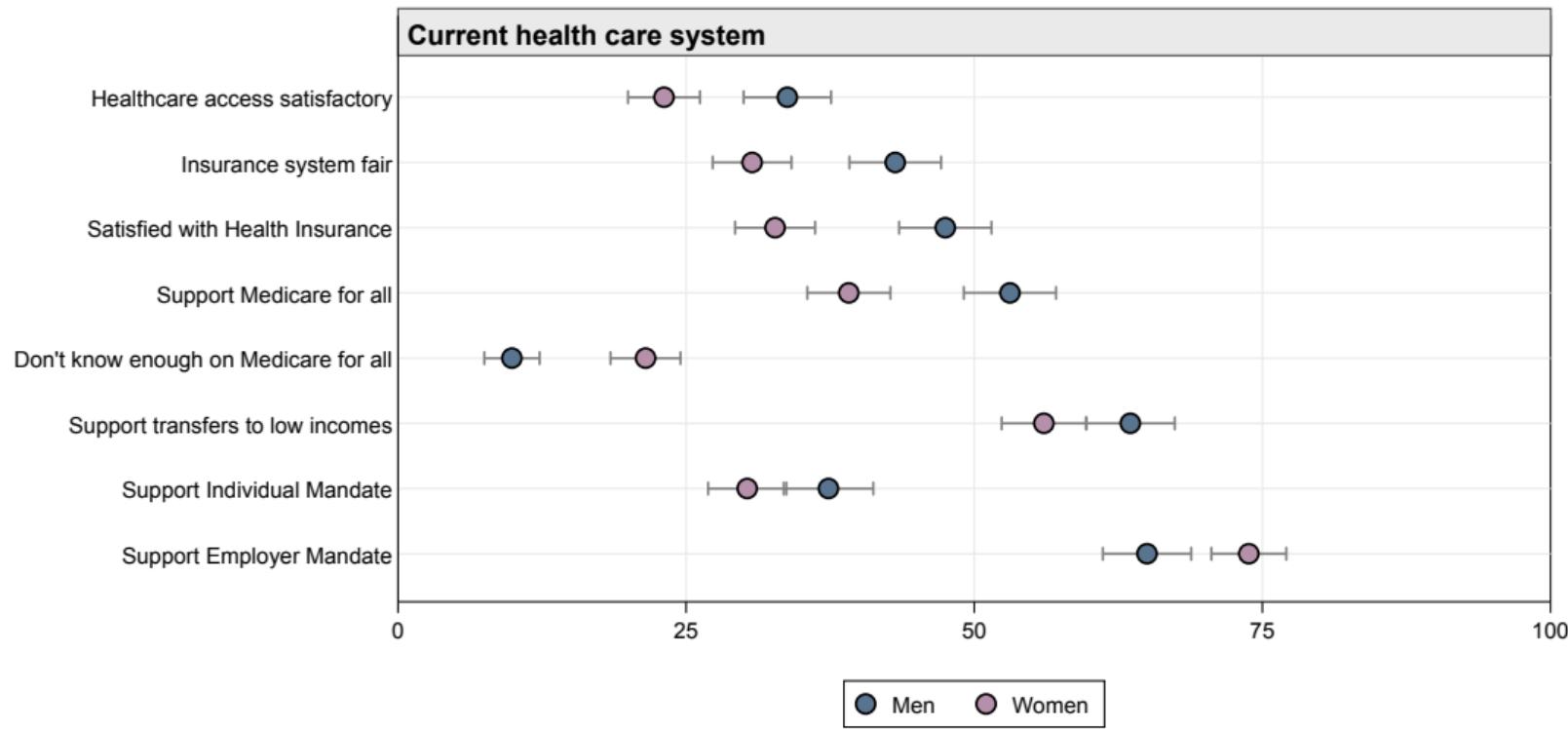
# Outcome questions: Perception of the health care system - By Political Views



# Outcome questions: Perception of the health care system - By Age

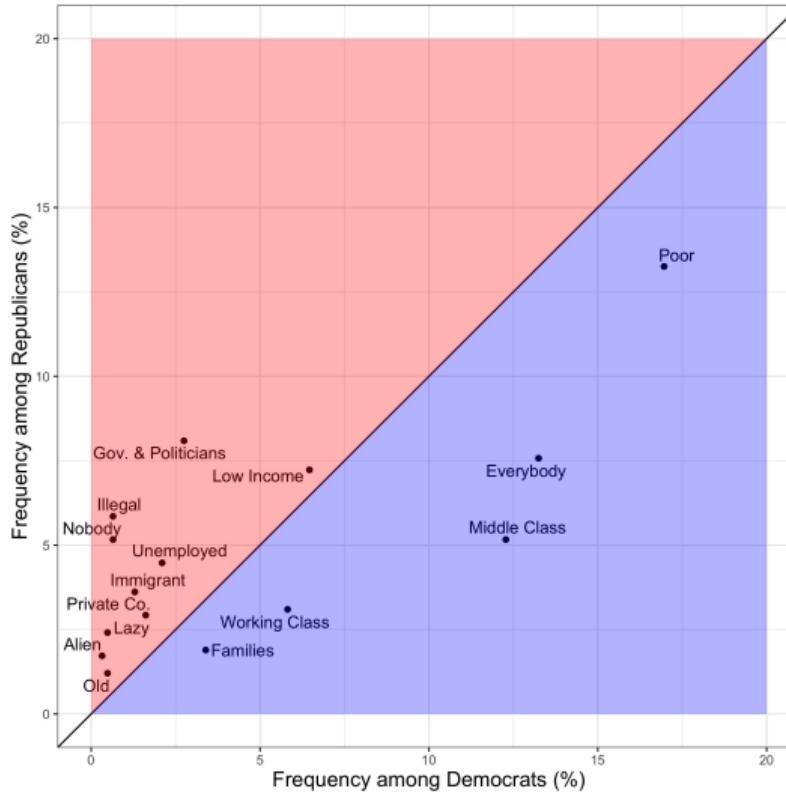


# Outcome questions: Perception of the health care system - By Male/Female



► By Income

# Which Groups of People would Gain if a Single-Payer System was Introduced in the U.S.? by Political Views



# Effects of Video Courses of Health Insurance

## Health Insurance: Redistribution Treatment (I)



With health insurance, people **can afford medical care** when needed.



[Link to the video here](#)

## Health Insurance: Redistribution Treatment (II)



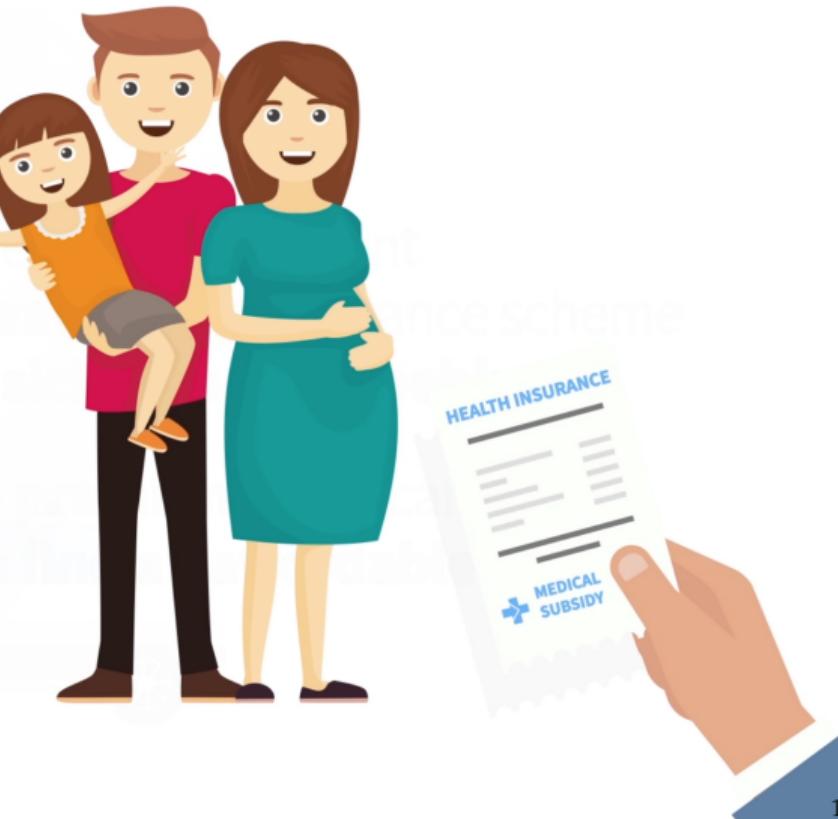
Health insurance ensures that when these bad things happen, people don't need to **worry about their financial security** in addition to everything else.



## Health Insurance: Redistribution Treatment (III)



It can also **help poor families afford health care** by providing them with more generous insurance with **less out-of-pocket costs.**



## Health Insurance: Efficiency Treatment (I)



Making sure that everyone has health insurance can, perhaps surprisingly, **lower total health costs in the U.S.**



[Link to the video here](#)

## Health Insurance: Efficiency Treatment (II)



With more insured, fewer people get untreated contagious diseases, which can be transmitted to others.



This also **lowers total health care costs.**

## Health Insurance: Efficiency Treatment (III)



As a single payer, **the government can economize on all the overhead costs** of many private insurers.



## Health Insurance: Economist Treatment (I)



It **can keep health insurance costs down** and **help the economy** overall too.



[Link to the video here](#)

## Health Insurance: Economist Treatment (II)

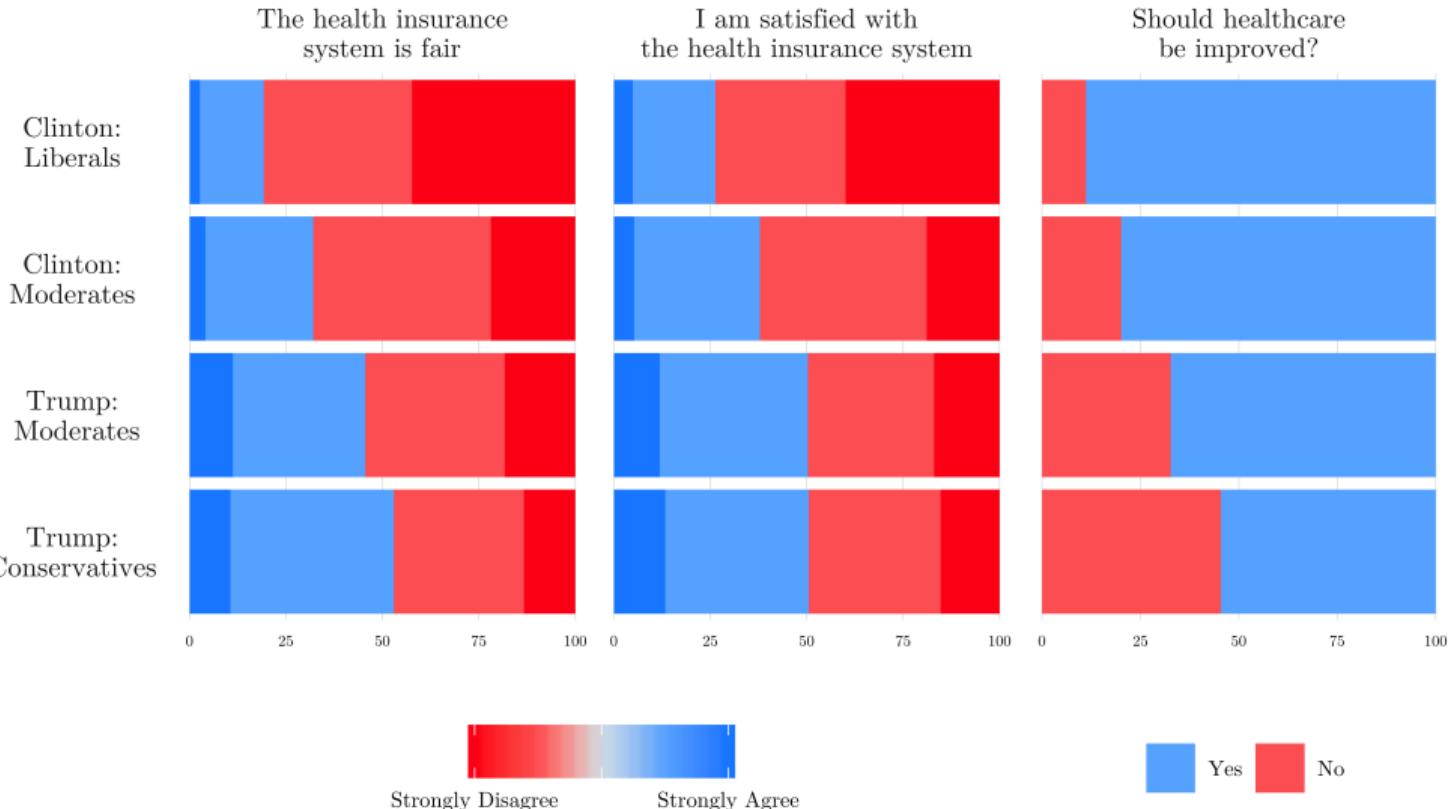


The government **also has better bargaining power** with big pharmaceutical companies and hospitals and **can get lower prices** for high quality drugs and care.



## Political Polarization - Health Insurance

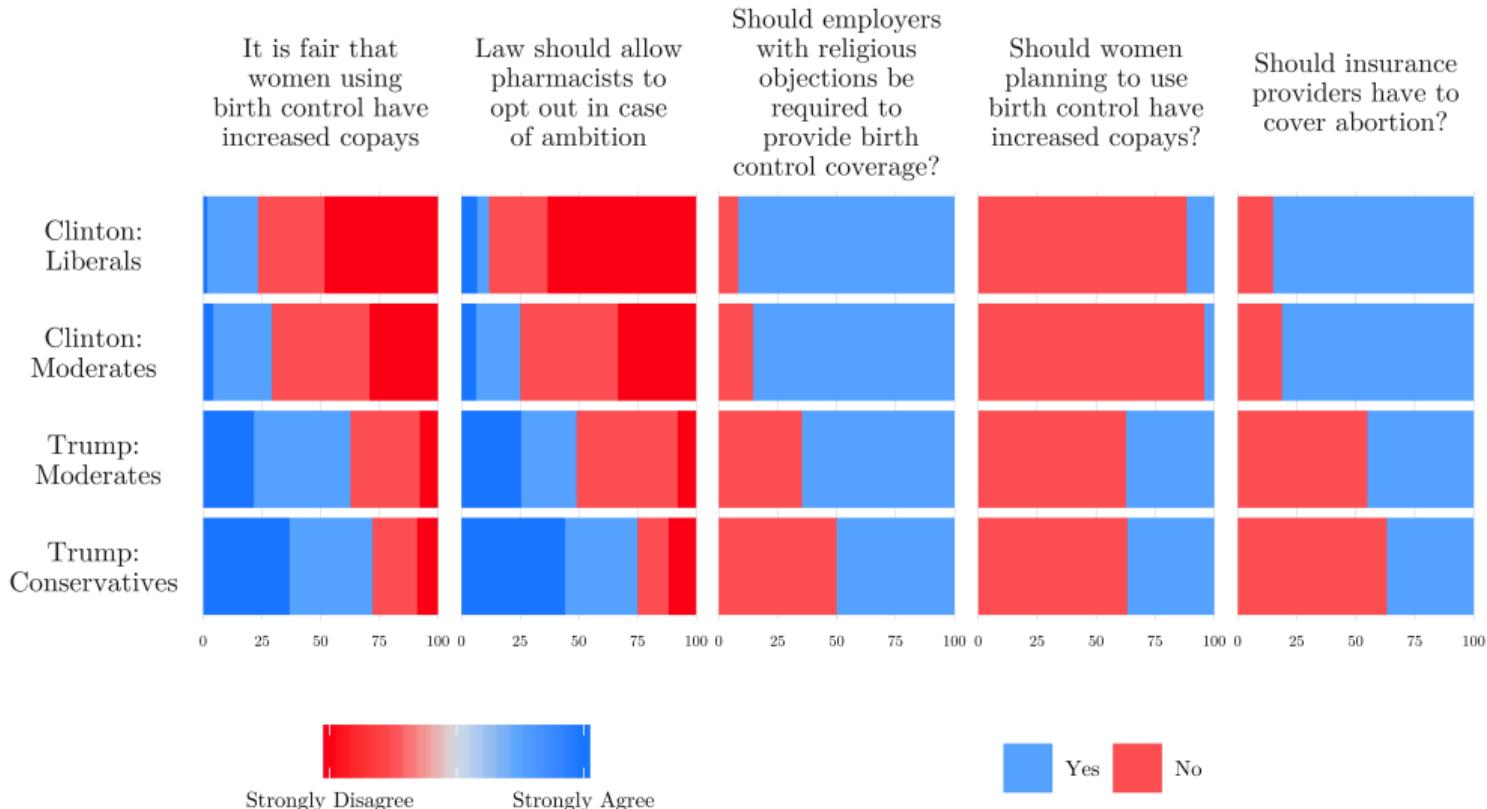
# Outcome Questions - Health Insurance



# Outcome Questions - Health Insurance



# Outcome Questions - Health Insurance

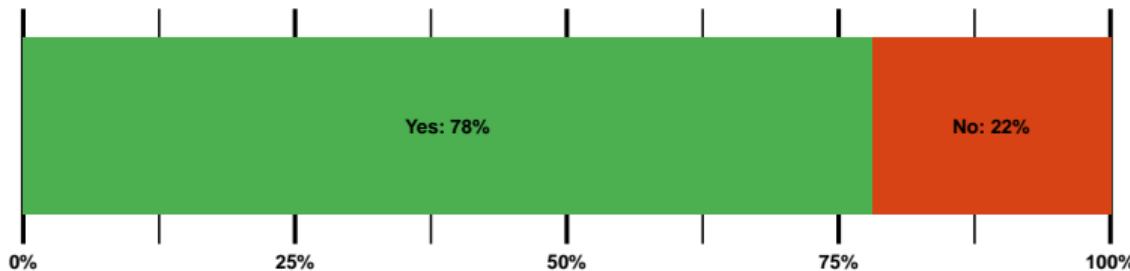


## Part 3: Trade

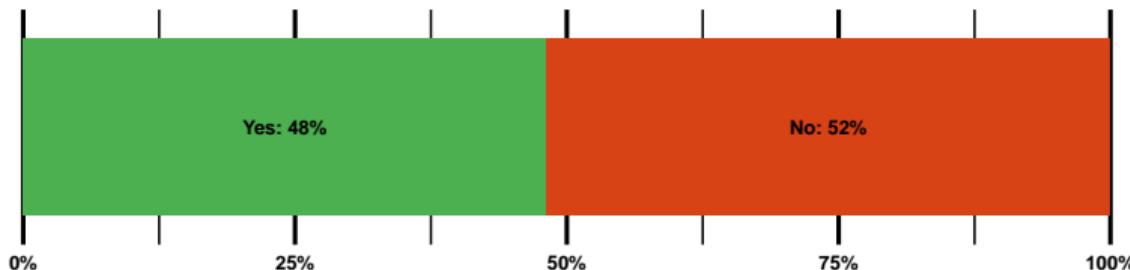
# Misperception about Trade

# Do you know what a Tariff and an Import Quota are?

Do you know what an import tariff is?

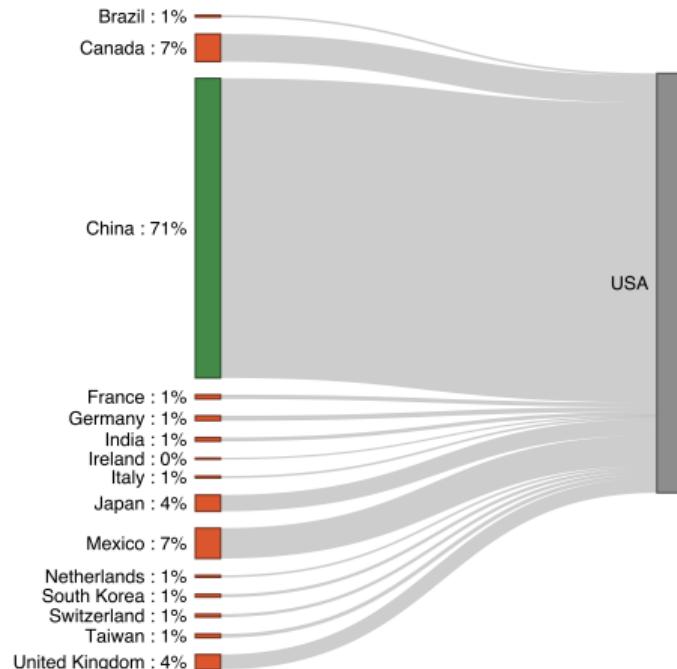


Do you know what an import quota is?

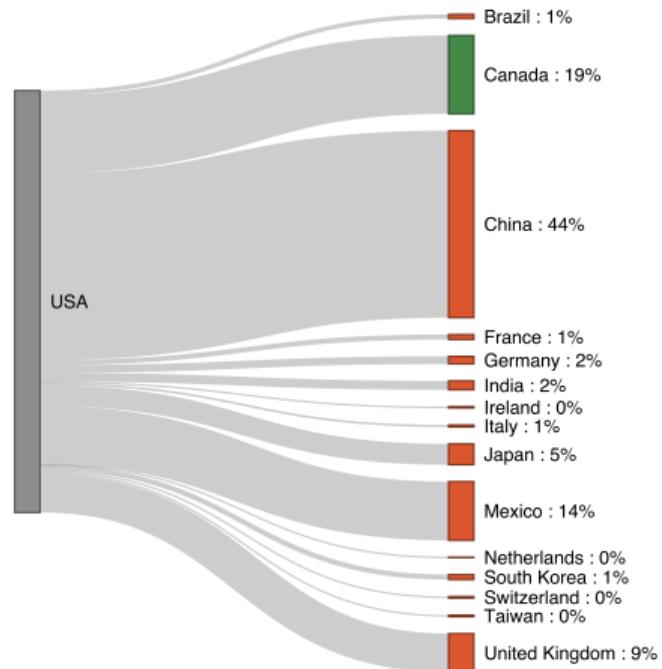


# Who are the Main Trading Partners of the United States?

From which country does the U.S. import the most? (Correct answer: China)



To which country does the U.S. export the most? (Correct answer: Canada)



# Textual Analysis of Open-Ended Questions of Trade

## What are the Main Considerations about Trade Policy and Restrictions?

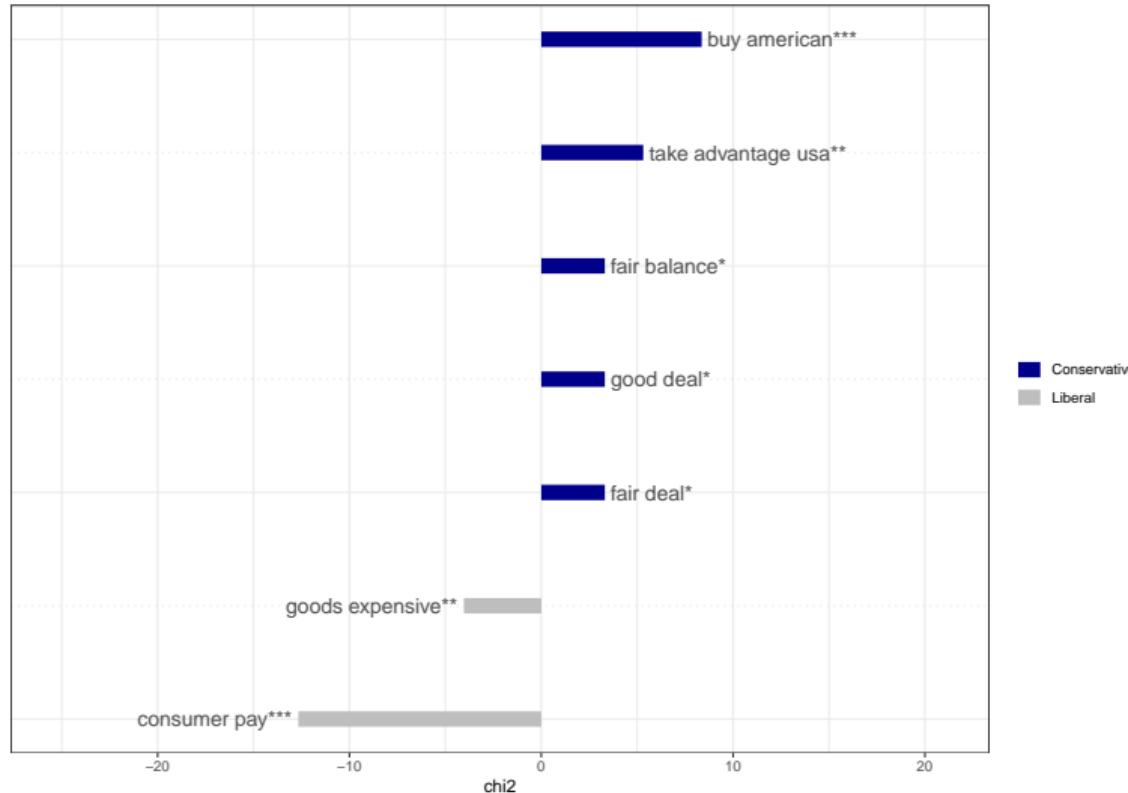
# What would be the Goal of a Good Trade policy?

both side both side increase live  
fair share american increase  
cheap labor american american  
lose money market price  
barrier agreement benefit allow  
investment fear import foreign  
working class help economy  
impose tariff usa sell  
both fair allow fair both usa  
people live tariff american  
help both free market  
usa citizen fair equitable  
little tariff fair nation  
agreement both fair benefit  
item usa benefit american  
import tax let market  
fair party pay fair usa fair  
fair without deal usa equal both  
foreign import both win  
go way upper hand  
open fair  
usa money  
fair exchange  
fair rule  
fair both  
both allow  
fair tax  
putting tariff  
buy usa  
price item  
save money  
citizen job  
put first  
high tariff  
job back  
export fair  
people fair  
tariff deal  
equal export  
put tariff  
benefit possible  
american worker  
market reduce  
supply demand  
tariff restriction  
benefit partner  
equal balance  
investment barrier  
mutual agreement  
agreement control

control export global system tariff tax reasonable price  
access market respect intellectual balance import  
equal usa american economy reduce investment  
price sell american consumer beneficial both side  
equal exchange let decide liberalize market  
both benefit export tax take care  
level playing field benefit economy usa time  
everyone benefit both partner usa item  
fair agreement everyone fair open tariff equal pay  
job usa benefit usa win side low tariff sell price  
both side benefit equal value  
regulation agreement  
benefit people  
benefit both party work together  
free open  
equal benefit  
fair balance  
usa company  
buy sell  
equal tariff  
quality control  
enough answer  
intellectual property  
boost economy  
open market sell buy  
win win across board foster open  
fair everyone economic benefit  
equal import  
export import support usa buy  
fair both party fair economy tariff fair  
economic growth tax import price pay  
see benefit equal price american people  
equal fair export foreign respect property  
american company support economy  
cost american market decide tariff free  
usa business usa tariff either outside usa  
beneficial party liberalize reduce fair beneficial  
able self both side agree market investment  
regulation control barrier negotiation  
commitment law

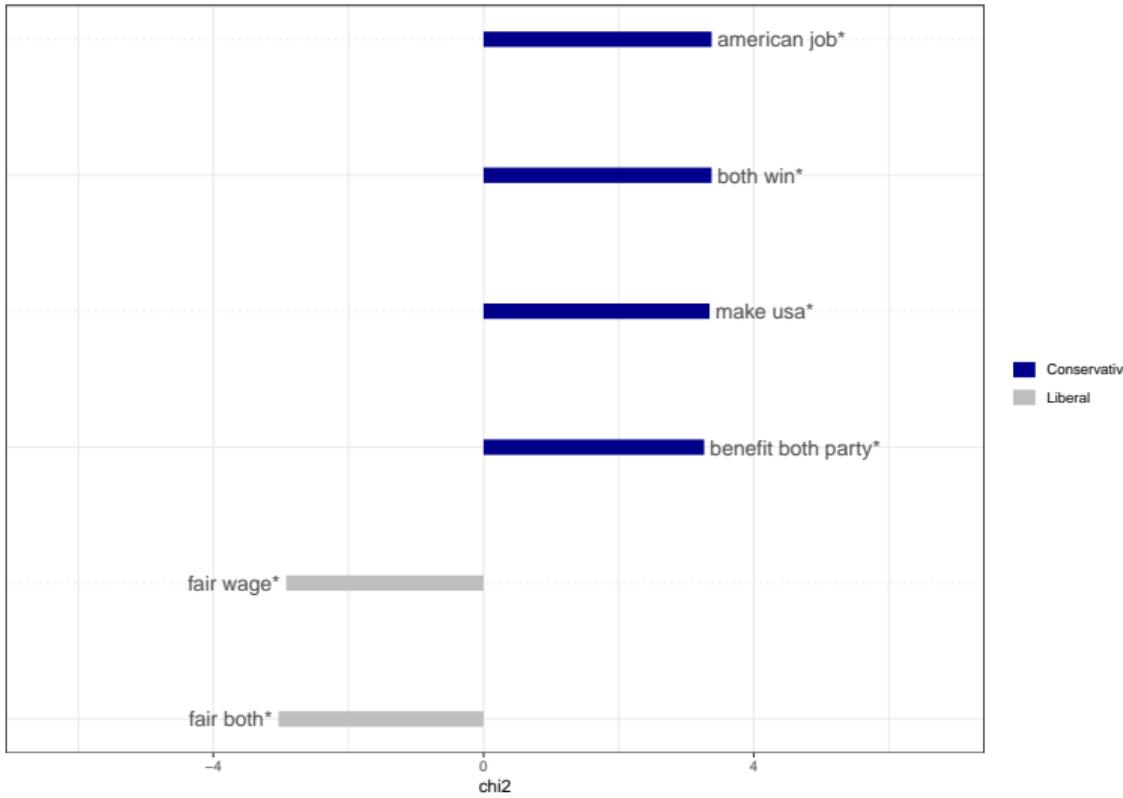
**import export benefit both**

# Main Considerations about Trade Policy? Keywords by Political Views



► By Political Party   ► By Age   ► By Income   ► By Education

# Goals of a Good Trade Policy? Keywords by Political Views



► By Political Party   ► By Age   ► By Income   ► By Education

## Main Topics Identified: Keywords

- 1. Geopolitics:** 'Diplomatic', 'Peace', 'War', 'Negotiate', 'Deal', 'China'
- 2. Efficiency :** 'Price ', 'Competition ', 'Innovation', 'IP', 'Technology'
- 3. Equity:** 'Fair', 'Justice', 'Mutually beneficial', 'Equitable'
- 4. Jobs :** 'Workers', 'Wage', 'Unemployment', 'Job', 'Displace', 'Unions'
- 5. Boosting Effects :** 'Strengthen', 'Improve', 'Beneficial', 'Positive'
- 6. Recessive Effects :** 'Suffer', 'Destroy', 'Hurt', 'Detimental'

# **What are your Main Considerations about Trade Policy and Restrictions on Trade? Example Answers by Topic**

## **1. Geopolitics :**

*"This needed to be handled diplomatically. Restrictions on China will eventually backfire. China has a long term plan and will not be bullied by the United States."*

## **2. Efficiency:**

*"Free trade is good due to specialization of labor and fostering efficient markets. Trade wars are difficult to win due to the economic dead weight loss they create. Tariffs, in my view are generally bad because they often get passed to the consumer."*

## **3. Jobs:**

*"Keeping jobs in America and punishing companies that out source. "*

*"I think its about time the United States starts taking care of us first. Jobs moving out of the country, people out of work. I would love to be able to see Made In America on the label of everything I buy. "*

## **4. Equity:**

*"I feel as though other countries especially China have had a free ride for too long, and we are not getting a fair deal with them, so I think due to the countries taking advantage of us and not buying enough of our goods, we should impose tariffs until we are on an even playing field."*

# **What Would be the Effects on the Economy if Barriers were Increased? Example Answers by Topic**

## **1. Recessive Effects :**

*"Catastrophic. An increase in unemployment and eventually a recession.*

*"I think if tariffs were increased it would raise prices on goods for everyone, which will hurt the economy because people won't be able to purchase everything they want or need to.*

*"I feel that a recession would happen. People would not buy products and services would be less. There would be an increase in unemployment because businesses would be reluctant to expand.'*

## **2. Boosting Effects:**

*"Make us stronger."*

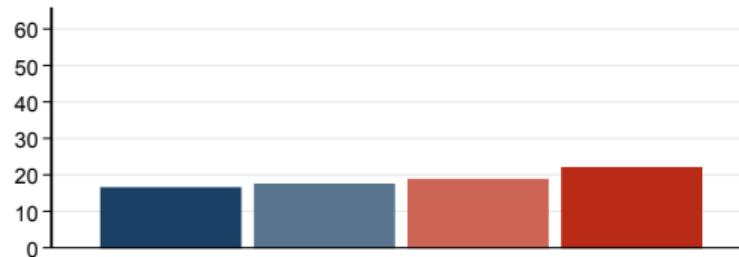
*"We'd be more self reliant and forced to create more domestic goods and jobs."*

*"Not as bad as the media says. If done right, it can boost jobs here in America and improve the economy by putting more Americans to work."*

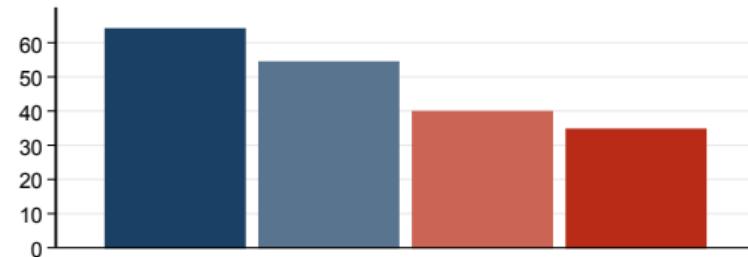
# What are your Main Considerations about Trade Policy?

## Relative Frequency of Topics by Political Views

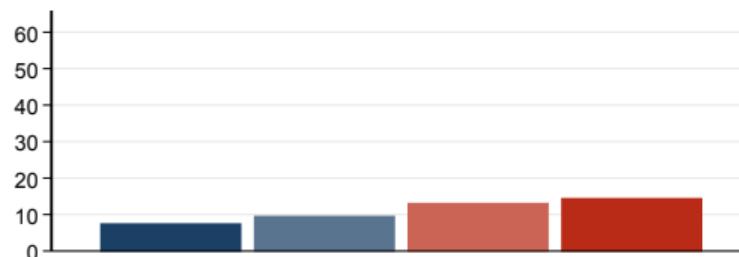
Geopolitics



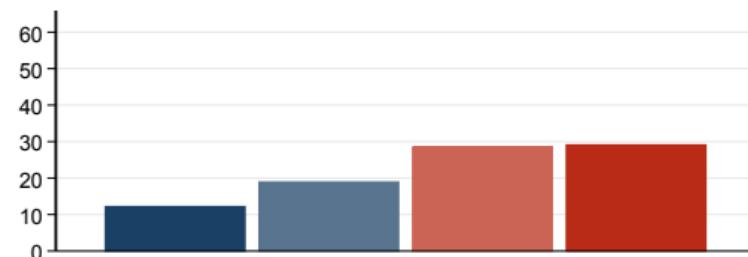
Efficiency



Jobs

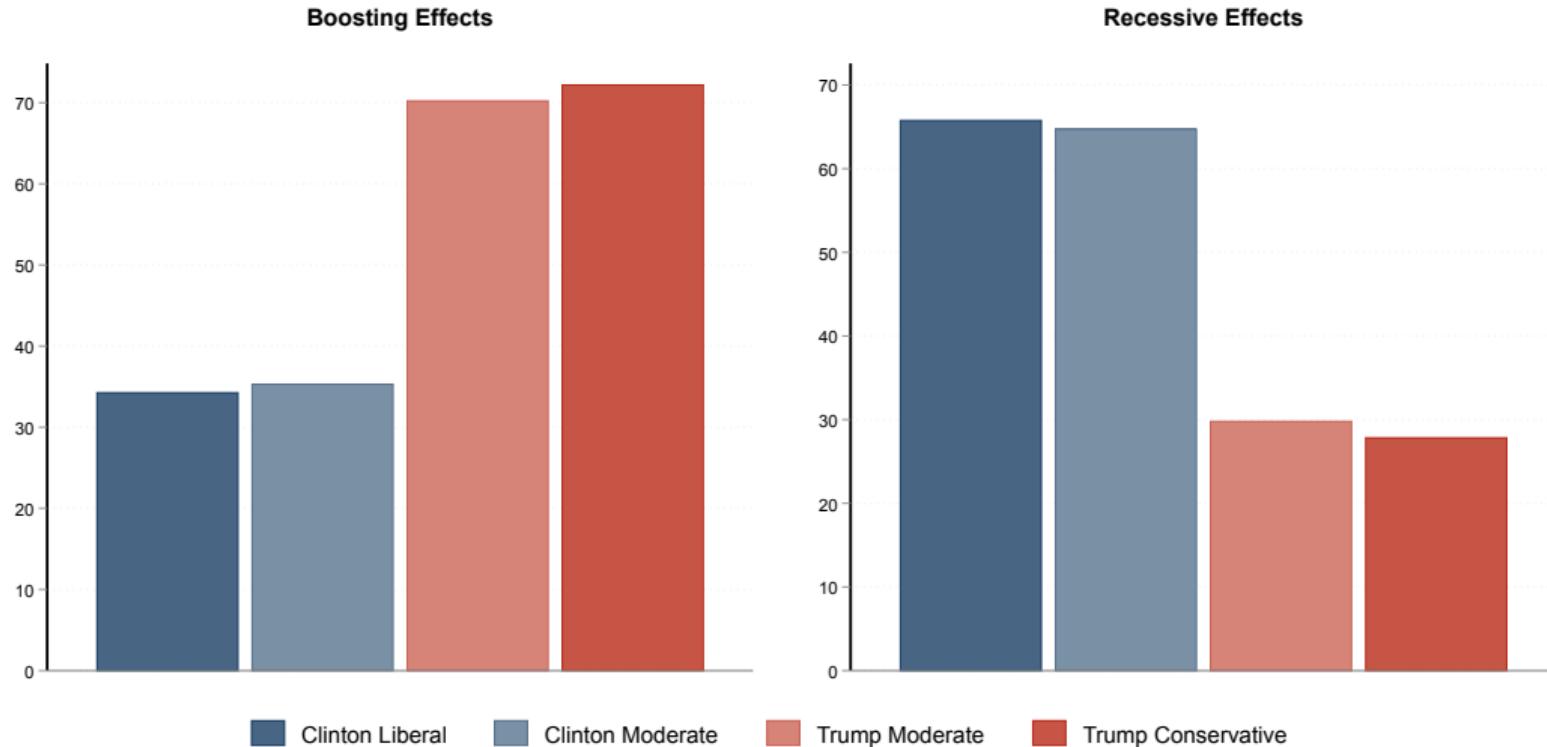


Equity

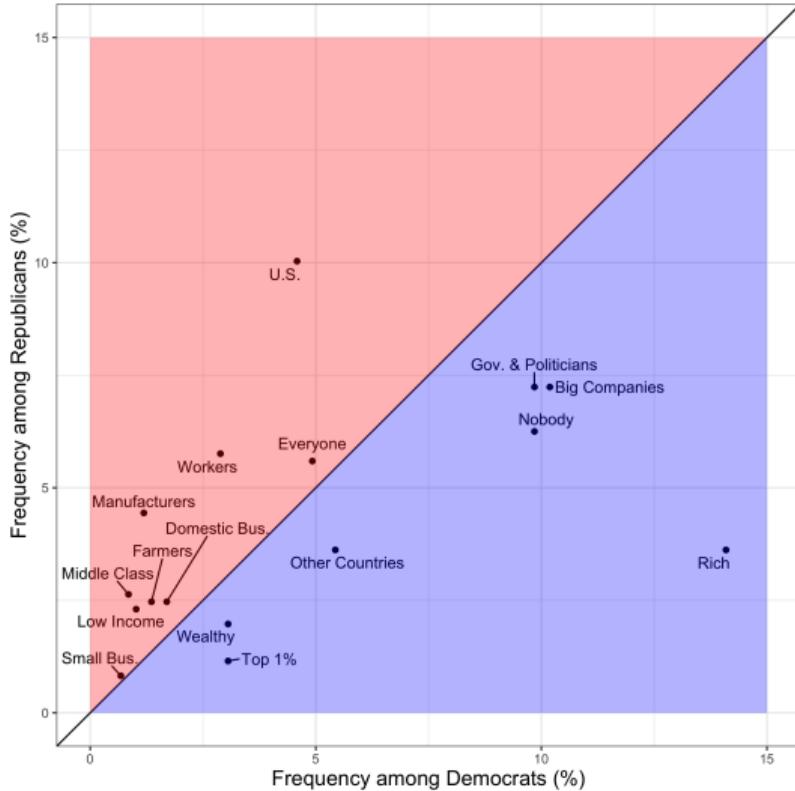


Clinton Liberal Clinton Moderate Trump Moderate Trump Conservative

# What Would be the Effects on the Economy if Barriers were Increased? Relative Frequency of Topics by Political Views

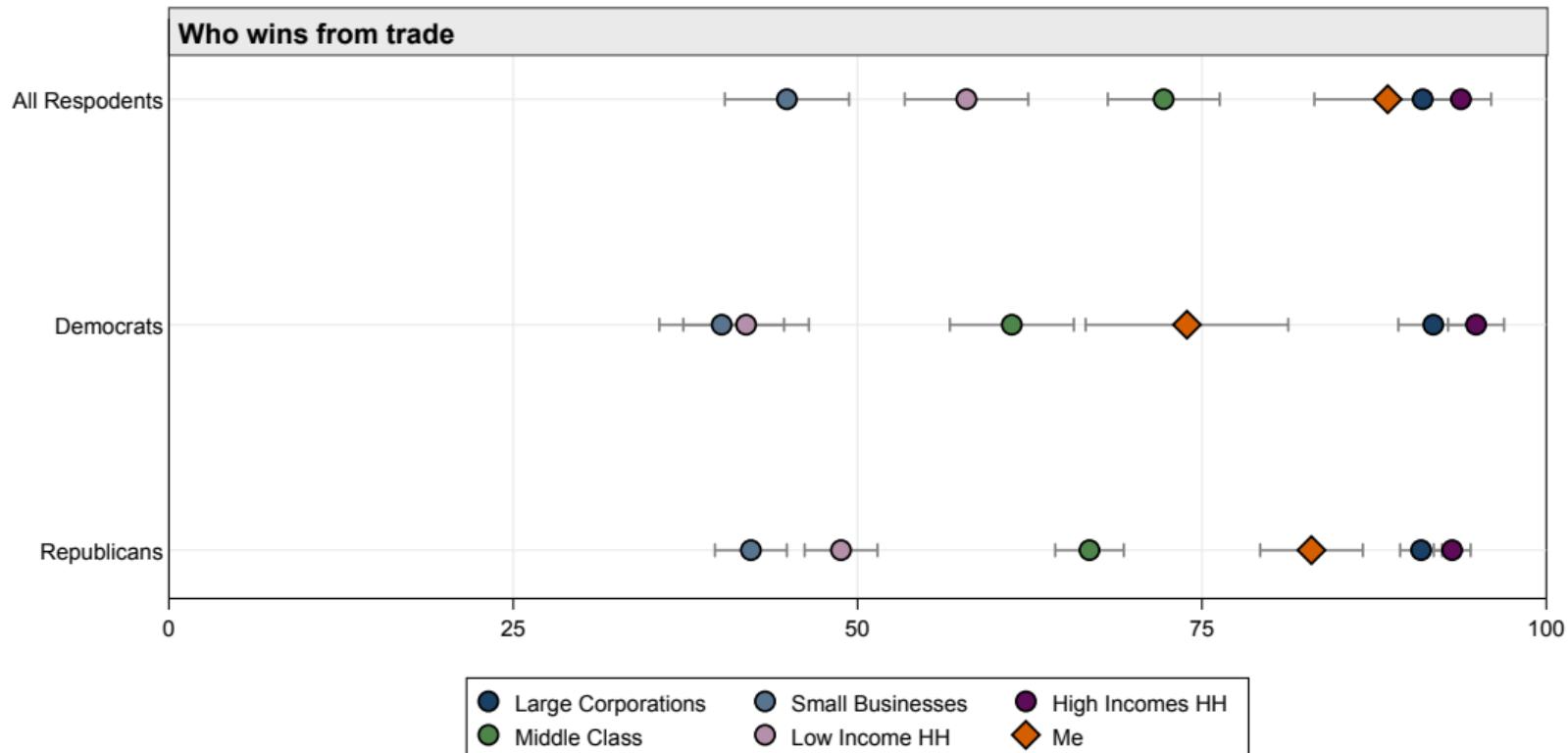


# Which Groups of People would Gain if Trade Barriers were Increased? Frequencies by Political Views

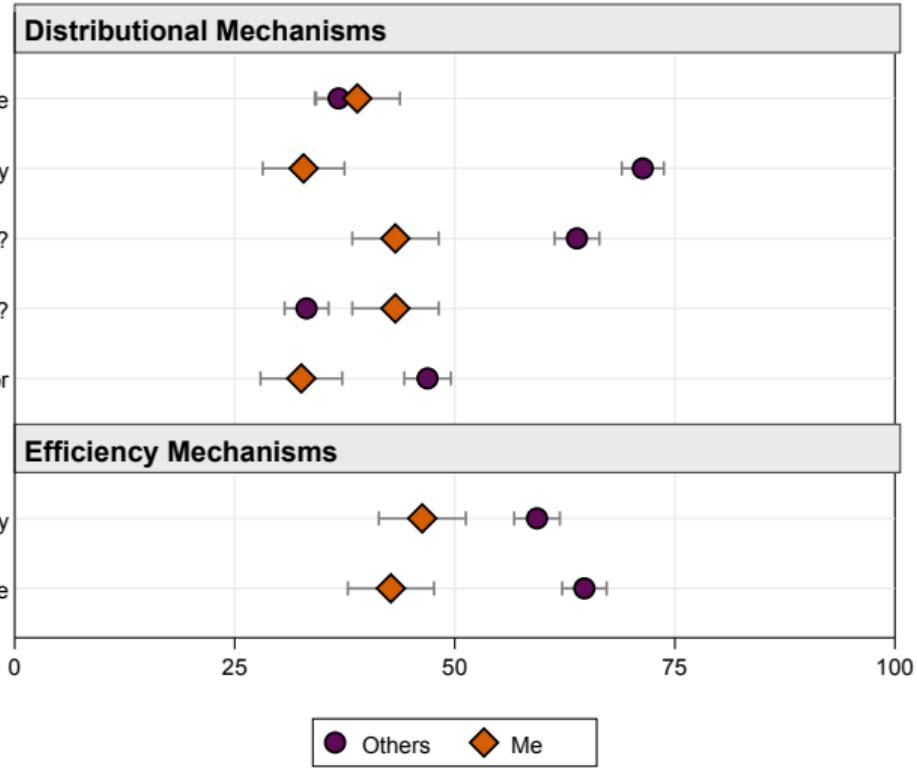


# Perceived Mechanisms of Trade

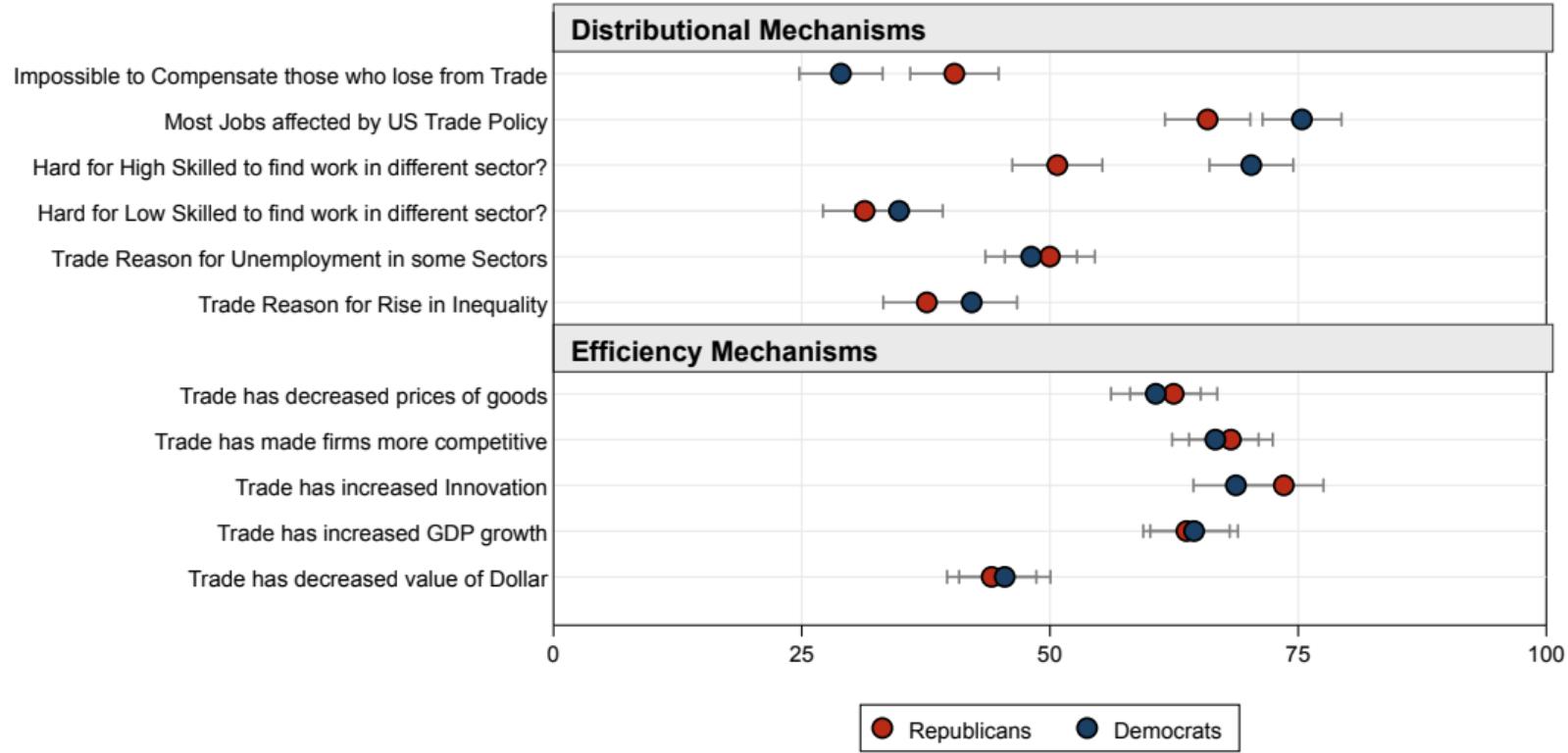
# Have the Following Groups/You Gained from Trade?



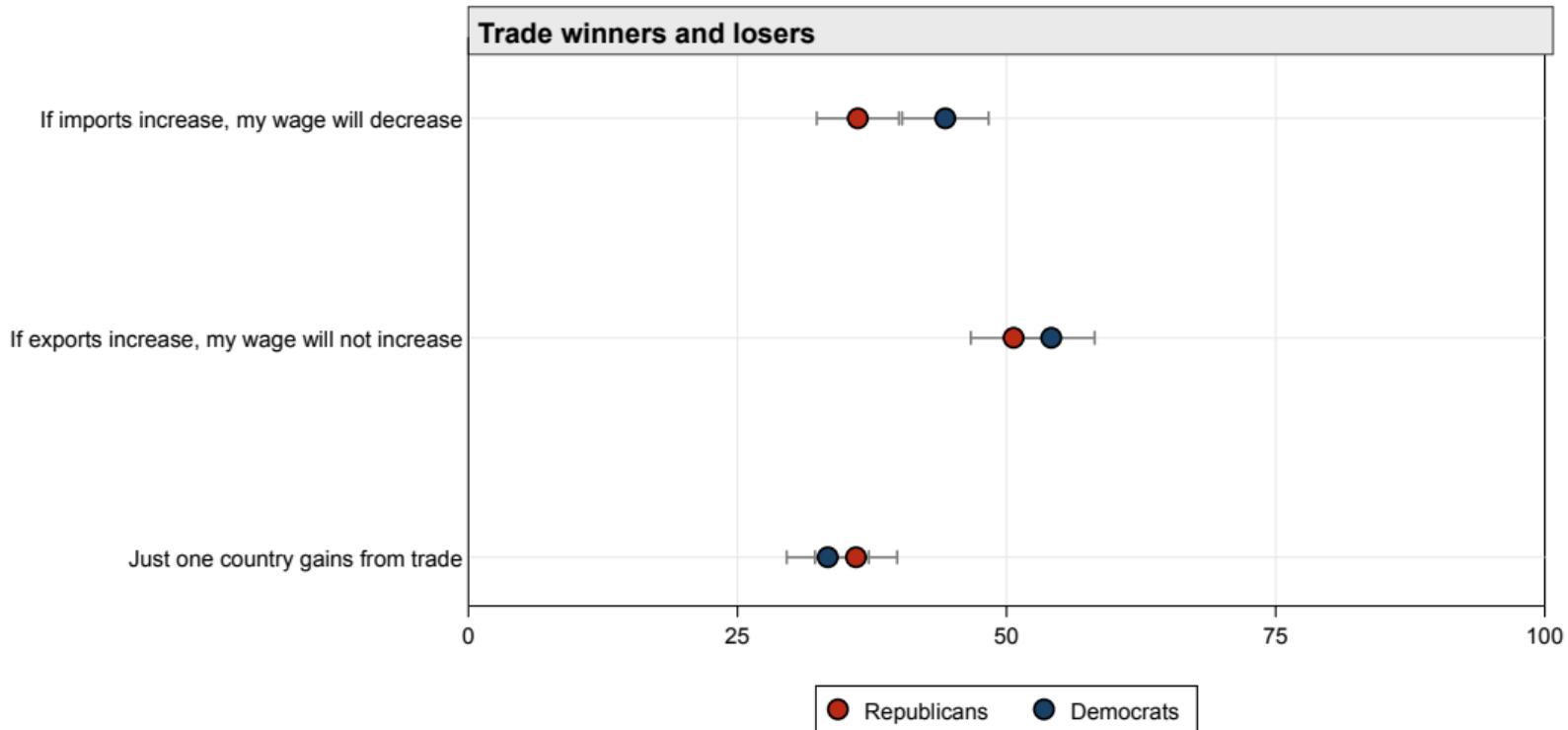
# Distributional and Efficiency Mechanism



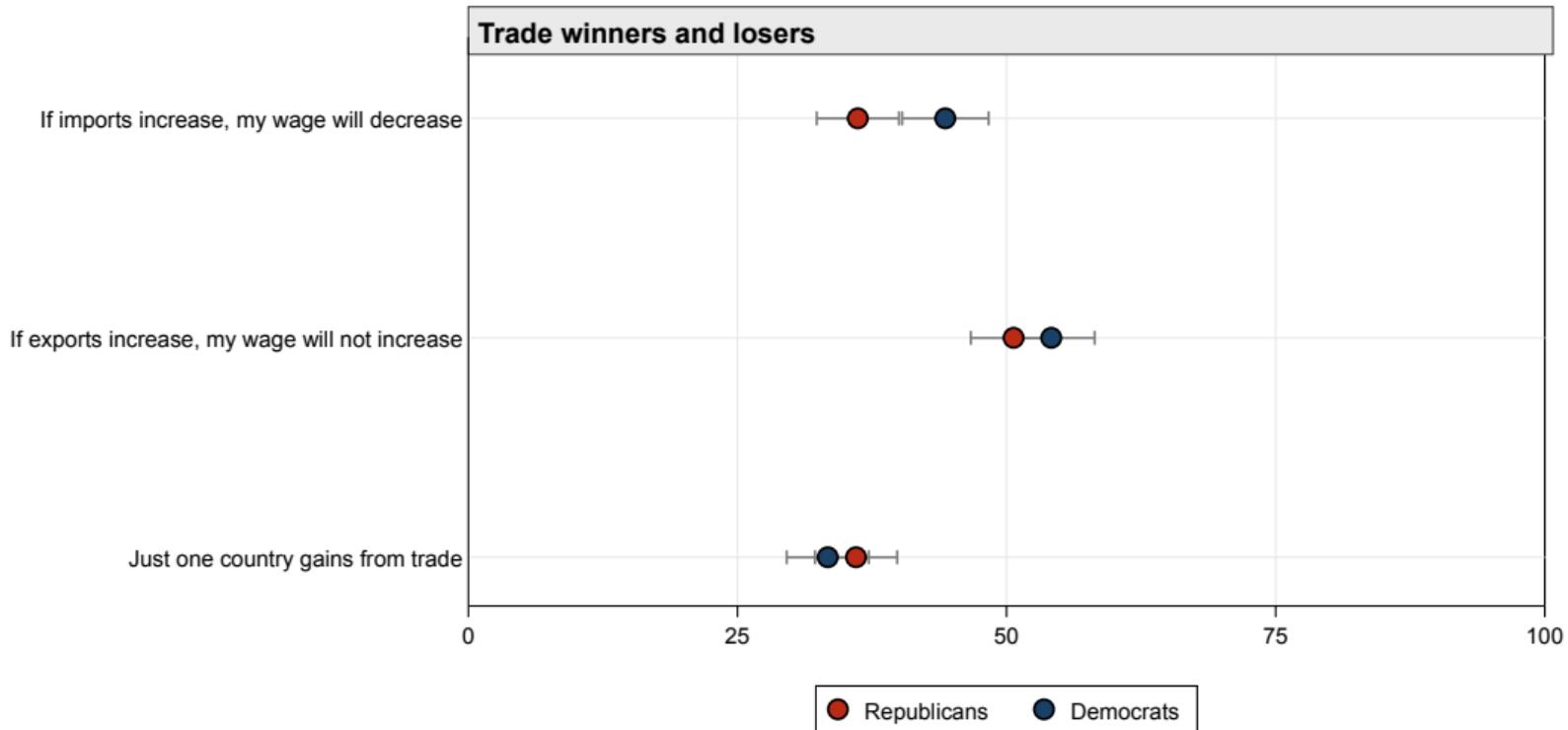
# Distributional and Efficiency Mechanism - By Political Views



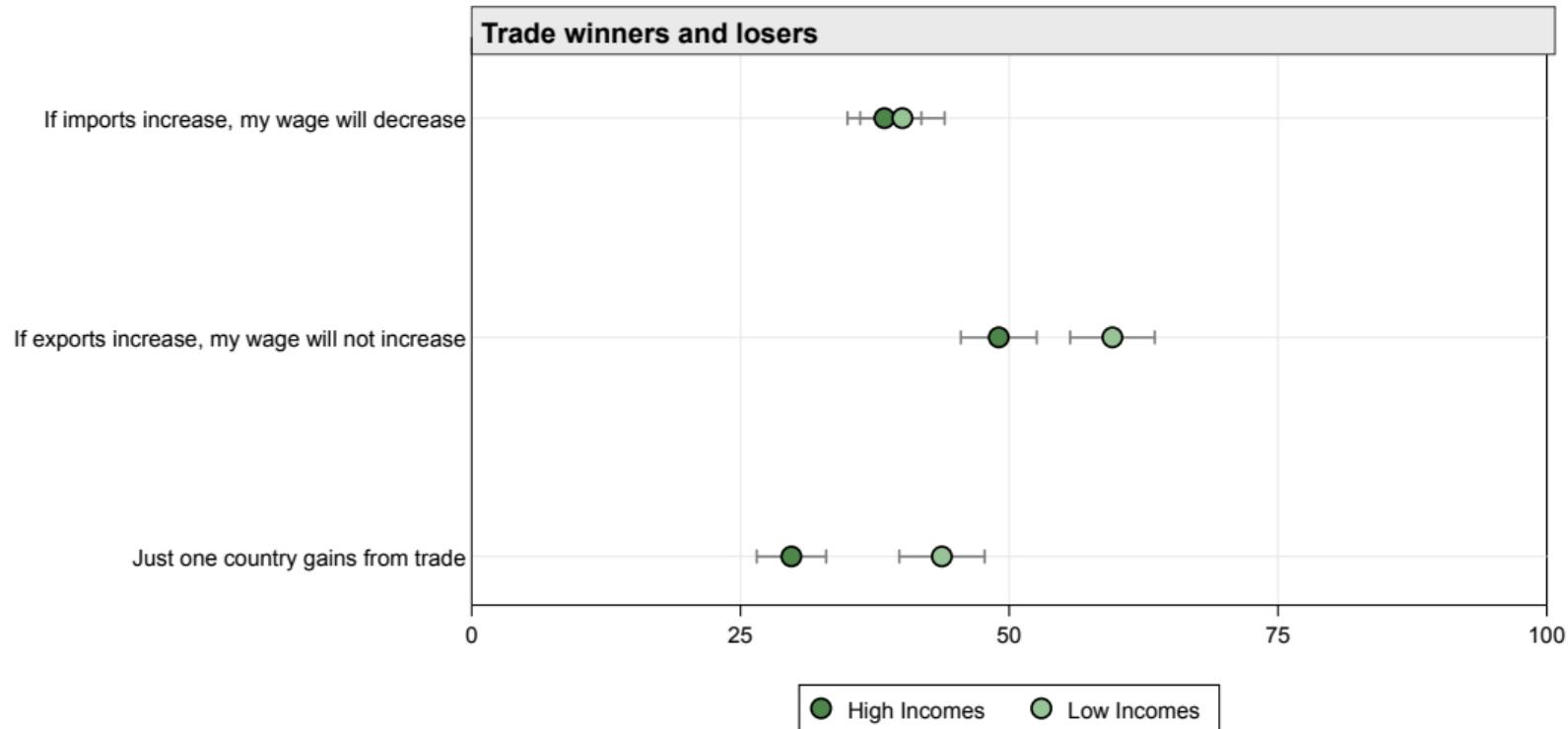
# Effects of Trade on my wage and Trade Zero Sum Game - By Political Views



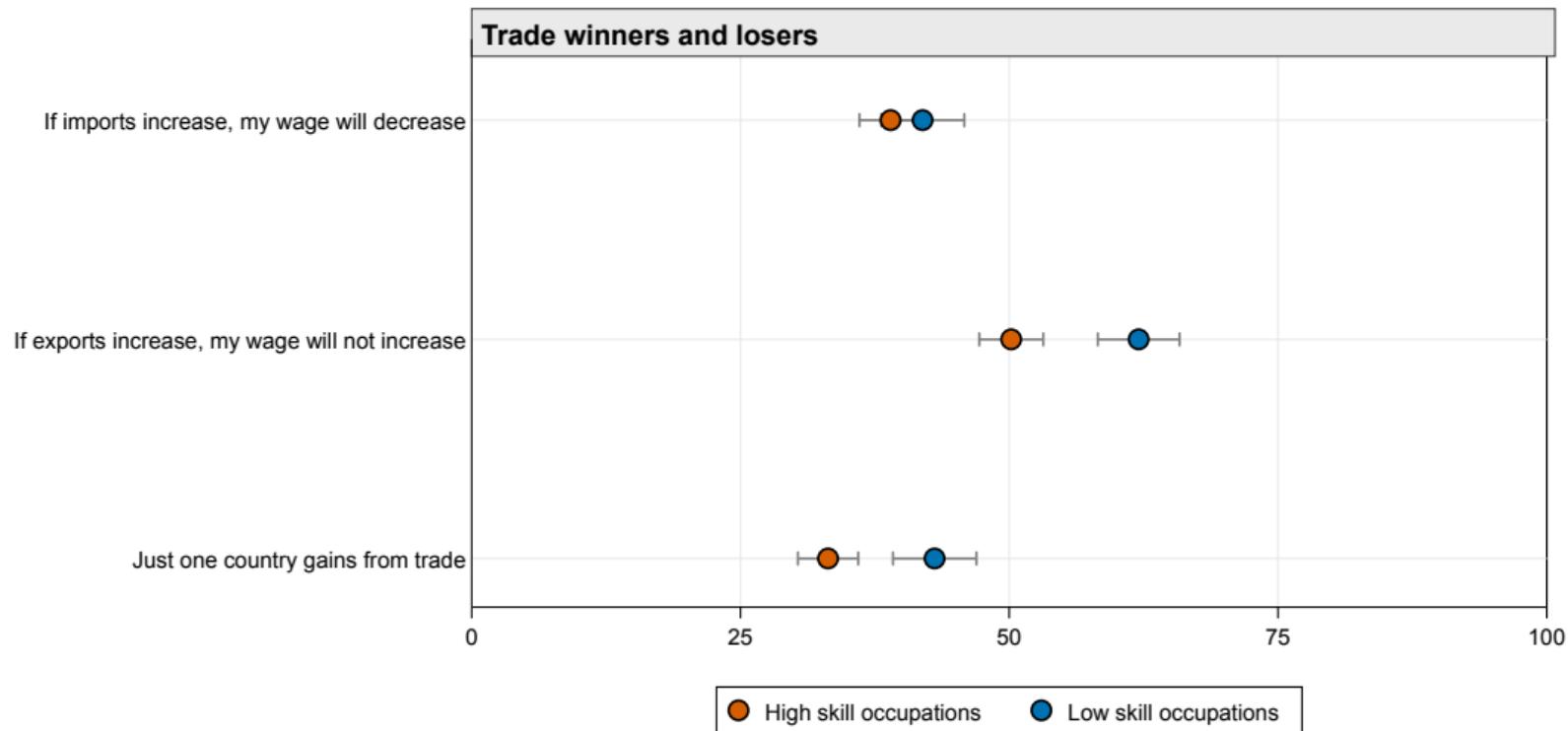
# Effects of Trade on my wage and Trade Zero Sum Game - By Political Views



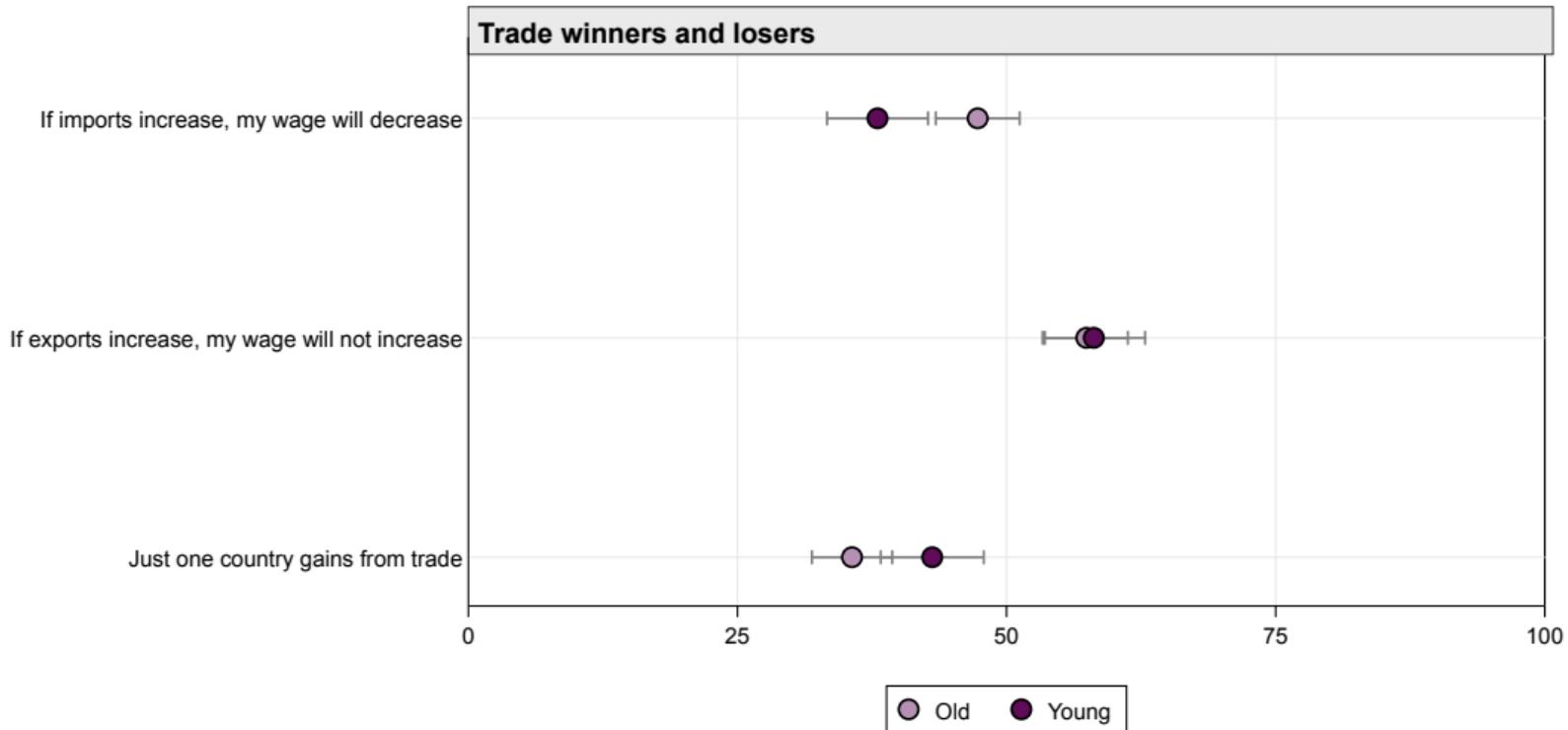
# Effects of Trade on my wage and Trade Zero Sum Game - By Income



# Effects of Trade on my wage and Trade Zero Sum Game - By Professional Skills



# Effects of Trade on my wage and Trade Zero Sum Game - By Age

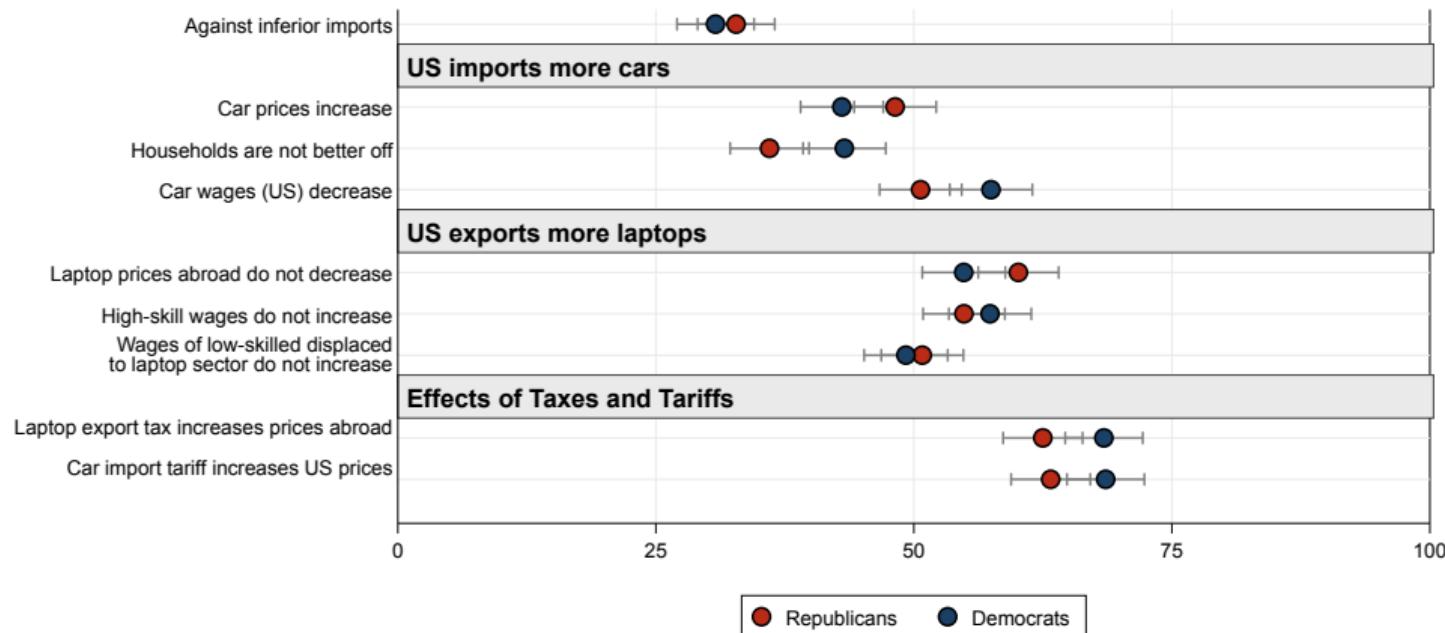


# Effects of Trade on my wage and Trade Zero Sum Game - By Gender

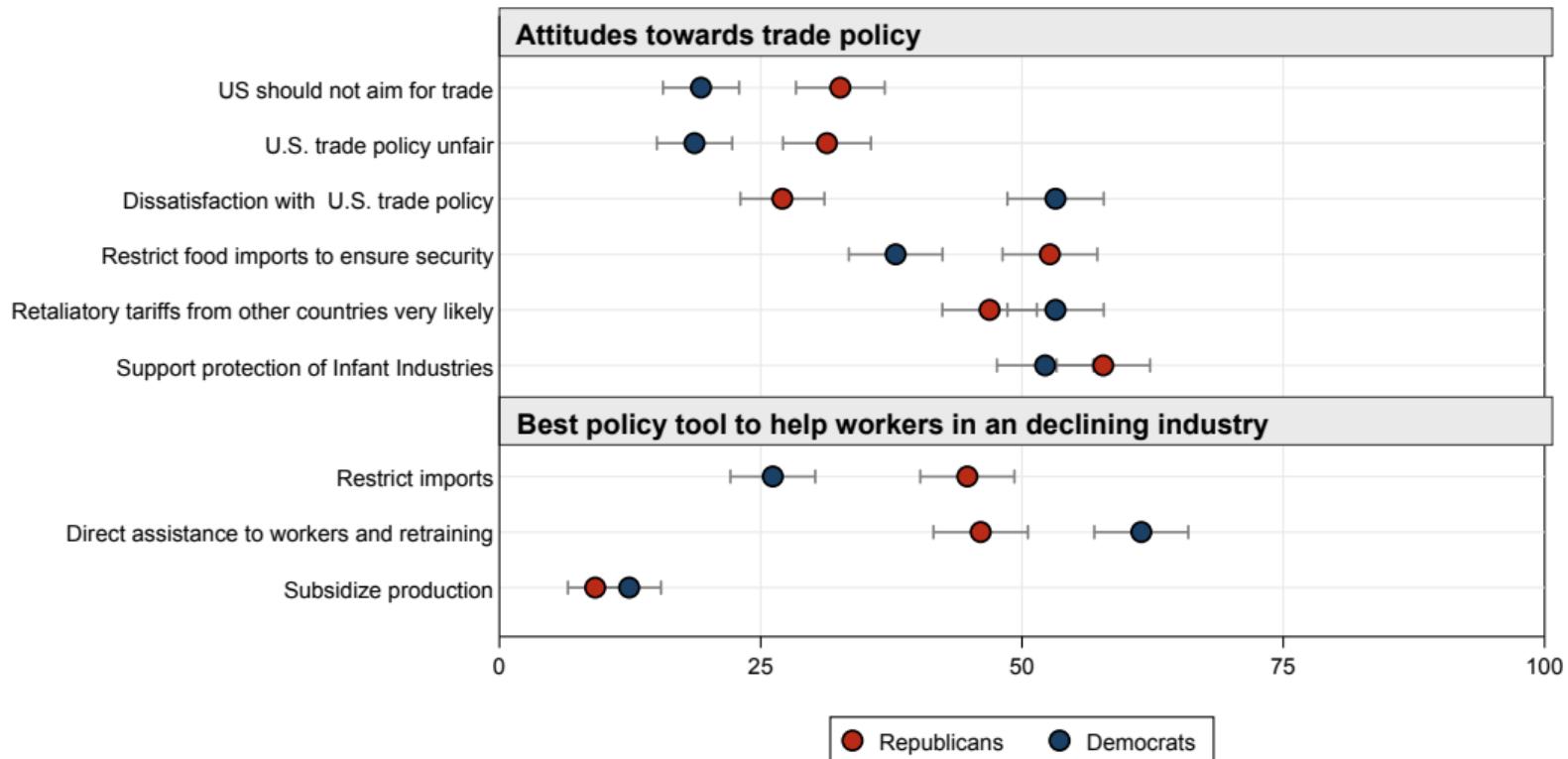


# Case Study

The U.S. is a large net exporter of laptops and a large net importer of cars. The laptop sector employs many high-skilled, college-educated workers. The car sector employs many low-skilled workers. Cars are produced for cheaper abroad, while laptops are produced for cheaper in the U.S.



# Trade Policy Outcomes - By Political Views



► By Age    ► By Income    ► By Sex

# Effects of Video Courses on Trade

## Trade: Redistribution Treatment (I)

There are often both **winners** and **losers** from trade.



[Link to the video here](#)

## Trade: Redistribution Treatment (II)

When there is more trade, all **households** who **consume** the imported goods can gain from it.

The benefits from increased trade can be perceived by a **large group**, throughout the country.



## Trade: Redistribution Treatment (III)

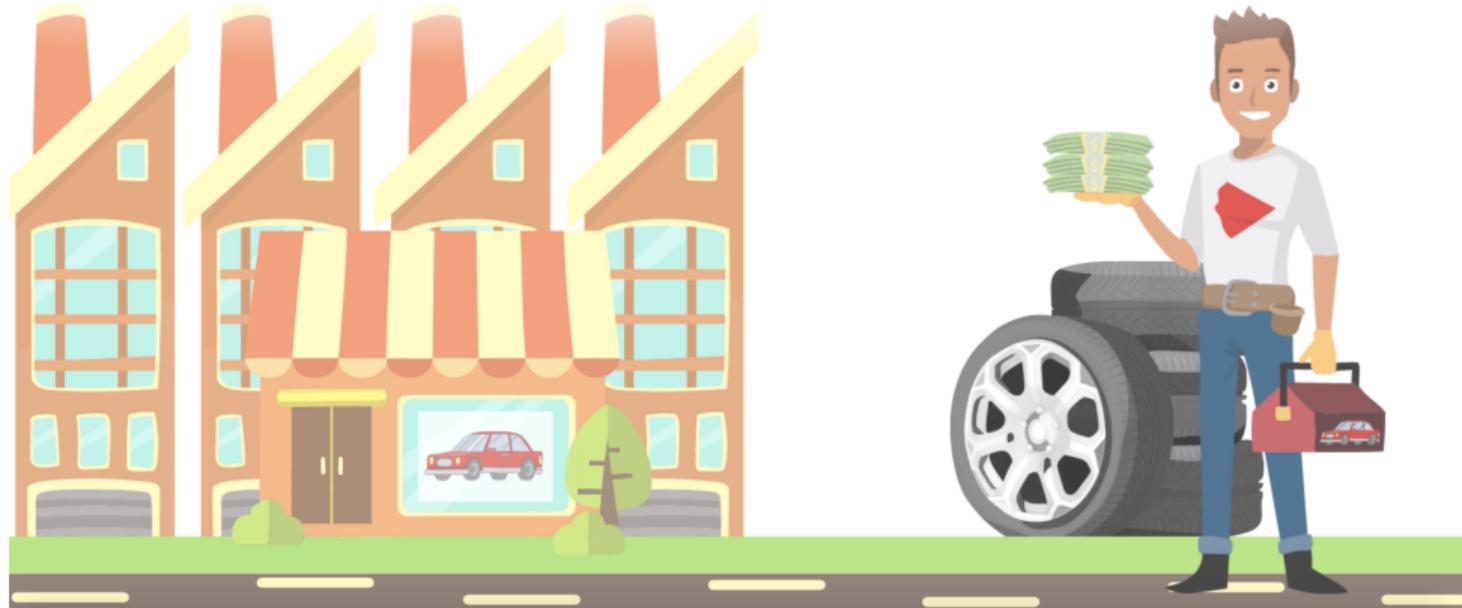
The losers from trade are generally a **smaller group**, often concentrated in one place or industry.

However, their losses can be very large, and therefore more **visible**.



## Trade: Efficiency Treatment (I)

When there is more trade between the two countries, companies in the car sector from country A will be able to **export more** of the goods and services they produce and increase their profits.

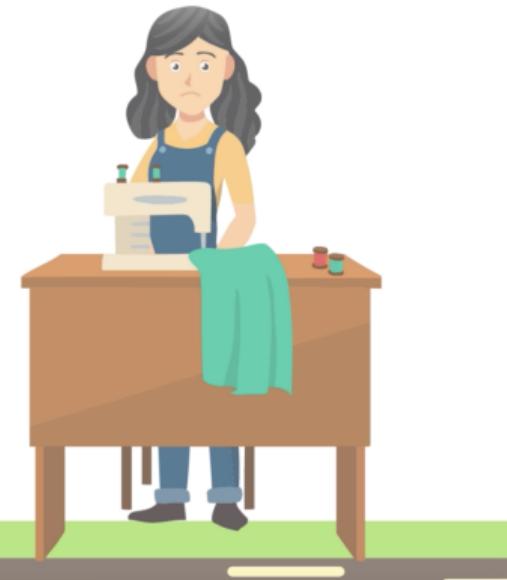


[Link to the video here](#)

## Trade: Efficiency Treatment (II)

Firms in the clothing sectors will not be able to export much because they cannot produce as cheaply as the firms in country B.

In these sectors, companies may **close down** because of the new foreign competition.



## Trade: Efficiency Treatment (III)

More trade can also increase **learning** between firms and people in countries A and B as well as the diffusion of **knowledge and technology**.

This can make all firms and people more productive.



## Trade: Generic Economist Treatment (I)

Imagine that a country, that we call country A, starts trading more with a foreign country, called country B.

A



[Link to the generic video here](#)

## Trade: US specific Economist Treatment (I)

Imagine that the U.S. starts trading more with a foreign country, called country X.

U.S.



[Link to the US specific video here](#)

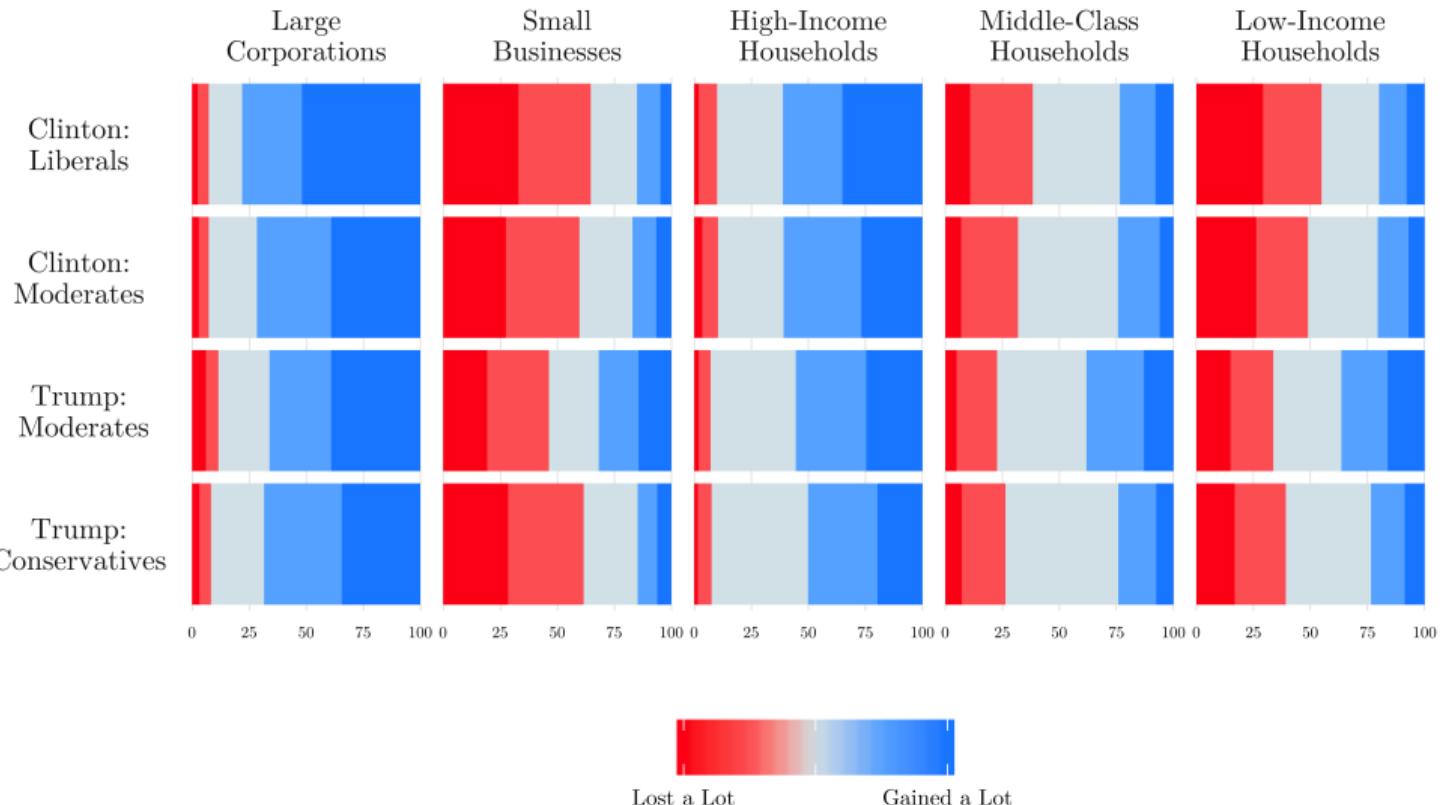
## Trade: US specific Economist Treatment (II)

The government can try and reduce the losses by **helping U.S. workers** in the sectors hurt by trade such as the clothing sector.



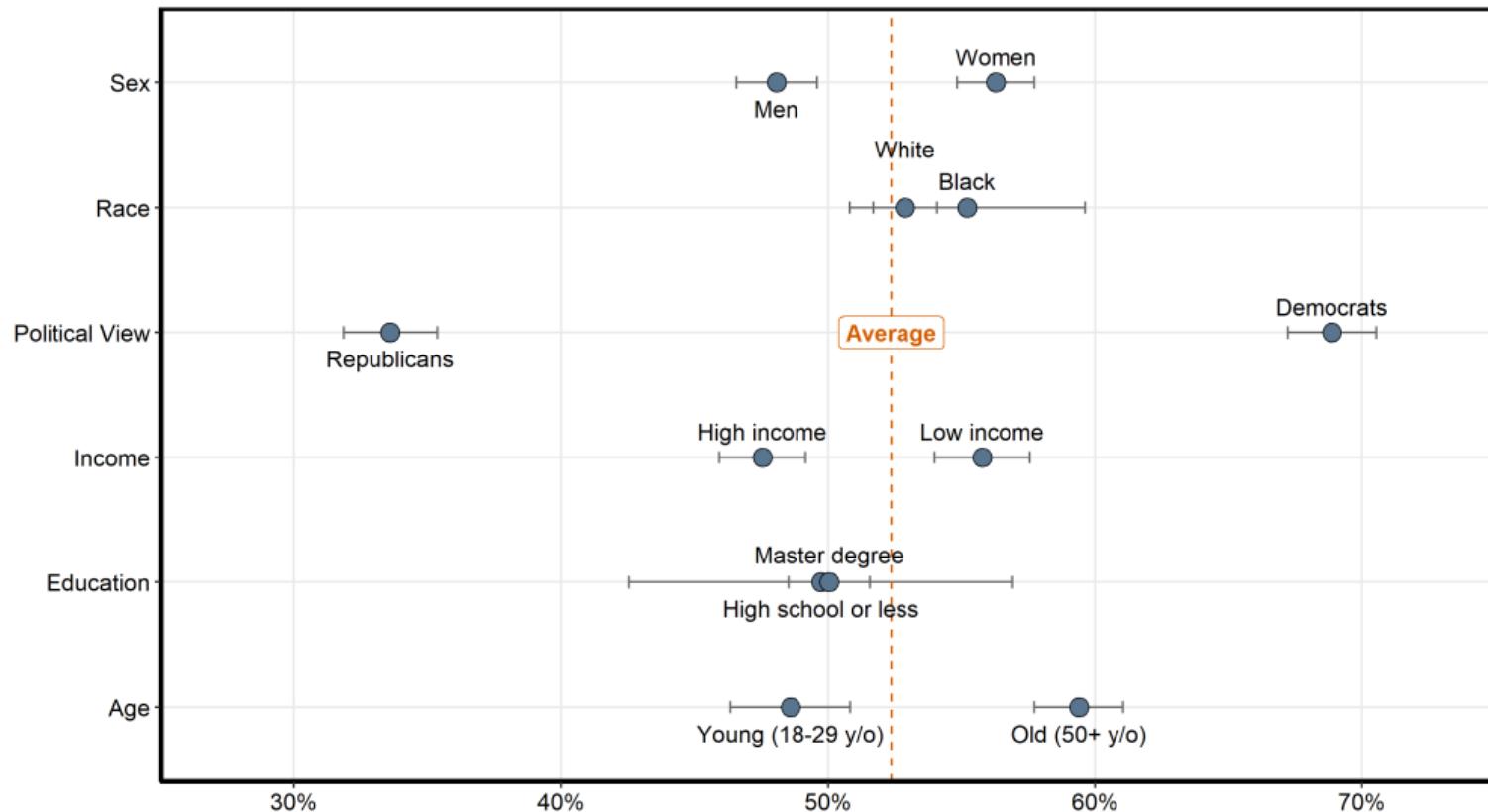
## Political Polarization - Trade

# Have the following Groups Lost or Gained from Trade?

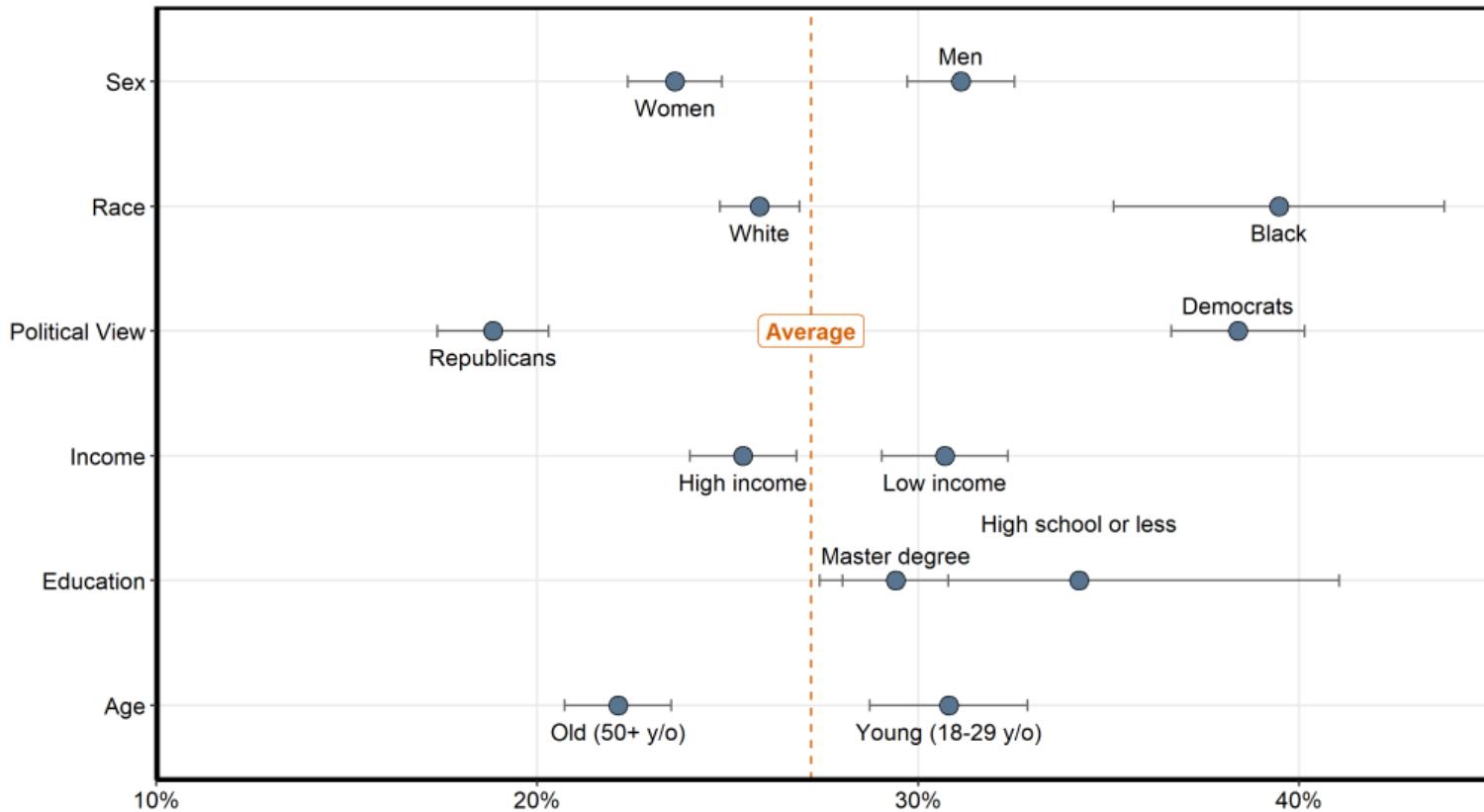


## Part 4: Overview of Policy Views

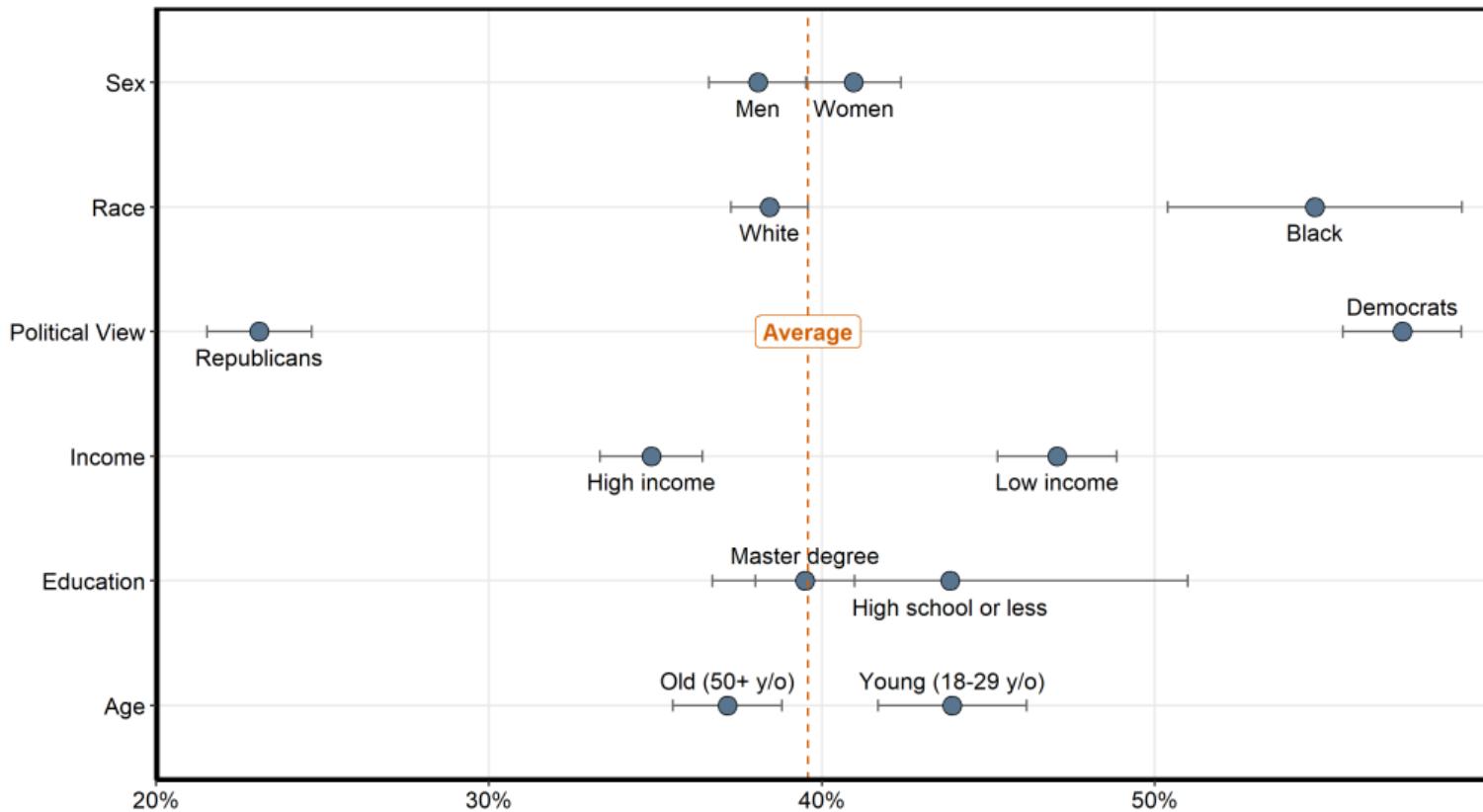
# Share of Respondents who think that High-income Households pay less than Fair Share in Income Taxes



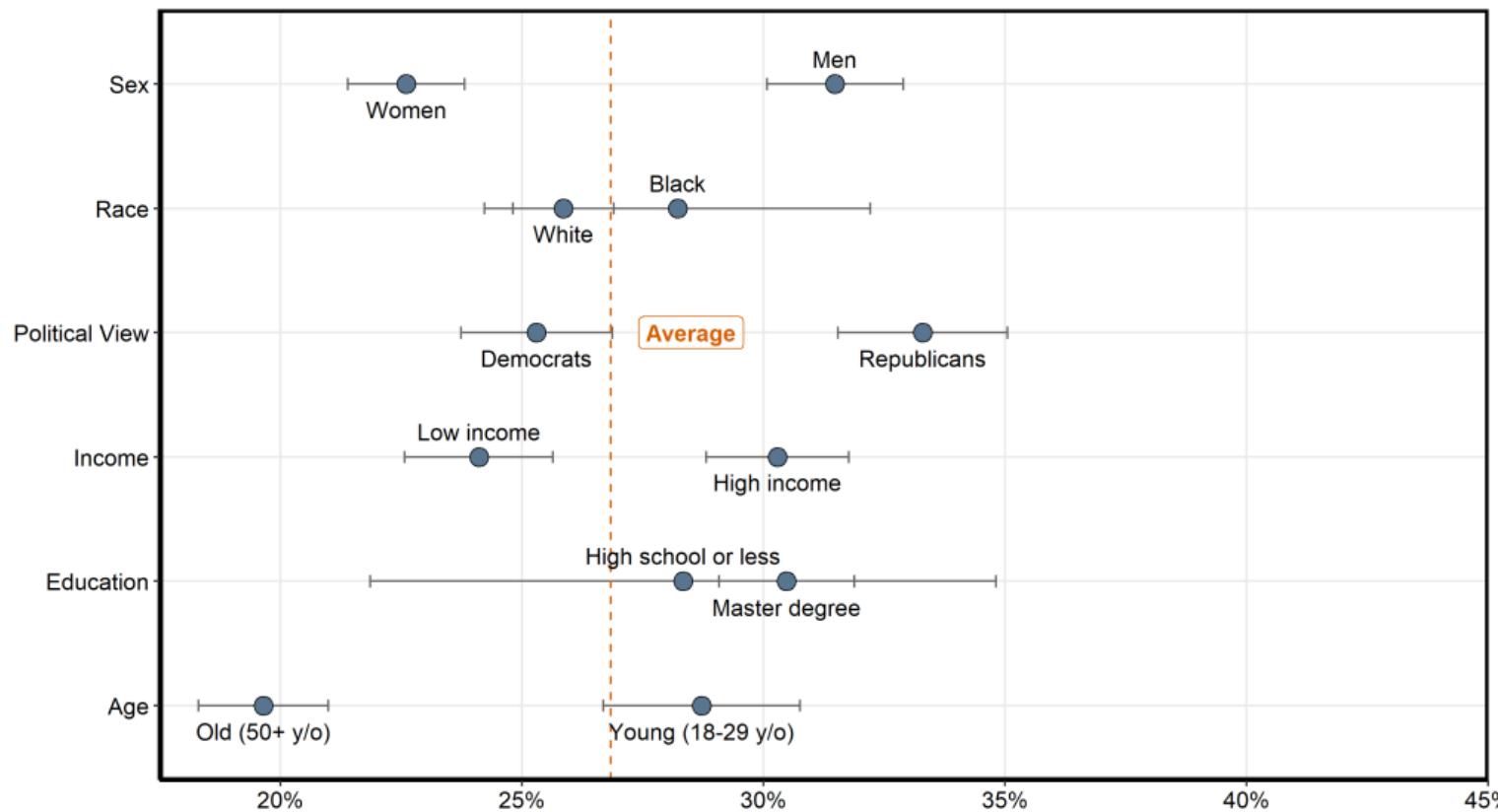
# Share of Respondents who Support Higher Taxes to fund Transfers to people out of work



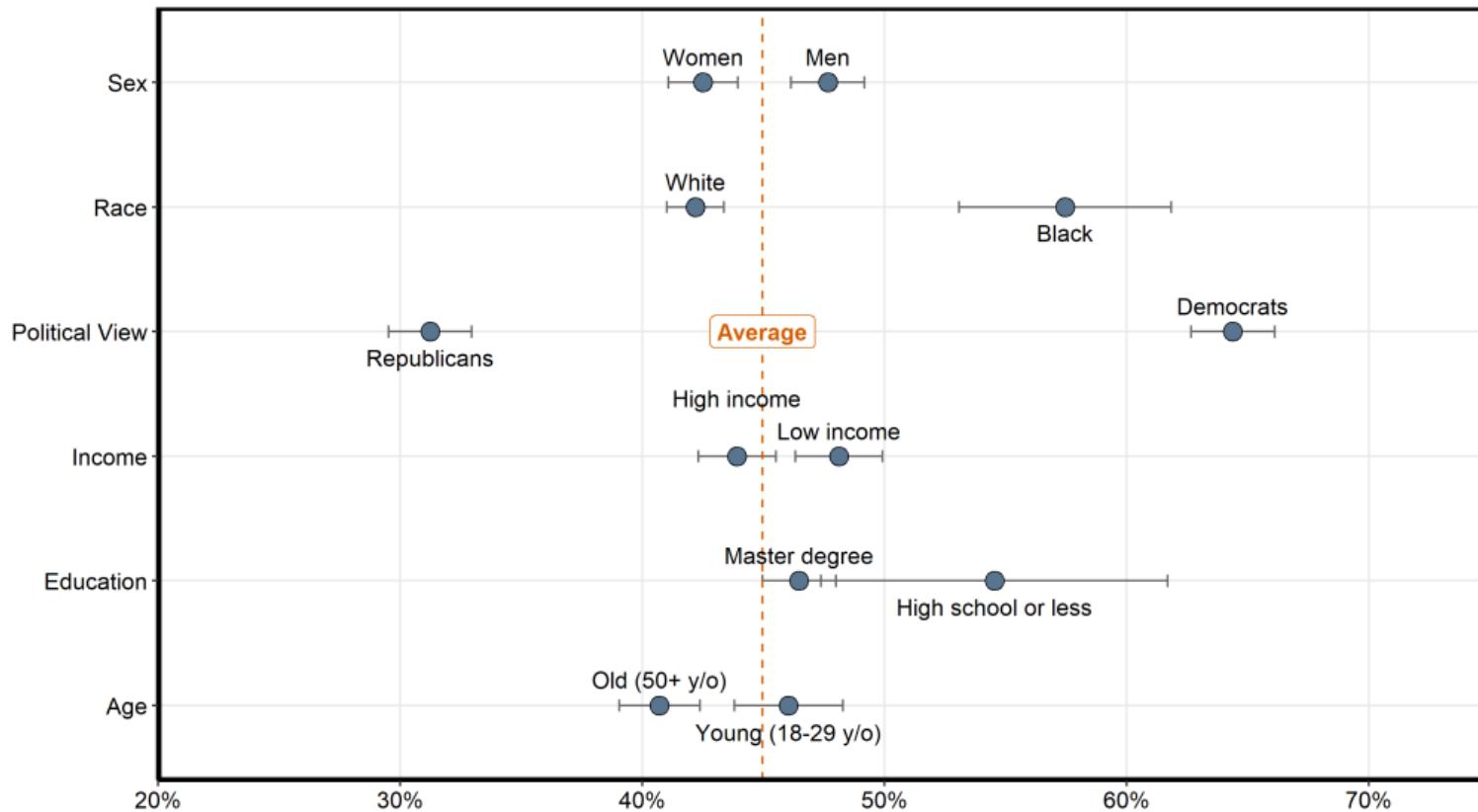
# Share of Respondents who Support Higher Taxes to fund Healthcare Subsidies for low-income households



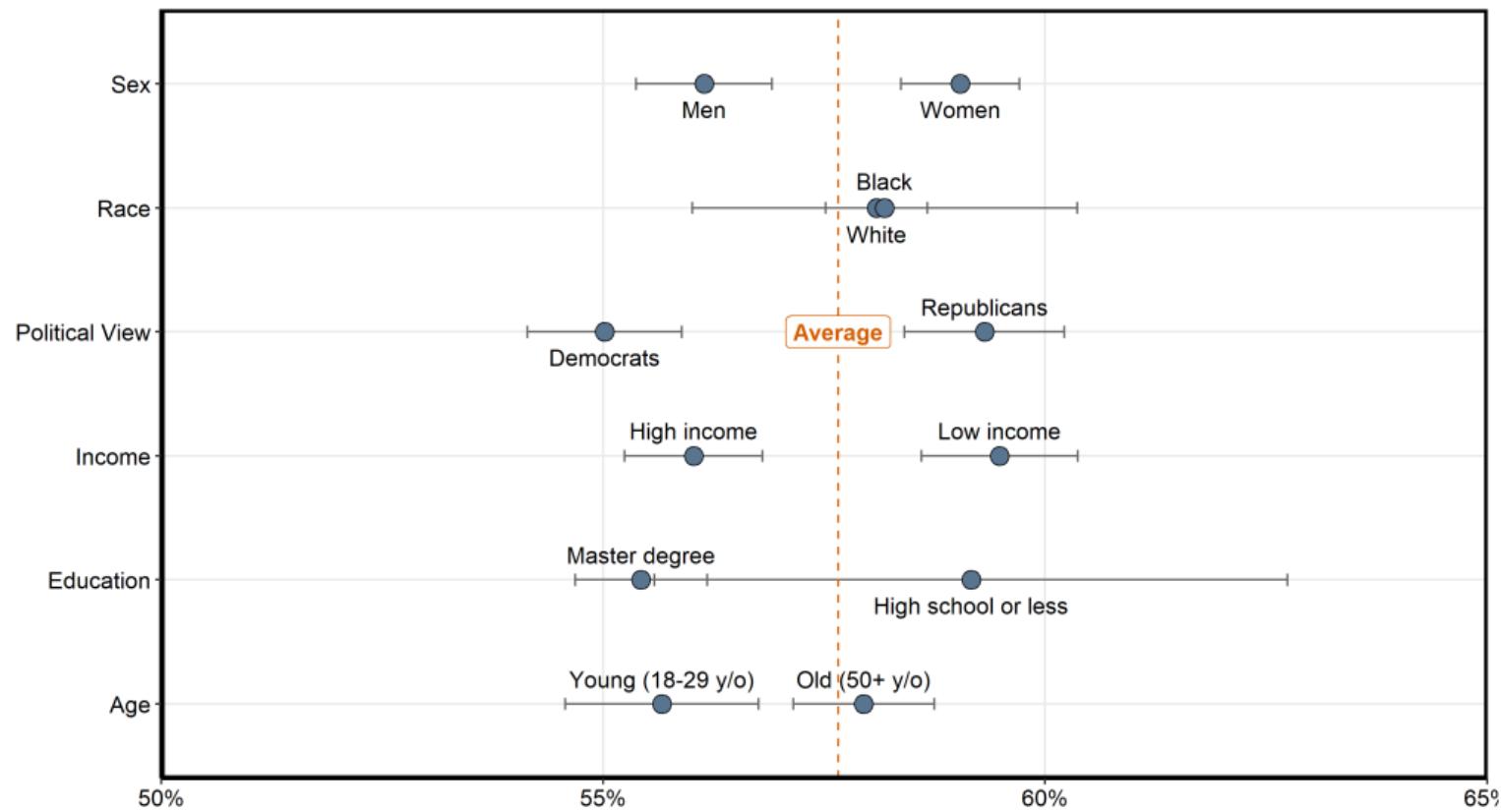
# Share of Respondents who Trust the Government



# Share of Respondents who think the Government should take Active Steps to improve its Citizens' lives



# How many Cents of each Dollar of Tax are wasted by the Government?



**To be continued..**

Comments very welcome!

**THANK YOU!**

# Appendix

# Consent page

**Academic Research Survey** We are a non-partisan group of academic researchers from the Economics Department at Harvard University. Our goal is to learn about people's attitudes on several issues. Please read the information below before consenting to begin the research study.

- This survey is voluntary. You have the right to not answer any question, and to stop the survey at any time or for any reason (to exit the survey, simply close this window). We expect that it will take about 20 minutes. You will likely learn a lot!
- Your name will never be recorded by researchers. Results may include summary data, but you will never be identified. The data will be stored on Harvard servers and will be kept confidential. The collected anonymous data may be made available to other researchers for replication purposes.
- You will be compensated for this interview conditional upon (i) completing the survey and (ii) passing our survey quality checks, which use sophisticated statistical control methods to detect incoherent and rushed responses. **Responding without adequate effort may result in your responses being flagged for low quality and you may not receive your payment.**

Please note that it is very important for the success of our research that you **answer honestly and read the questions very carefully** before answering. If at any time you don't know an answer, please give your best guess **without consulting any external sources**. However, please be sure to spend enough time reading and understanding the questions.

You are encouraged to print or take a screenshot of this page for your records. If you have any questions about this study, you may contact us at [studysocialsciences2018@gmail.com](mailto:studysocialsciences2018@gmail.com).

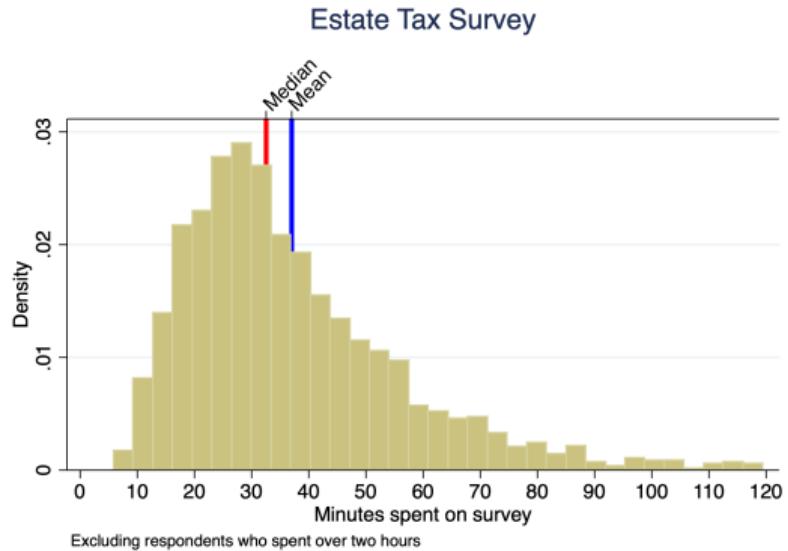
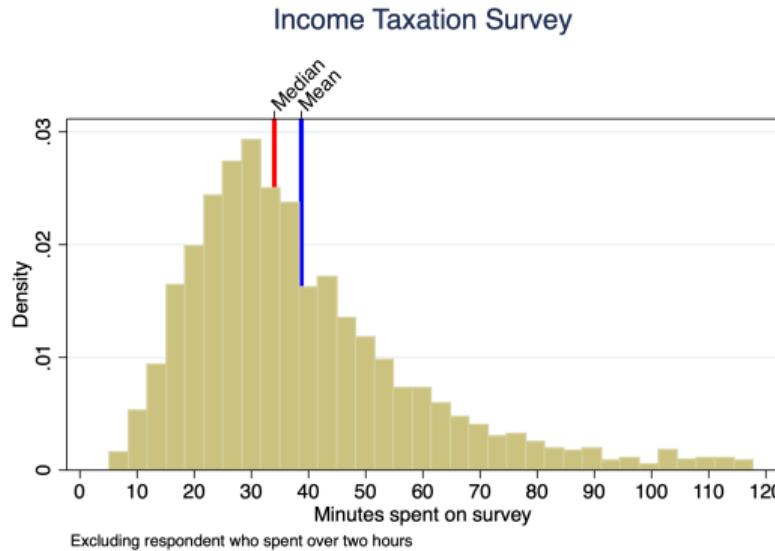
This research has been reviewed and approved by the Harvard University Area Institutional Review Board ("IRB"). You may talk to them at (617) 496-2847 or [cuhs@harvard.edu](mailto:cuhs@harvard.edu) if:

- Your questions, concerns, or complaints are not being answered by the research team.
- You cannot reach the research team.
- You want to talk to someone besides the research team.
- You have questions about your rights as a research subject.
- You want to get information or provide input about this research.

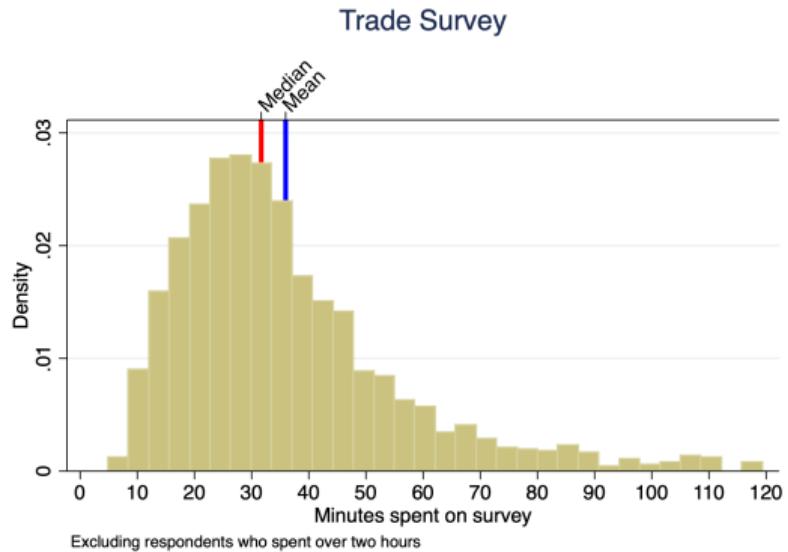
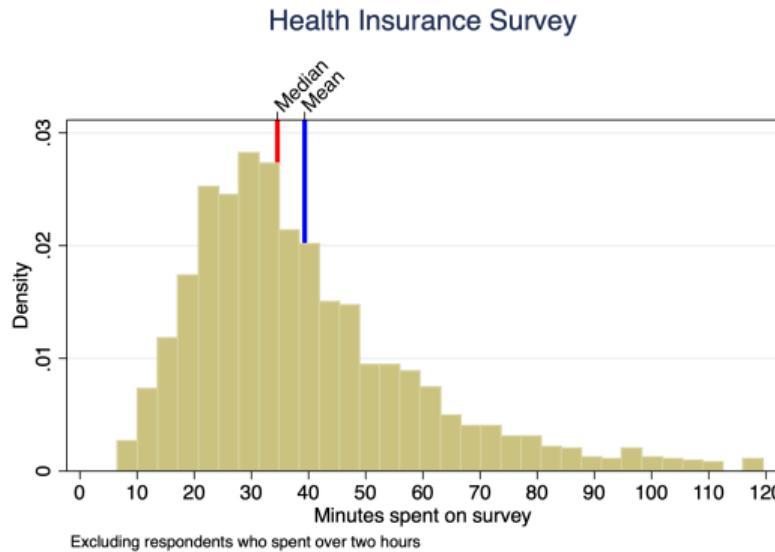
Yes, I would like to take part in this study, and confirm that I LIVE IN THE U.S., and I am 18 or older

No, I would not like to participate

# Distribution of Survey Times - Income and Estate Tax



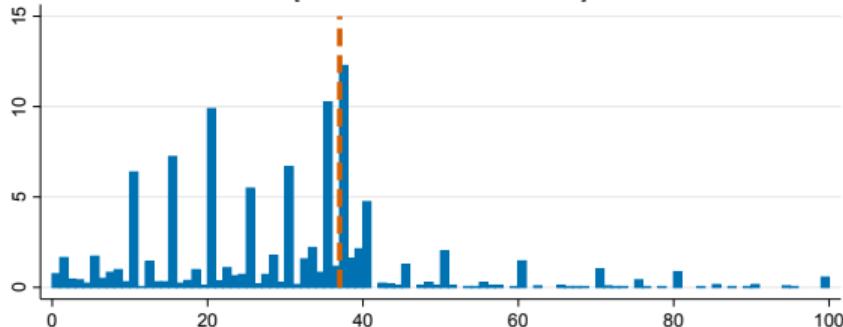
# Distribution of Survey Times - Health Insurance and Trade



# Misperceptions about the Income Tax - Answer Distributions

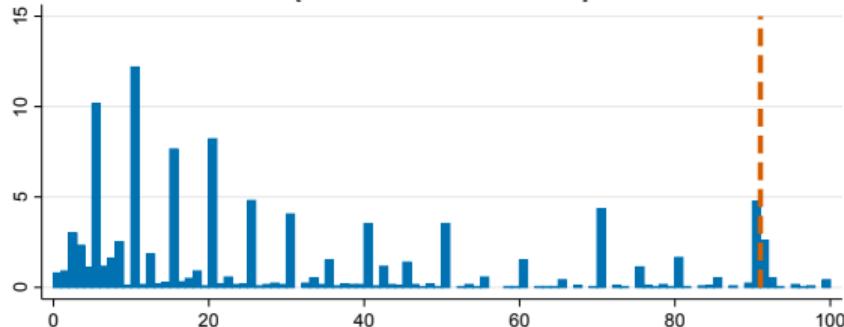
Top federal income tax rate today? (37%)

[3.53% of answers above 100%]

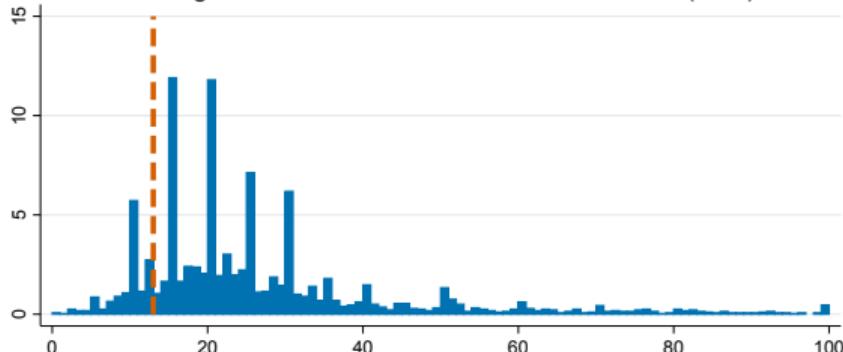


Top federal income tax rate in the 1950s? (91%)

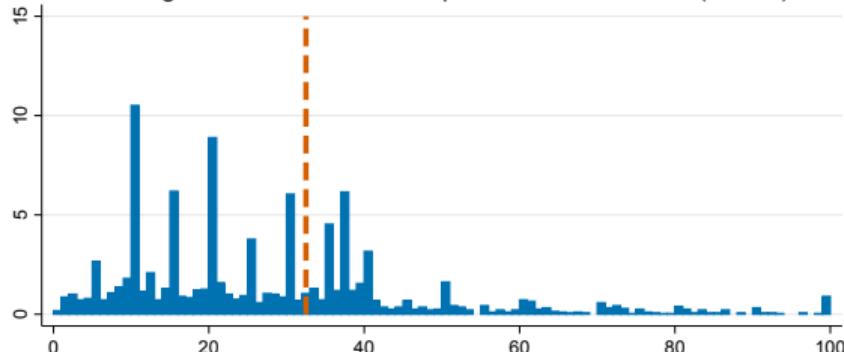
[4.03% of answers above 100%]



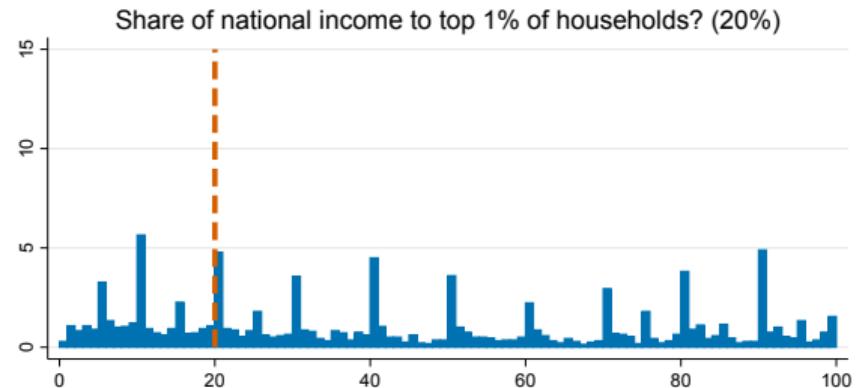
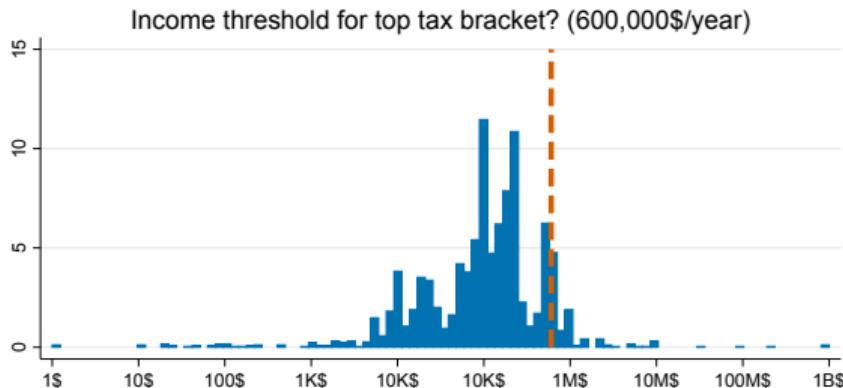
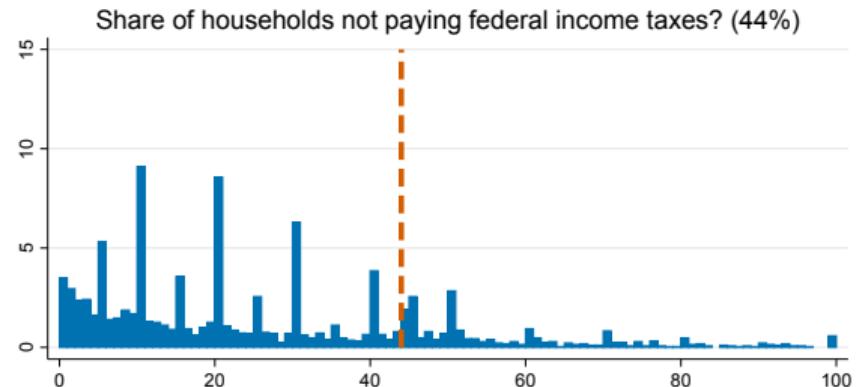
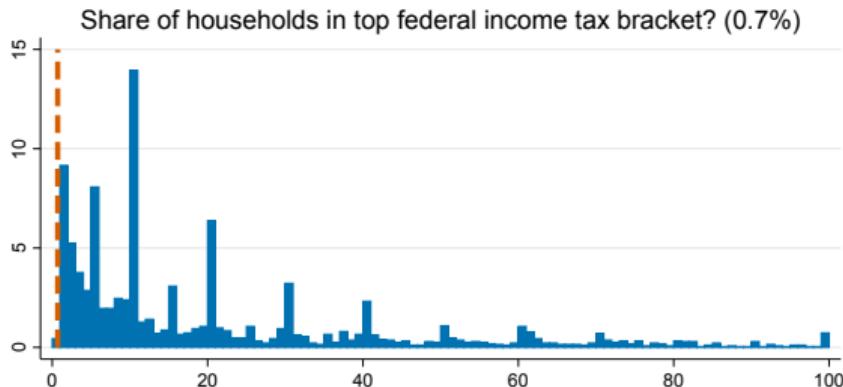
Average income tax rate for median household? (13%)



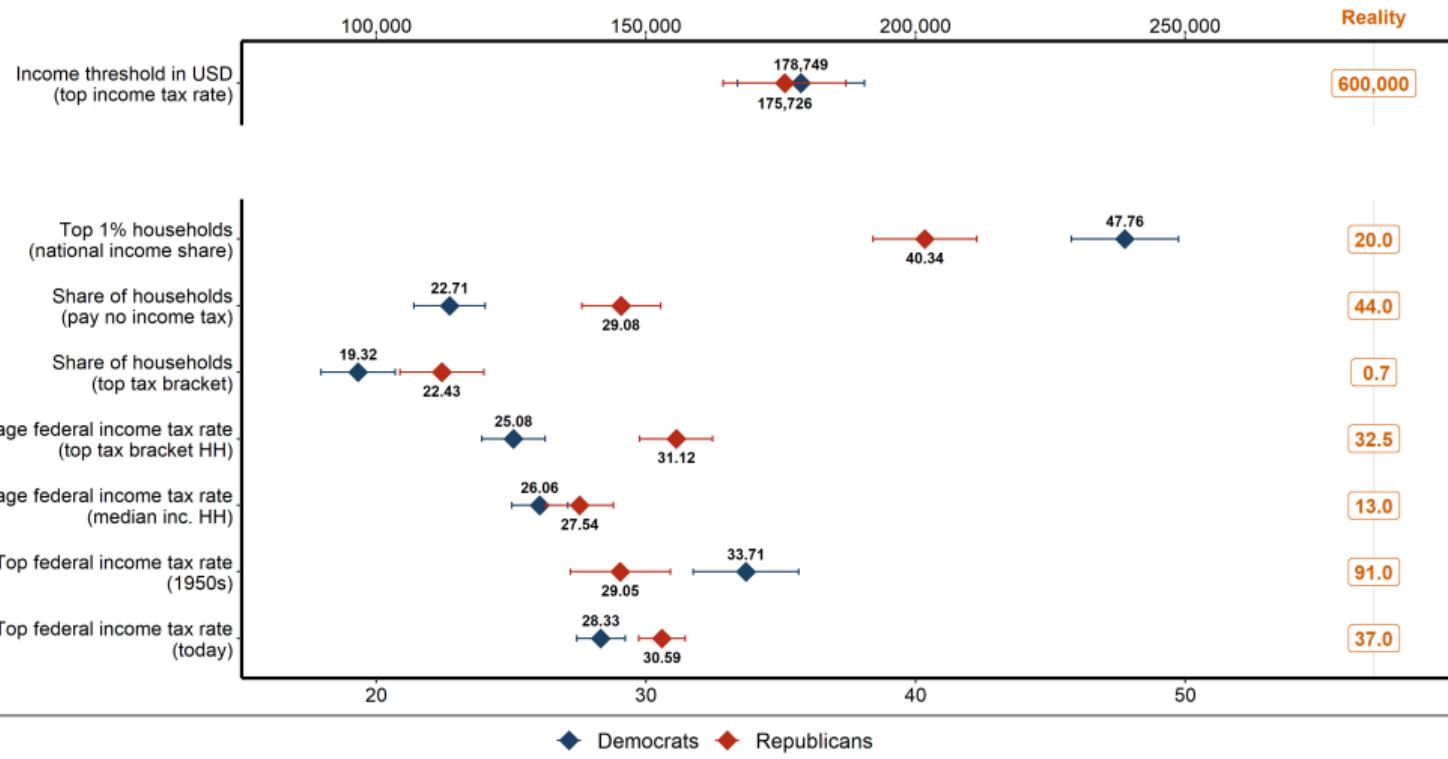
Average income tax rate for top bracket household? (32.5%)



# Misperceptions about the Income Tax - Answer Distributions

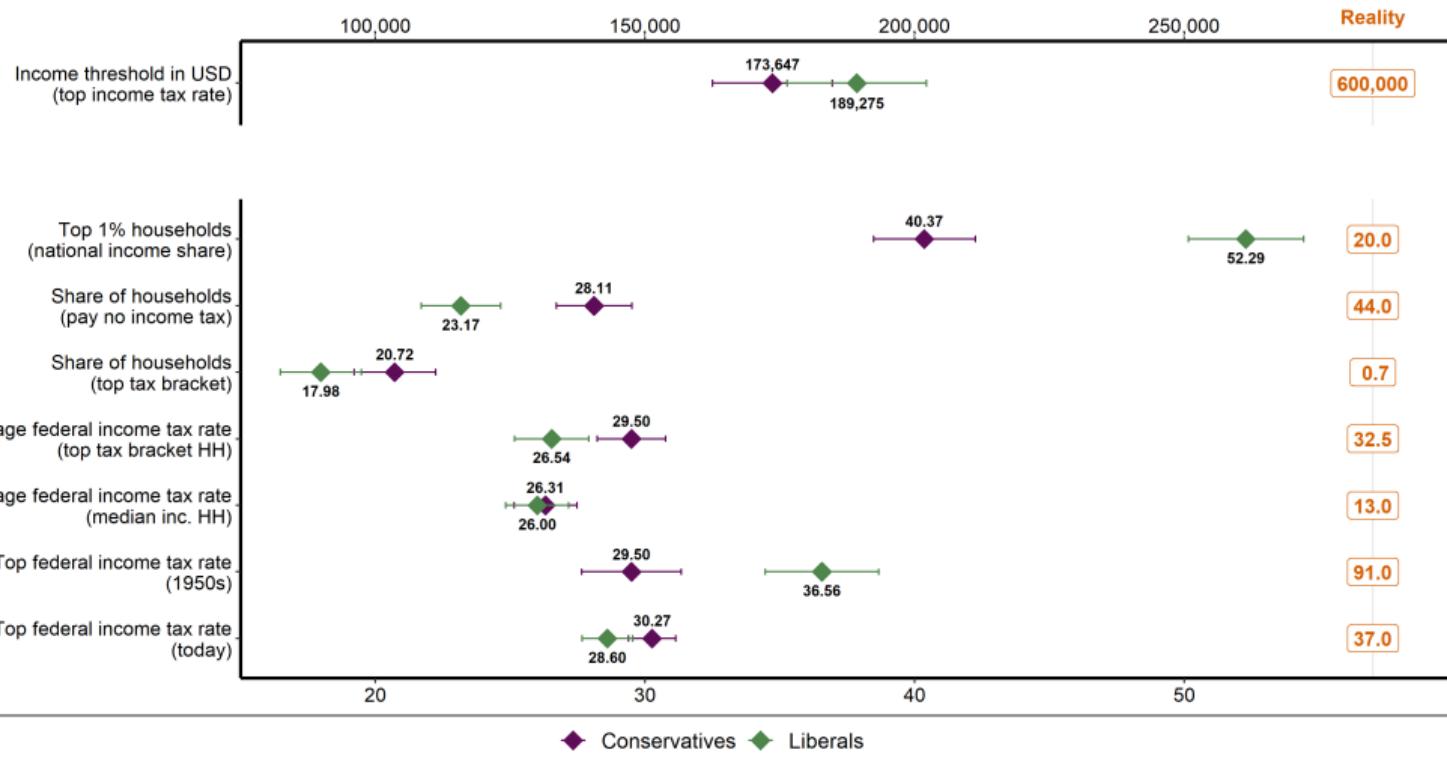


# Income Taxation Perceptions: Republicans vs. Democrats



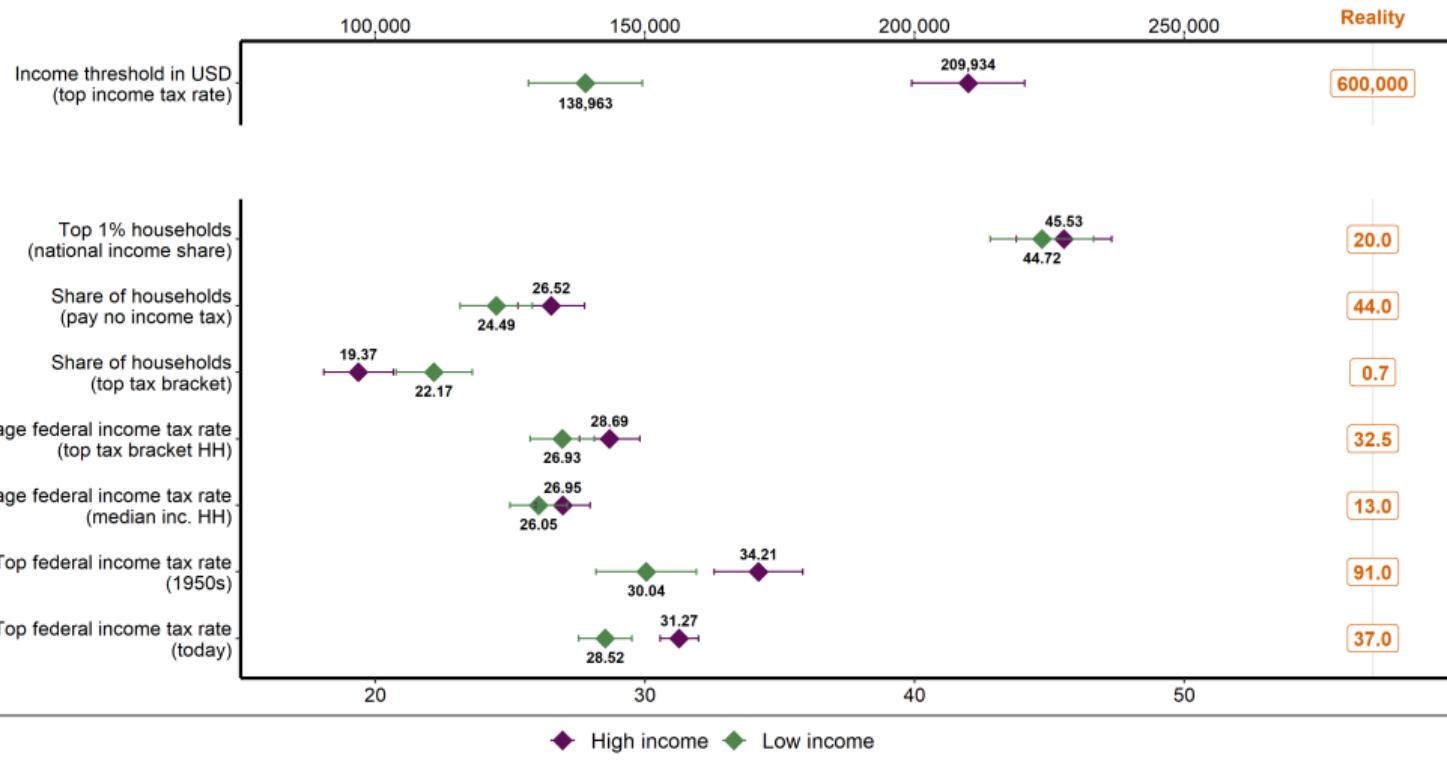
▶ Back

# Income Taxation Perceptions: Liberals vs. Conservatives



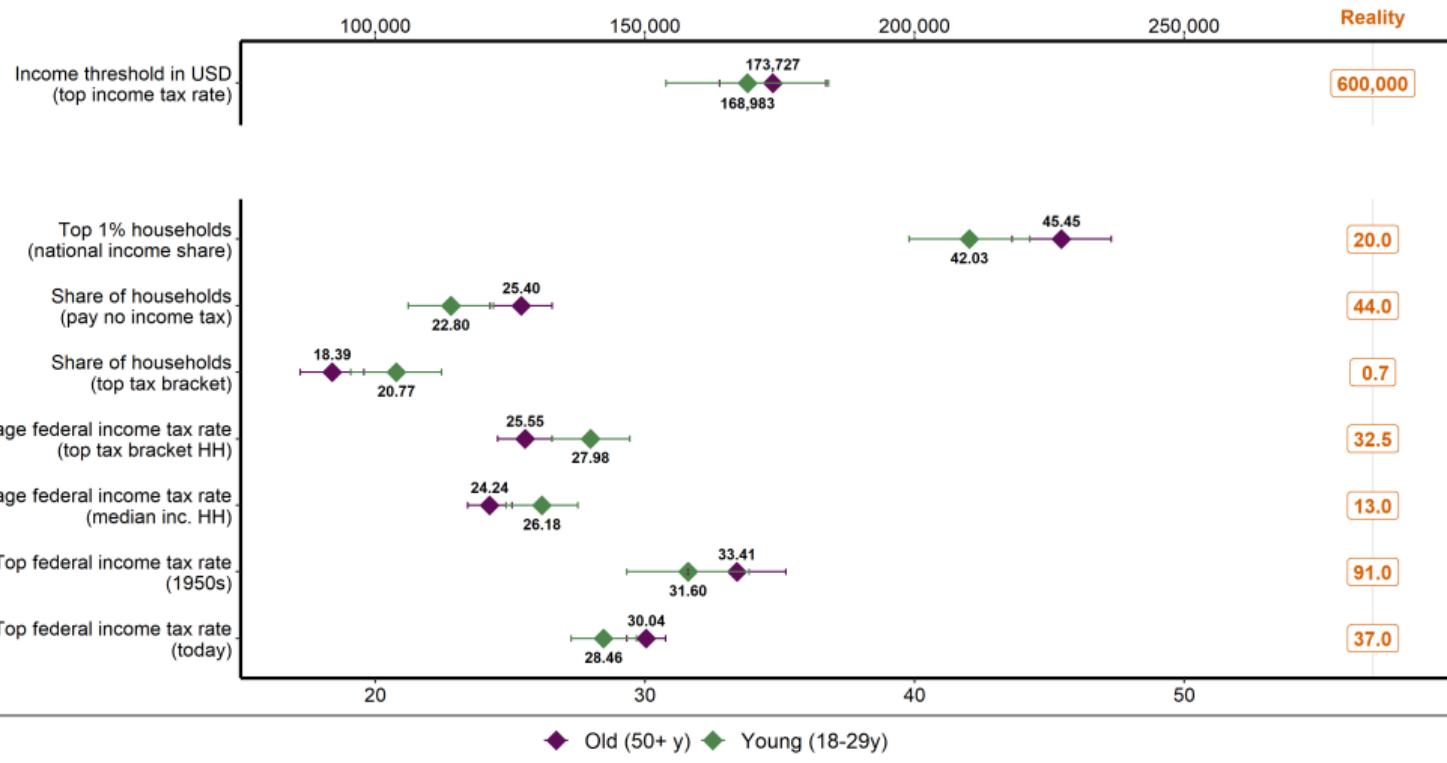
▶ Back

# Income Taxation Perceptions: High Incomes vs. Low Incomes



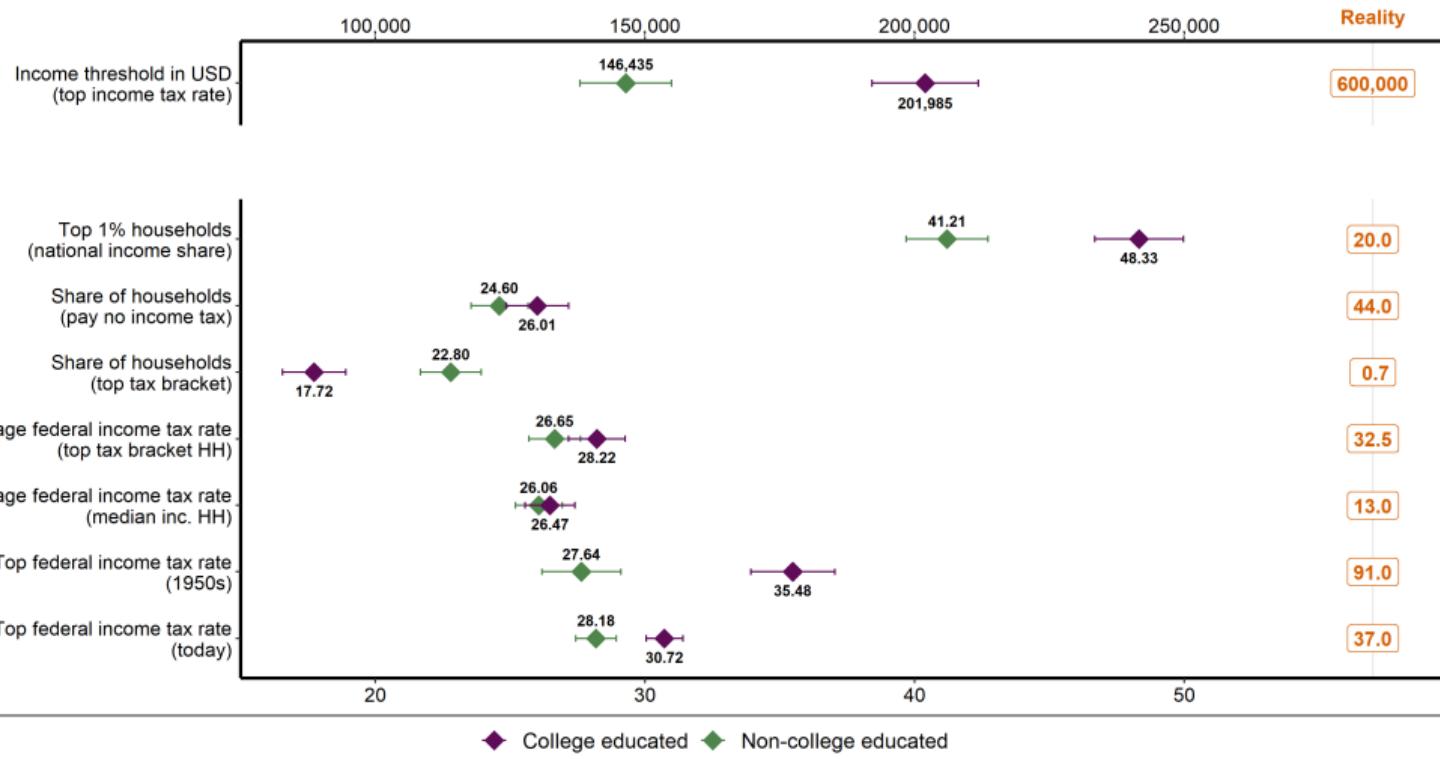
▶ Back

# Income Taxation Perceptions: Young vs. Old



▶ Back

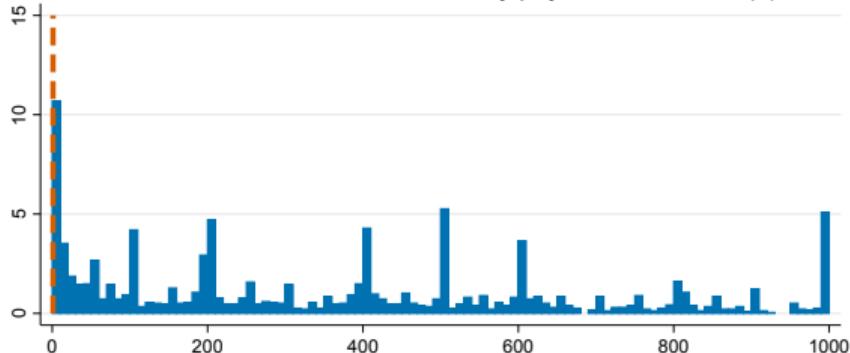
# Income Taxation Perceptions: College Educated vs. Non College Educated



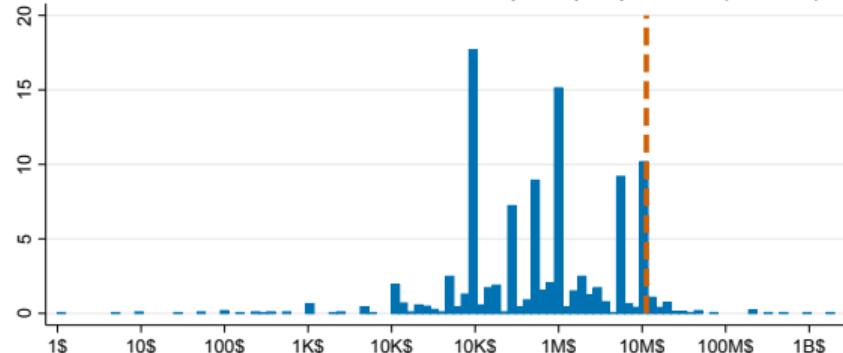
▶ Back

# Misperceptions about the Estate Tax - Answer Distributions

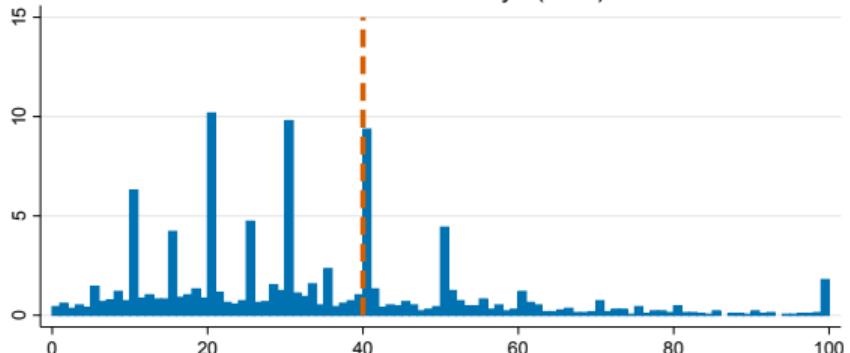
Out of 1000 households, how many pay the estate tax? (1)



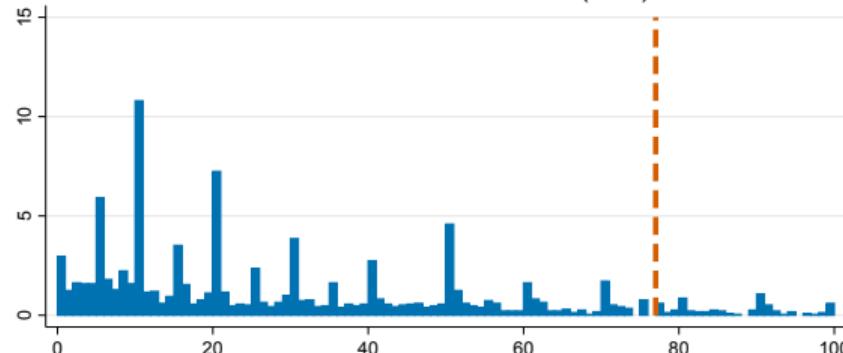
What is the current threshold for exemption per person? (11.4M\$)



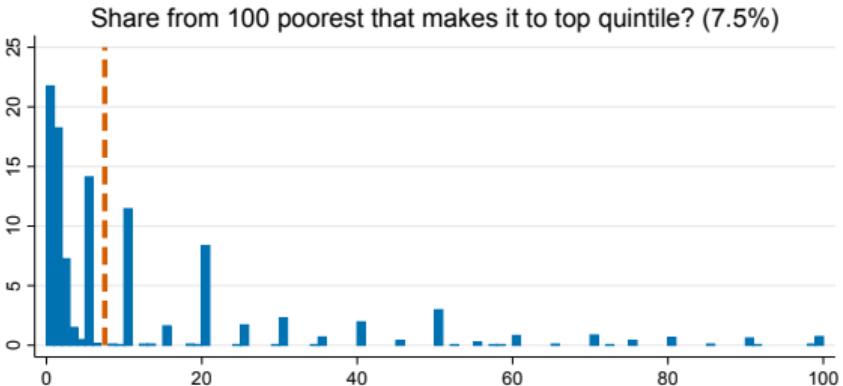
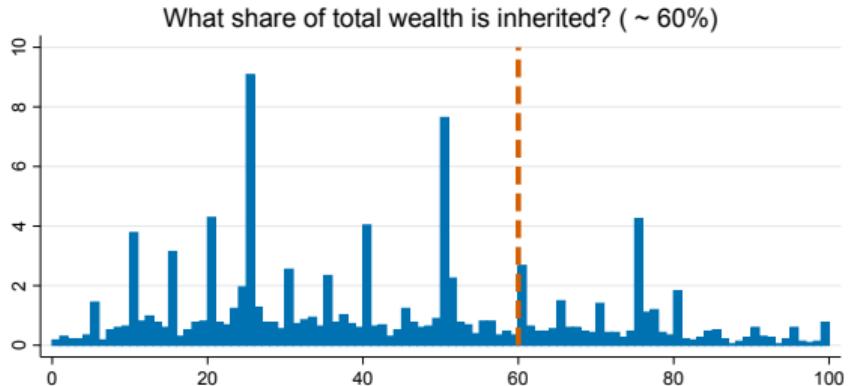
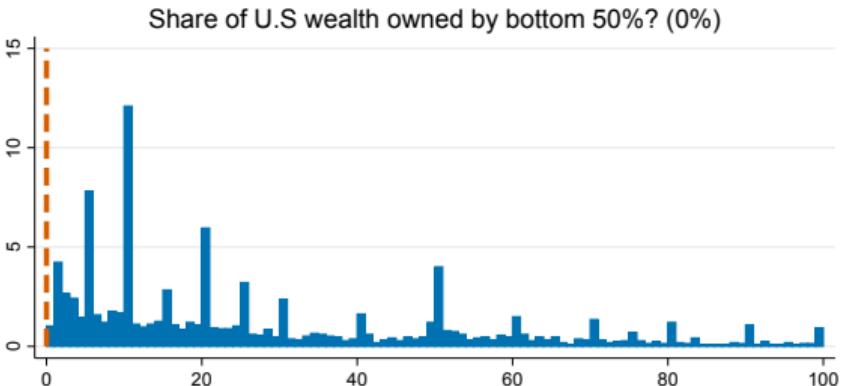
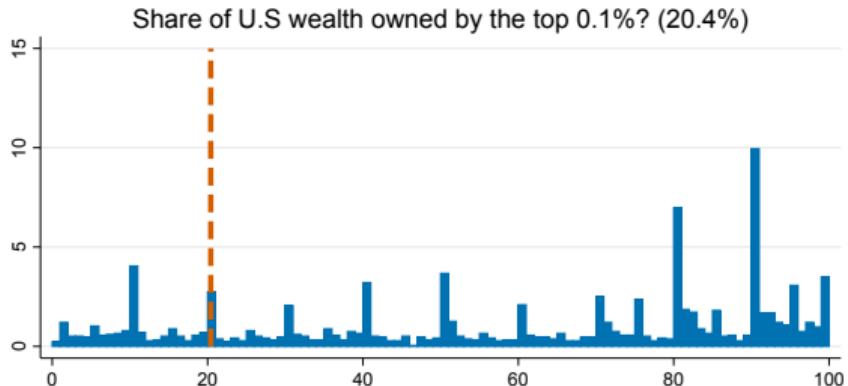
Estate tax rate today? (40%)



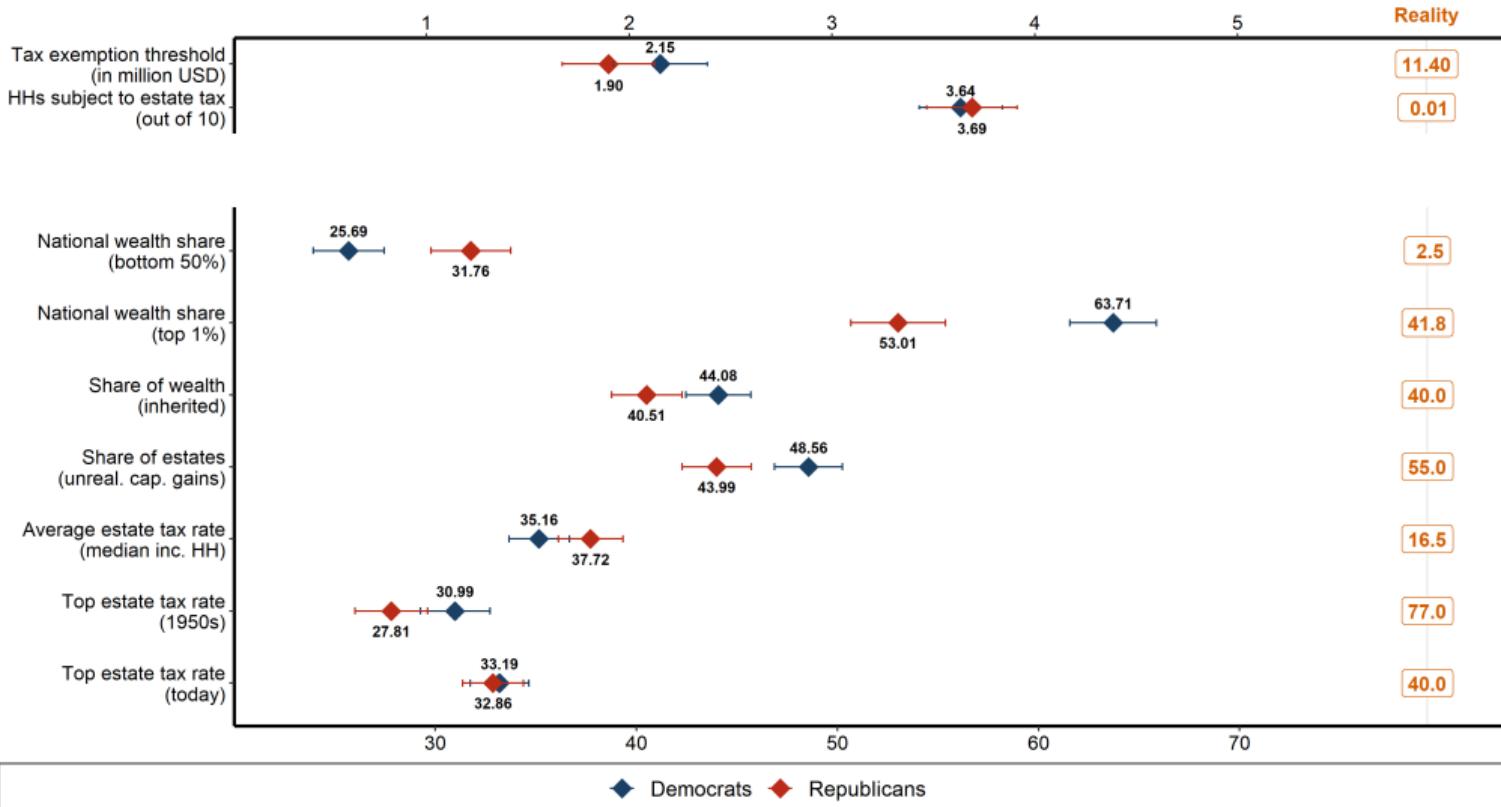
Estate tax rate in the 1950s? (77%)



# Misperceptions about the Estate Tax - Answer Distributions

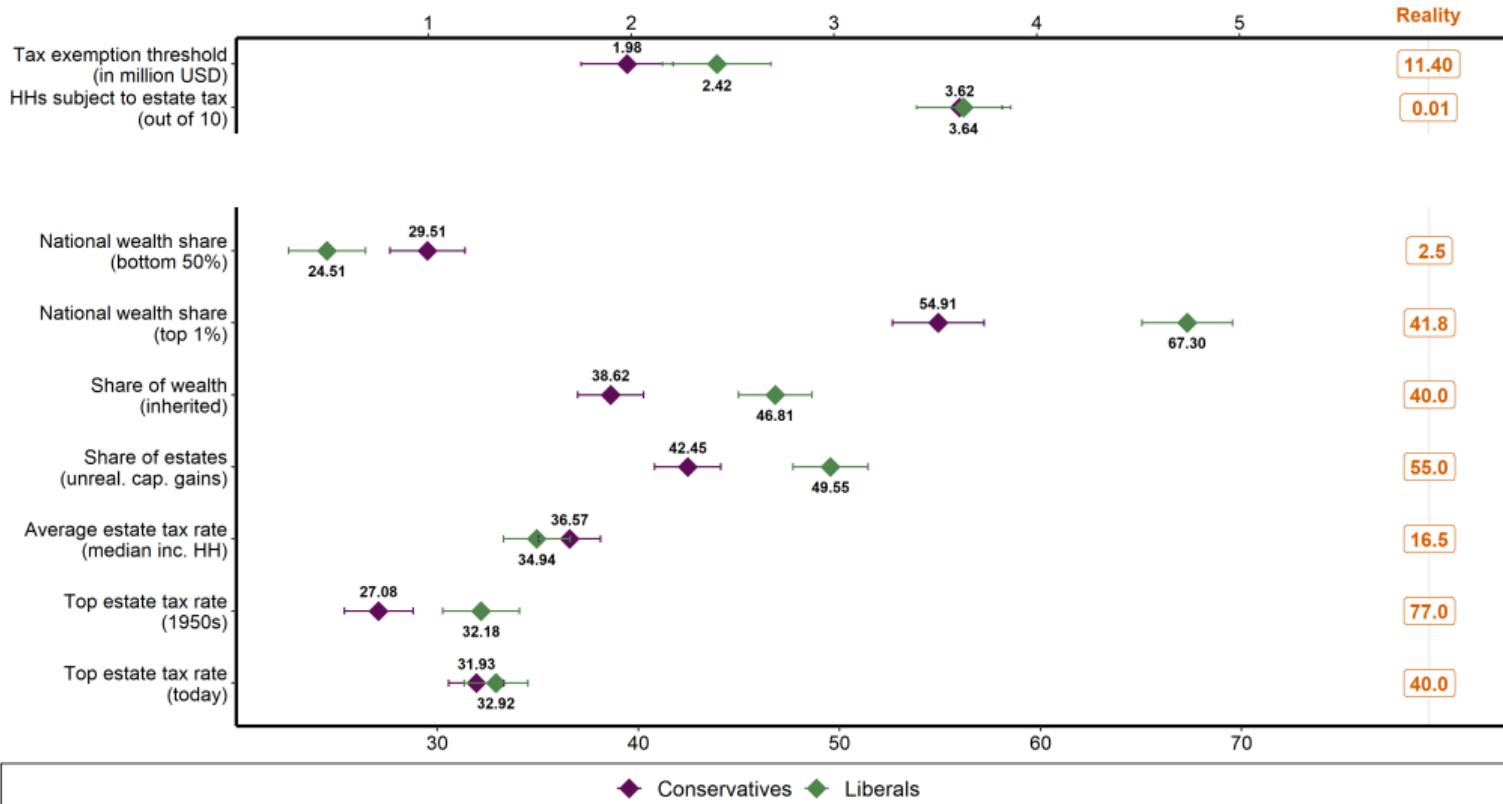


# Estate Tax Perceptions: Republicans vs. Democrats



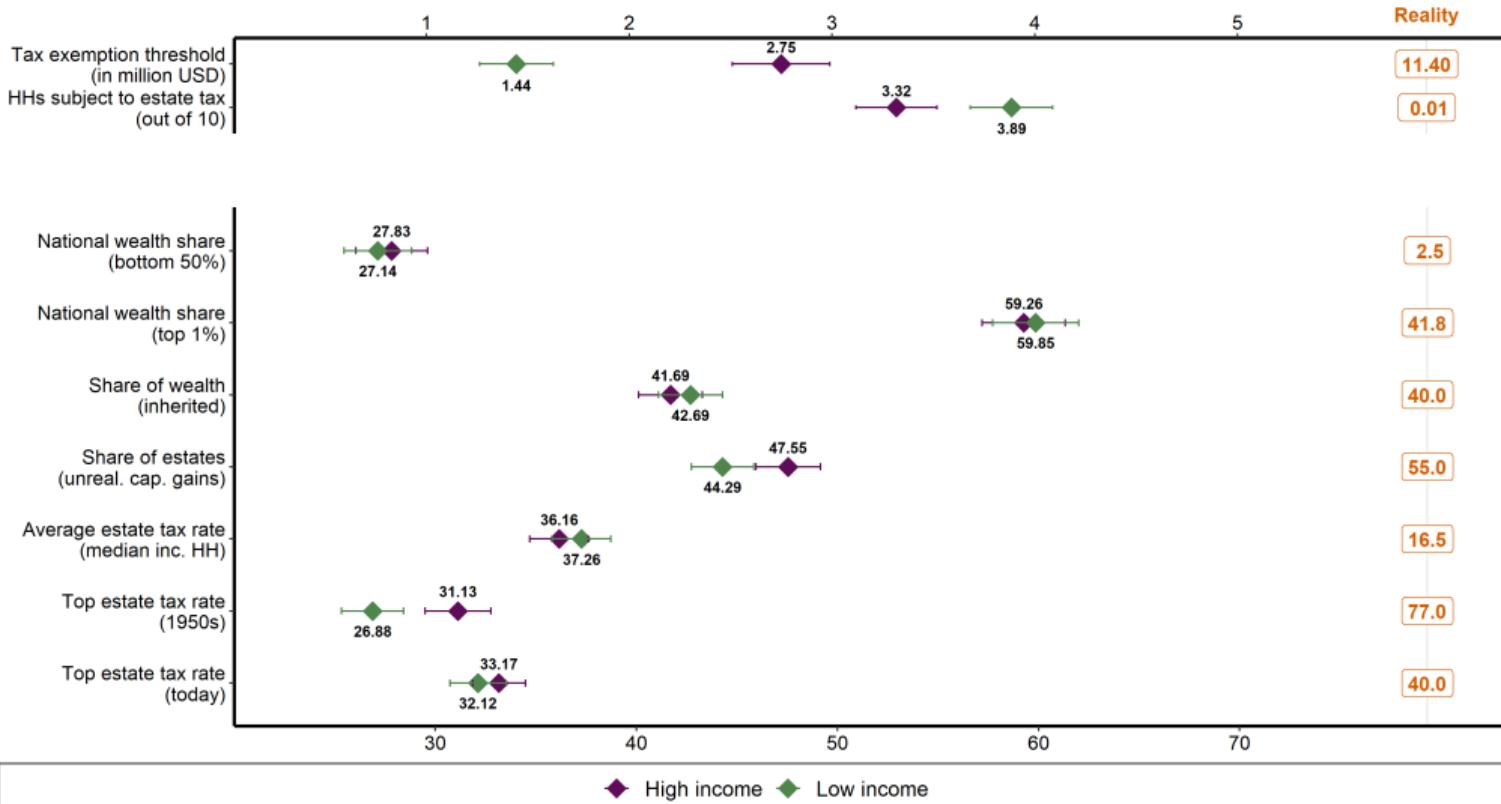
▶ Back

# Estate Tax Perceptions: Liberals vs. Conservatives



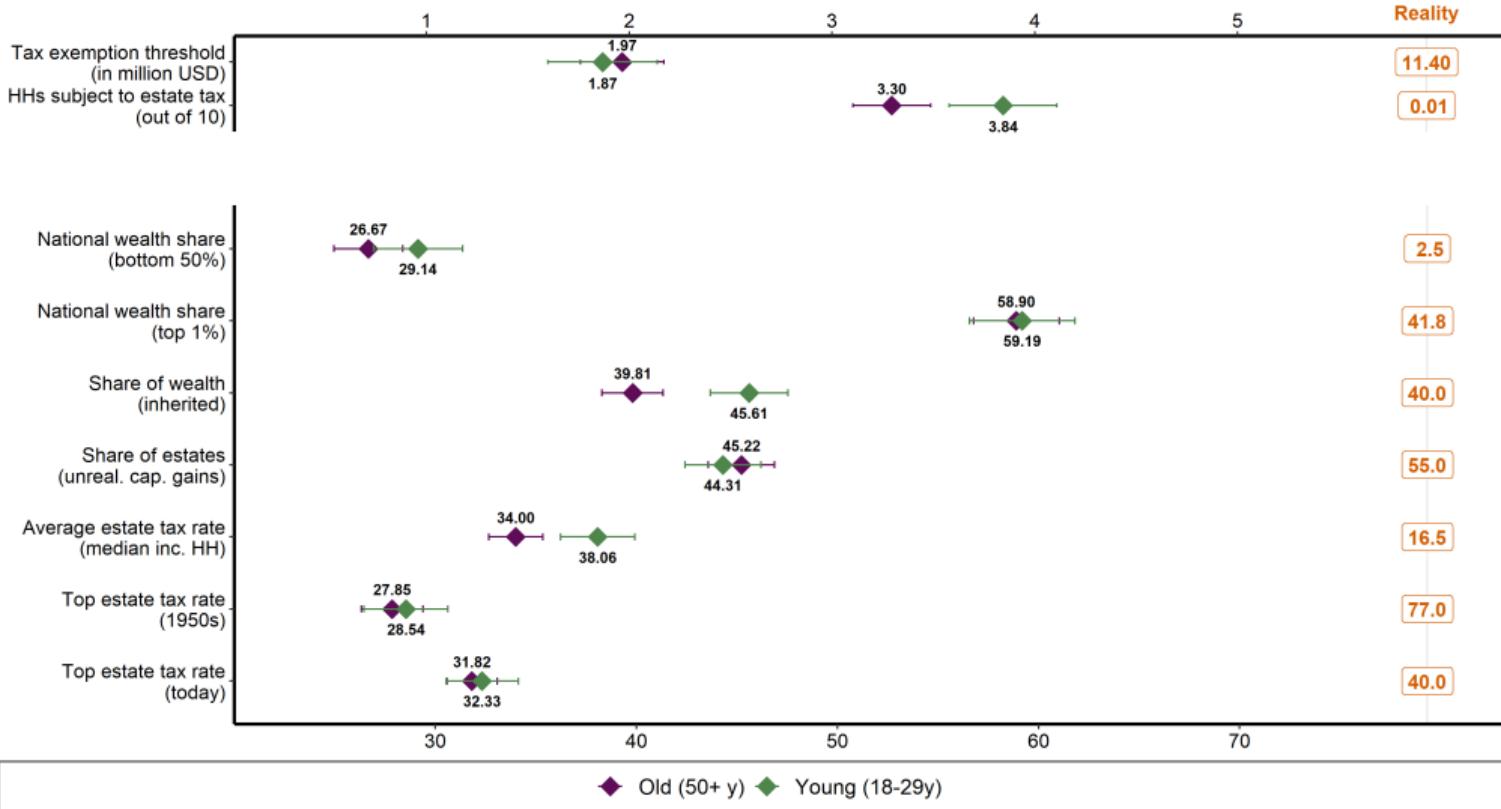
▶ Back

# Estate Tax Perceptions: High Incomes vs. Low Incomes



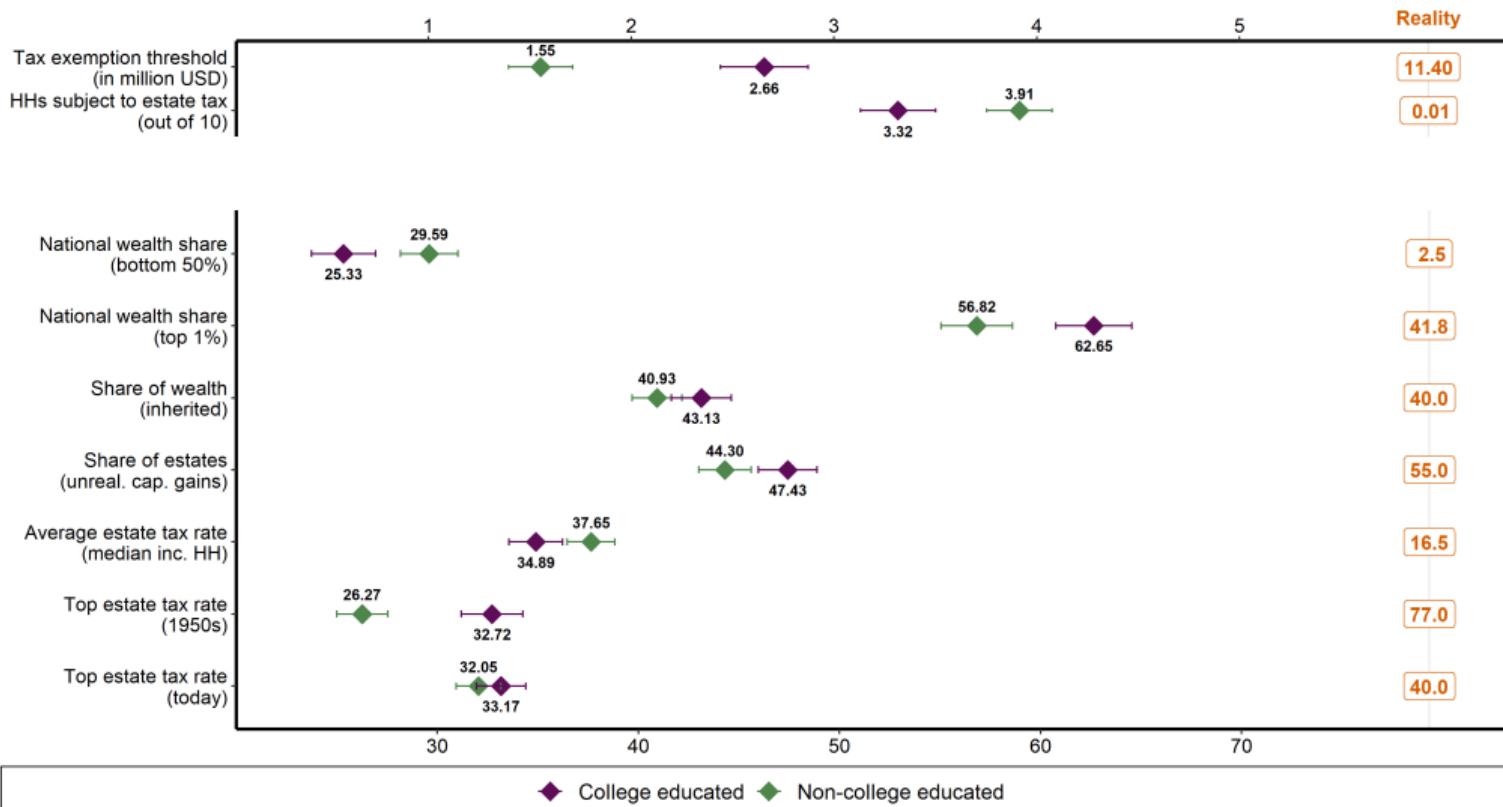
▶ Back

# Estate Tax Perceptions: Young vs. Old



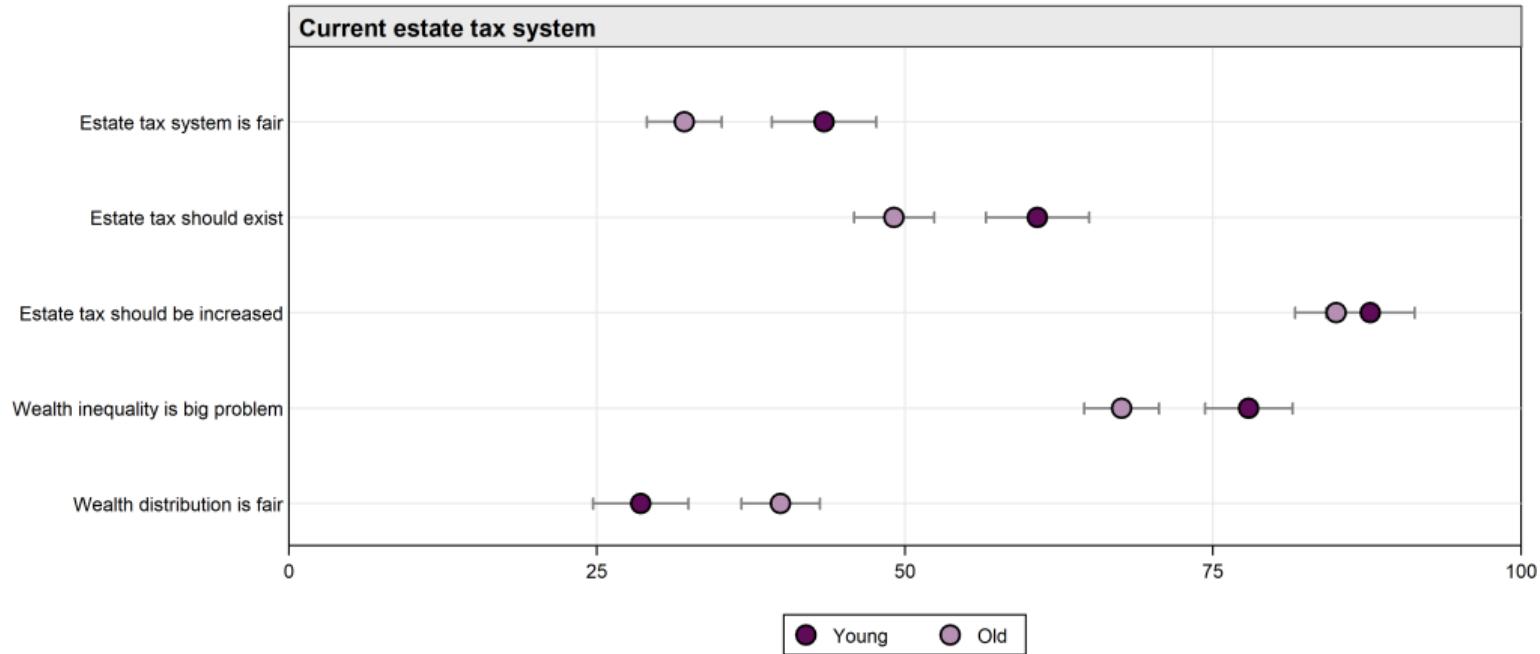
▶ Back

# Estate Tax Perceptions: College Educated vs. Non College Educated



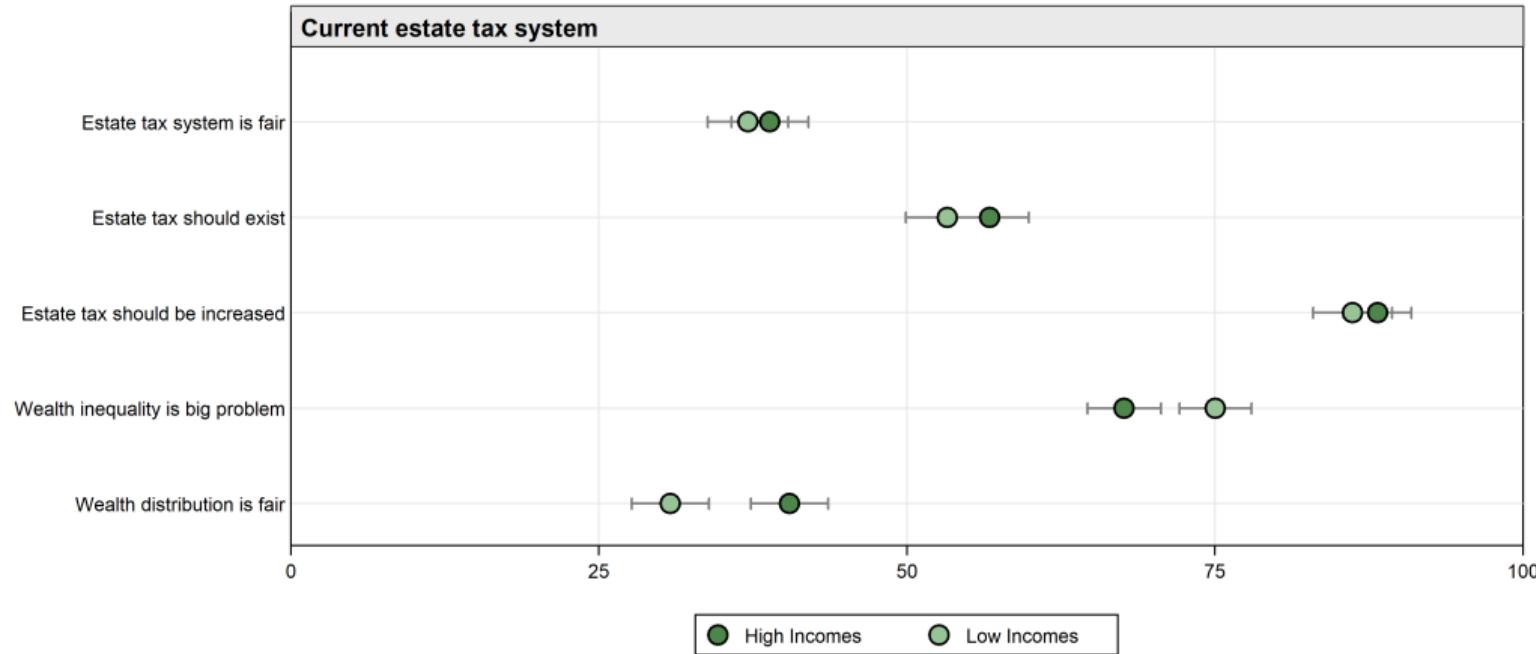
▶ Back

# Outcome questions: Perception of the current estate tax system - By Age



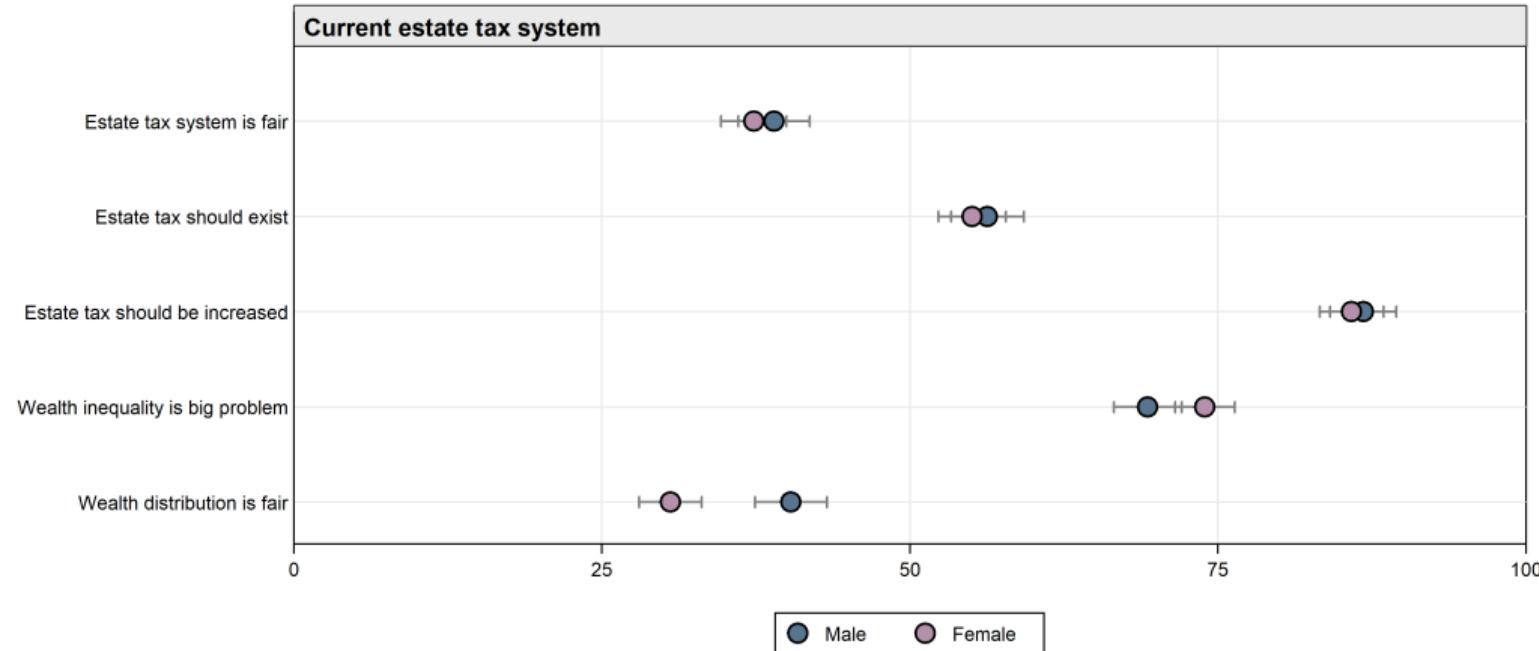
▶ Back

# Outcome questions: Perception of the current estate tax system - By Income



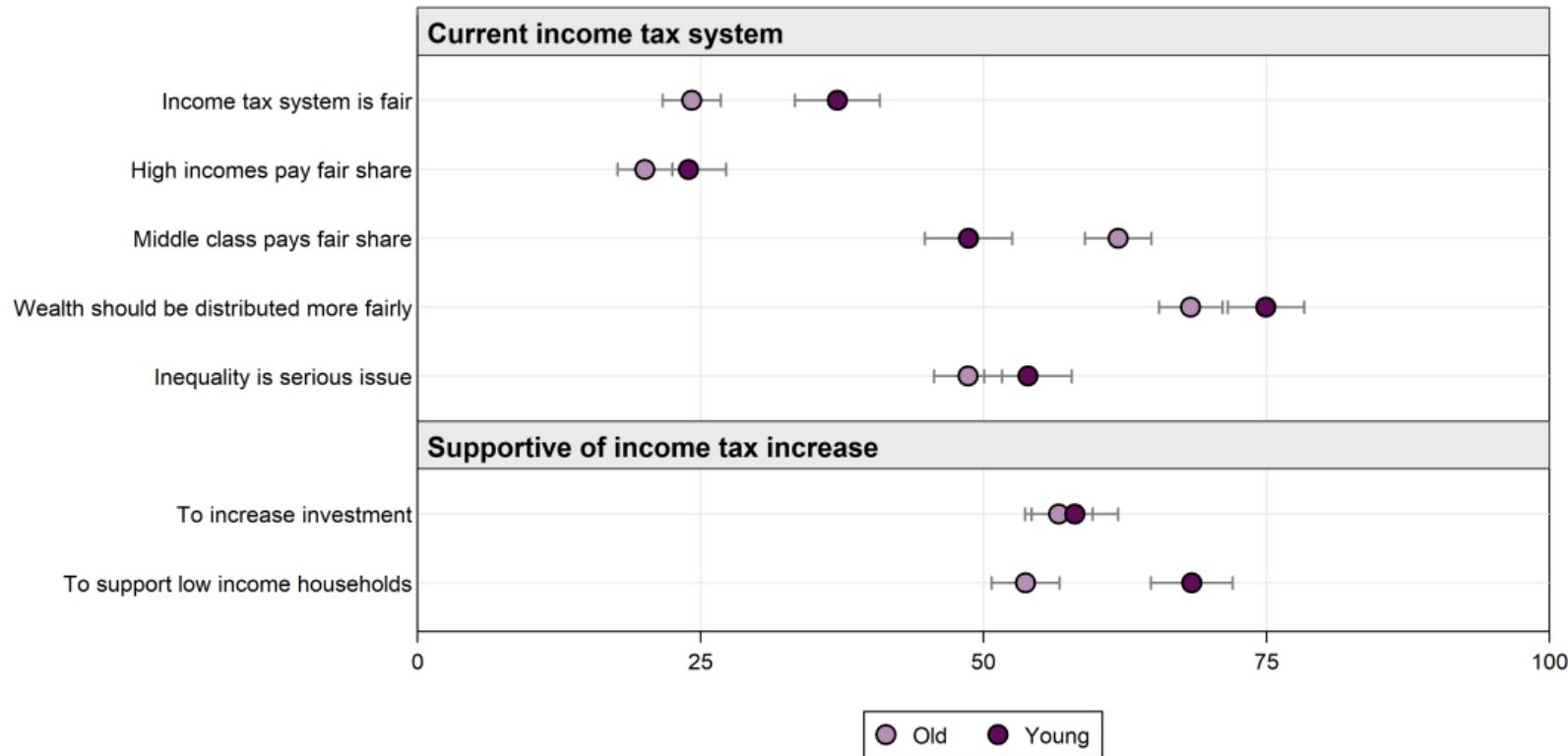
▶ Back

## Outcome questions: Perception of the current estate tax system - By Male/Female



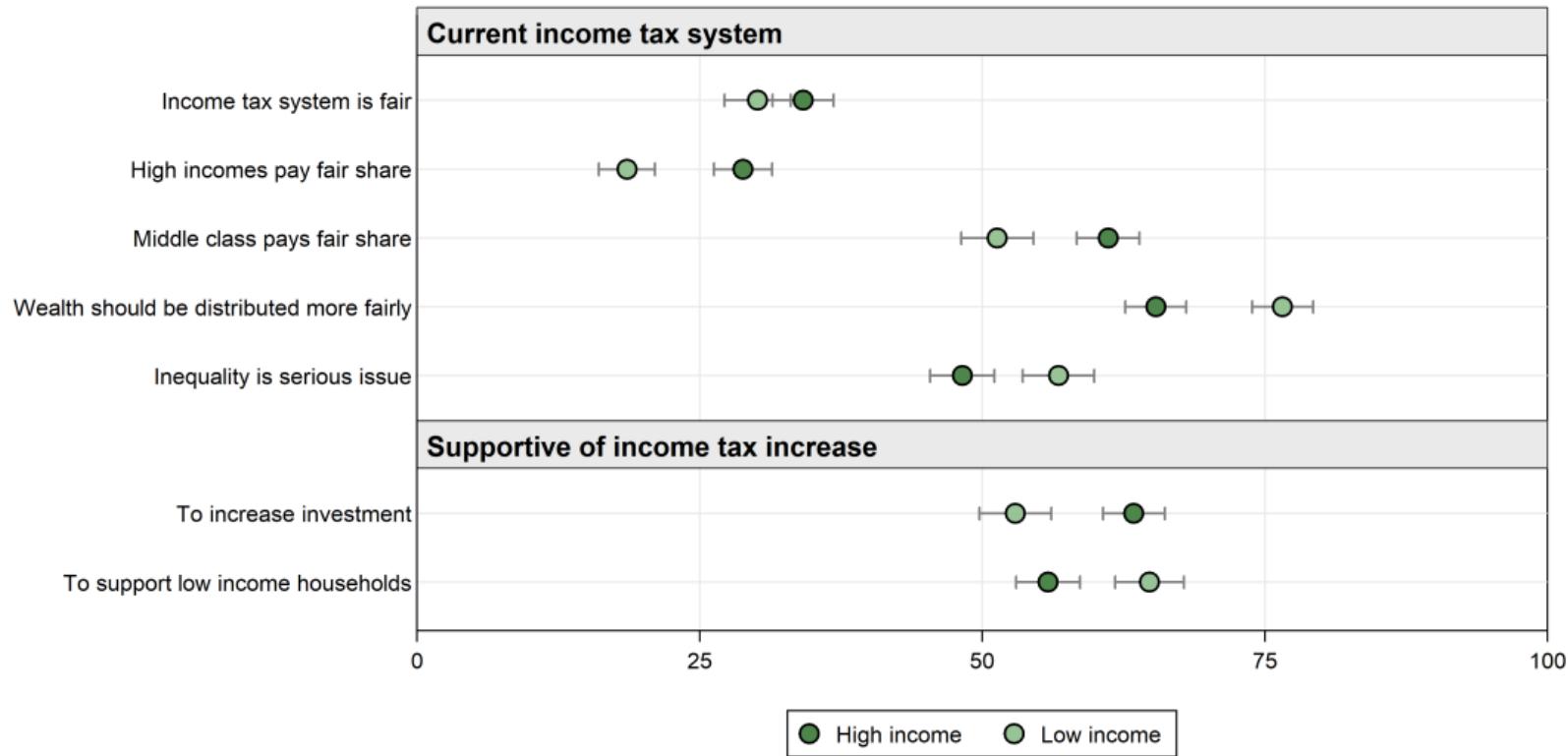
► Back

# Outcome questions: Perception of the current income tax system - By Age



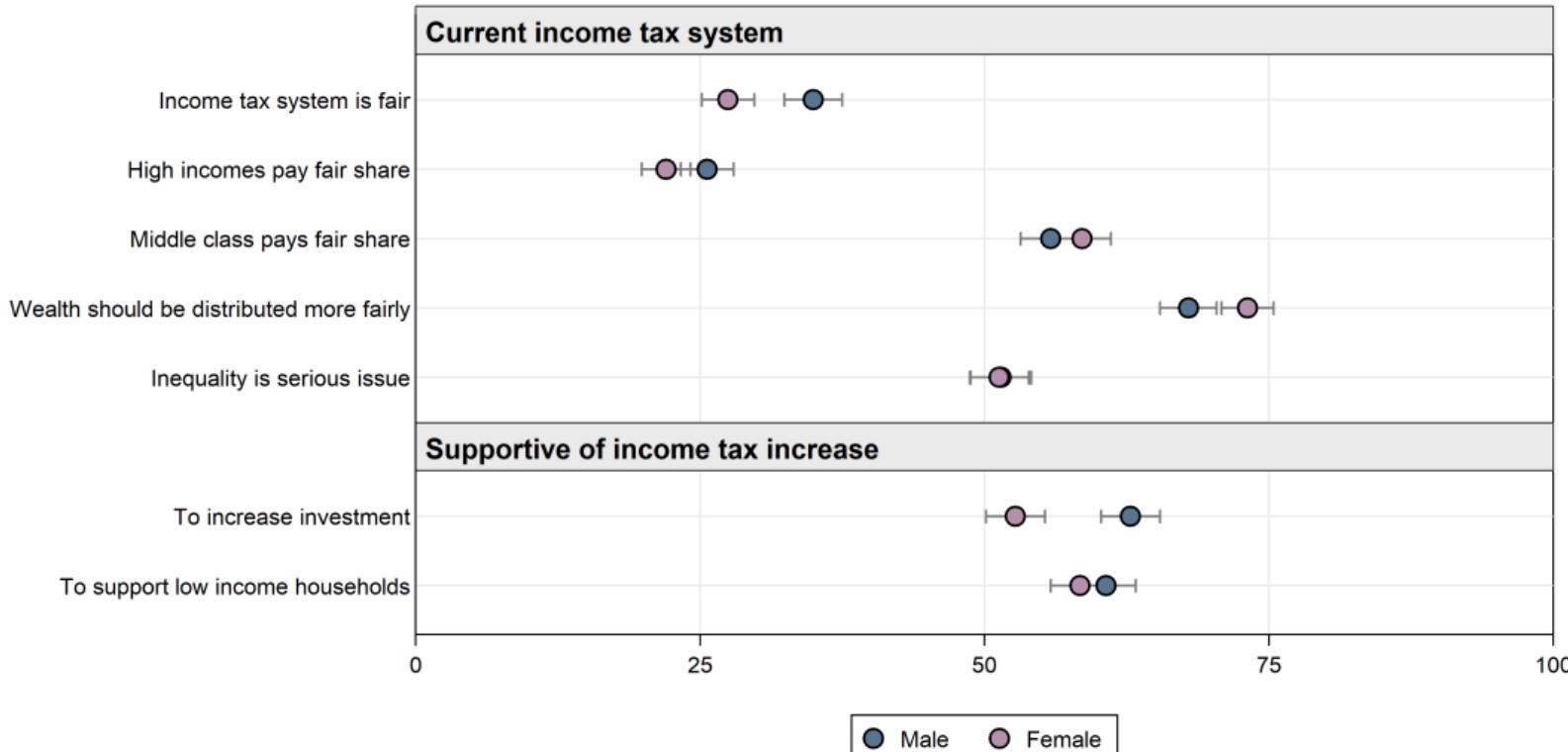
▶ Back

# Outcome questions: Perception of the current income tax system - By Income



▶ Back

# Outcome questions: Perception of the current income tax system - By Male/Female



## Preprocessing Steps – Keyness/Wordclouds (1)

- Given an answer  $d_i$  :
  - 1 Parse  $d_i$  : lower-case every word, remove punctuation, spaces in excess, numbers, misspelled words, very common words that carry no intrinsic meaning ("stopwords") such as and, the, each, then.
  - 2 Lemmatizing remaining words, i.e. grouping together the inflected forms of a word so they can be analysed as a single item.
    - ▶ Use Mechura's (2016) English lemmatization list available from the lexicon package.
    - ▶ F.e. : "policies" becomes policy, "were" becomes "be". → reduces number of distinct textual elements
- Output:  $(\hat{d}_i)$

▶ Back

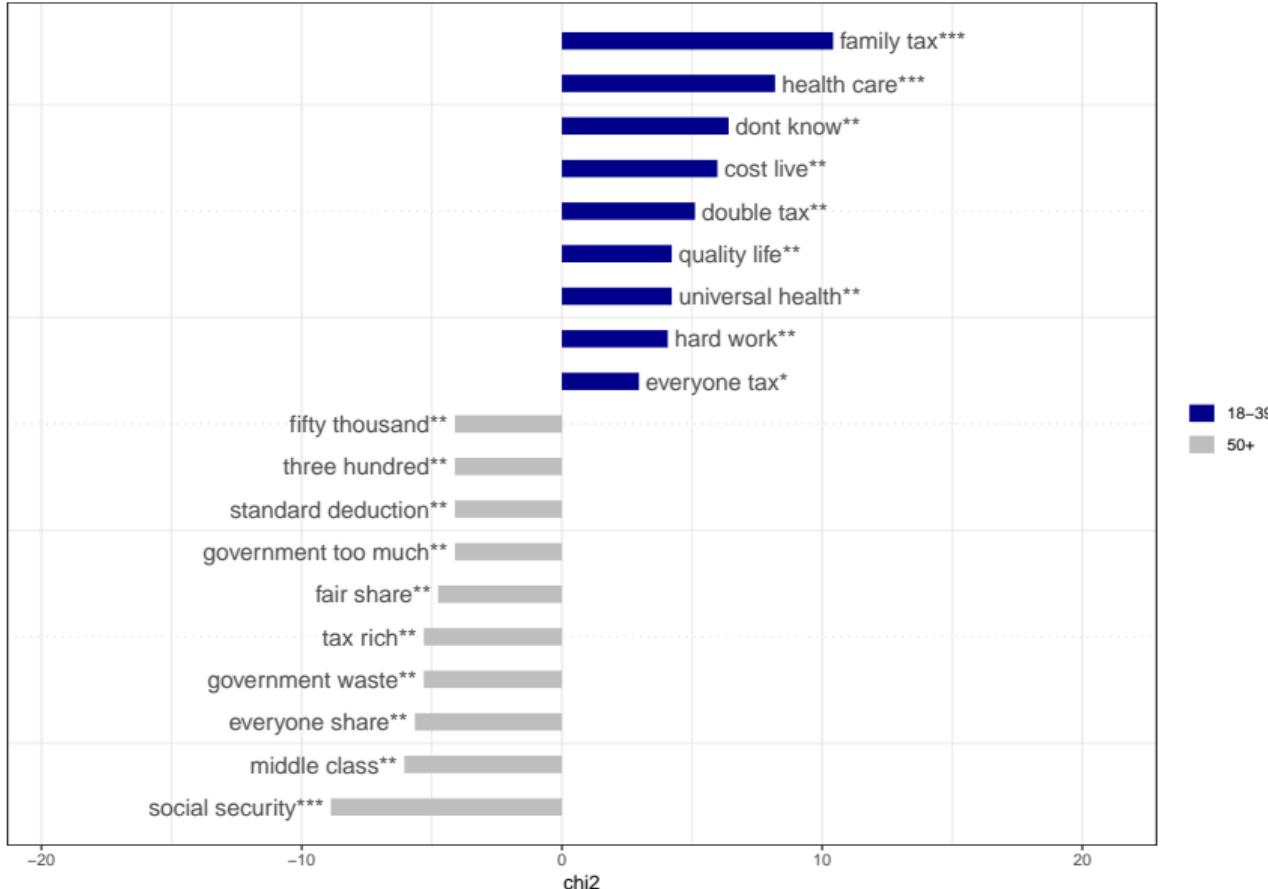
## Preprocessing Steps – Keynes/Wordclouds (2)

- 3 Remove words coming from the question as well as extra words related to the structure of answer.
- F.e. for the question, "what are your main considerations about trade policy ?" : remove "main", "considerations", "trade", "policy" from the answers, as well as "think", "believe", "should"...
- 4 Transform  $\hat{d}_i$  into numerical vector  $c_i$  in which each element is a 2-gram, i.e. a 2-component expression of two words which were separated by 0 or 1 word in the original text. Group together 2-grams which correspond to the same inverted two words. Manually remove 2-grams which do not make sense and duplicated 2-grams (f.e. "tax tax").
- F.e. take  $d_1$  = "We should tax the wealthy more and tax the poor less." After steps 1-2-3 becomes:  $\hat{d}_i$  = "tax wealthy more tax poor less". After step 4 becomes: ['tax wealthy' = 1, 'tax more' = 2, 'wealthy more' = 0 (because it does not make sense), 'tax poor' = 1, 'poor people' = 0, ...]

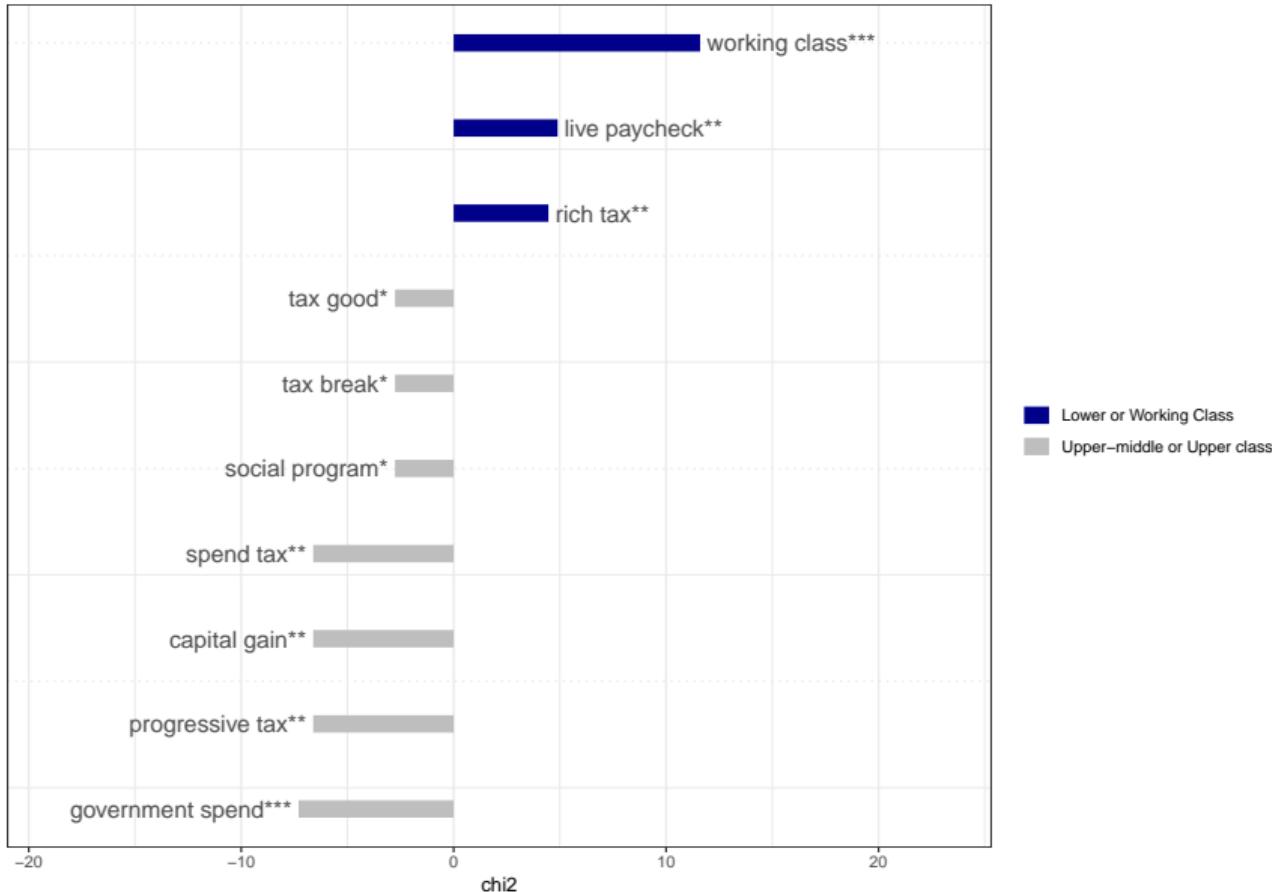
# Who Would Gain if Taxes on High Earners were Increased?

unless decrease  
unless low put program  
get back government official very good college  
low spend working classes class everyone  
ninety nine percent use program no one  
work hard hopefully poor whatever  
except government course base big business government use government employee  
course base big business anybody continue live government everyone lose  
rich find everyone government project person small business month a  
choose artificial government keep perhaps economic eventually one percent  
unfair position long run assist situation government low low make good social  
example definitely such support line elderly low family deficit low good fund  
suppose millionaire percent security move pocket change school say poor working illegal good infrastructure  
literally everyone currently thousand class middle state train american low working hopefully middle low assistance  
financially lower make little dollar time now middle working healthcare government worker rest  
bottom percentage class working poor class far social program class live hundred  
general population unknown poor case infrastructure society middle low social program class live hundred  
instead become every poverty probably fund working class cut middle poor first rich get little job  
elite white happen take except none make n nobody receive disable problem probably low  
everyone good afford work class amount need working class kid area mostly just get  
work good improve find way debt politician good low class lazy special man everyone need  
strong as sen easy find right  
socialist political debt  
fund lowe wealth entire  
difference burden low to wealthy still  
difference stamp majority already  
collar household  
household need short business work due  
handout fortunate working class decrease insure not na  
start although  
low worker tax bracket law revenue  
short term question two  
community tax bracket lose job  
class rich low hundred even gap  
class above class family come  
hope middle hope real  
social security towards grow  
taxpayer certainly literally cost  
get credit away national congress  
incentive class get interest  
everyone low equal share big  
spend economy single always  
upper middle hope low guess top extra  
ability power low wage  
success paycheck low work unless poor middle corporation working poor stuff find loophole free stuff  
minimum happy win corporate  
business government growth  
possibly low everyone except especially less business owner trickle  
government assistance  
assistance program hopefully class  
middle good sure government  
middle good sure government  
homeless close entire country reduction  
social service low program everyone good  
class worker just spend everyone spend

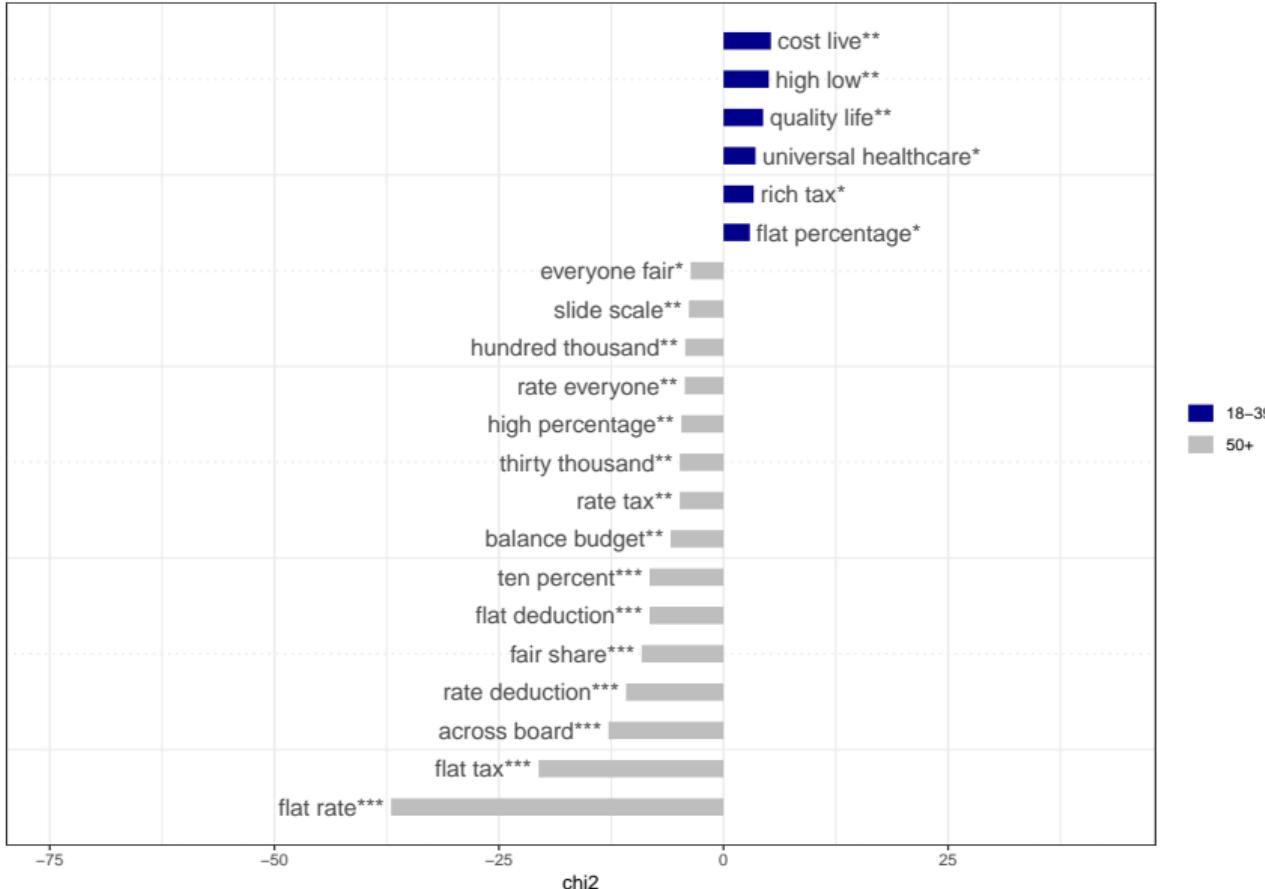
# Main Considerations about the Income Tax? Keywords by Age



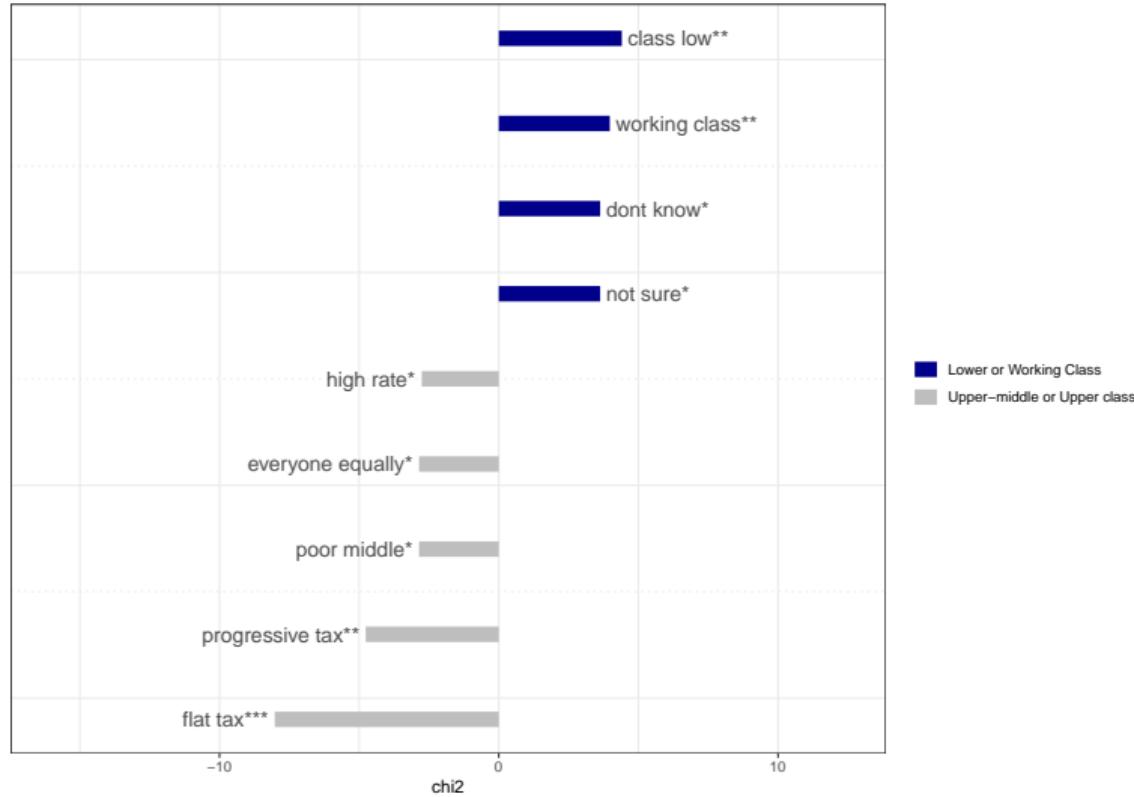
# Main Considerations about the Income Tax? Keywords by Income



# Goals of a Good Income Tax System? Keywords by Age



# Goals of a Good Income Tax System? Keywords by Income



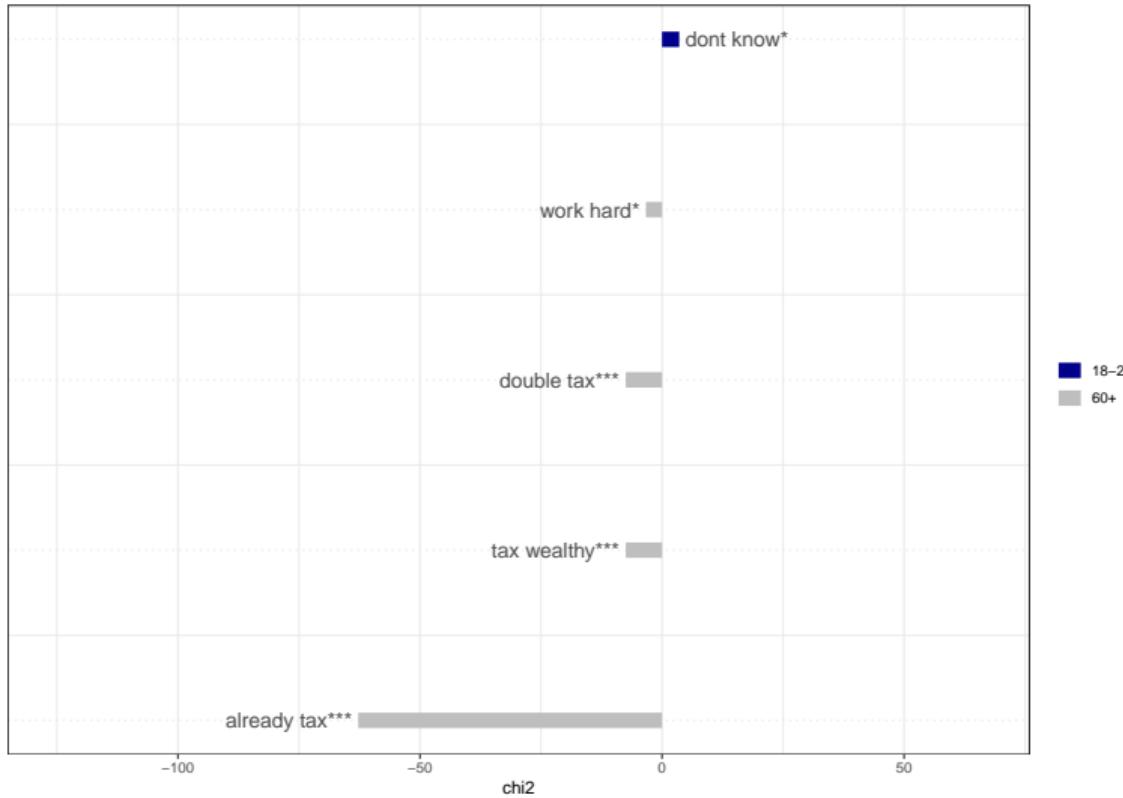
▶ Back

# What would be the Goal of a Good Estate Tax?

tax simply thousand ten tax hundred thousand twenty tax increase tax community tax purpose  
tax current income already nothing tax, twenty two purpose taxable tax collect tax tax program  
rate low anything five base percentage tax large capital gain already income little little progressive tax  
government steal million fifty tax zero twenty thousand fifteen million heir base inherit start tax  
little five hundred million five fifty tax zero twenty thousand fifteen million heir base inherit start tax  
million fifty wealthy sharefeetax eliminate tax inheritance concentration wealth let percentage tax  
tax thirty public education twenty million tax inheritance concentration wealth let percentage tax  
high wealth very wealthy tax anything thousand hundred inheritance tax reasonable rate  
tax none low bracket tax twenty tax wealth hundred fifty low high knowledge tax  
fair high tax support hundred tax tax first ten fair allow family wealthy tax  
ten across tax collect five fair base income fifty thousand low family tax forty  
large little tax now rate ten rate tax tax worth none tax low state tax forty  
tax also thirty five help wealth tax first ten fair allow family wealthy tax  
slide scale five hundred tax bracket fair income five twenty  
asset tax tax inherit fair share tax live tax matter tax seem  
ten thousand million tax zero tax satisfy tax tax completely  
rich poor tax death low rate even tax tax law very rich  
high low tax earn wealth tax ten tax tax base fair everyone  
tax away tax transfer current tax small tax tax rich tax asset high high  
tax depend flat rate tax low fair tax low tax tax capital  
middle low little tax five tax tax wealthy tax already earn  
property tax hundred thousand tax little  
tax receive never tax tax fair tax sale tax class  
inherit tax transfer heir million ten tax two million tax fair tax sale tax class  
income rate tax apply tax way tax ten million tax fair tax sale tax class  
mean tax upper class tax property five thousand tax family  
upper class tax possible very very reduce tax high income tax government tax allow  
tax already family farm ten five four hundred thousand tax across board tax million tax break  
tax upper twenty tax two hundred thousand five double tax high bracket help low  
individual tax hundred twenty everyone tax million million tax fund wealth transfer depend size tax work  
yes satisfy first place avoid tax low possible very low fifty million high class limit tax fund tax  
tax poor tax significant wealth heir afford something fair  
tax around ultra wealthy anything million consider tax low none scale baseless fifty  
reasonable tax set tax avoid base upon right tax government tax income inherit treat income bracket tax  
tax direct understand tax none already help government wealthy fair percentage income sale tax little fortunate  
nothing government tax scale inherit wealth income base

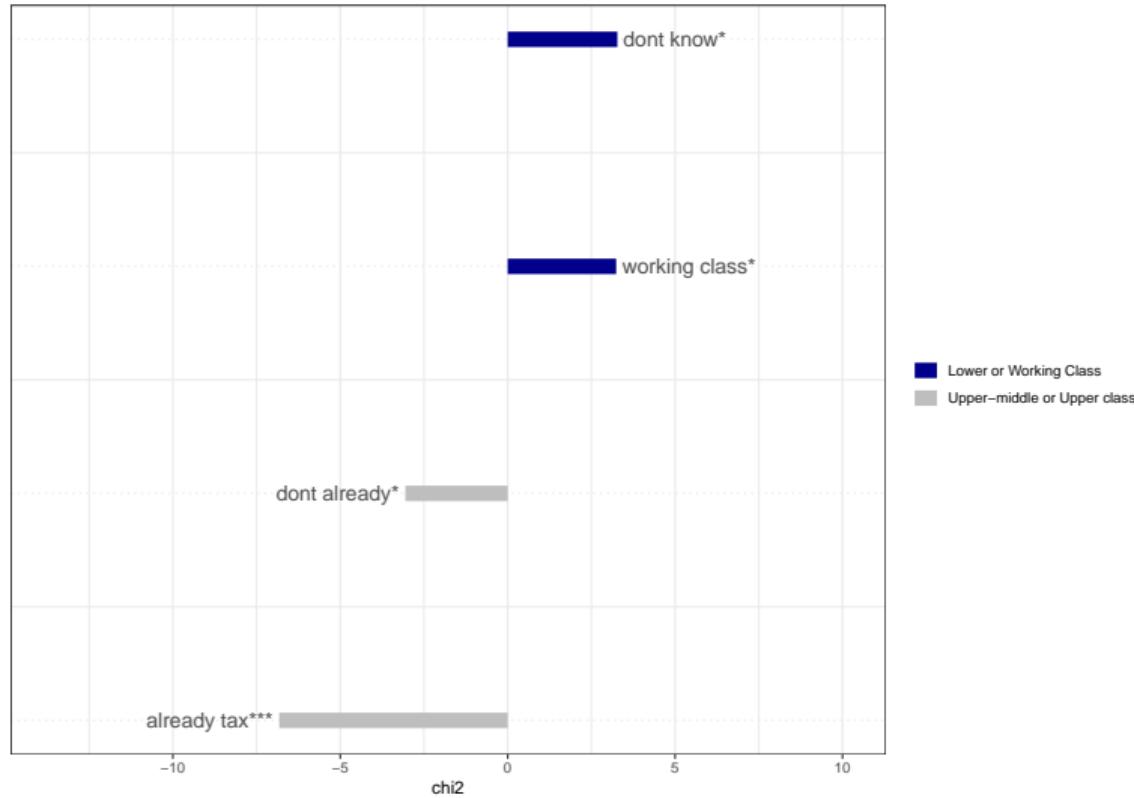
## **Who would Gain if the Estate Tax were Increased?**

# Main Considerations about the Estate Tax? Keywords by Age



▶ Back

# Main Considerations about the Estate Tax? Keywords by Age

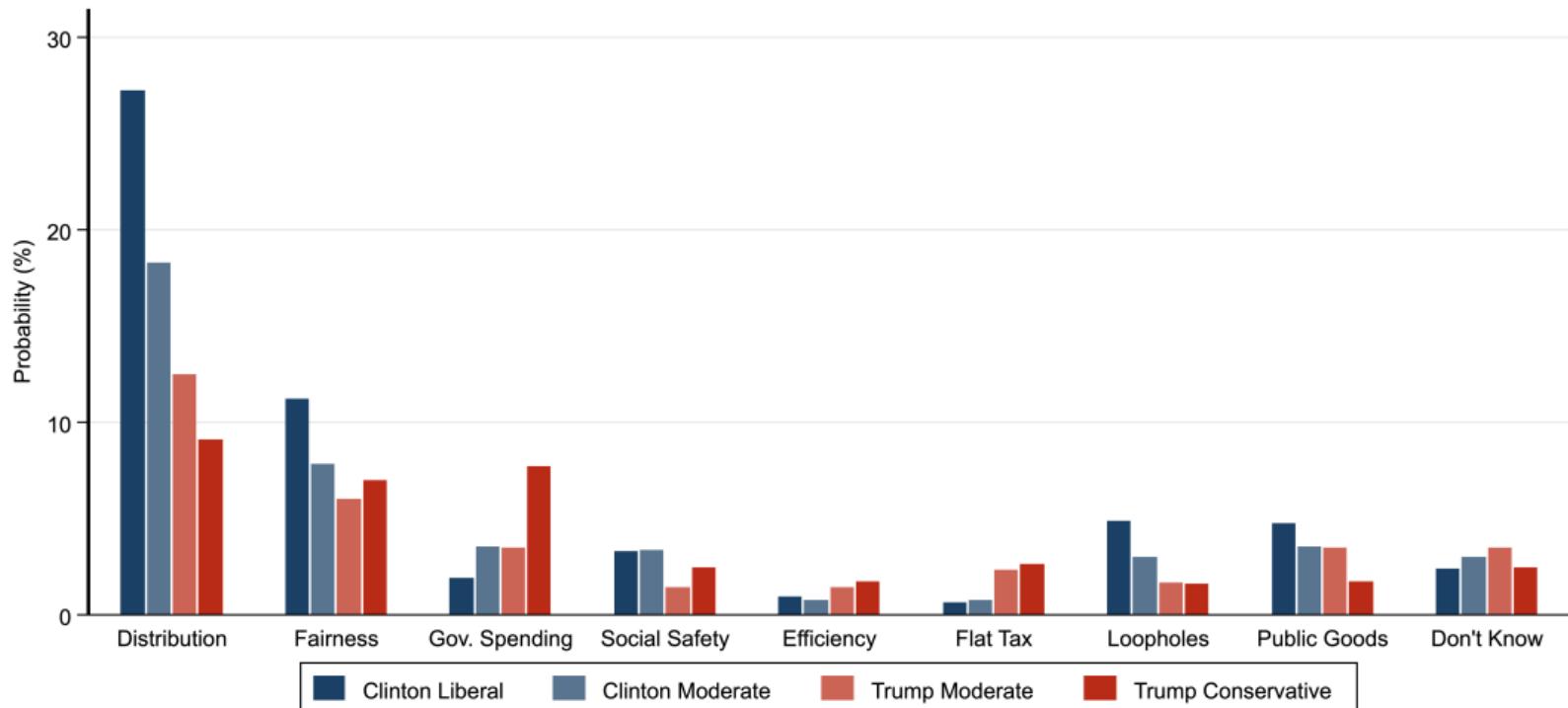


▶ Back

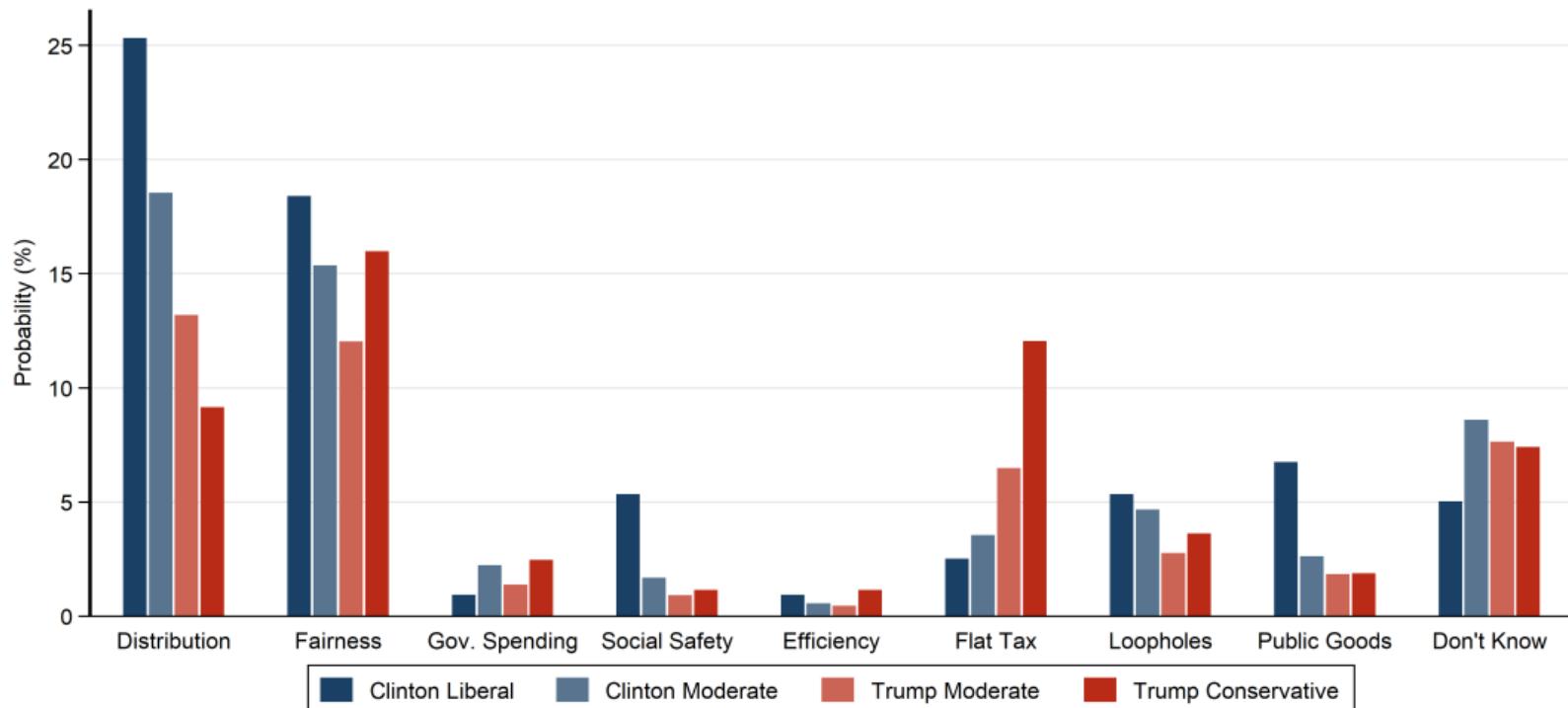
## Preprocessing Steps – Topic analysis

- Given an answer  $d_i$  :
  - 1 Parse  $d_i$  : lower-case every word, remove punctuation, spaces in excess, numbers, misspelled words, very common words that carry no intrinsic meaning ("stopwords") such as and, the, each, then.
  - 2 Reduce remaining words to common root (stemming)
    - ▶ Use Snowball stemming algorithm, by Porter (2001).
    - ▶ *policies* and *policy* become *polic* → reduces number of distinct textual elements
- Output: ( $\hat{d}_i$ )
- 3 Transform  $\hat{d}_i$  into numerical vector  $c_i$  in which each element is the count of a distinct textual token (either a word or an  $n$ -components expression,  $n$ -gram)
- F.e. take  $d_1$  = "We should tax the wealthy more and the poor less."
  - ▶ After steps 1-2 becomes:  $\hat{d}_1$  = "tax wealthi poor less"
  - ▶ After step 3 becomes: ['tax' = 1, 'wealthi' = 1, 'poor' = 1, 'less' = 1, 'tax wealthi' = 1, 'wealthi poor' = 1, 'poor less' = 1, 'house' = 0, ...]
- 4 Generate topic dummy variables equal to 1 when an element of  $c_i$  matches that of a custom-made topic dictionary.

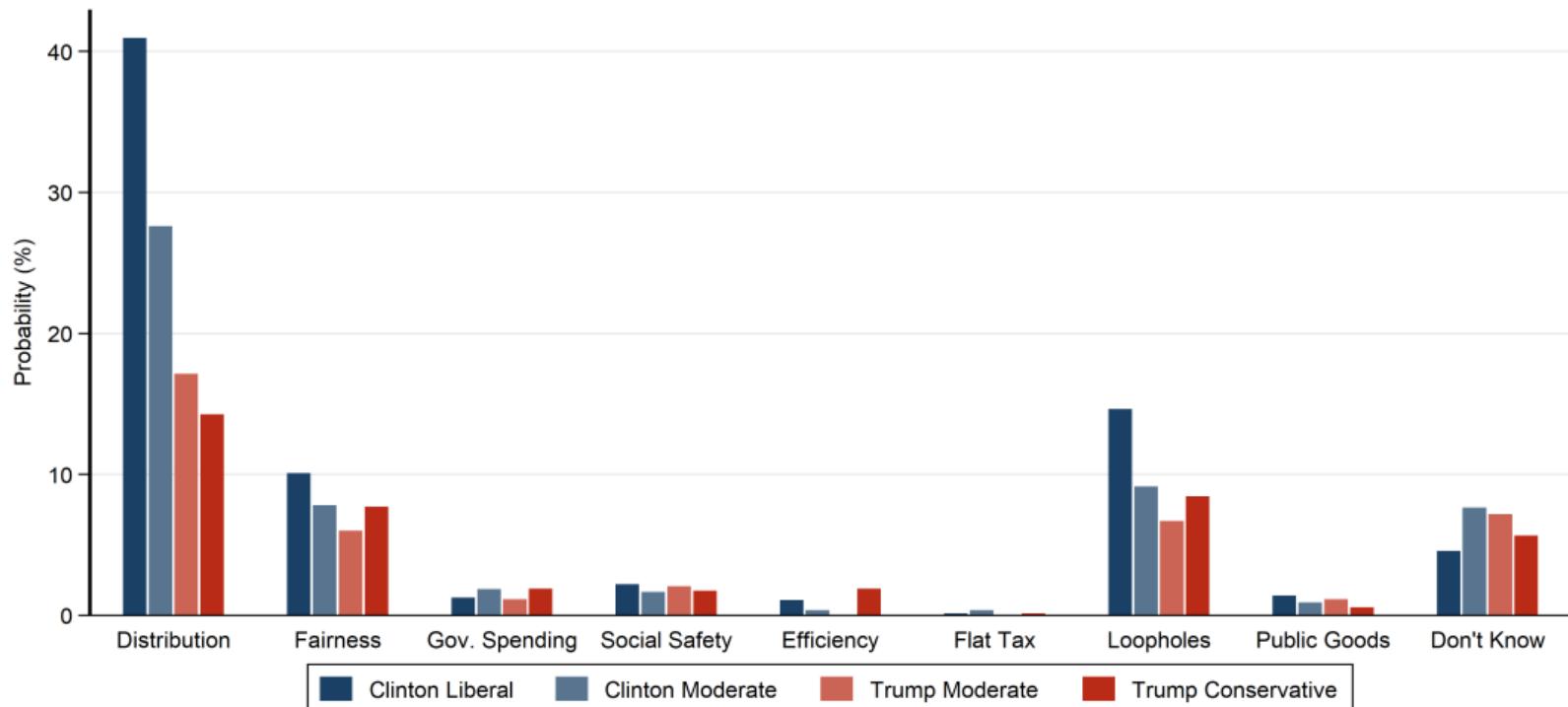
# Main Considerations about the Income Tax? Probability of Mentioning Topic by Political Views



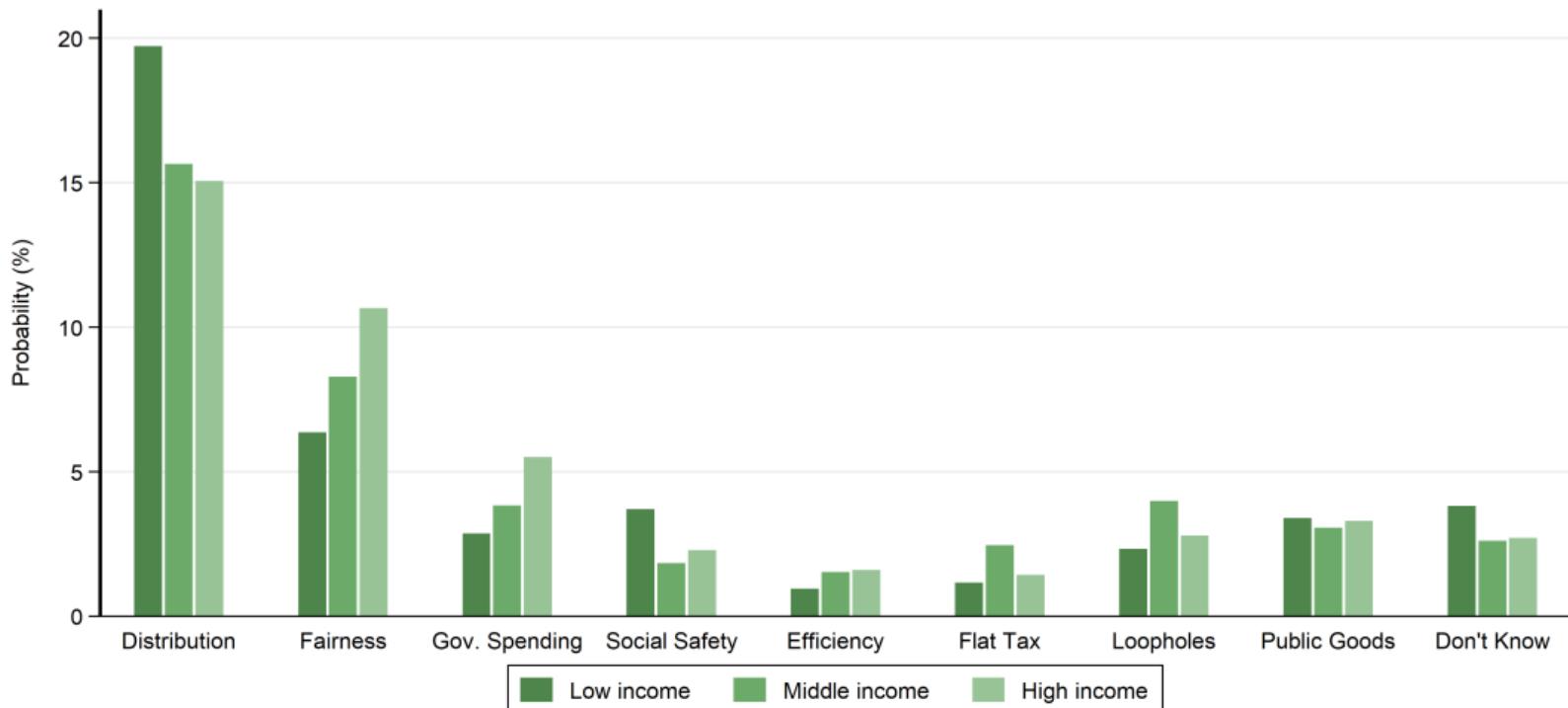
# Goals of a Good Income Tax System? Probability of Mentioning Topic by Political Views



# Shortcomings of the Income Tax System? Probability of Mentioning Topic by Political Views

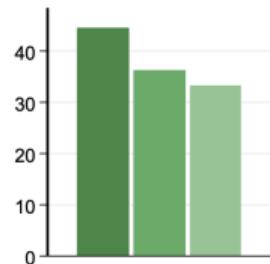


# Main Considerations about the Income Tax? Probability of Mentioning Topic by Income

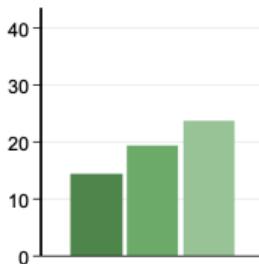


# Main Considerations about the Income Tax? Relative Frequency of Topics by Income

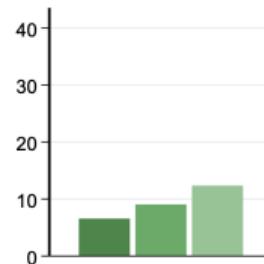
Distribution



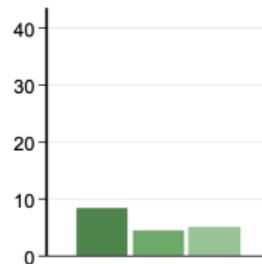
Fairness



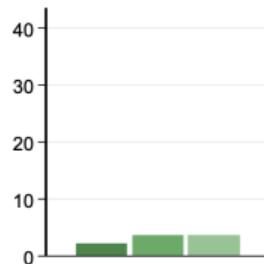
Gov. Spending



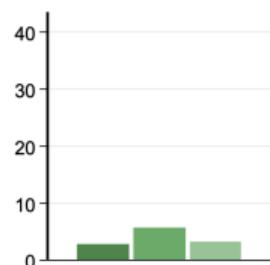
Social Safety



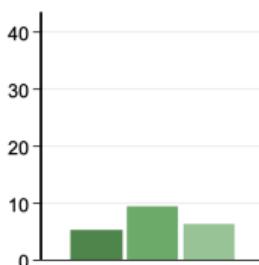
Efficiency



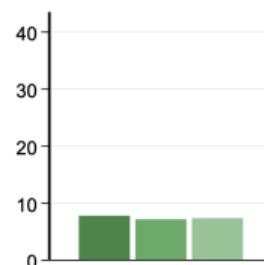
Flat Tax



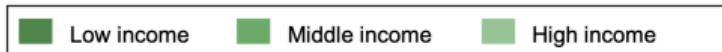
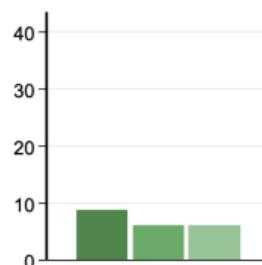
Loopholes



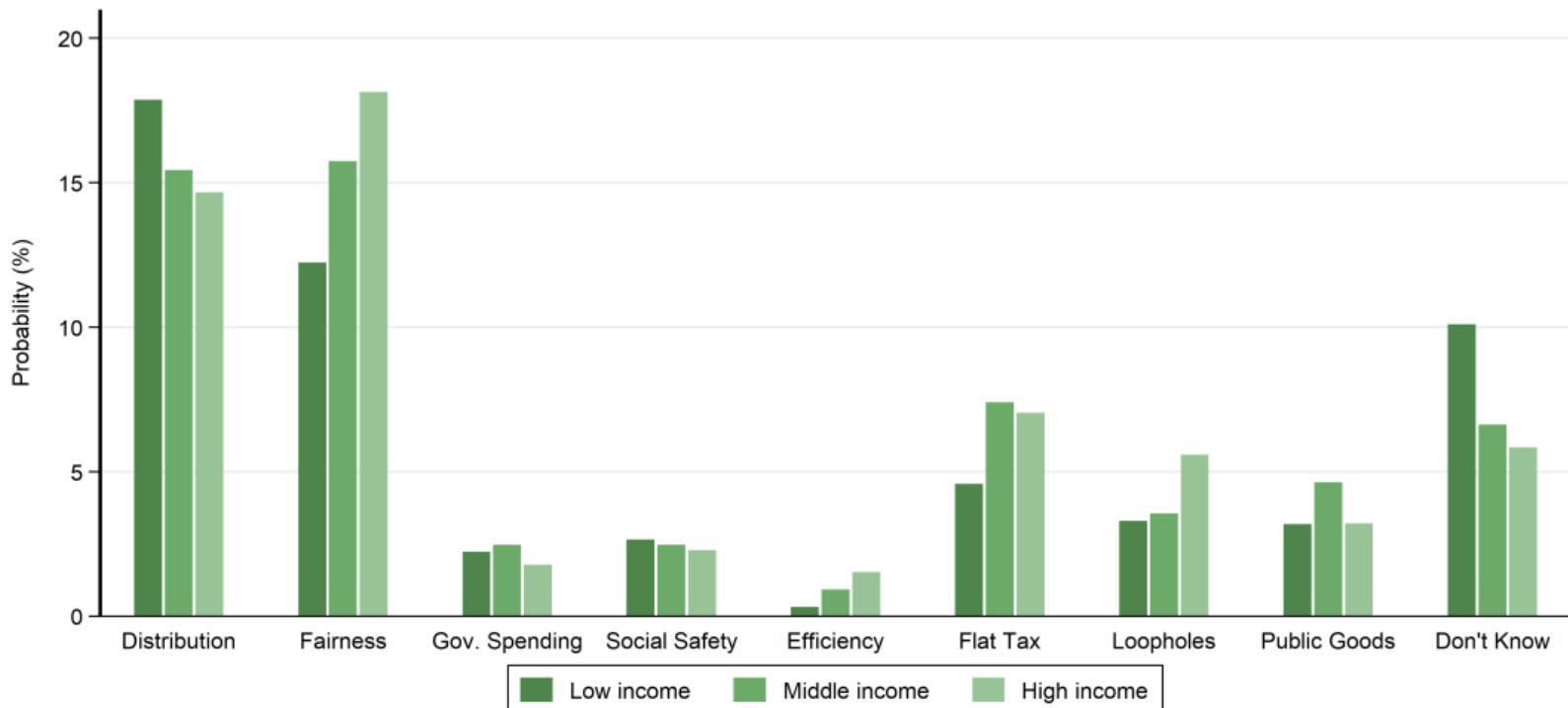
Public Goods



Don't Know

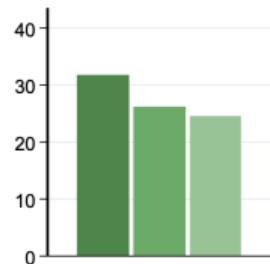


# Goals of a Good Income Tax System? Probability of Mentioning Topic by Income

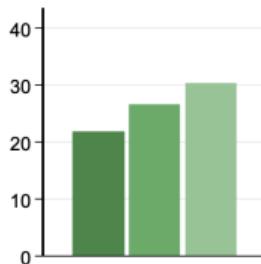


# Goals of a Good Income Tax System? Relative Frequency of Topics by Income

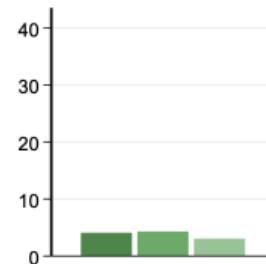
Distribution



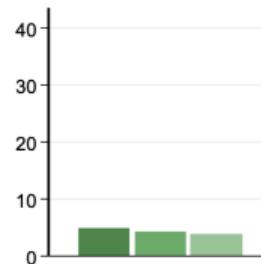
Fairness



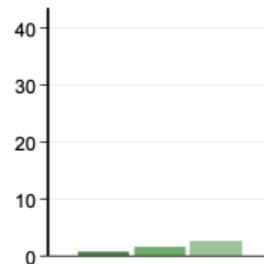
Gov. Spending



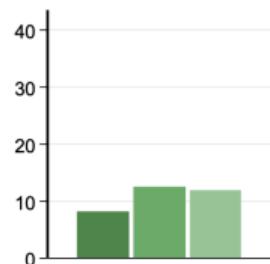
Social Safety



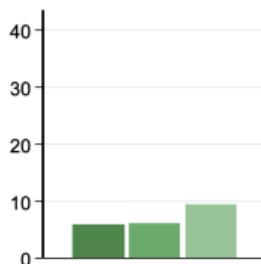
Efficiency



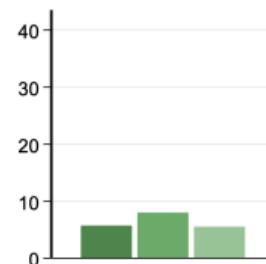
Flat Tax



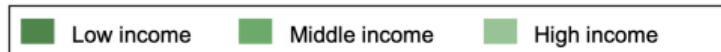
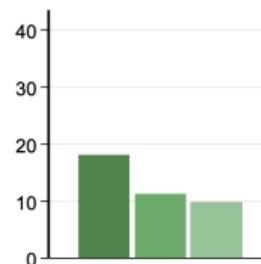
Loopholes



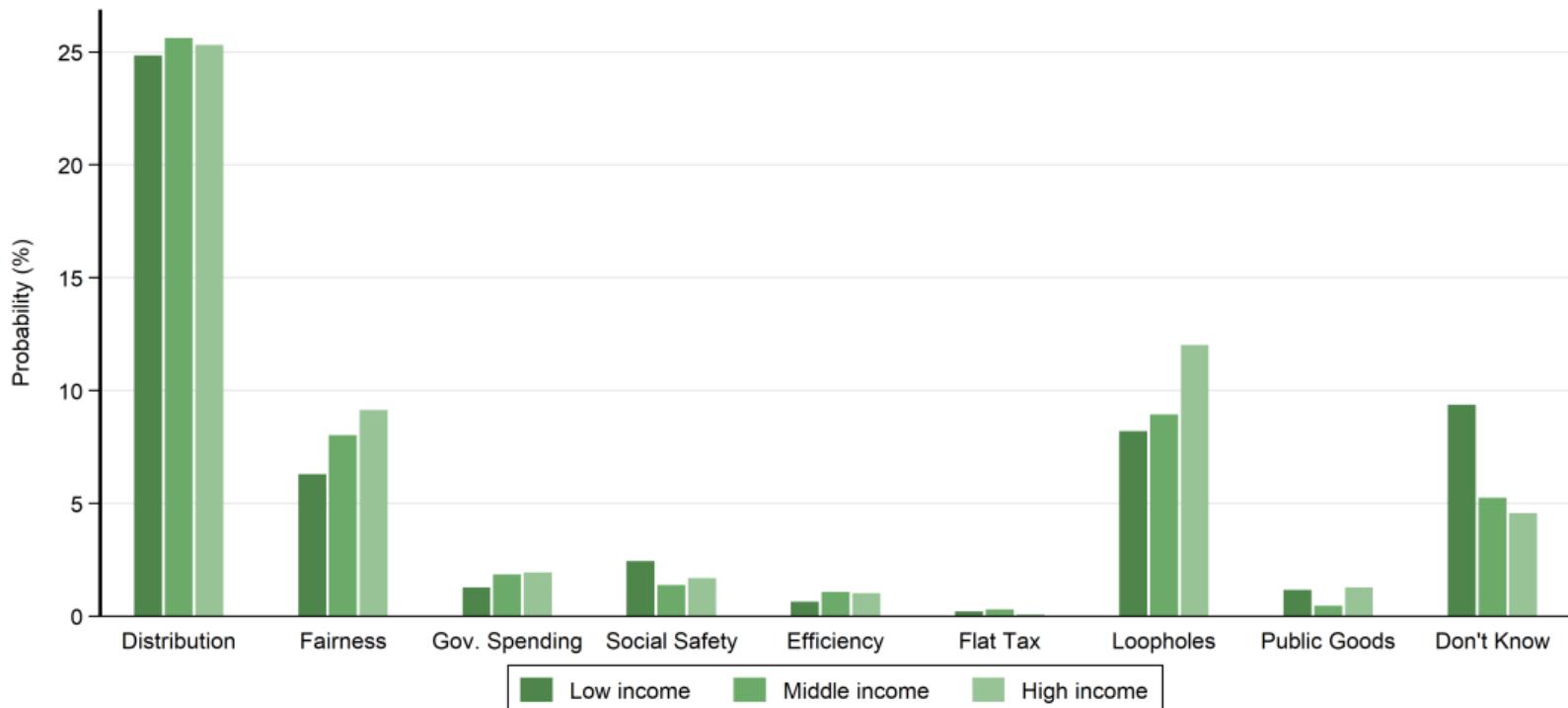
Public Goods



Don't Know

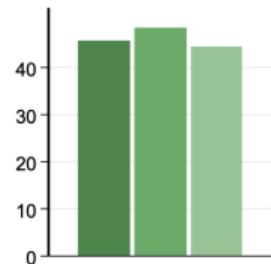


# Shortcomings of the Income Tax System? Probability of Mentioning Topic by Income

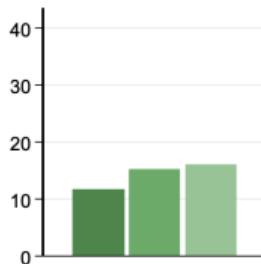


# Shortcomings of the Income Tax System? Relative Frequency of Topics by Income

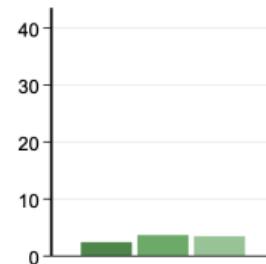
Distribution



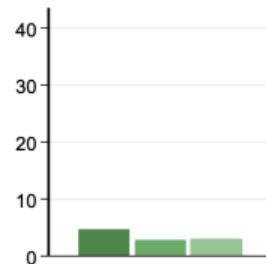
Fairness



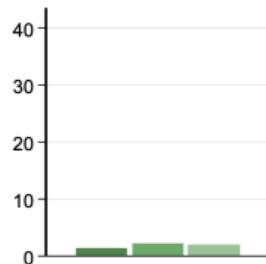
Gov. Spending



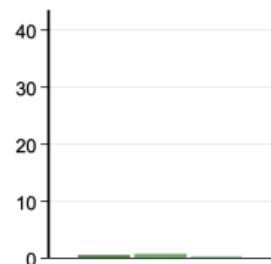
Social Safety



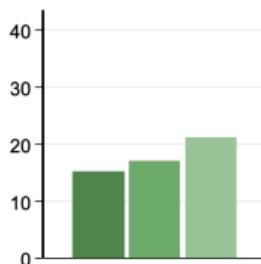
Efficiency



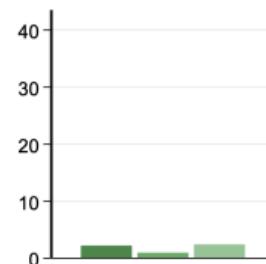
Flat Tax



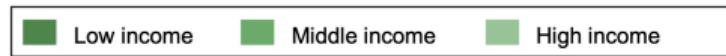
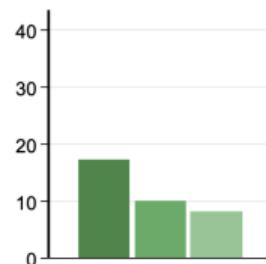
Loopholes



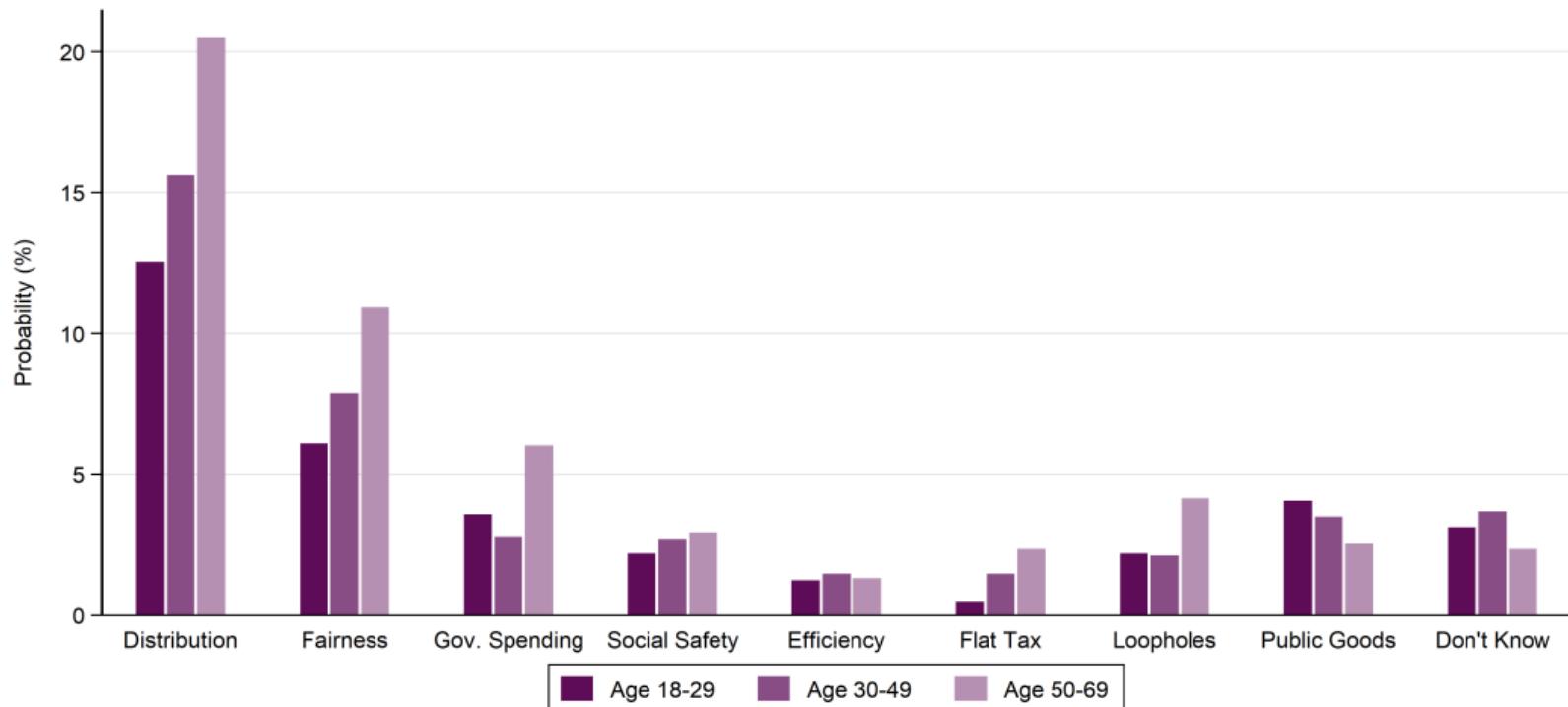
Public Goods



Don't Know

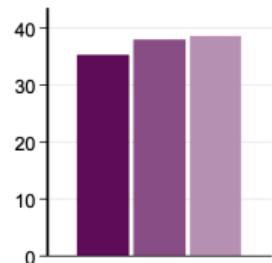


# Main Considerations about the Income Tax? Probability of Mentioning Topic by Age

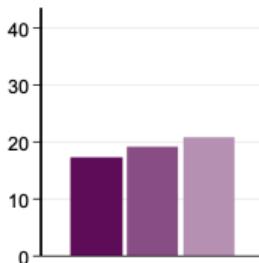


# Main Considerations about the Income Tax? Relative Frequency of Topics by Age

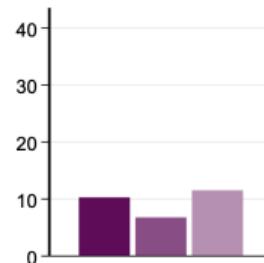
Distribution



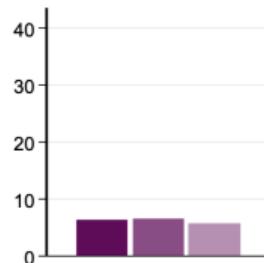
Fairness



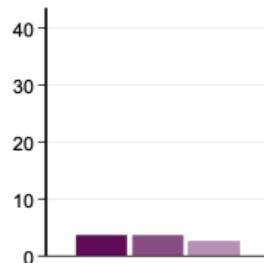
Gov. Spending



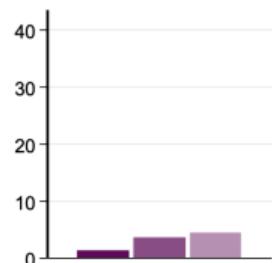
Social Safety



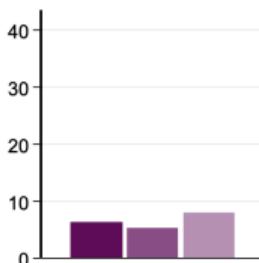
Efficiency



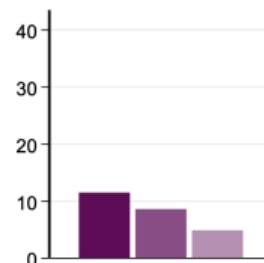
Flat Tax



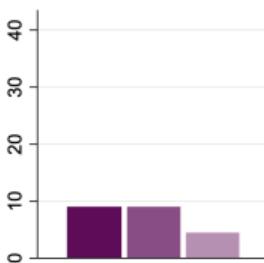
Loopholes



Public Goods

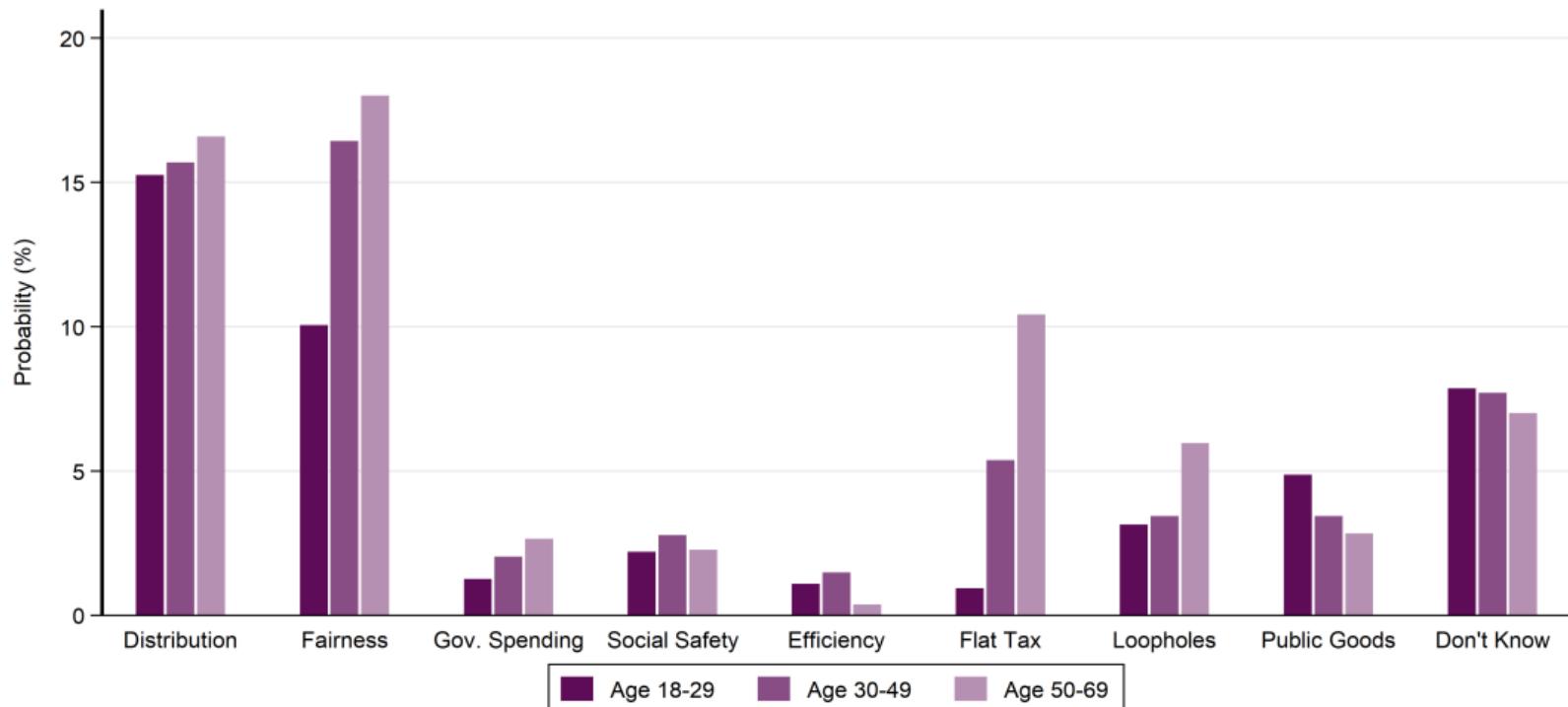


Don't Know



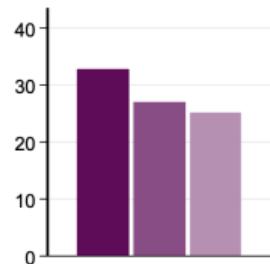
■ Age 18-29   ■ Age 30-49   ■ Age 50-69

# Goals of a Good Income Tax System? Probability of Mentioning Topic by Age

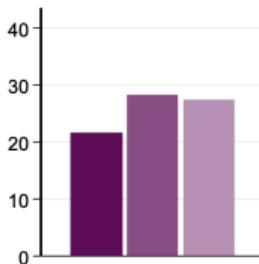


# Goals of a Good Income Tax System? Relative Frequency of Topics by Age

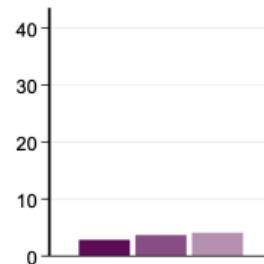
Distribution



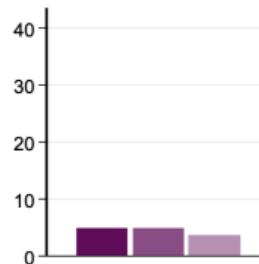
Fairness



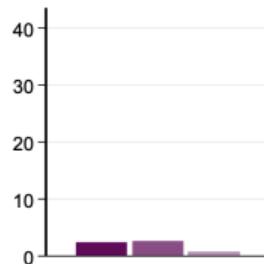
Gov. Spending



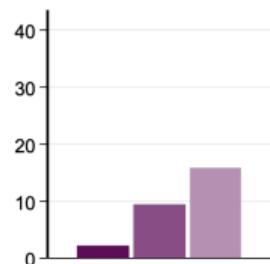
Social Safety



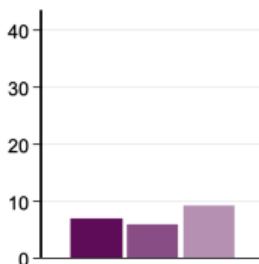
Efficiency



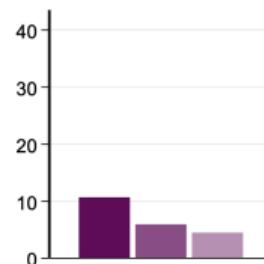
Flat Tax



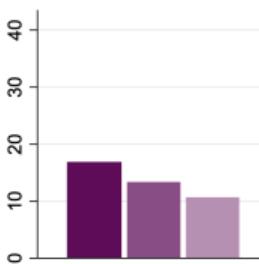
Loopholes



Public Goods

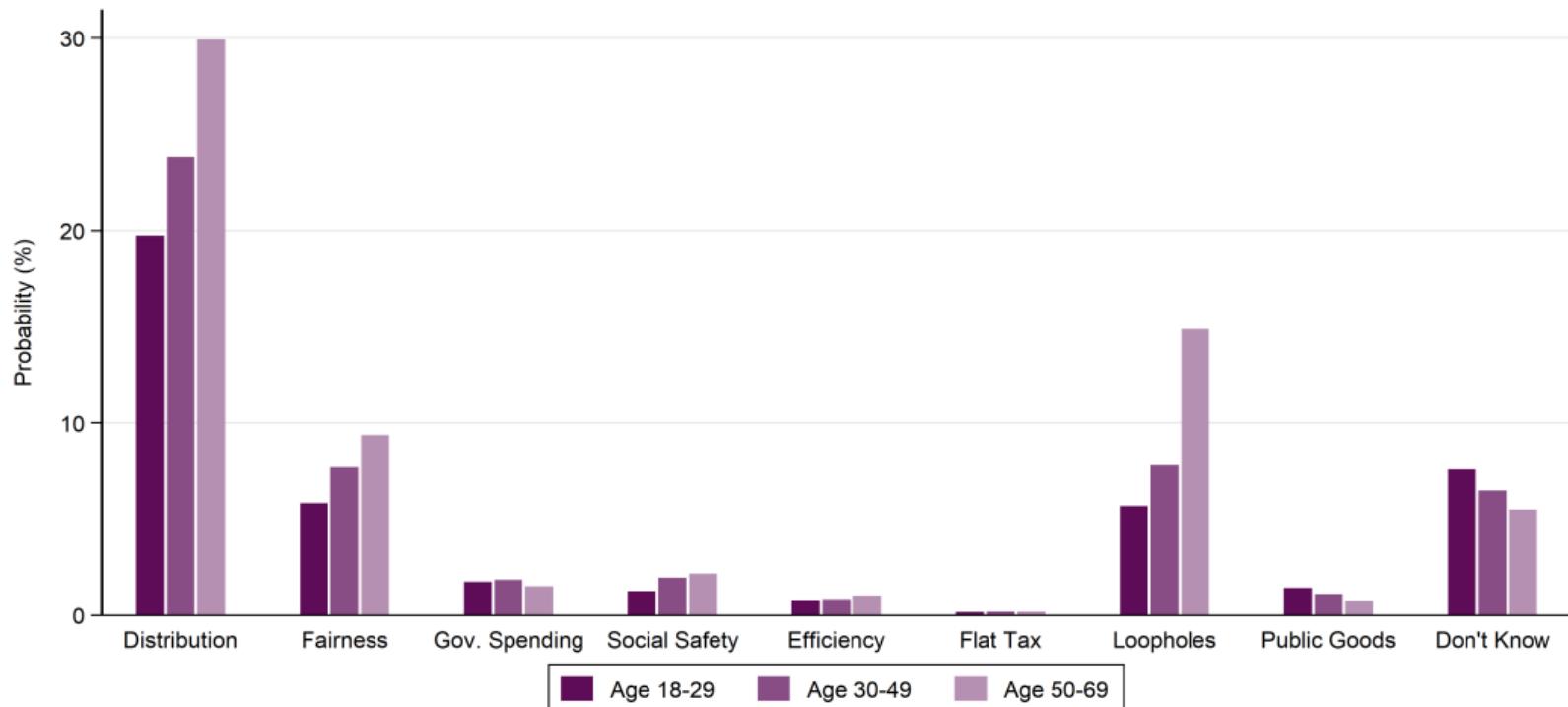


Don't Know



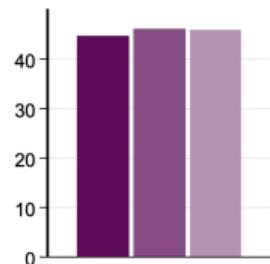
■ Age 18-29   ■ Age 30-49   ■ Age 50-69

# Shortcomings of the Income Tax System? Probability of Mentioning Topic by Age

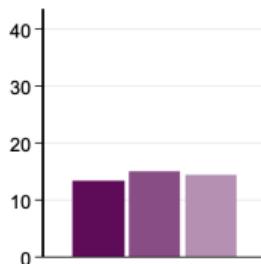


# Shortcomings of the Income Tax System? Relative Frequency of Topics by Age

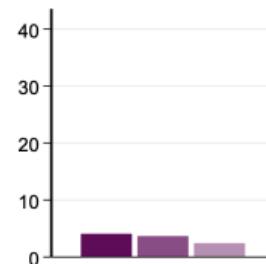
Distribution



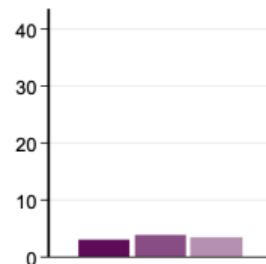
Fairness



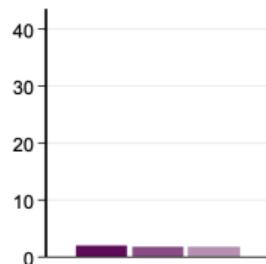
Gov. Spending



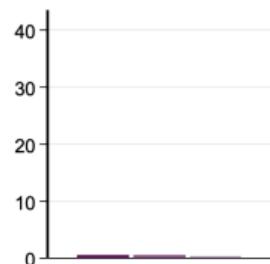
Social Safety



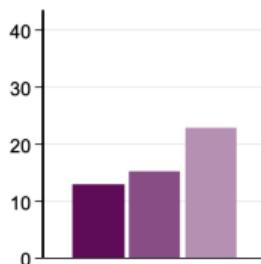
Efficiency



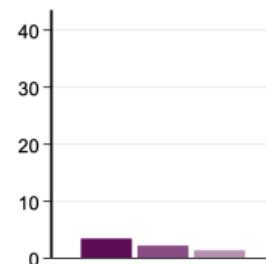
Flat Tax



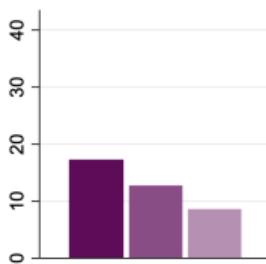
Loopholes



Public Goods

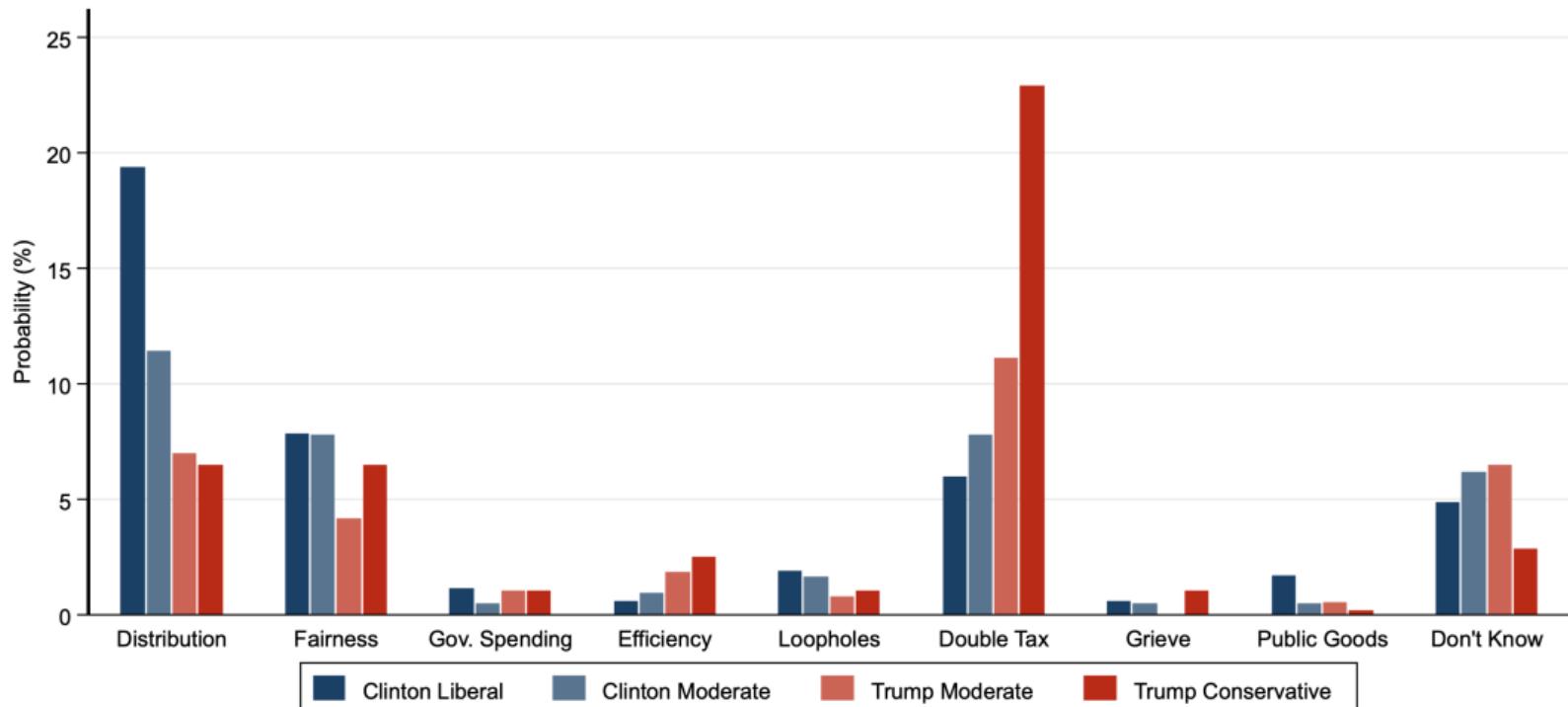


Don't Know

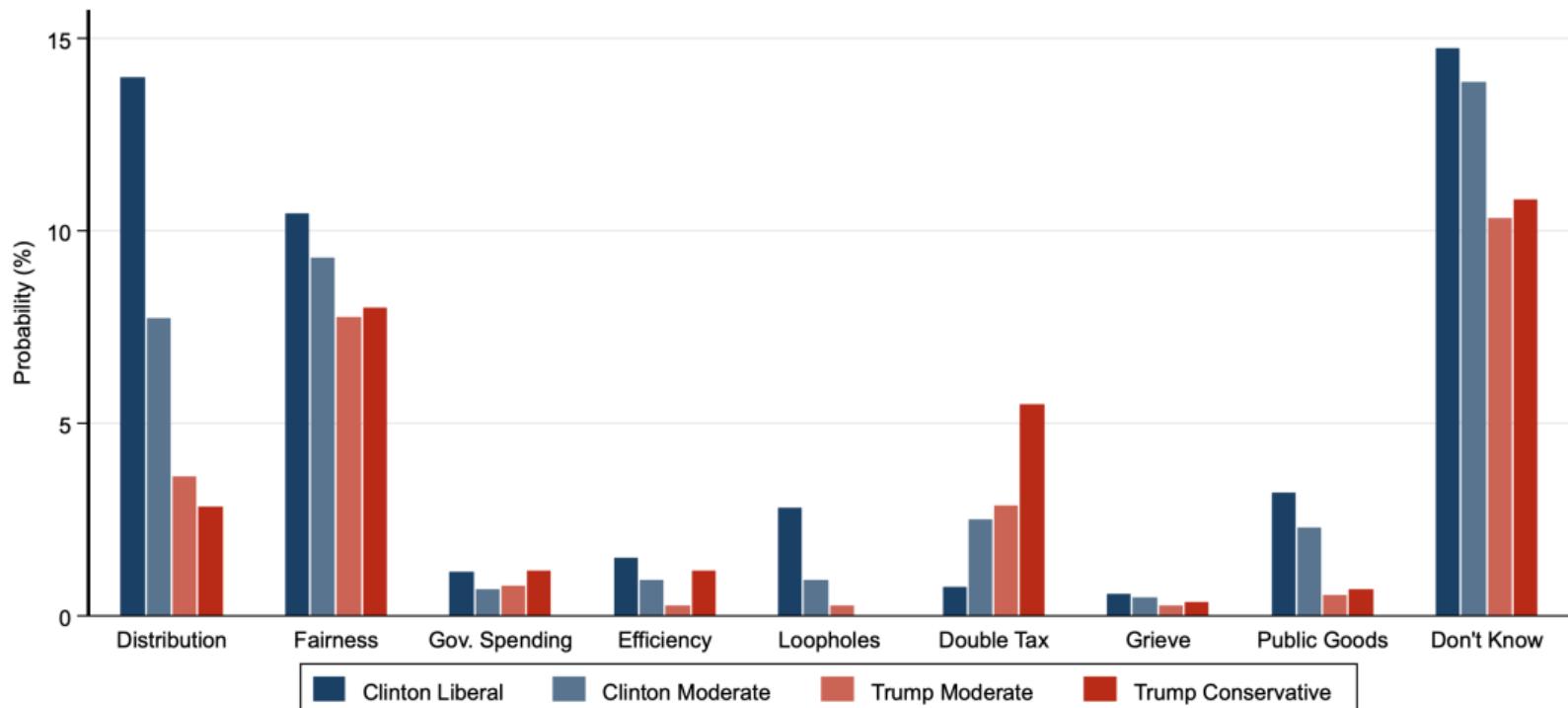


■ Age 18-29   ■ Age 30-49   ■ Age 50-69

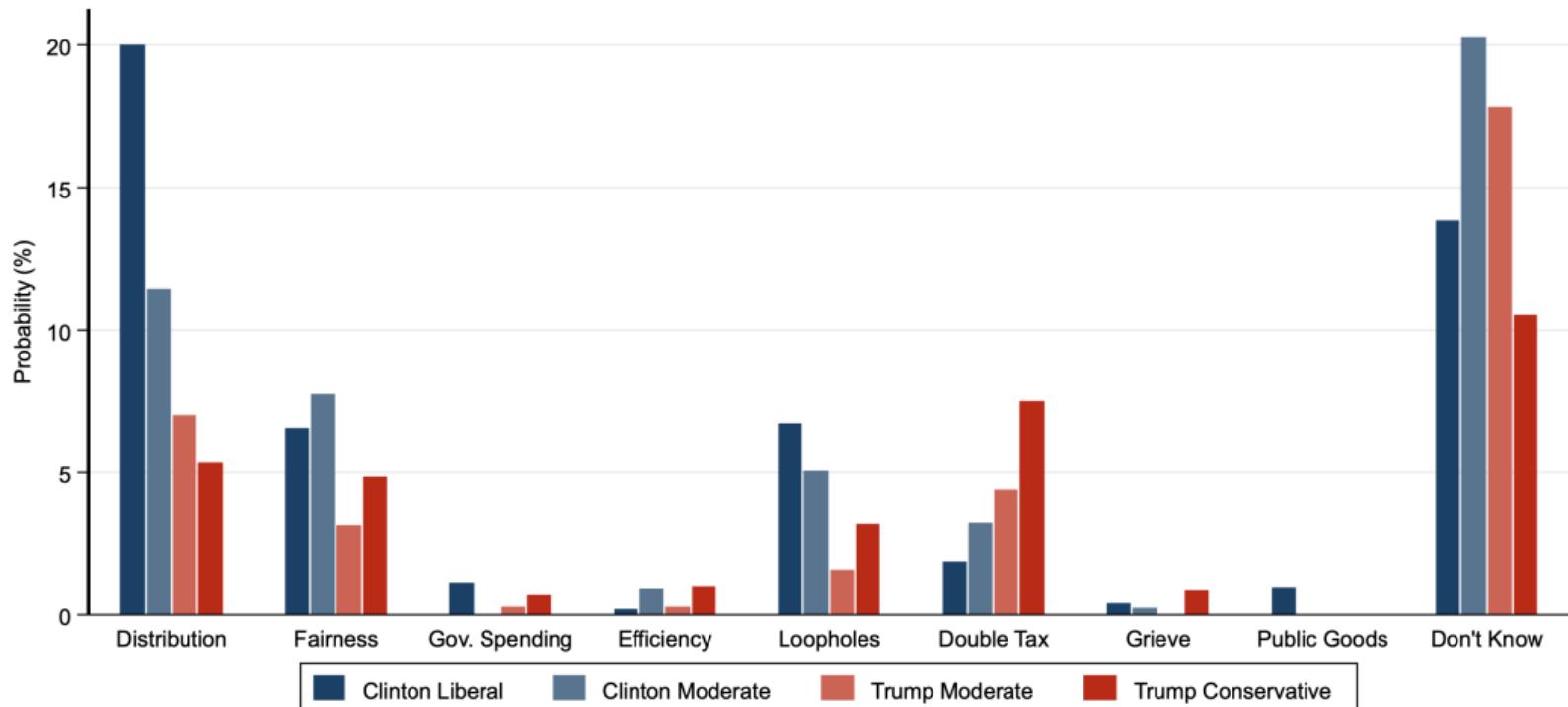
# Main Considerations about the Estate Tax? Probability of Mentioning Topic by Political Views



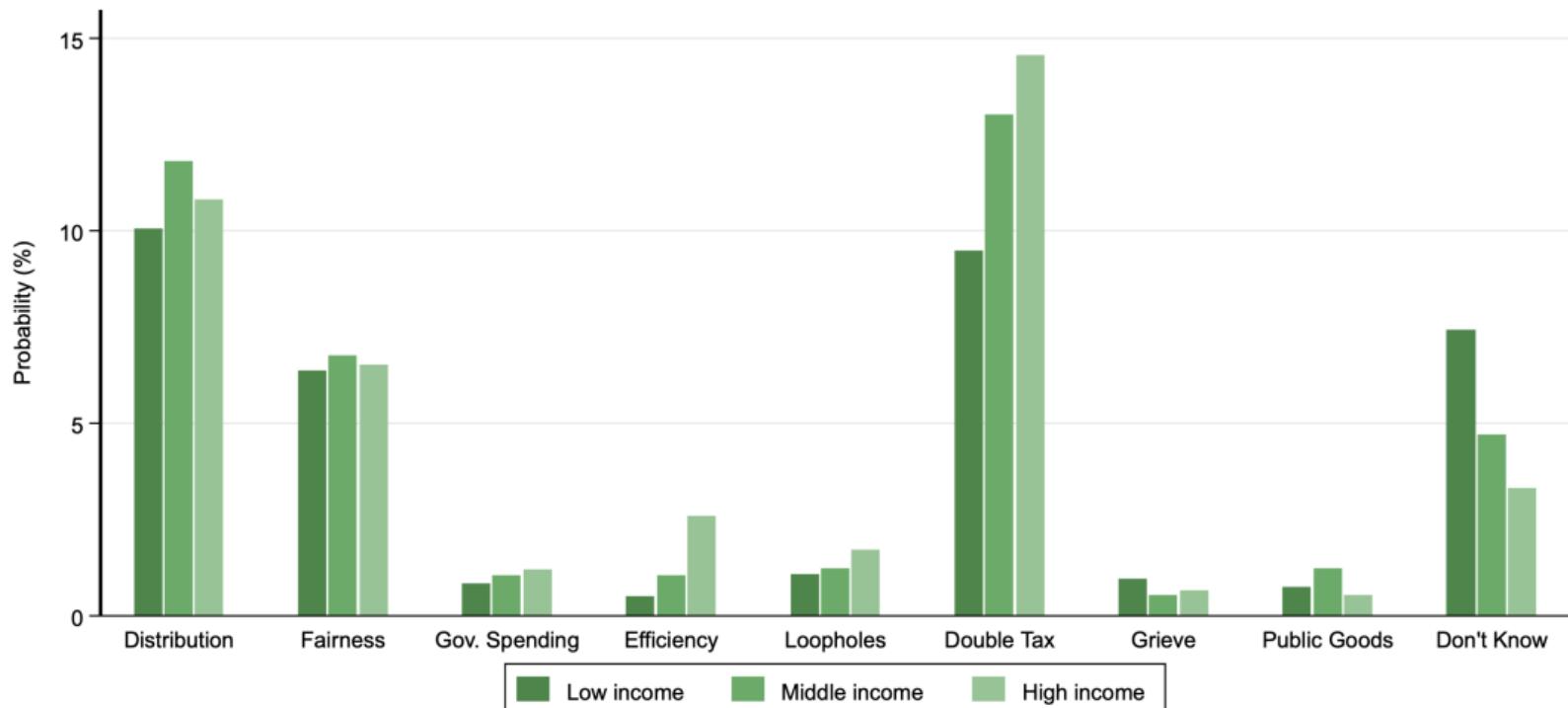
# Goals of the Federal Estate Tax? Probability of Mentioning Topic by Political Views



# Shortcomings of the Federal Estate Tax? Probability of Mentioning Topic by Political Views

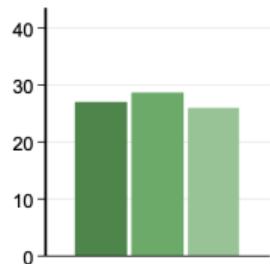


# Main Considerations about the Estate Tax? Probability of Mentioning Topic by Income

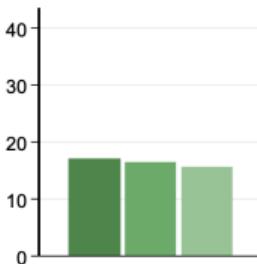


# Main Considerations about the Estate Tax? Relative Frequency of Topics by Income

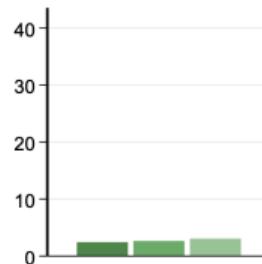
Distribution



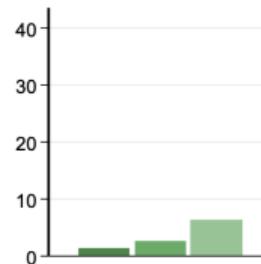
Fairness



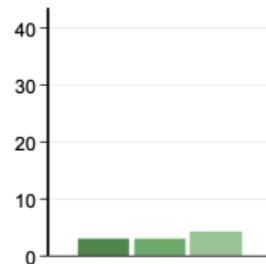
Gov. Spending



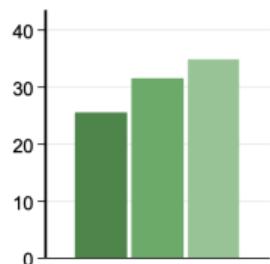
Efficiency



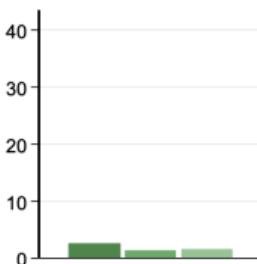
Loopholes



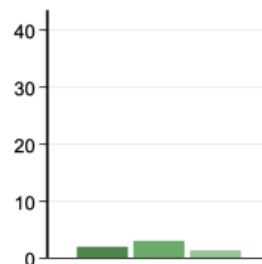
Double Tax



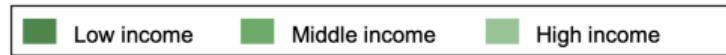
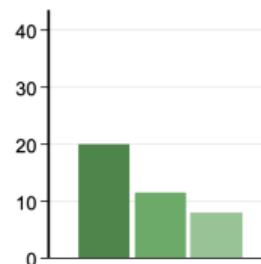
Grieve



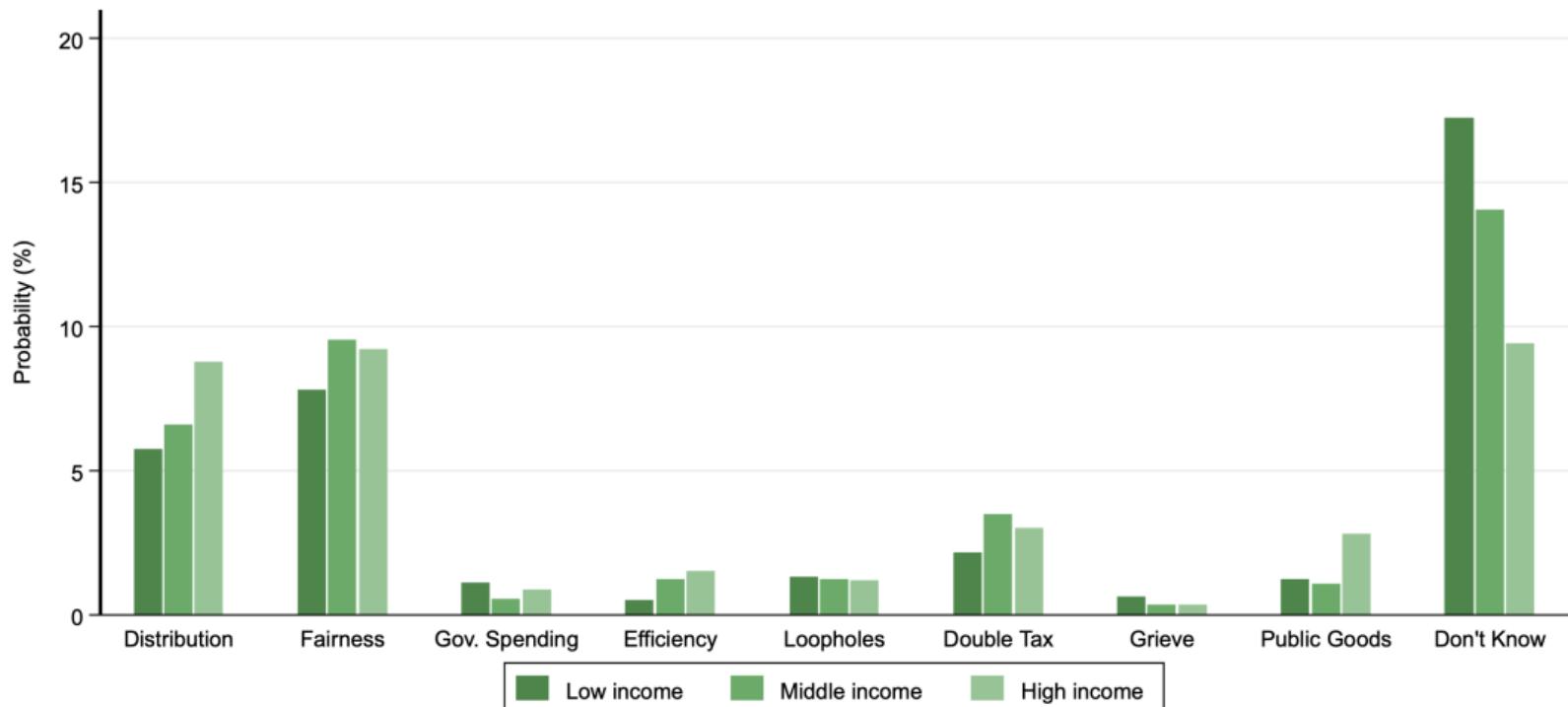
Public Goods



Don't Know

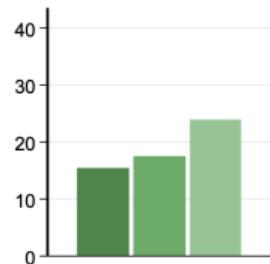


# Goals of the U.S. Federal Estate Tax? Probability of Mentioning Topic by Income

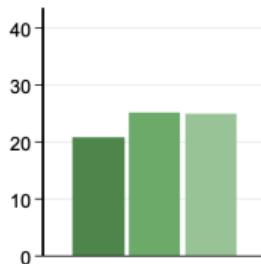


# Goals of the U.S. Federal Estate Tax? Relative Frequency of Topics by Income

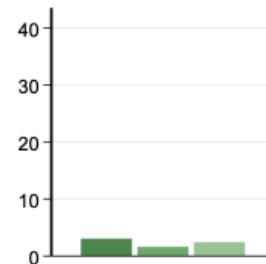
Distribution



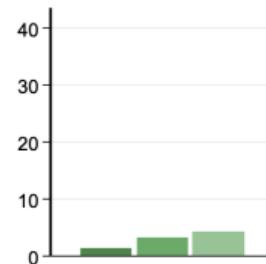
Fairness



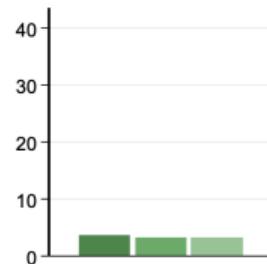
Gov. Spending



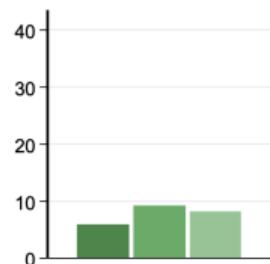
Efficiency



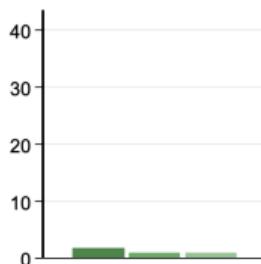
Loopholes



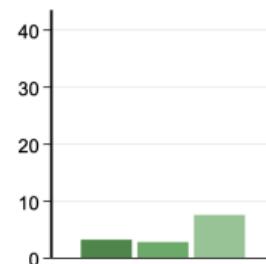
Double Tax



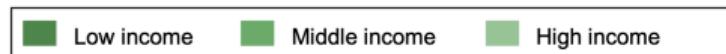
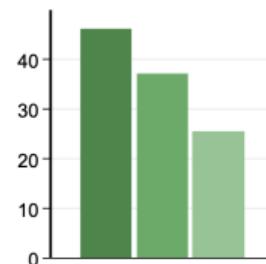
Grieve



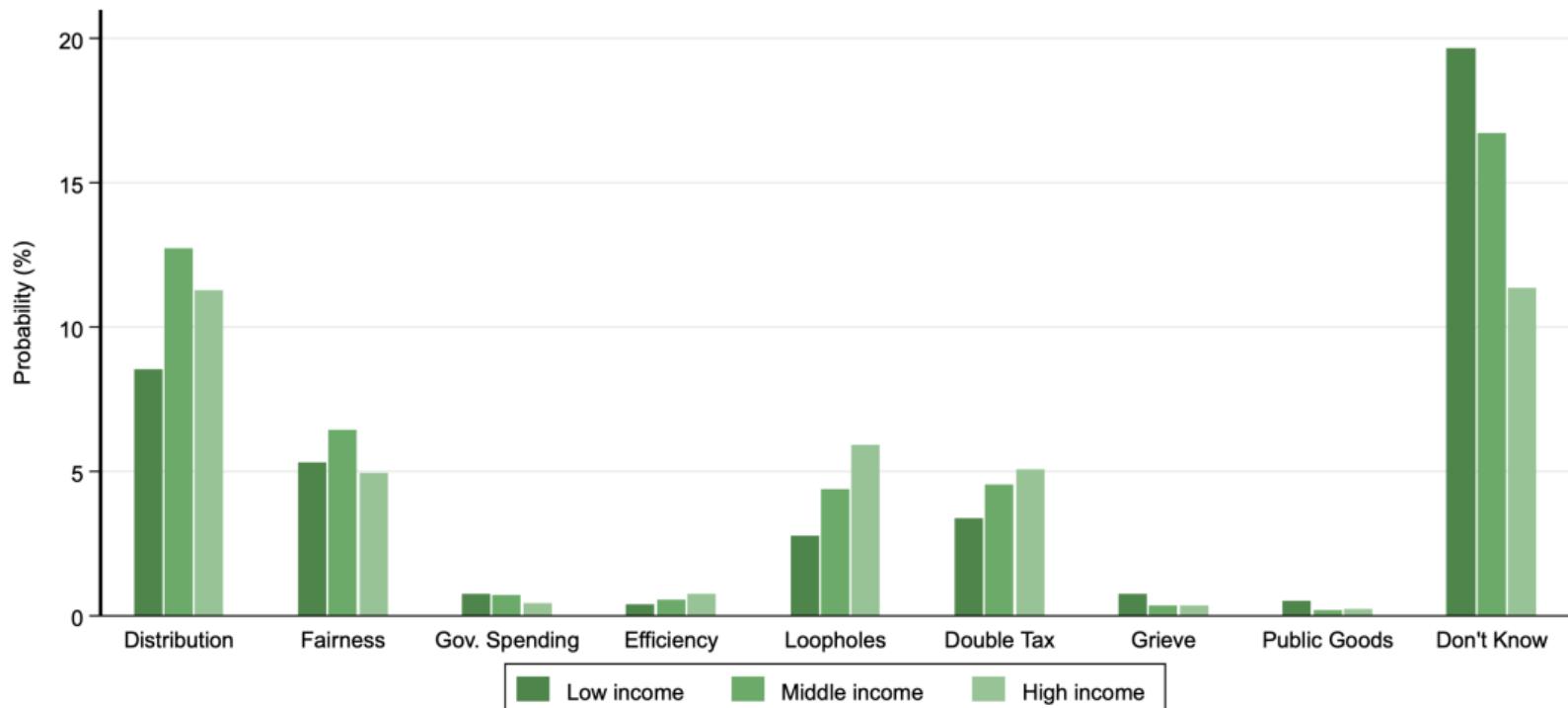
Public Goods



Don't Know

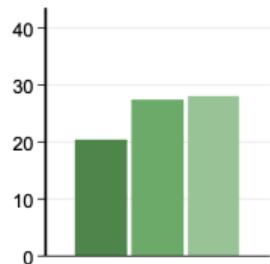


# Shortcomings of the U.S. Federal Estate Tax? Probability of Mentioning Topic by Income

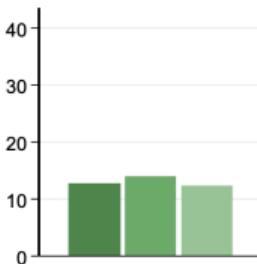


# Shortcomings of the U.S. Federal Estate Tax? Relative Frequency of Topics by Income

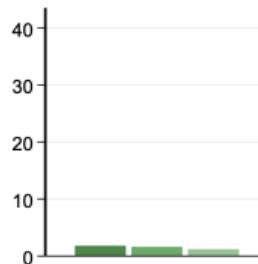
Distribution



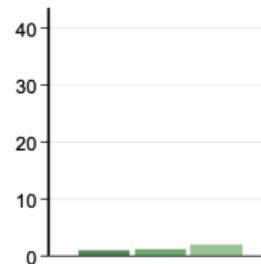
Fairness



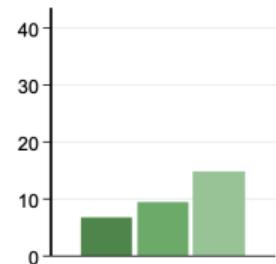
Gov. Spending



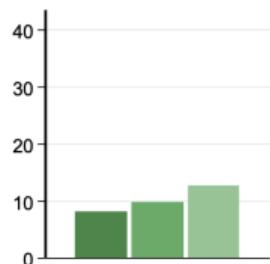
Efficiency



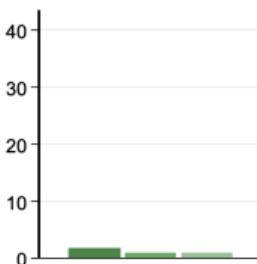
Loopholes



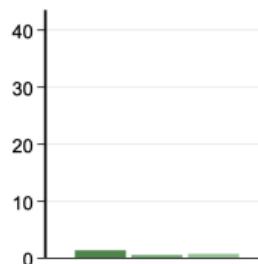
Double Tax



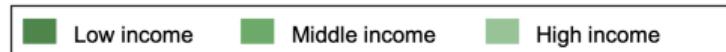
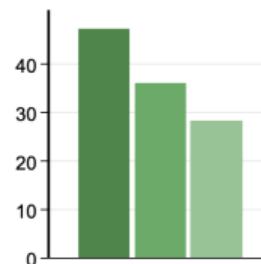
Grieve



Public

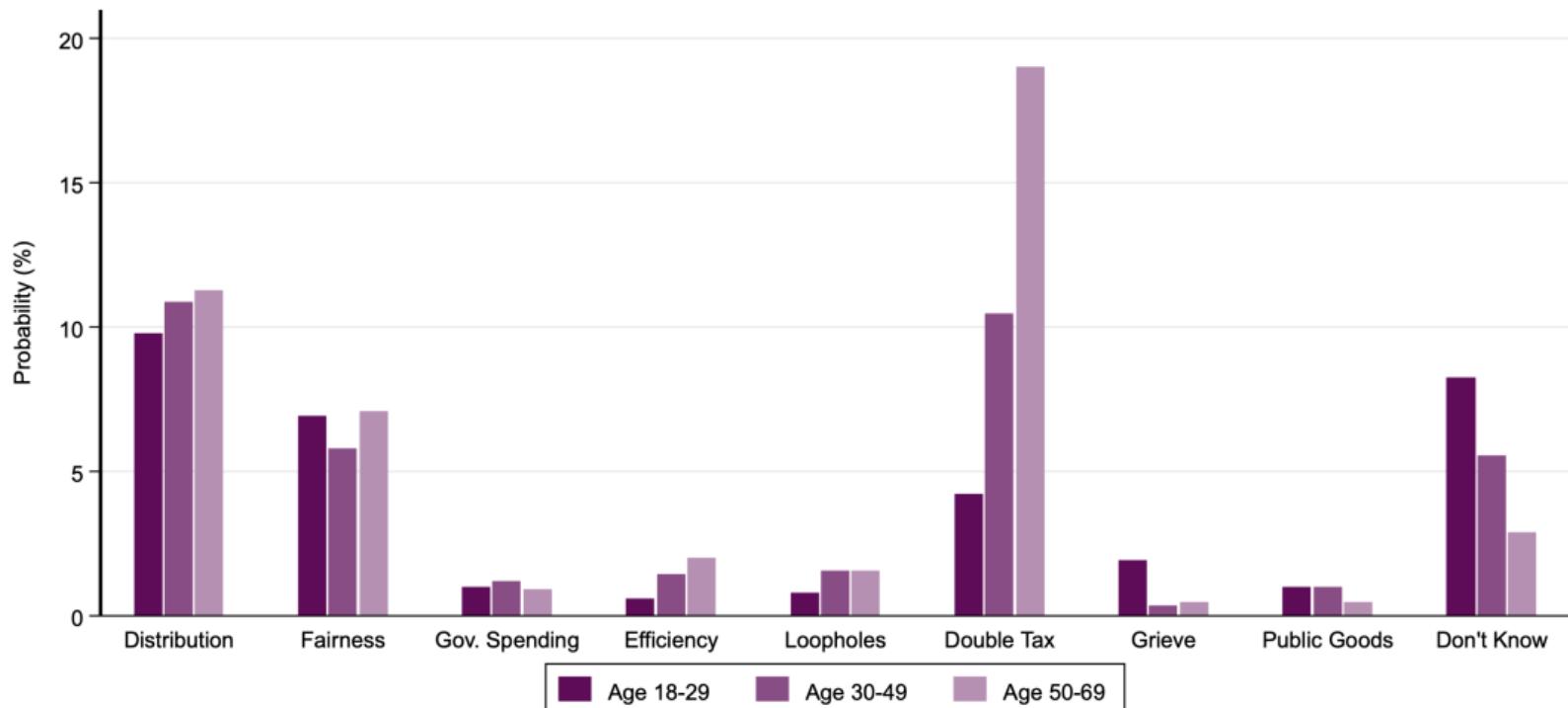


Don't Know



# Main Considerations about the Estate Tax?

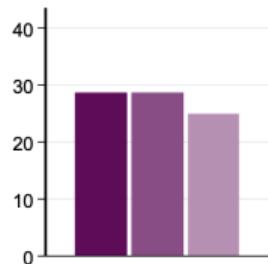
## Probability of Mentioning Topic by Age



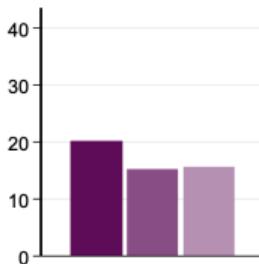
# Main Considerations about the Estate Tax?

## Relative Frequency of Topics by Age

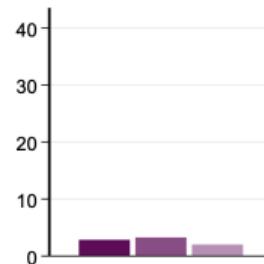
Distribution



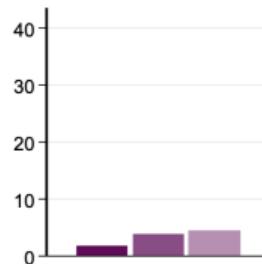
Fairness



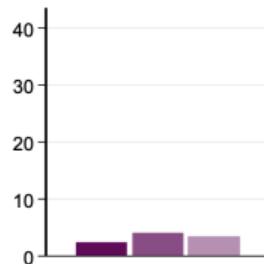
Gov. Spending



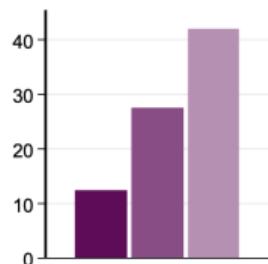
Efficiency



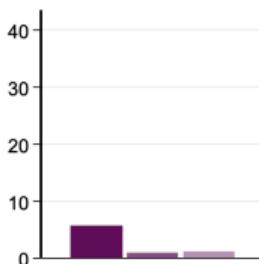
Loopholes



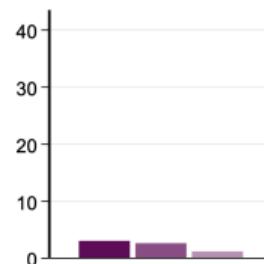
Double Tax



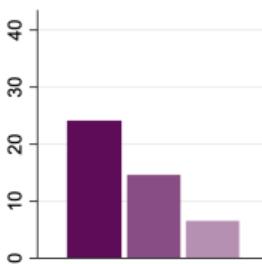
Grieve



Public Goods

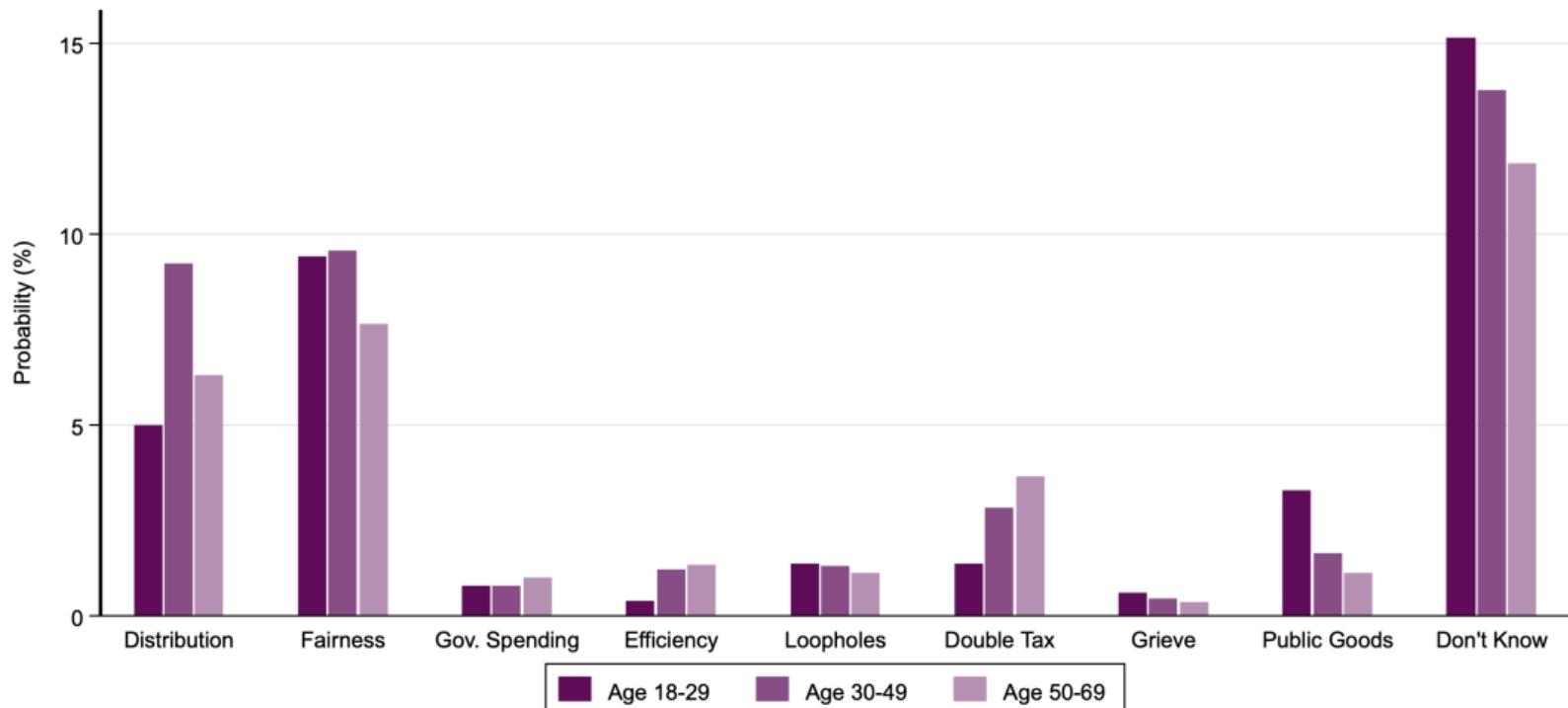


Don't Know



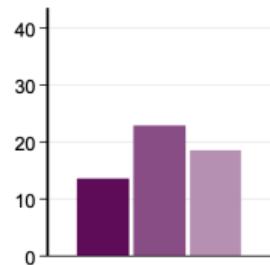
■ Age 18-29   ■ Age 30-49   ■ Age 50-69

# Goals of the U.S. Federal Estate Tax? Probability of Mentioning Topic by Age

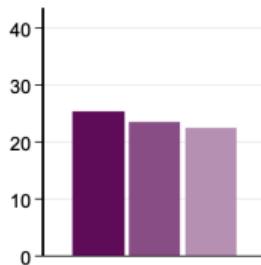


# Goals of the U.S. Federal Estate Tax? Relative Frequency of Topics by Age

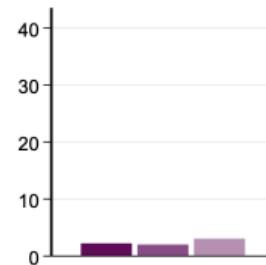
Distribution



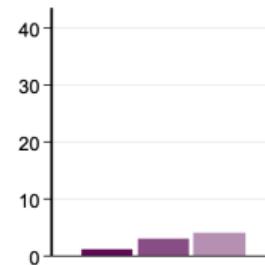
Fairness



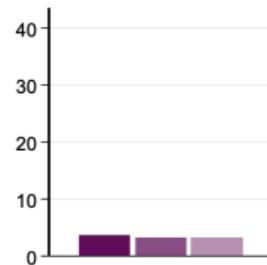
Gov. Spending



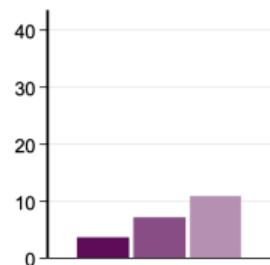
Efficiency



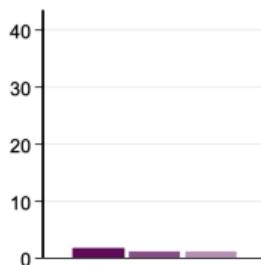
Loopholes



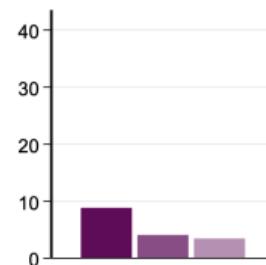
Double Tax



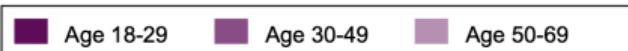
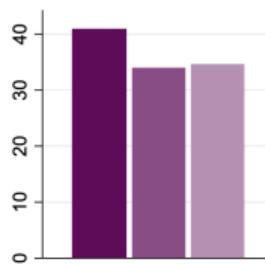
Grieve



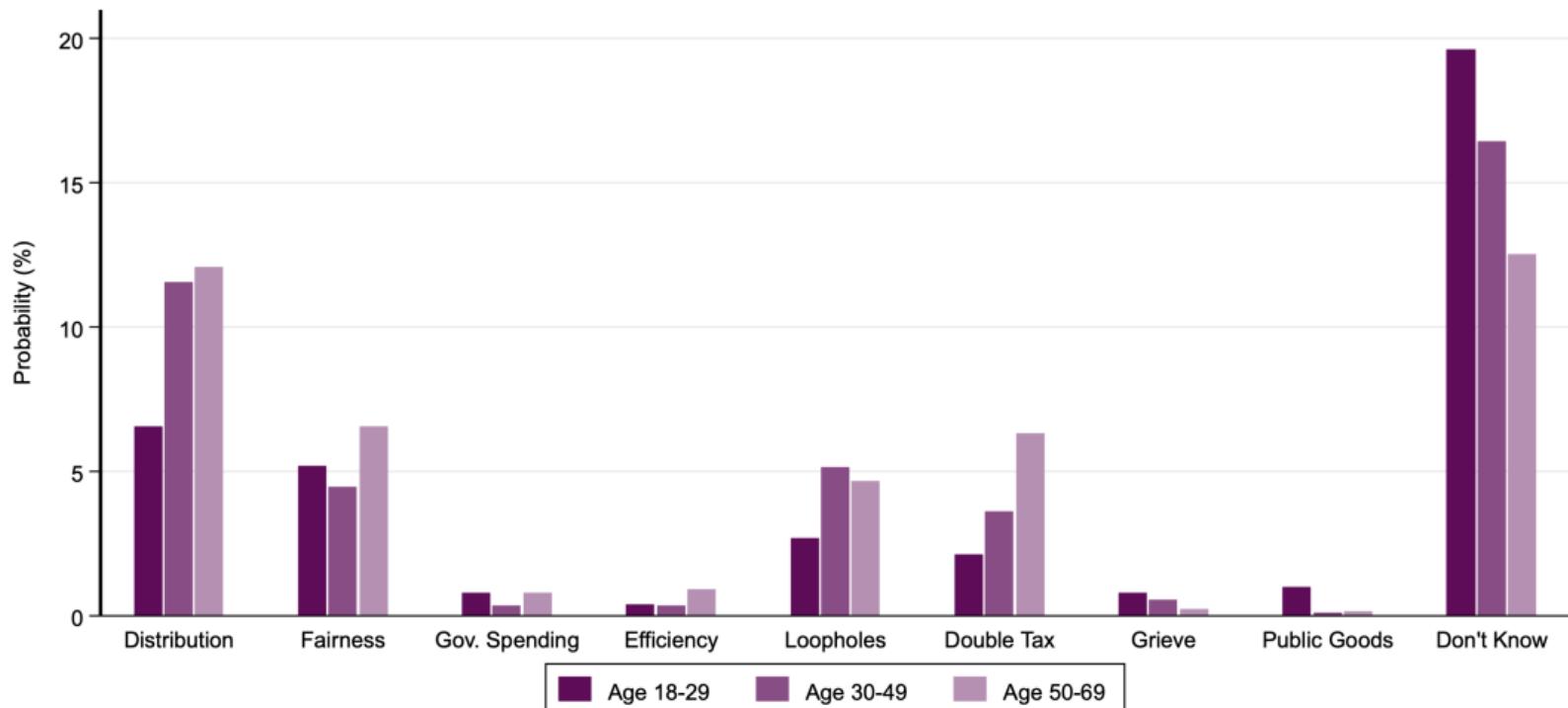
Public Goods



Don't Know

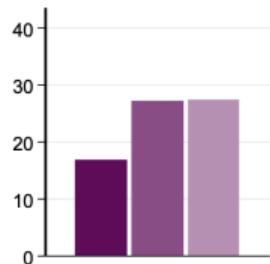


# Shortcomings of the U.S. Federal Estate Tax? Probability of Mentioning Topic by Age

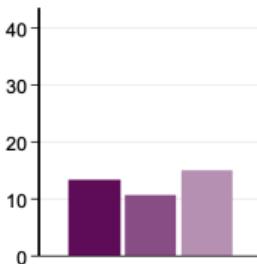


# Shortcomings of the U.S. Federal Estate Tax? Relative Frequency of Topics by Age

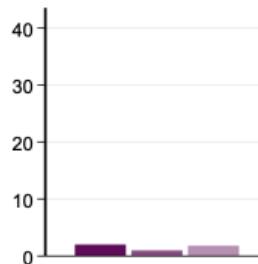
Distribution



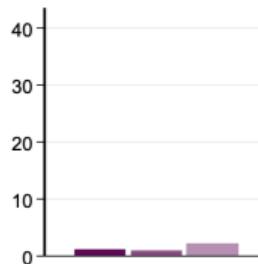
Fairness



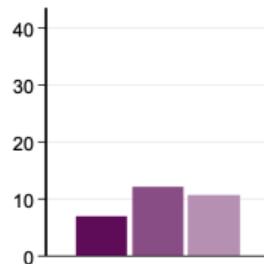
Gov. Spending



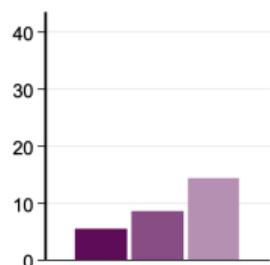
Efficiency



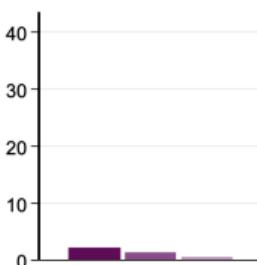
Loopholes



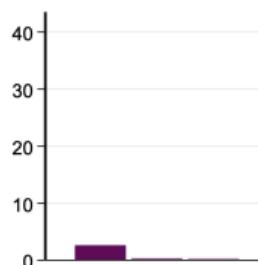
Double Tax



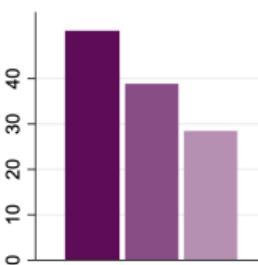
Grieve



Public Goods



Don't Know



■ Age 18-29   ■ Age 30-49   ■ Age 50-69

## **What is the Biggest Problem with the US Insurance System?**

## **What would be the Effects on the Economy if a Single Payer were Introduced?**

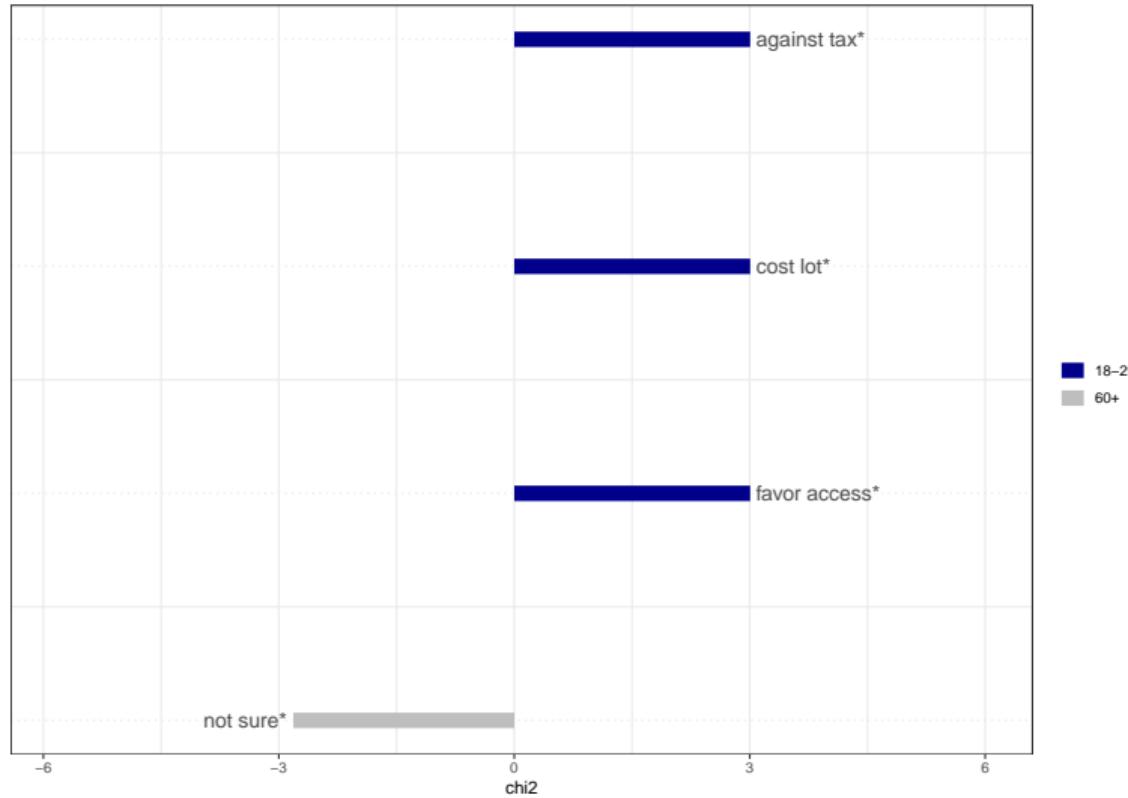
middle class

wait medical healthy good afford good hurt industry healthy population  
little medical cost free drug company bankrupt country work little quality life  
cost taxpayer good thing pharmaceutical company  
economic growth private company right now very expensive cost rise  
work family far little time increase hurt cost time doctor  
good healthy long time good service cause problem  
long cost low rate cost good healthy productive cost skyrocket  
see doctor see doctor nurse too high  
still private doctor nurse  
bad now good good wait time  
healthy society work work  
doctor see high premium short term probably good  
bad idea due cost free market working class drive cost  
high cost little cost cost cover  
due cost free market low class  
huge job huge job low cost job lose red tape  
very bad very bad long term work force put strain  
rich poor field little  
business cost loss job cost high  
company little work good  
bad long huge job  
very bad  
cant afford little work cost dollar  
company lose  
cost too much both side  
social security  
good work cost little  
very beneficial become little  
socialize medicine sky rocket reduce cost  
buy stuff already debt company business good bad very high little  
good overall cost work even though disposable income run healthy  
good increase medical professional cant even stock market  
run program federal deficit wait procedure job industry work long  
likely high job job small business look canada national debt  
even little medical treatment healthy force increase debt  
little also many job keep cost

# Who Gains if a Single-Payer were Introduced?

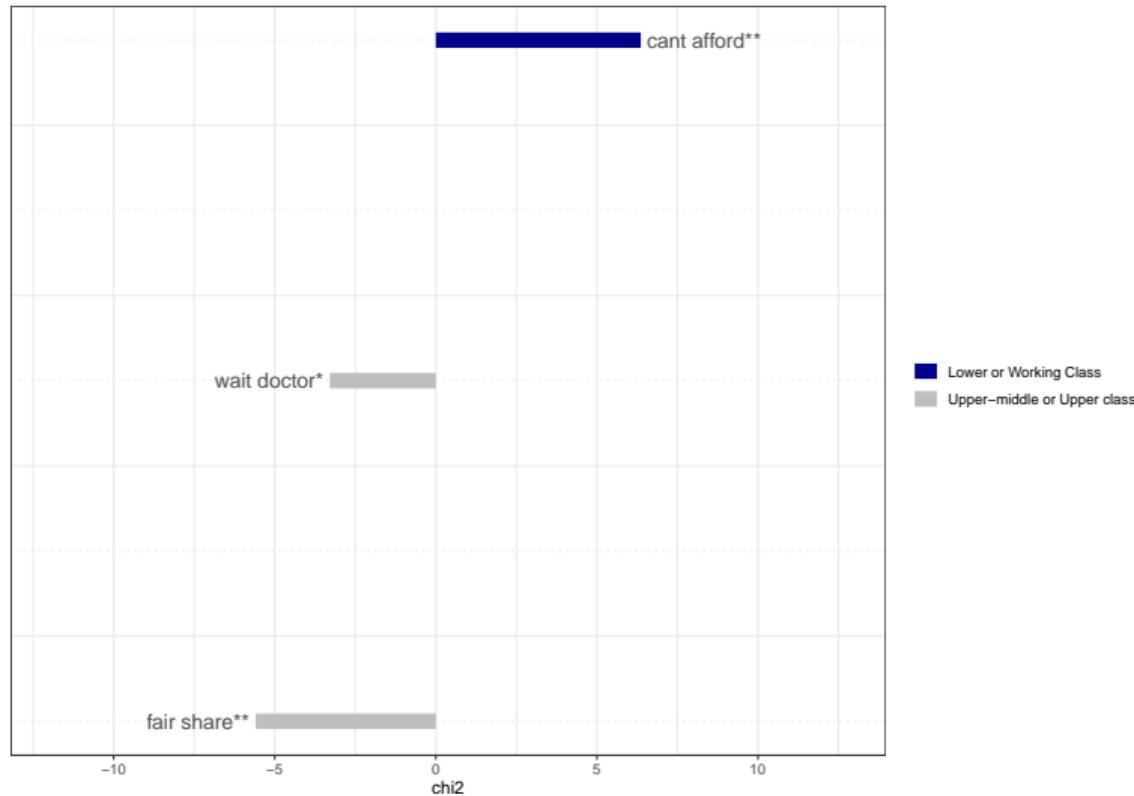
currently can afford  
introduce united states  
low child believe group  
rich benefit poverty line especially low  
afford preexist good middle poor can afford everyone lose  
citizen united states income good low individual poor medical  
minimum wage currently without working middle class long run immigrant benefit  
benefit long low level high income income benefit poor suffer depend tax  
benefit class everyone class poverty middle working  
afford premium low end class too-much middle benefit cant currently  
none everyone currently cant now class tax class working poor illegal food stamp  
income working income group income middle income level receive quality  
lot money class child illegal alien right now poor retire elderly low cover everyone  
small hospital illegal benefit class low working poor poor unemployed poor lazy low illegal  
poor immigrant upper middle poor low income class united states citizen  
class good for poor poor cant low family class benefit poor uninsured poor now  
currently uninsured everyone rich middle low afford cover income receive  
class already poor working everyone poor too lazy very rich low group class income even class  
non citizen income child family cant afford  
everyone cover poor afford see doctor middle upper  
currently cover cover benefit individual benefit  
cant cover individual low  
low cant mostly poor  
middle afford individual  
able afford uninsured individual  
high cost high cost  
afford benefit everyone benefit  
working middle  
upper class  
poor class  
due medical  
income bracket  
poor income  
old middle very poor  
poor homeless low earner  
likely see unable afford  
qualify assistance low benefit  
income can afford good  
hopefully united states  
anyone anything  
group especially  
class individual  
income earner  
pharmaceutical company  
can afford preexist condition  
business owner  
medical care currently afford self employ  
low poor class upper  
income individual  
everyone especially  
qualify medicaid chronic illness extremely poor  
high class even middle  
group government class long possibly income  
unemployed underemployed  
citizen afford everyone able  
uninsured low low economic  
family elderly  
medical cost  
medical professional  
**working class**  
**low income**  
**middle class**  
**upper class**  
**poor class**  
**poor middle**  
**low middle**  
**class afford**  
**low class**  
**can afford**  
**low class**  
**middle class**  
**income family**  
**everyone except**  
**poor citizen**  
**already government official**  
**little money**  
**low socioeconomic benefit type**  
**class immigrant**  
**income afford**  
**small business**  
**class family**  
**person good**  
**medical bill**  
**group benefit without now**  
**old poor**  
**middle poor**  
**now cant**  
**poor able**  
**barely afford**  
**blue collar already place**  
**afford condition**  
**afford too-much**  
**chronic illness extremely poor**  
**high class even middle**  
**possibly income**  
**end benefit**  
**help low**

# Main Considerations about Universal Health Insurance? Keywords by Age



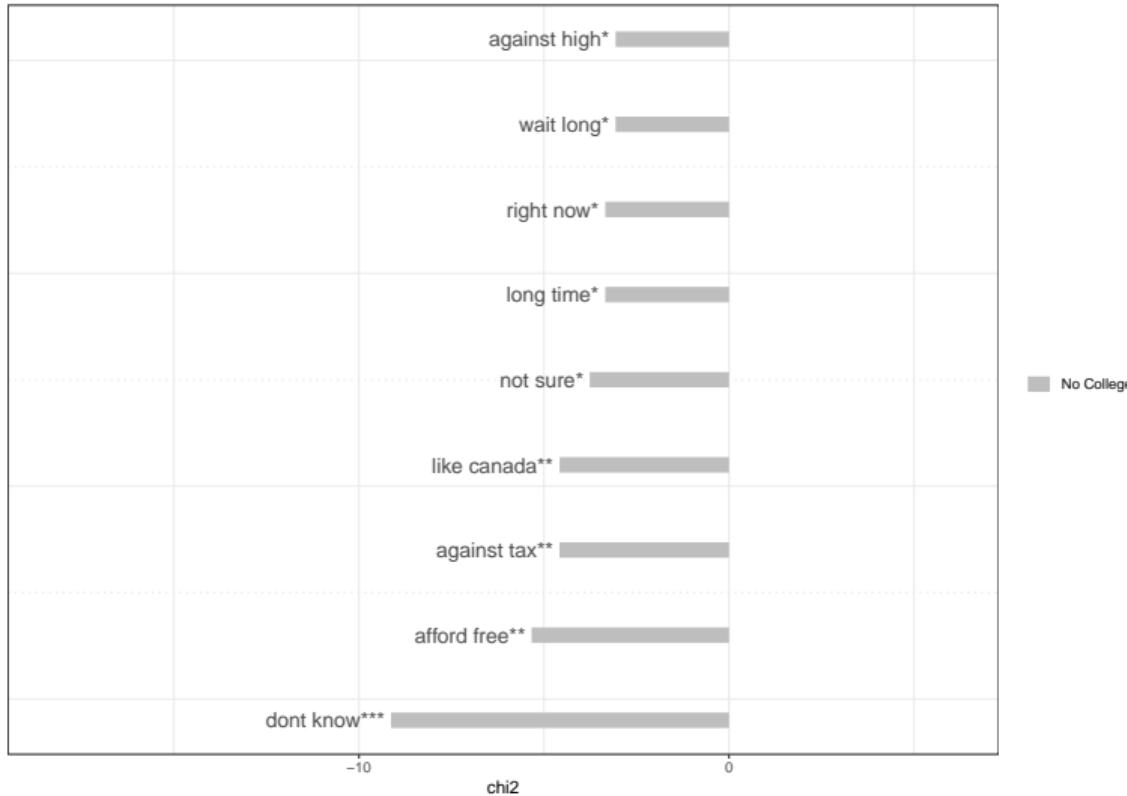
▶ Back

# Main Considerations about Universal Health Insurance? Keywords by Income

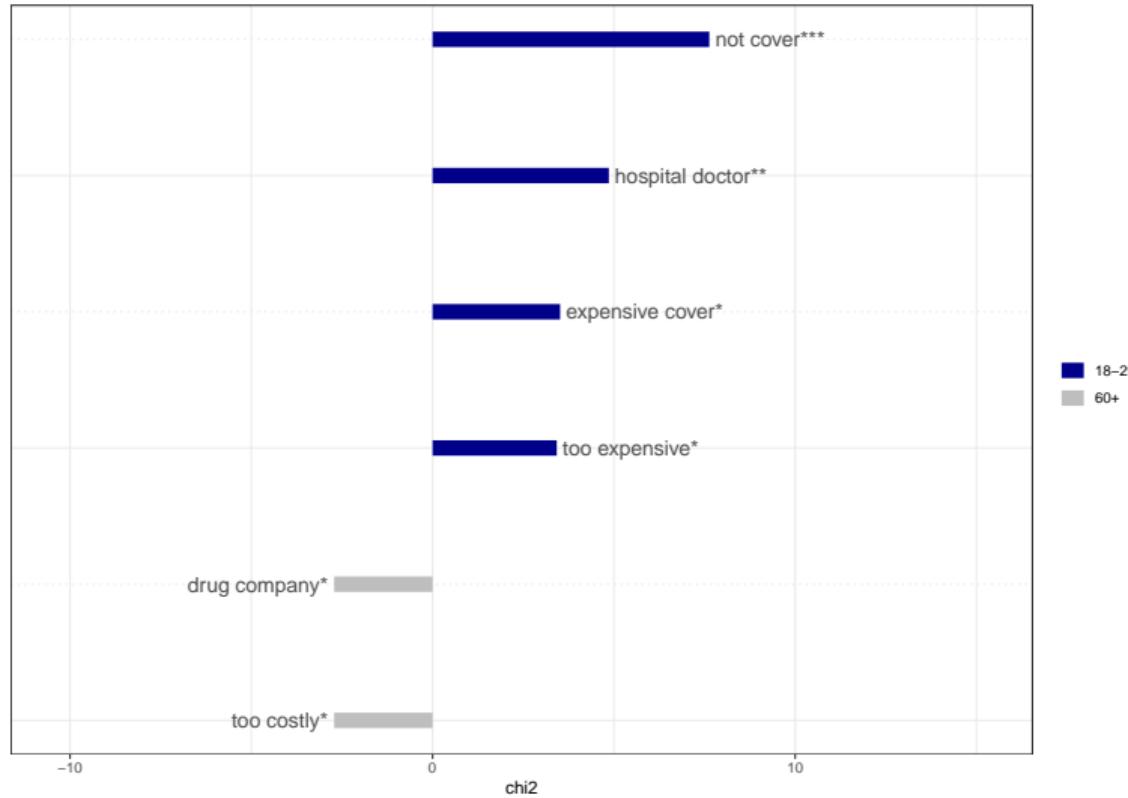


▶ Back

# Main Considerations about Universal Health Insurance? Keywords by Education

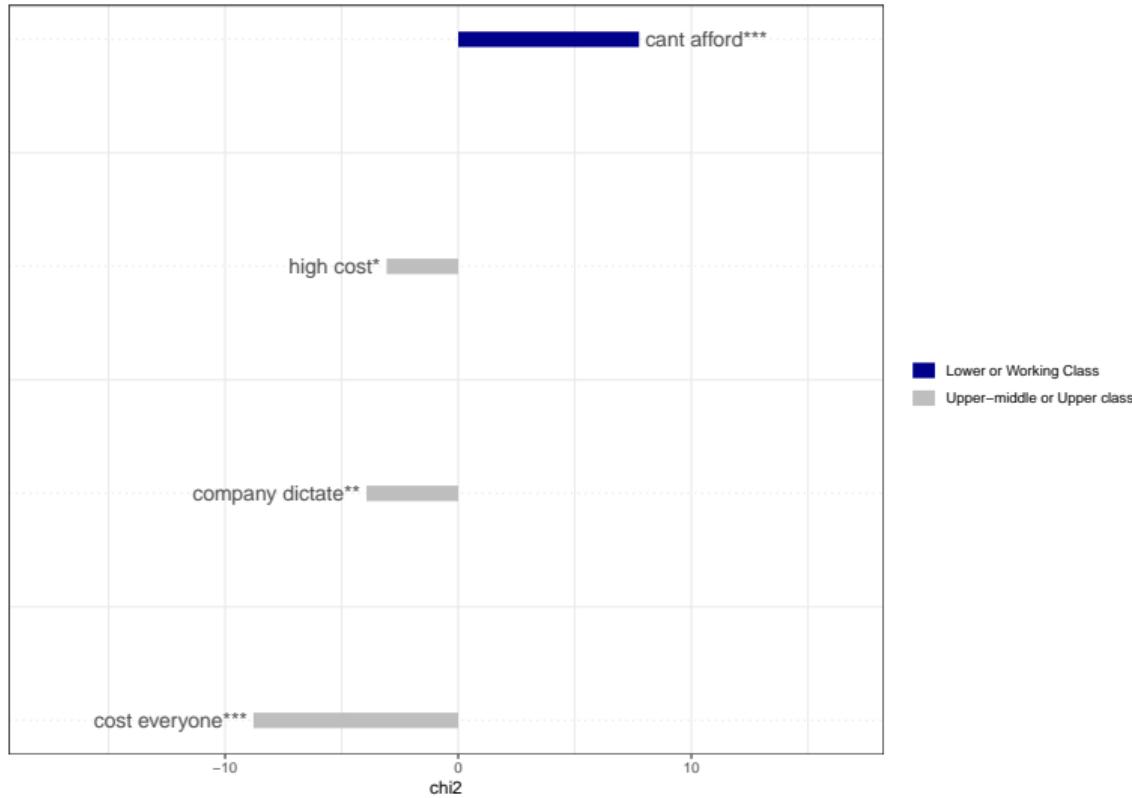


# Biggest Problem with Health Insurance in the U.S.? Keywords by Age



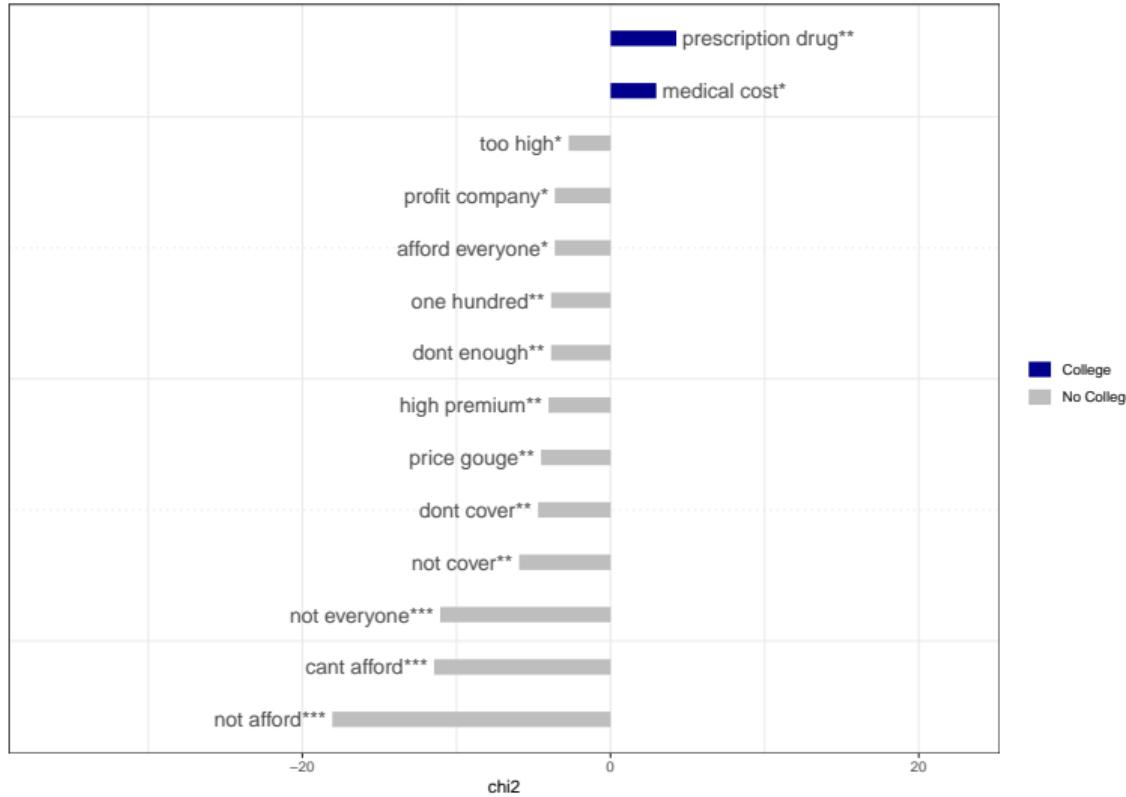
▶ Back

# Biggest Problem with Health Insurance in the U.S.? Keywords by Income



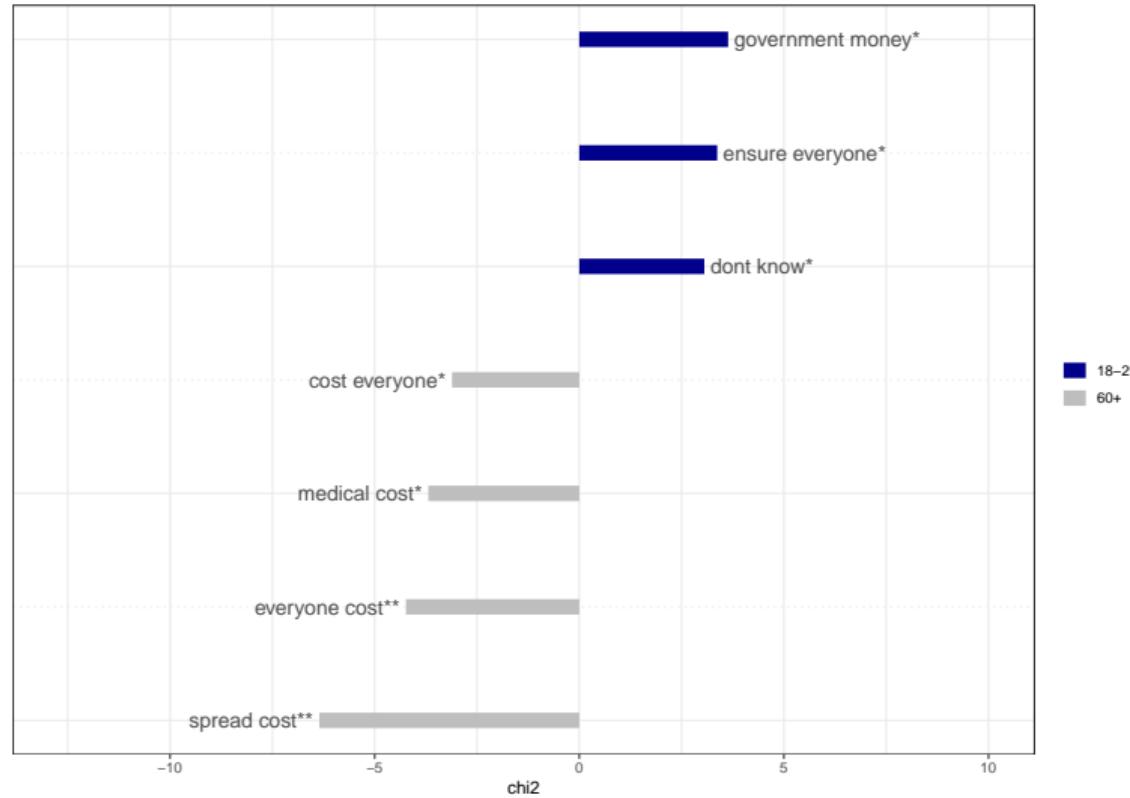
▶ Back

# Biggest Problem with Health Insurance in the U.S.? Keywords by Education



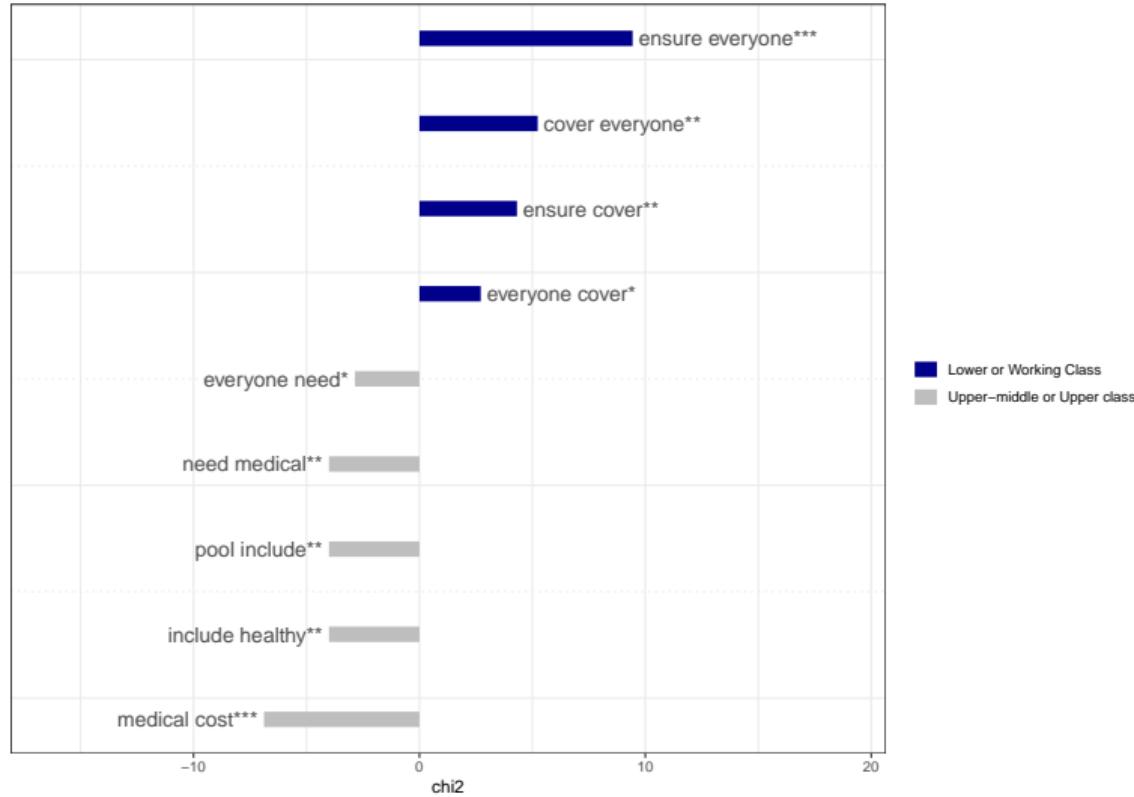
▶ Back

# Main Reason for having an Individual Mandate? Keywords by Age



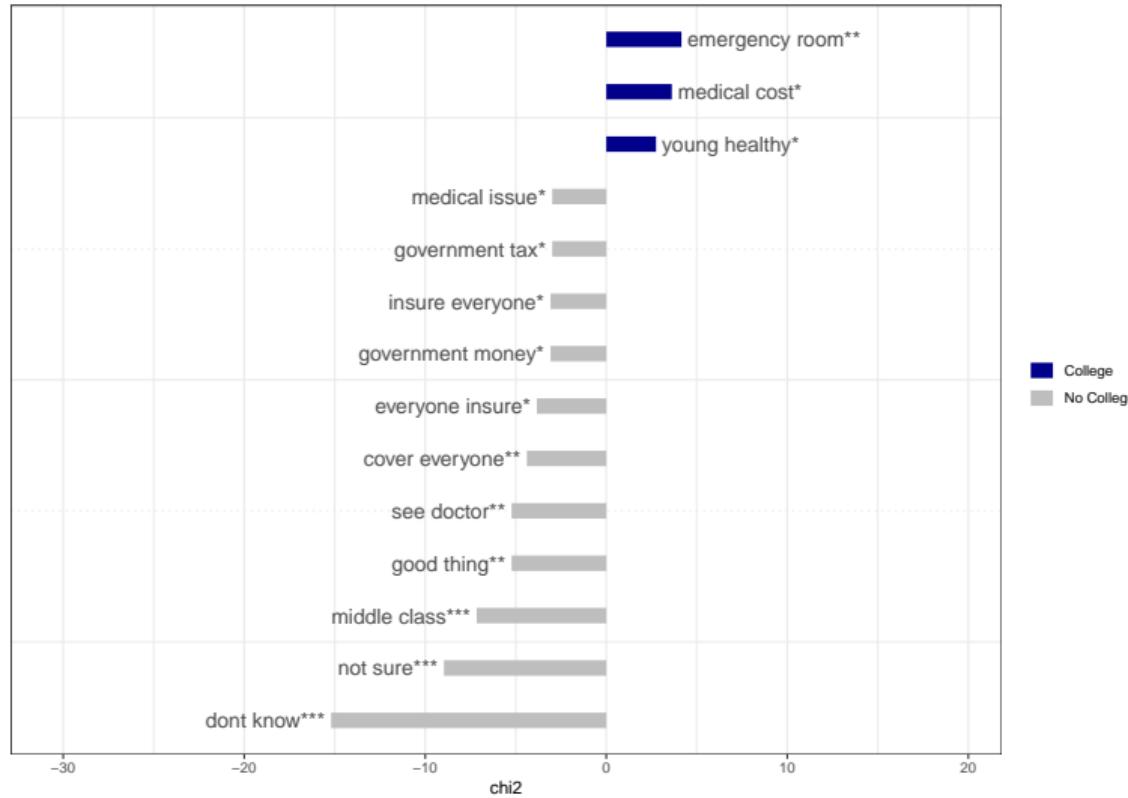
▶ Back

# Main Reason for having an Individual Mandate? Keywords by Income



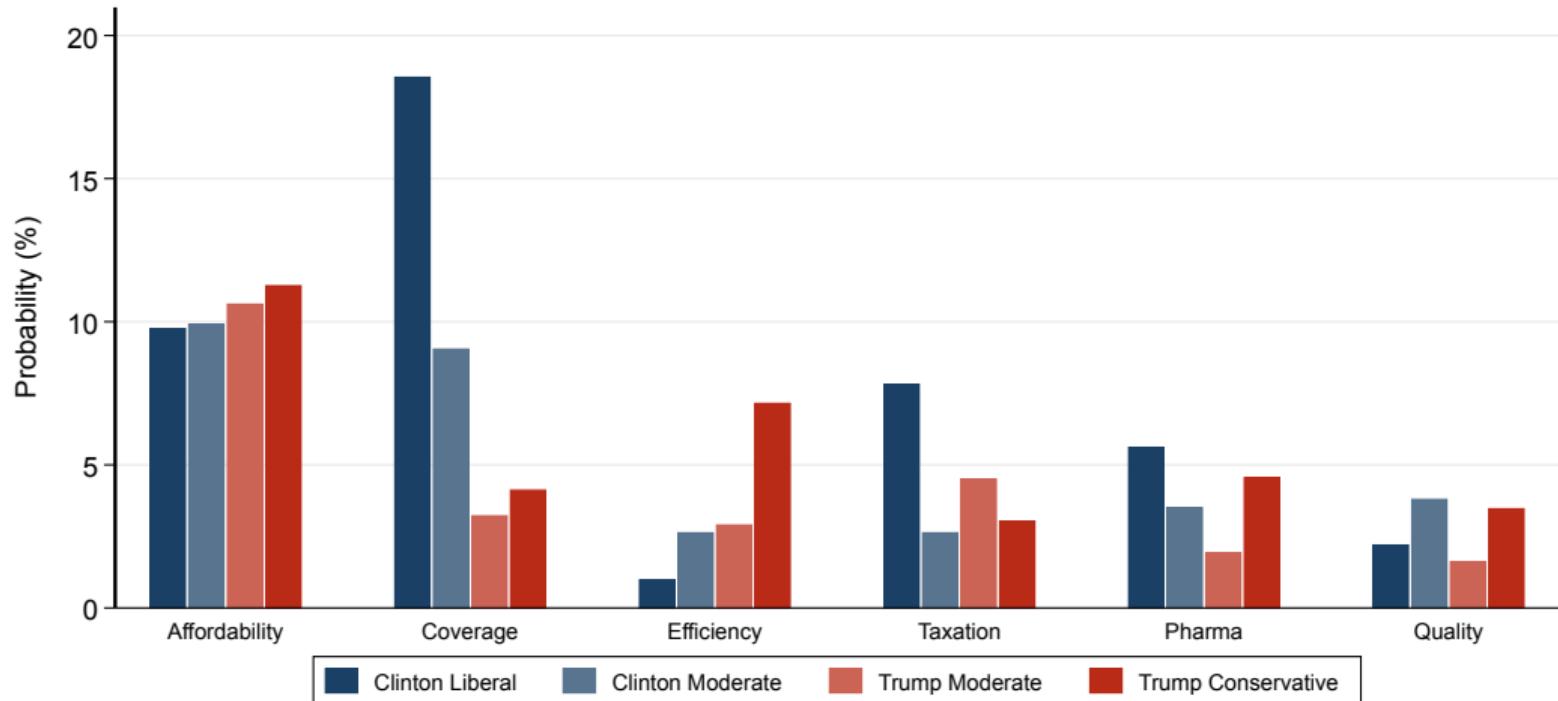
▶ Back

# Main Reason for having an Individual Mandate? Keywords by Education



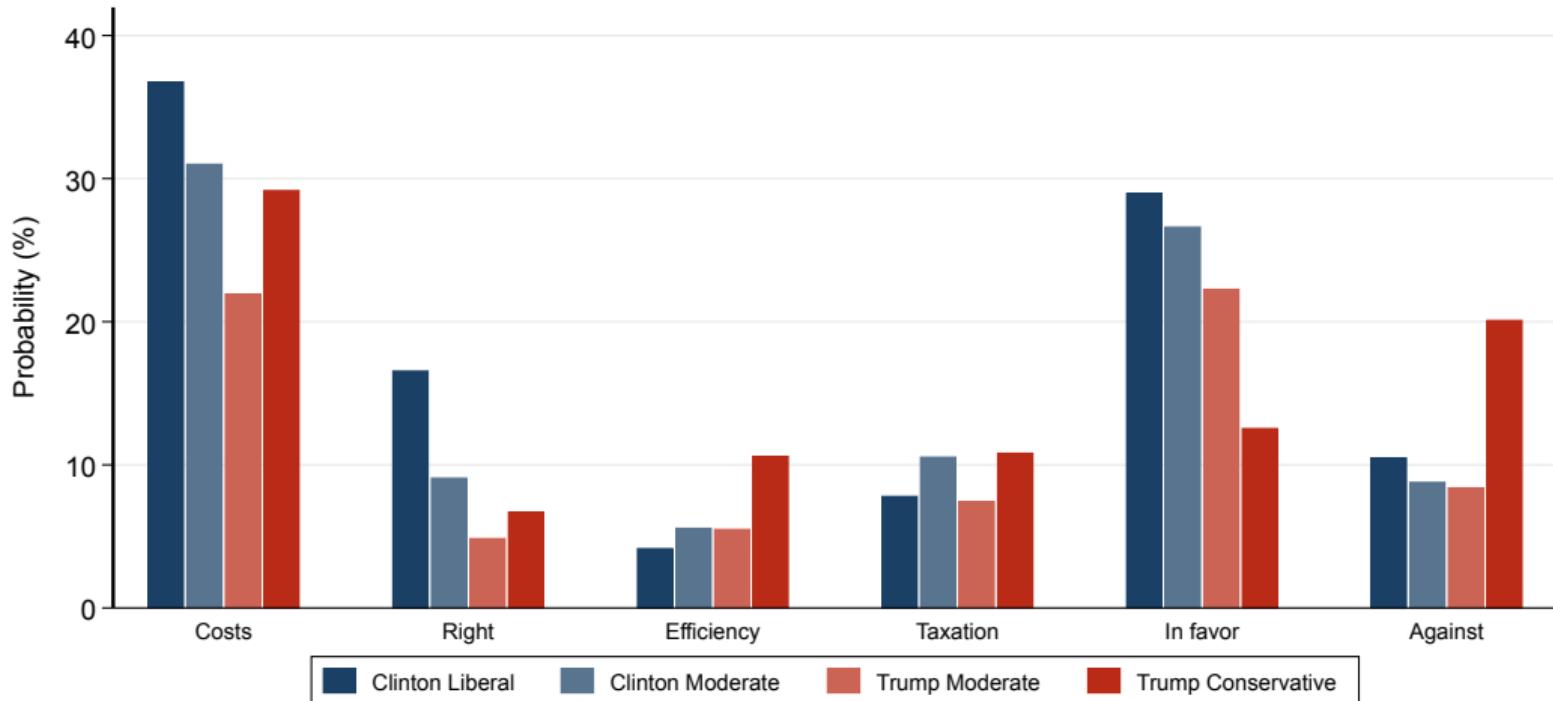
▶ Back

# Goals of a Good Insurance System? Probability of Mentioning Topic by Political Views



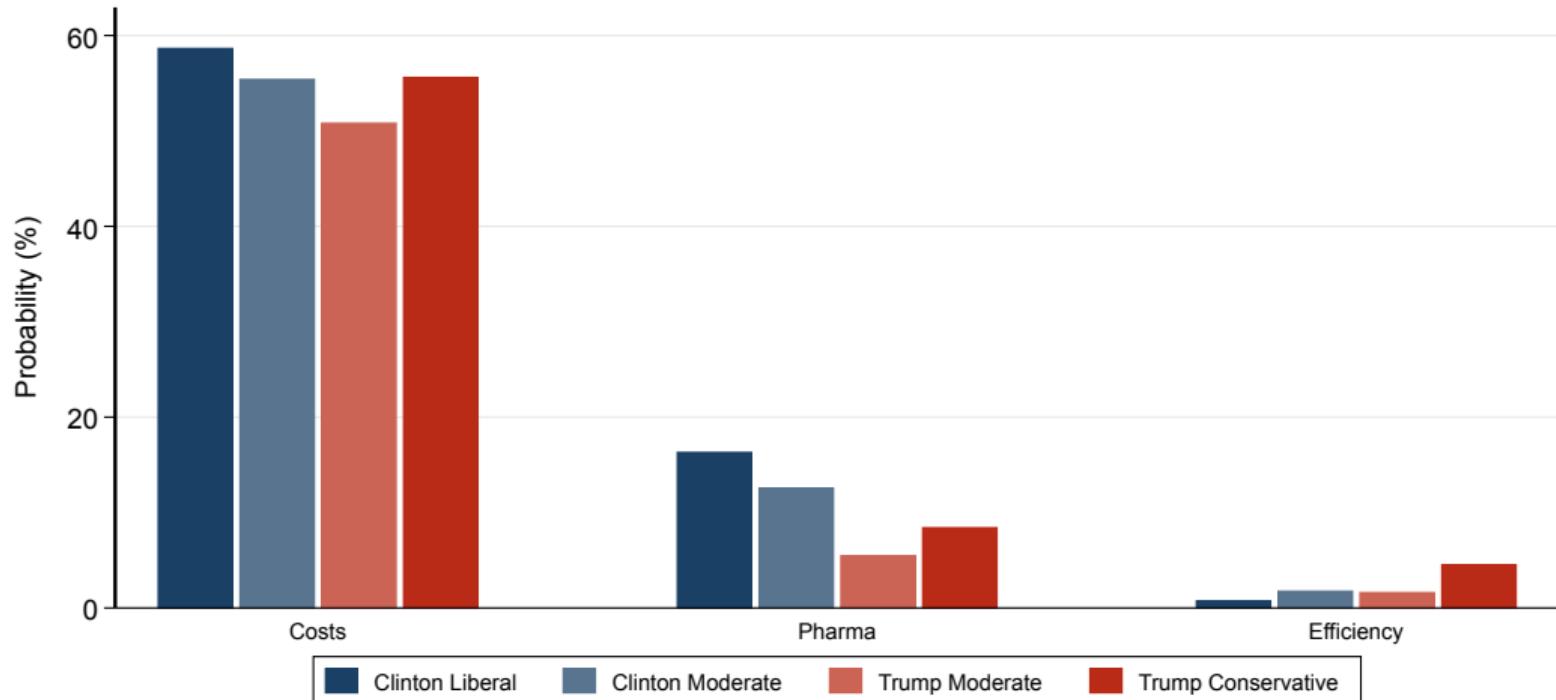
▶ Back

# Goals of a Good Insurance System? Relative Frequency of Topics by Age



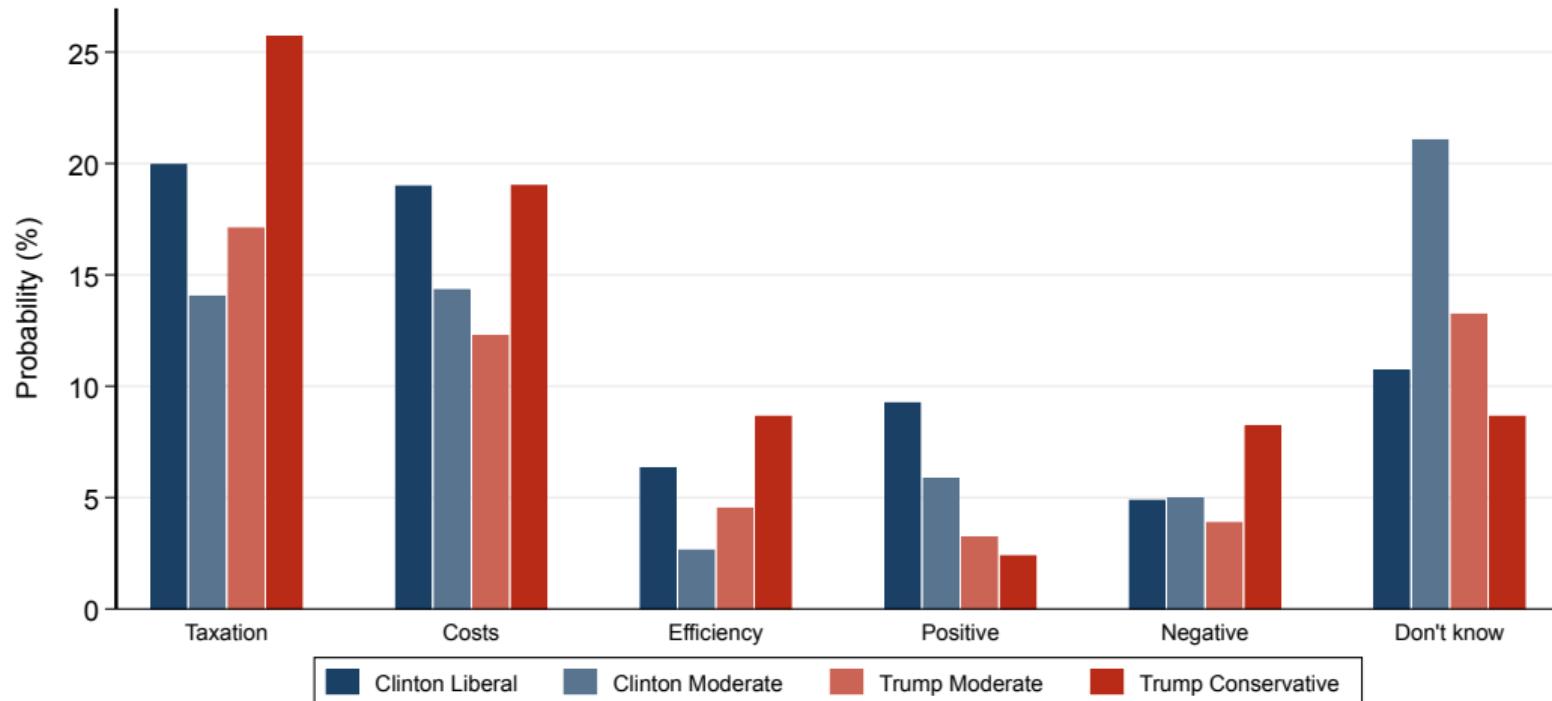
▶ Back

# Goals of a Good Insurance System? Probability of Mentioning Topic by Political Views



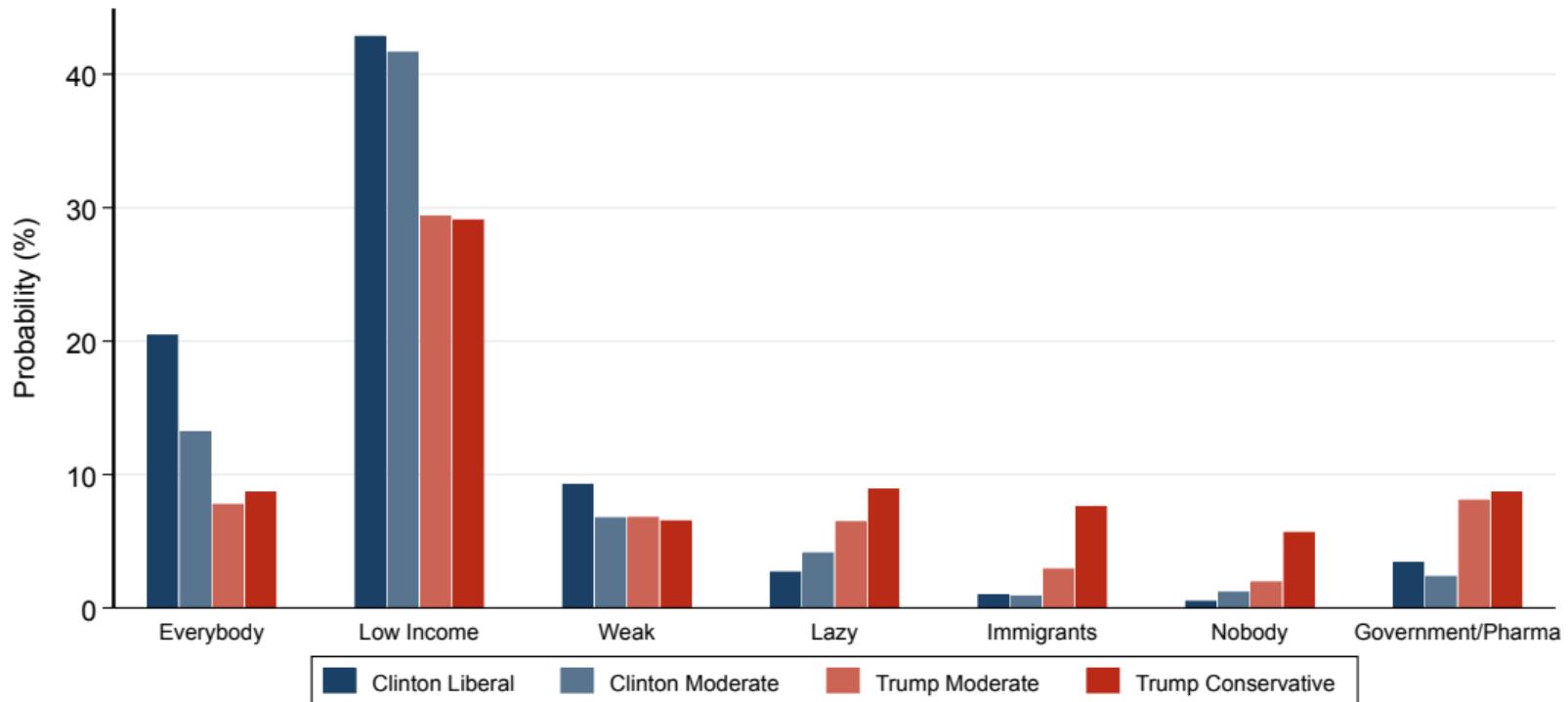
▶ Back

# Effects on the U.S. Economy if a Single-Payer System were introduced? Probability of Mentioning Topic by Political Views

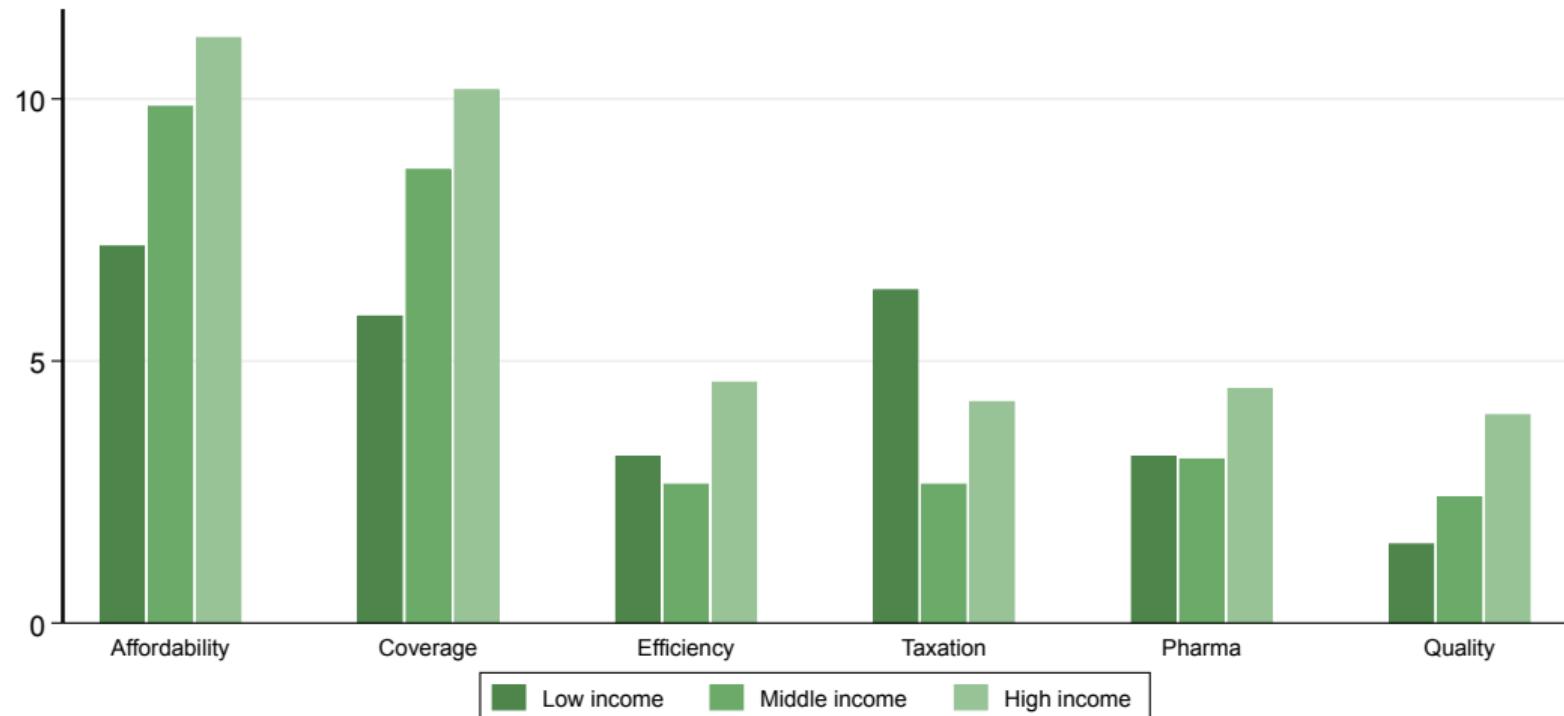


▶ Back

# Who would Gain if a Single-Payer System were Introduced? Probability of Mentioning Topic by Political Views

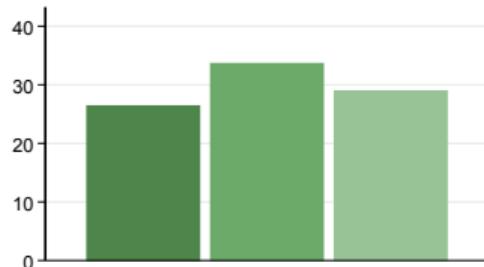


# Goals of a Good Insurance System? Probability of Mentioning Topic by Income

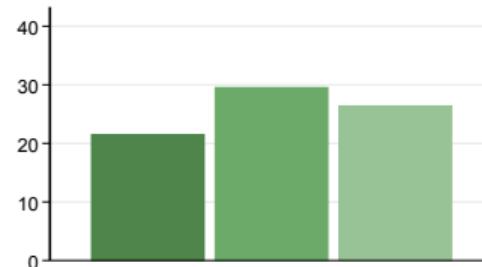


# Goals of a Good Insurance System? Relative Frequency of Topics by Income

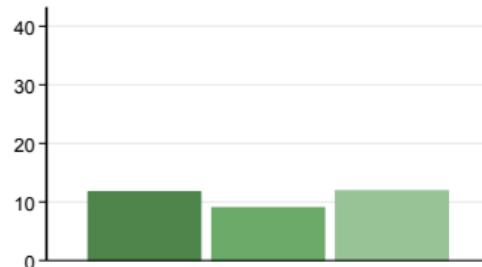
Affordability



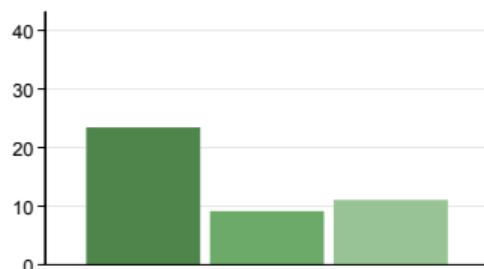
Coverage



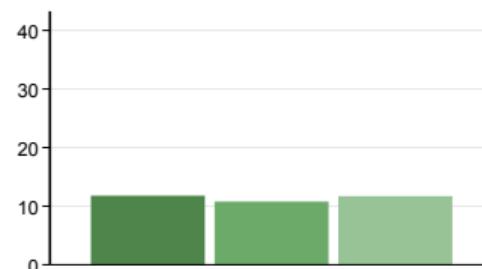
Efficiency



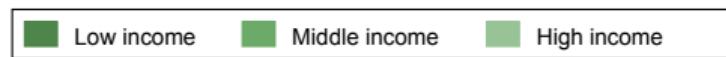
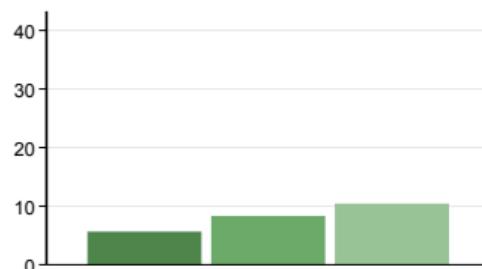
Taxation



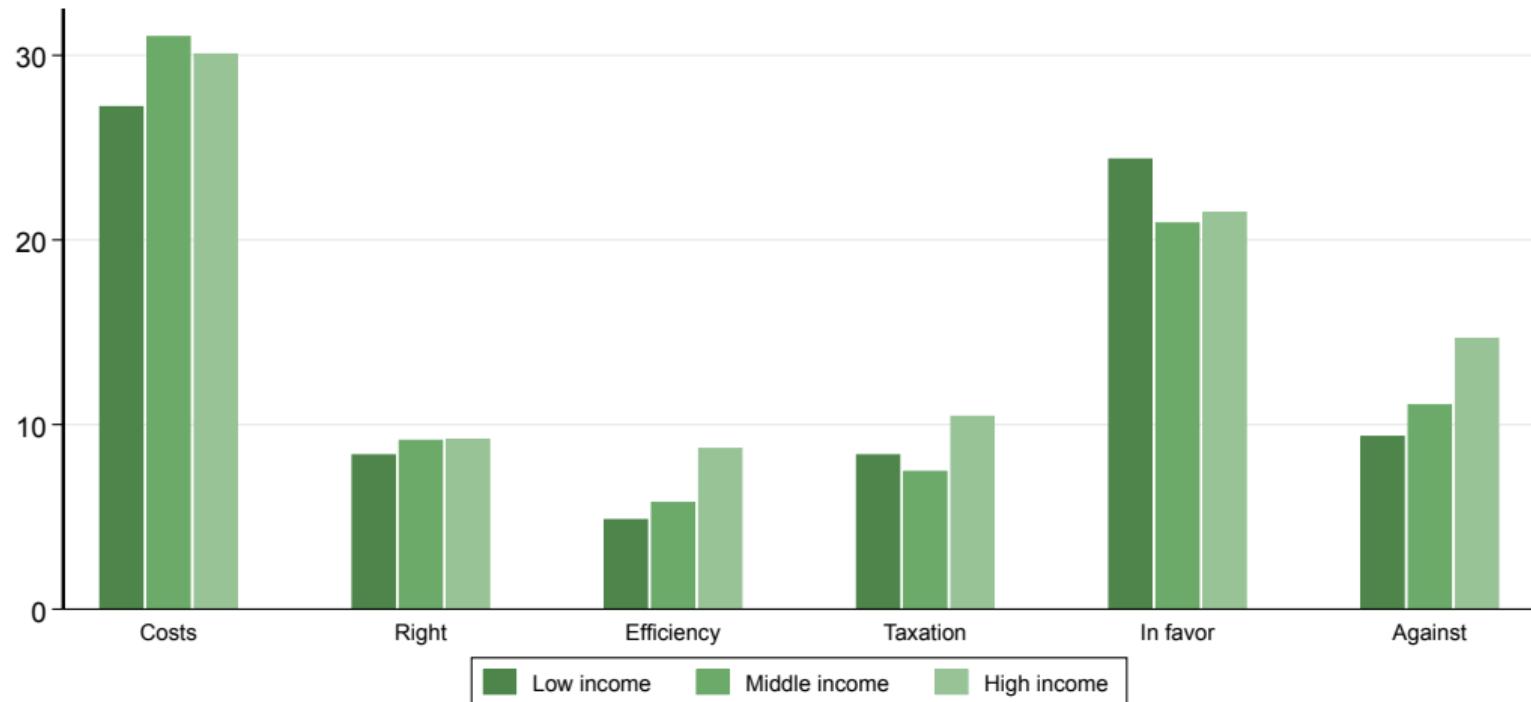
Pharma



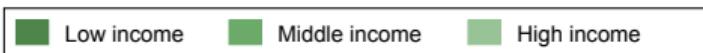
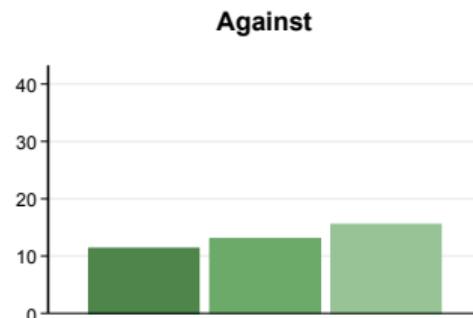
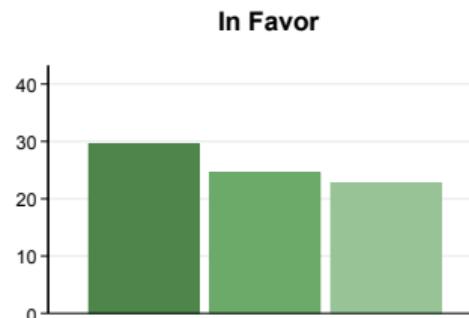
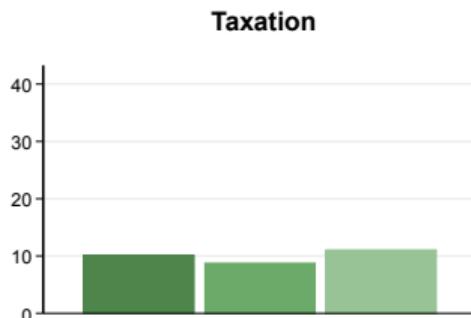
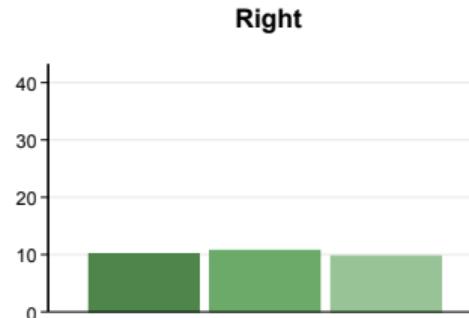
Quality



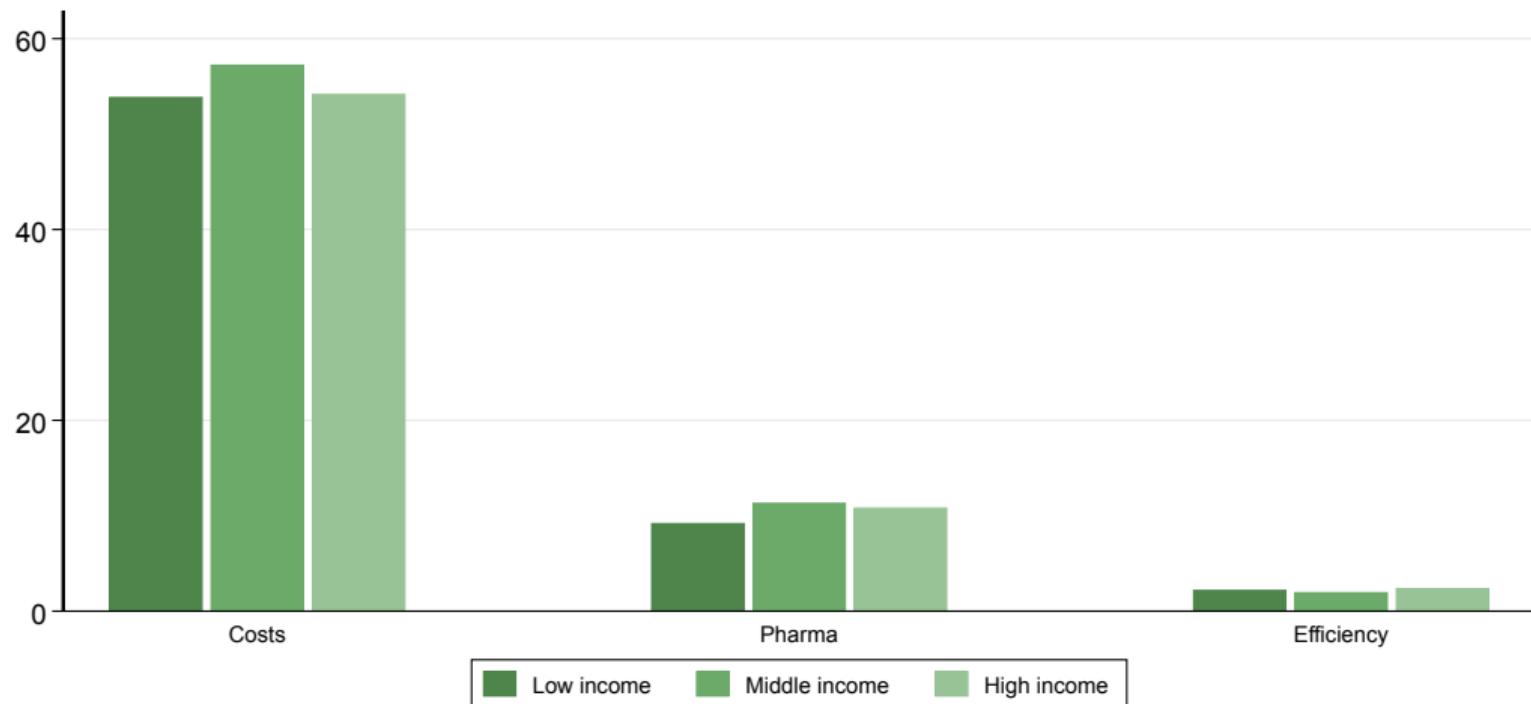
# Main Considerations about Universal Insurance System? Probability of Mentioning Topic by Income



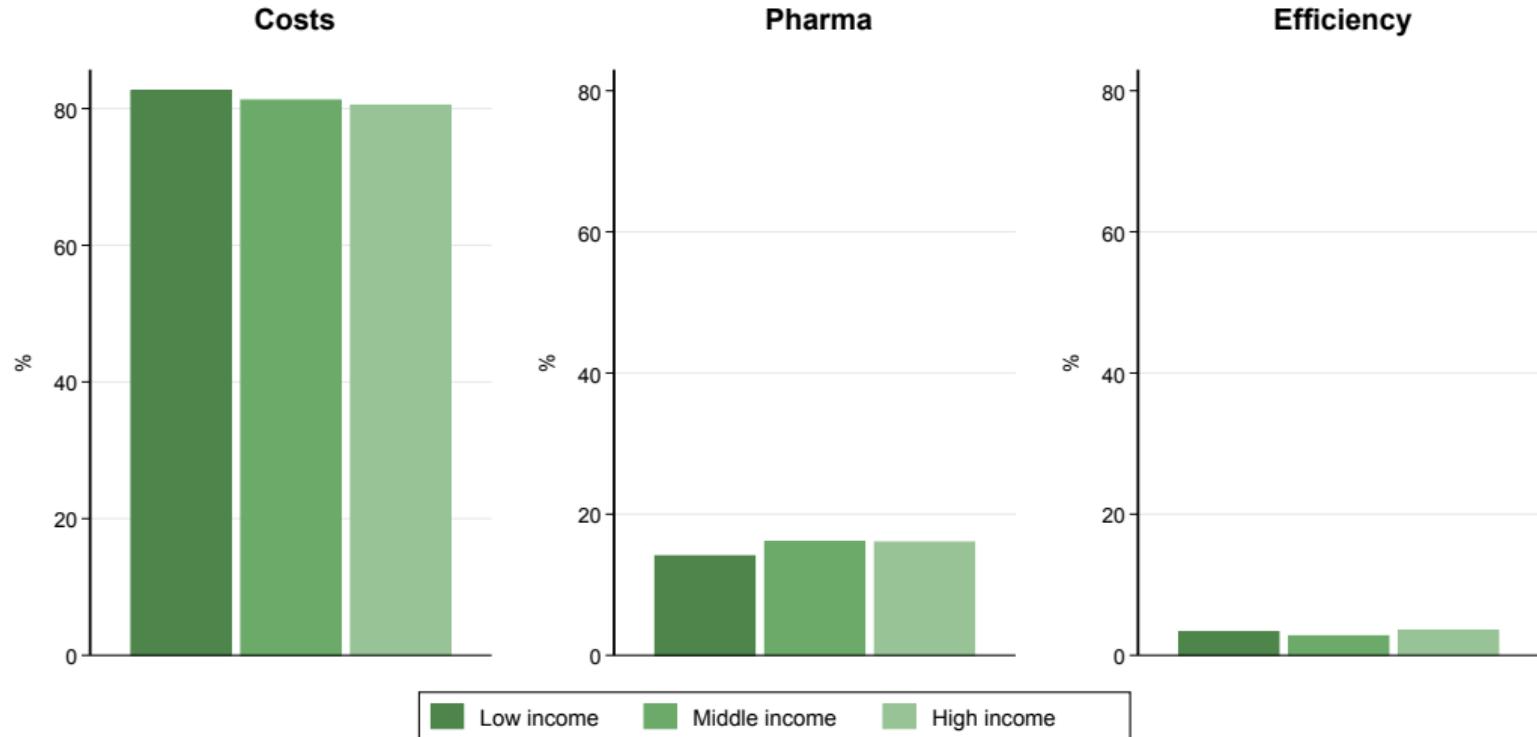
# Main Considerations about Universal Insurance System? Relative Frequency of Topics by Income



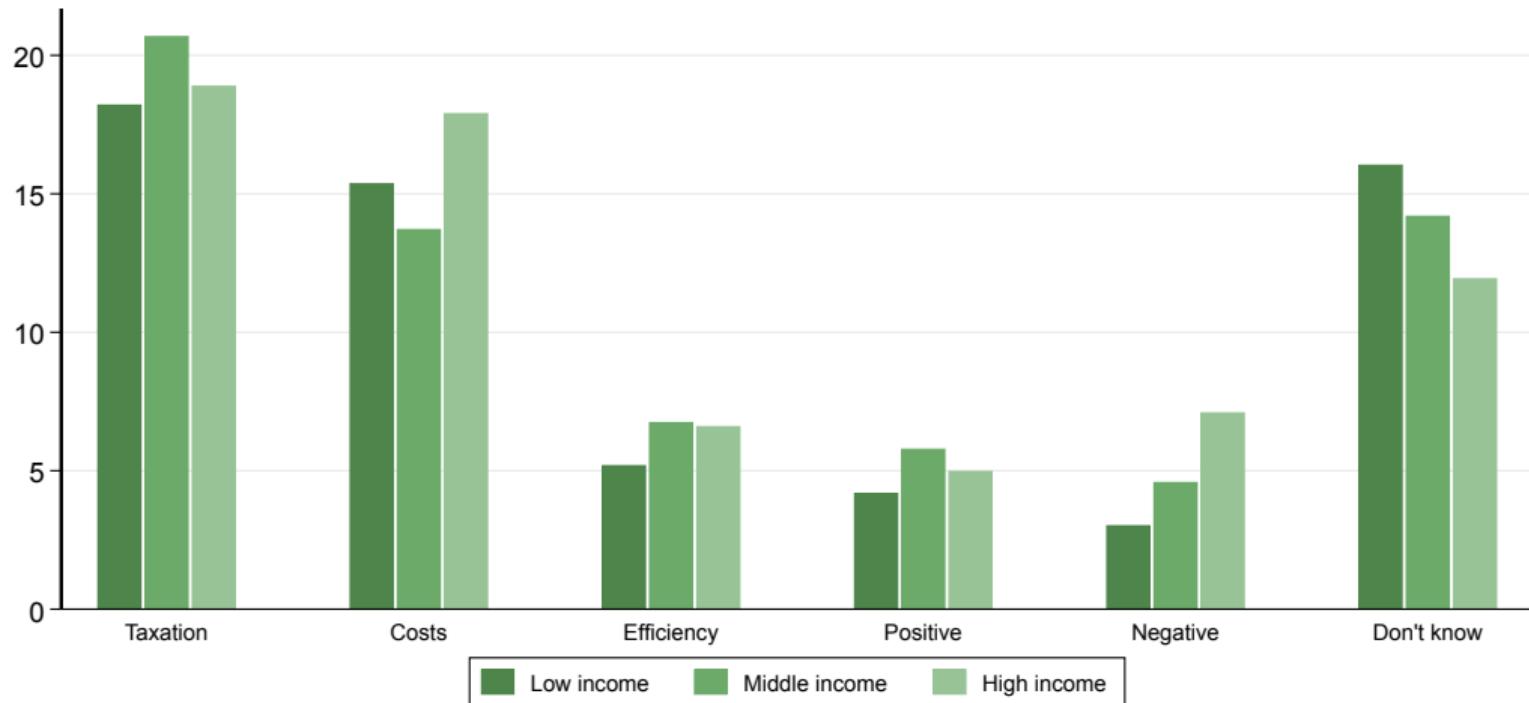
# Biggest Problem of US Insurance System? Probability of Mentioning Topic by Income



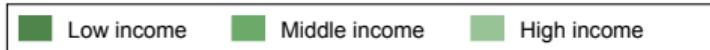
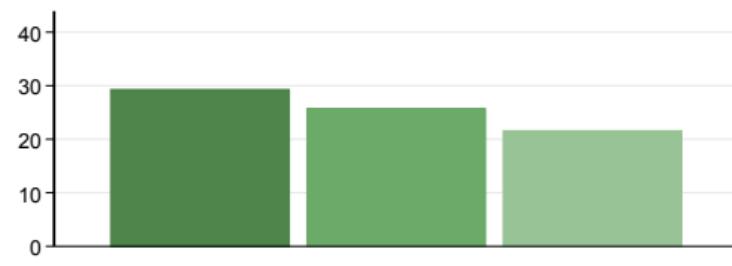
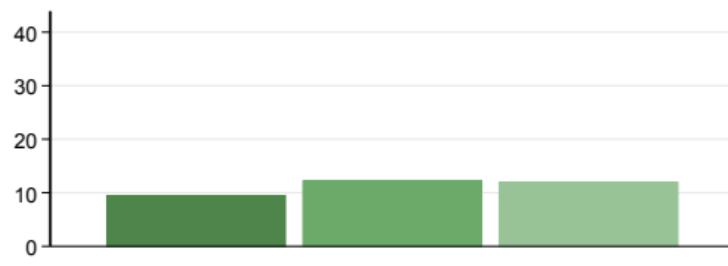
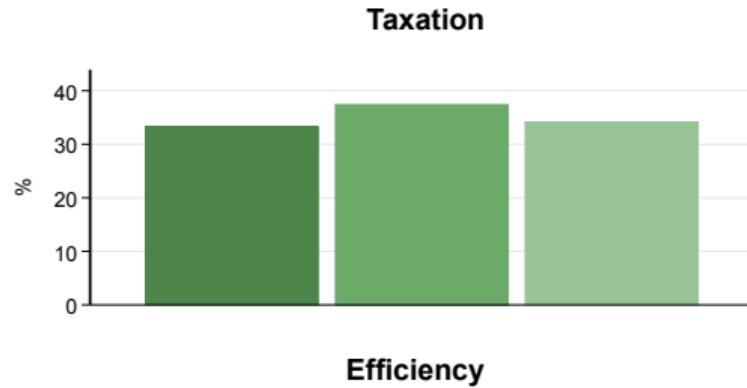
# Biggest Problem of US Insurance System? Relative Frequency of Topics by Income



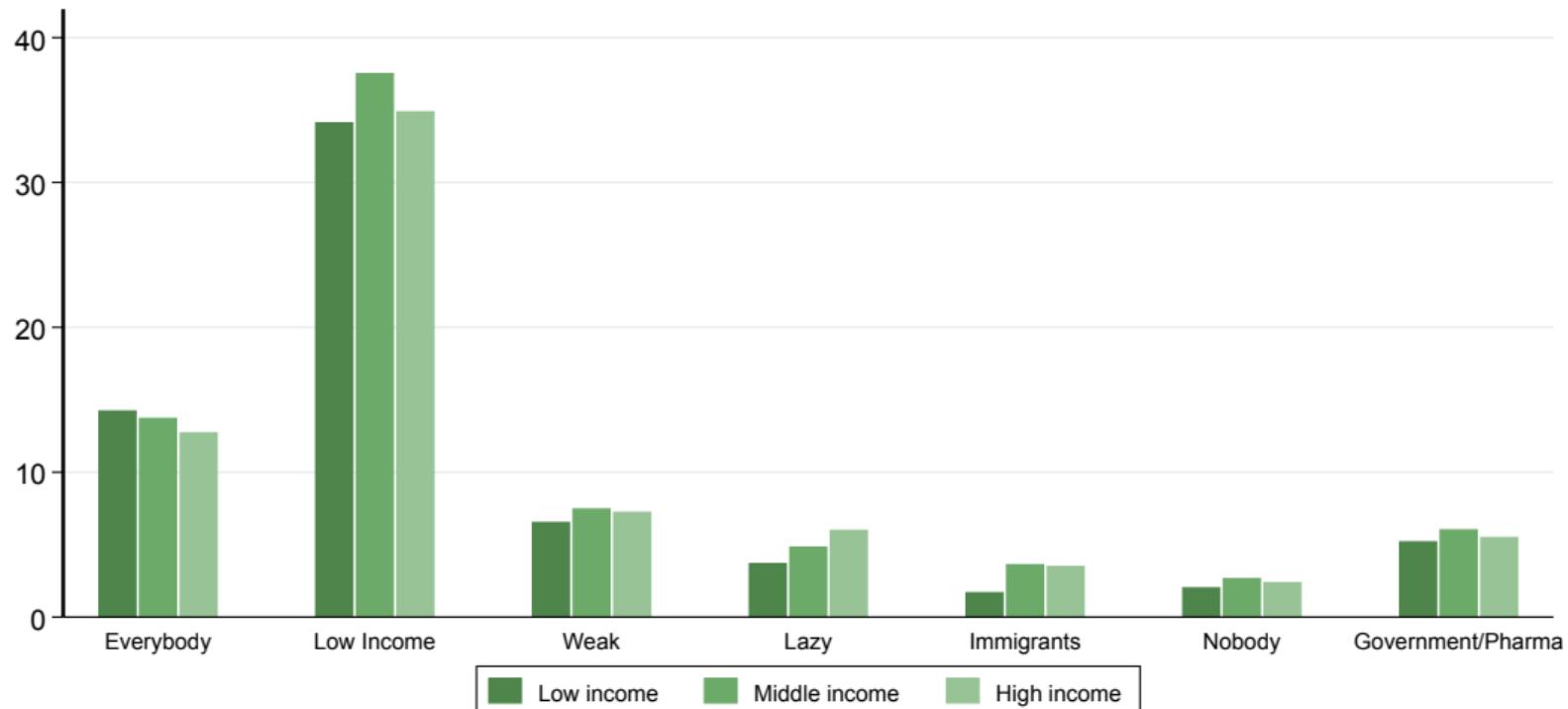
# Effects on the U.S. Economy if a Single-Payer System were Introduced? Probability of Mentioning Topic by Income



# Effects on the U.S. Economy if a Single-Payer System were Introduced? Relative Frequency of Topics by Income

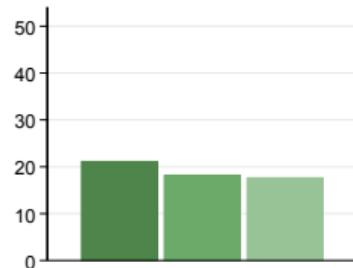


# Who would Gain if a Single-Payer System were Introduced? Probability of Mentioning Topic by Income

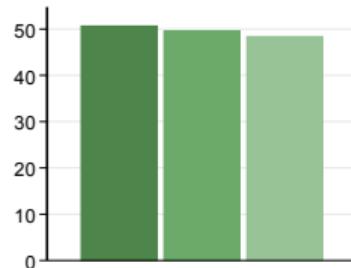


# Who would Gain if a Single-Payer System were Introduced? Relative Frequency of Topics by Income

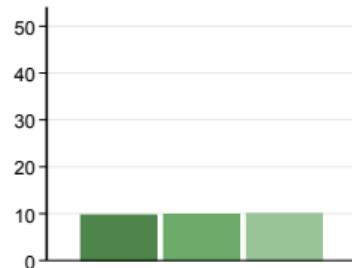
Everybody



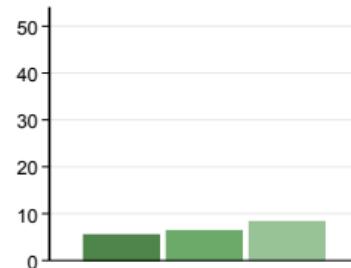
Low Income



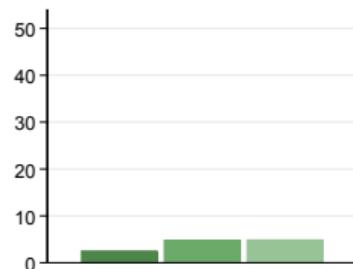
Weak



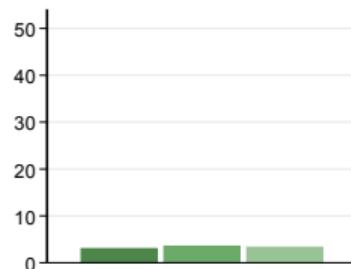
Lazy



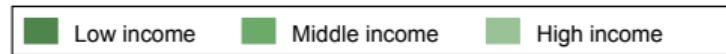
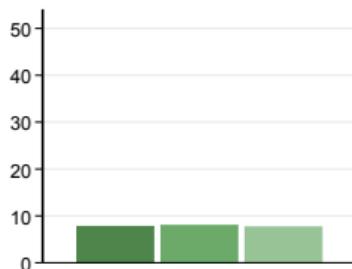
Immigrants



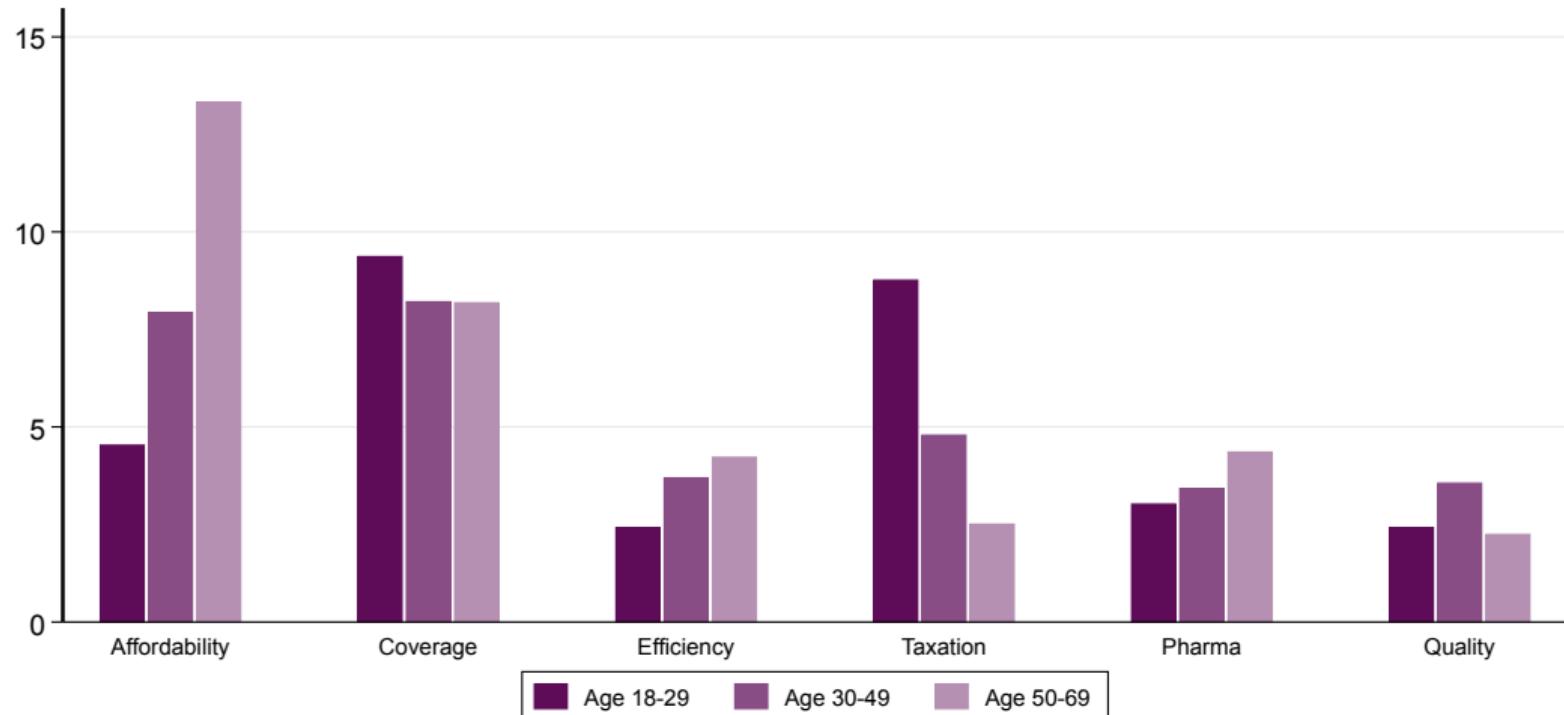
Nobody



Government and Pharma

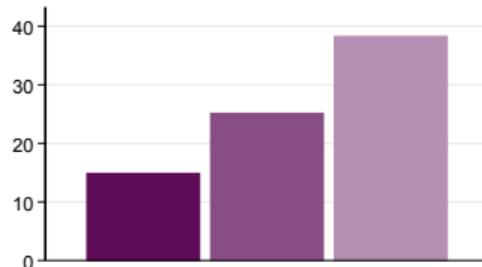


# Goals of a Good Insurance System? Probability of Mentioning Topic by Age

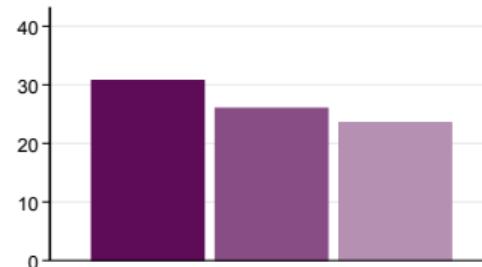


# Goals of a Good Insurance System? Relative Frequency of Topics by Age

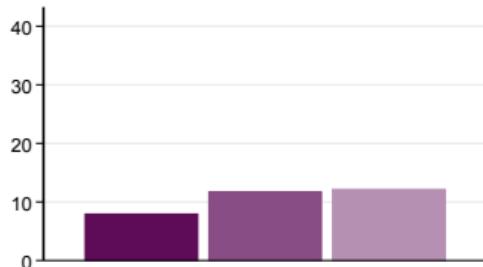
Affordability



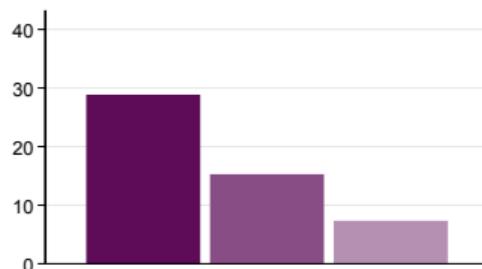
Coverage



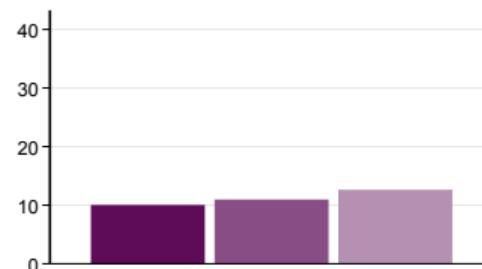
Efficiency



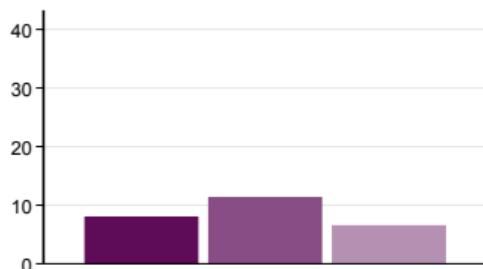
Taxation



Pharma

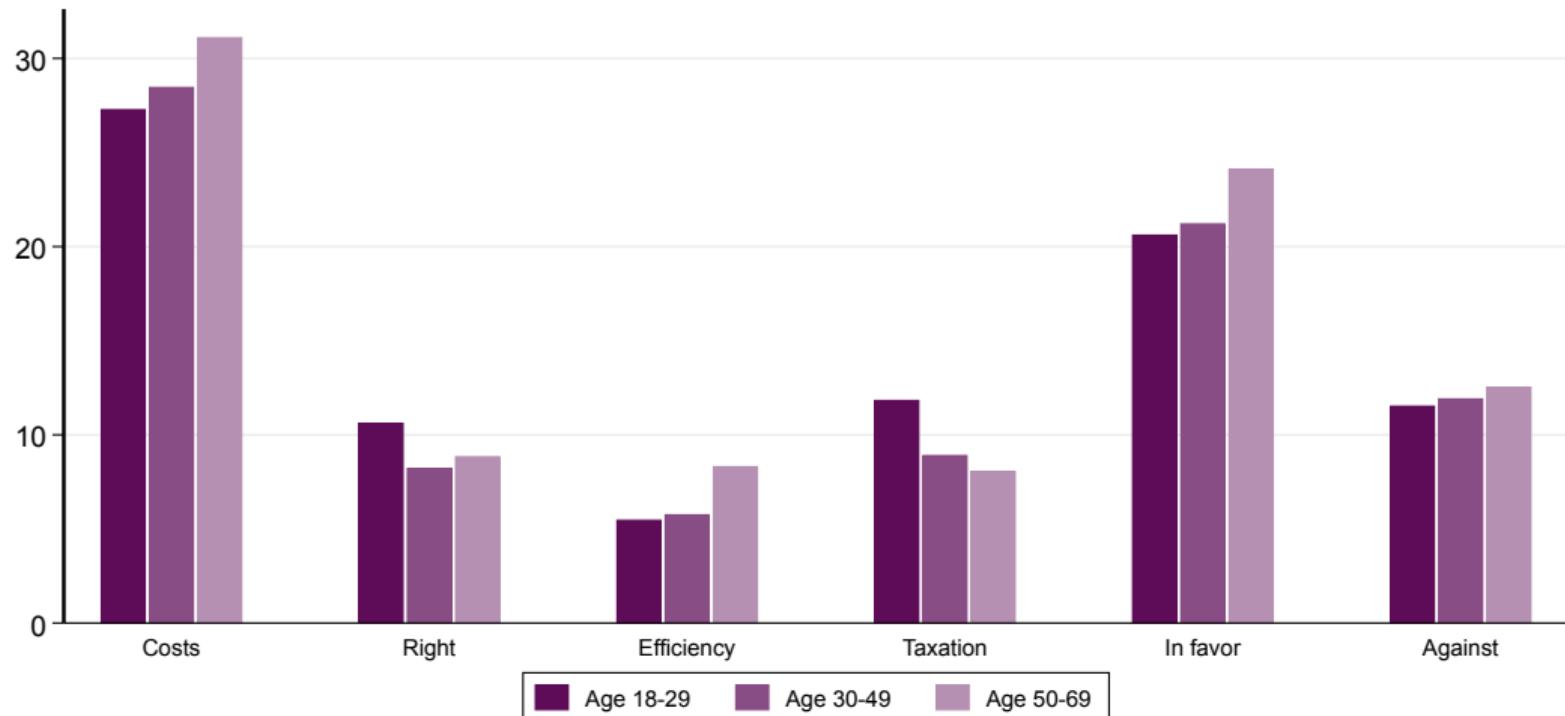


Quality

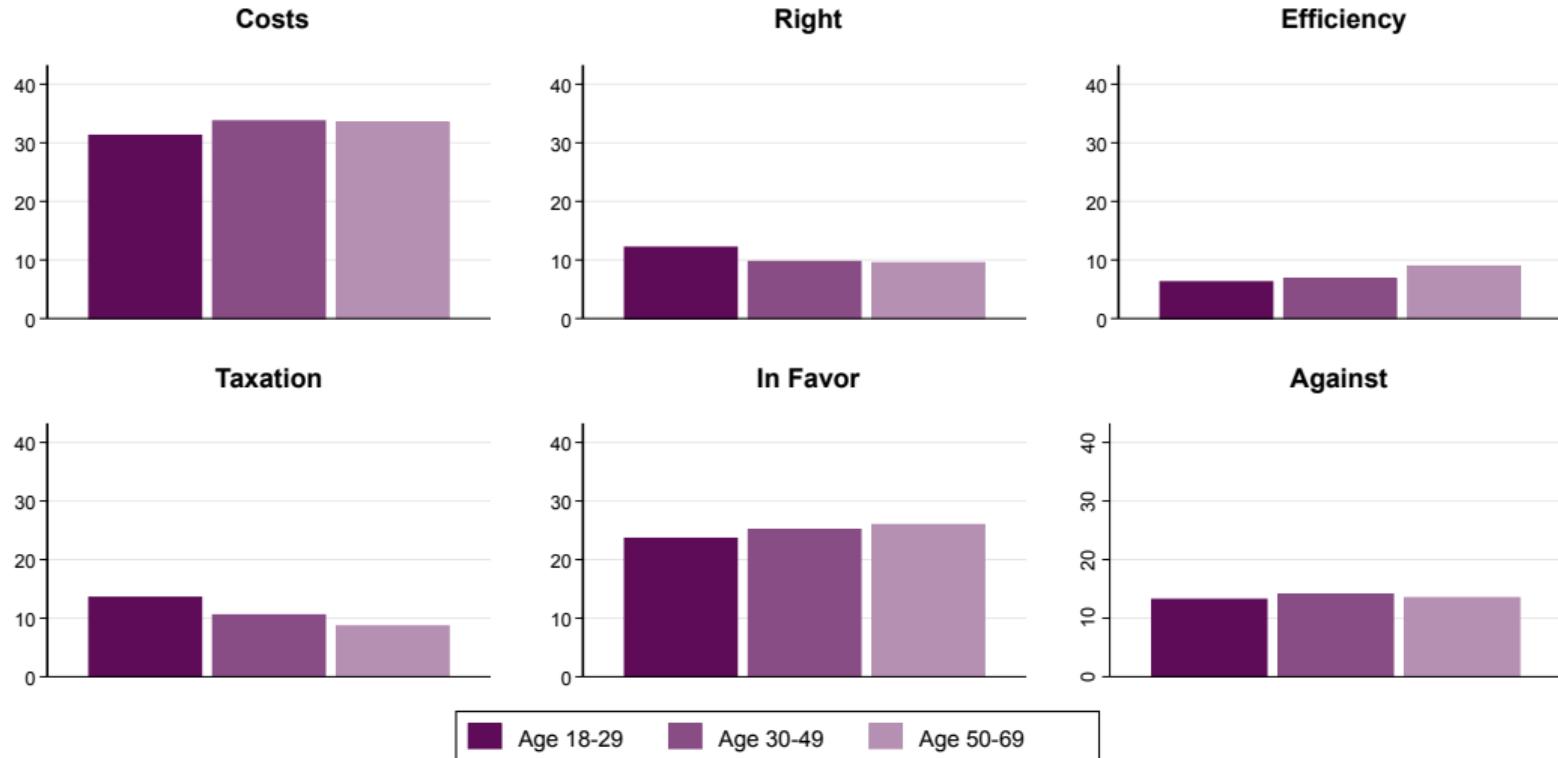


■ Age 18-29   ■ Age 30-49   ■ Age 50-69

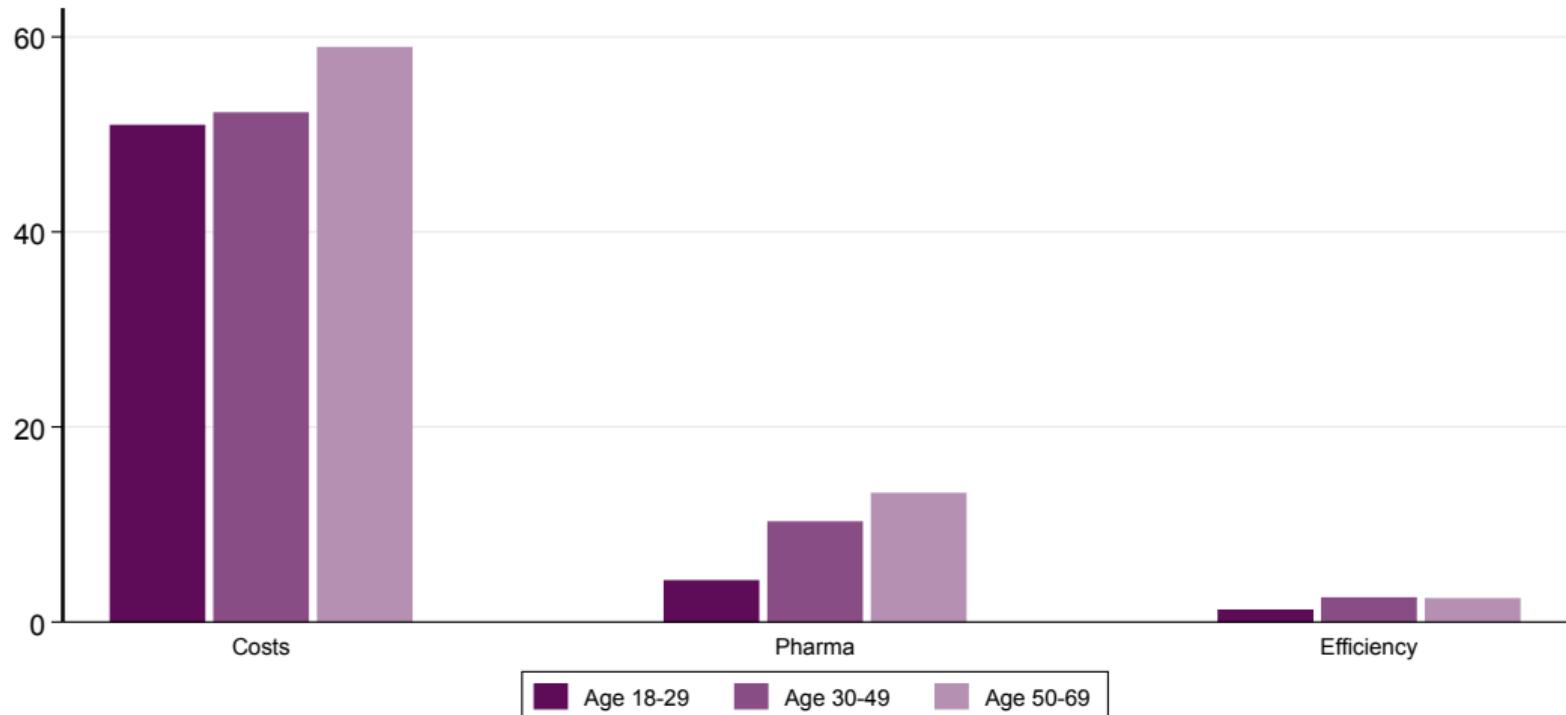
# Main Considerations about Universal Insurance System? Probability of Mentioning Topic by Age



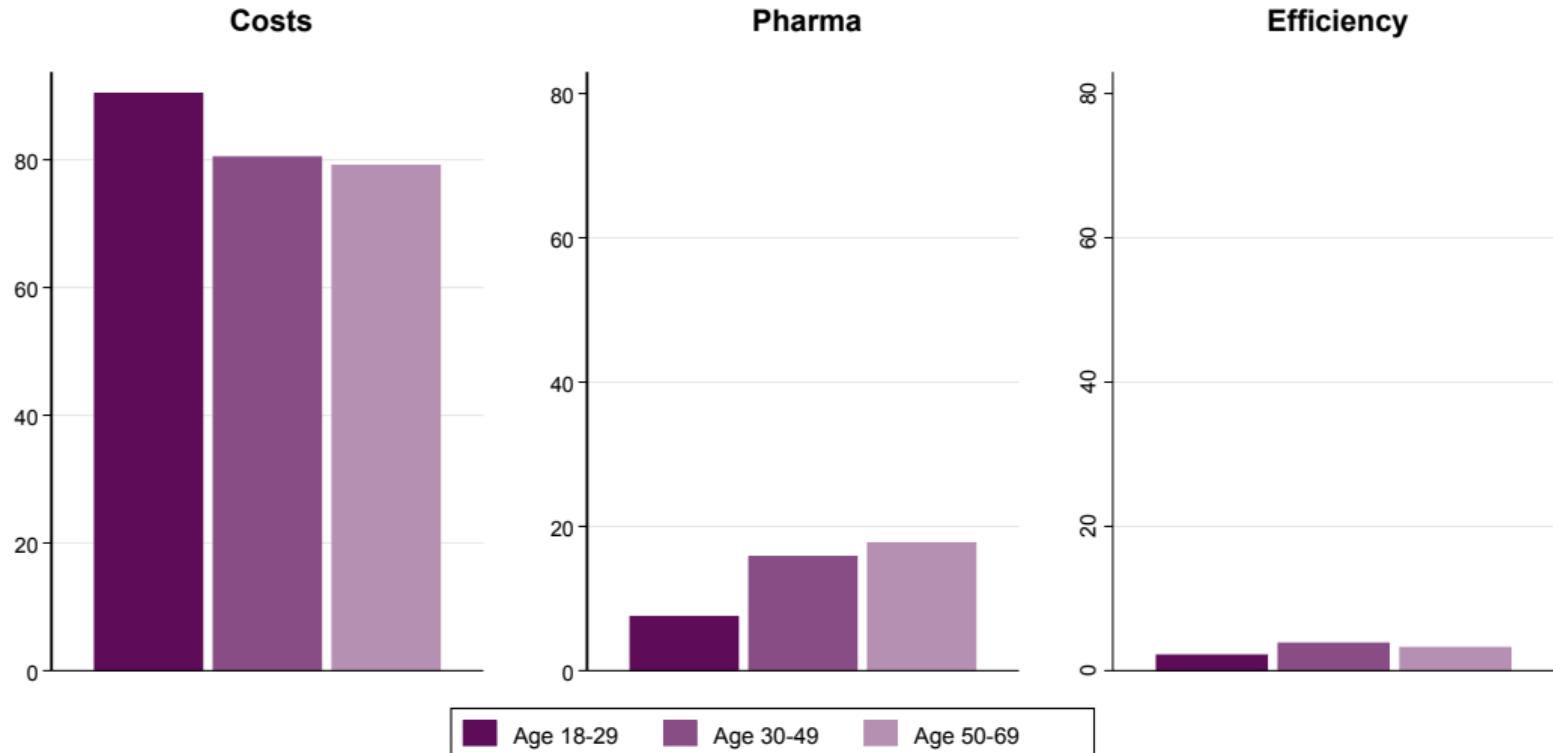
# Main Considerations about Universal Insurance System? Relative Frequency of Topics by Age



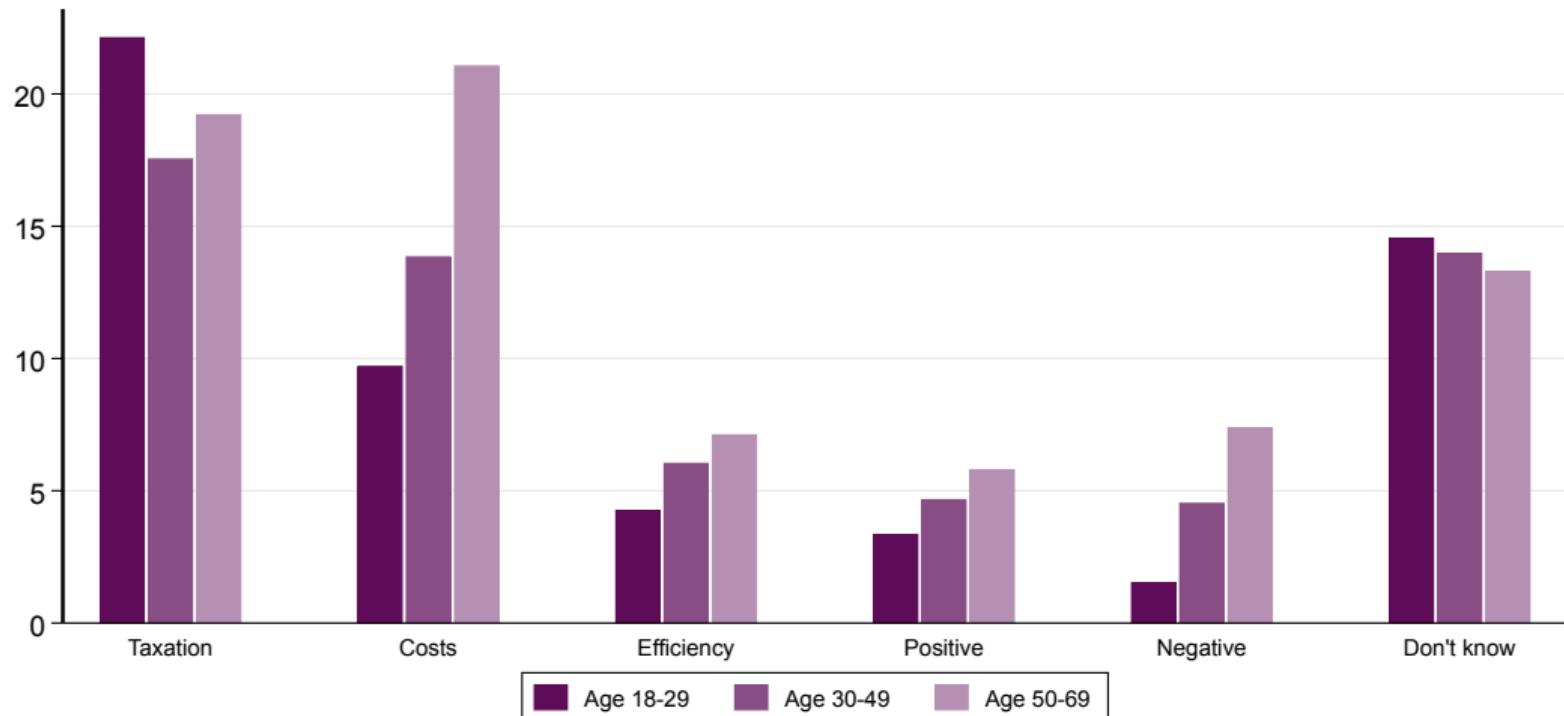
# Biggest Problem of US Insurance System? Probability of Mentioning Topic by Age



# Biggest Problem of US Insurance System? Relative Frequency of Topics by Age

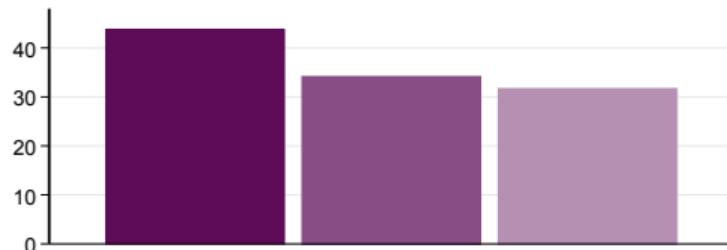


# Effects on the U.S. Economy if a Single-Payer System were Introduced? Probability of Mentioning Topic by Age

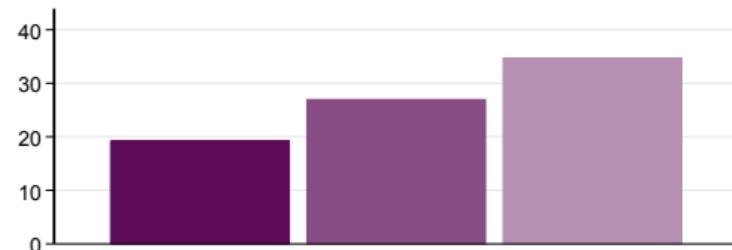


# Effects on the U.S. Economy if a Single-Payer System were Introduced? Relative Frequency of Topics by Age

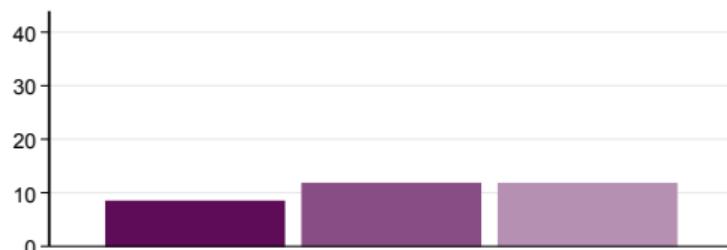
Taxation



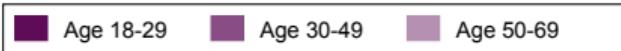
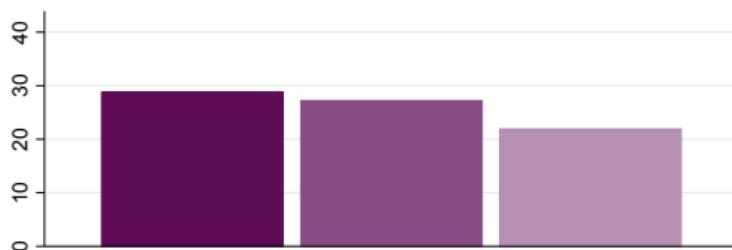
Costs



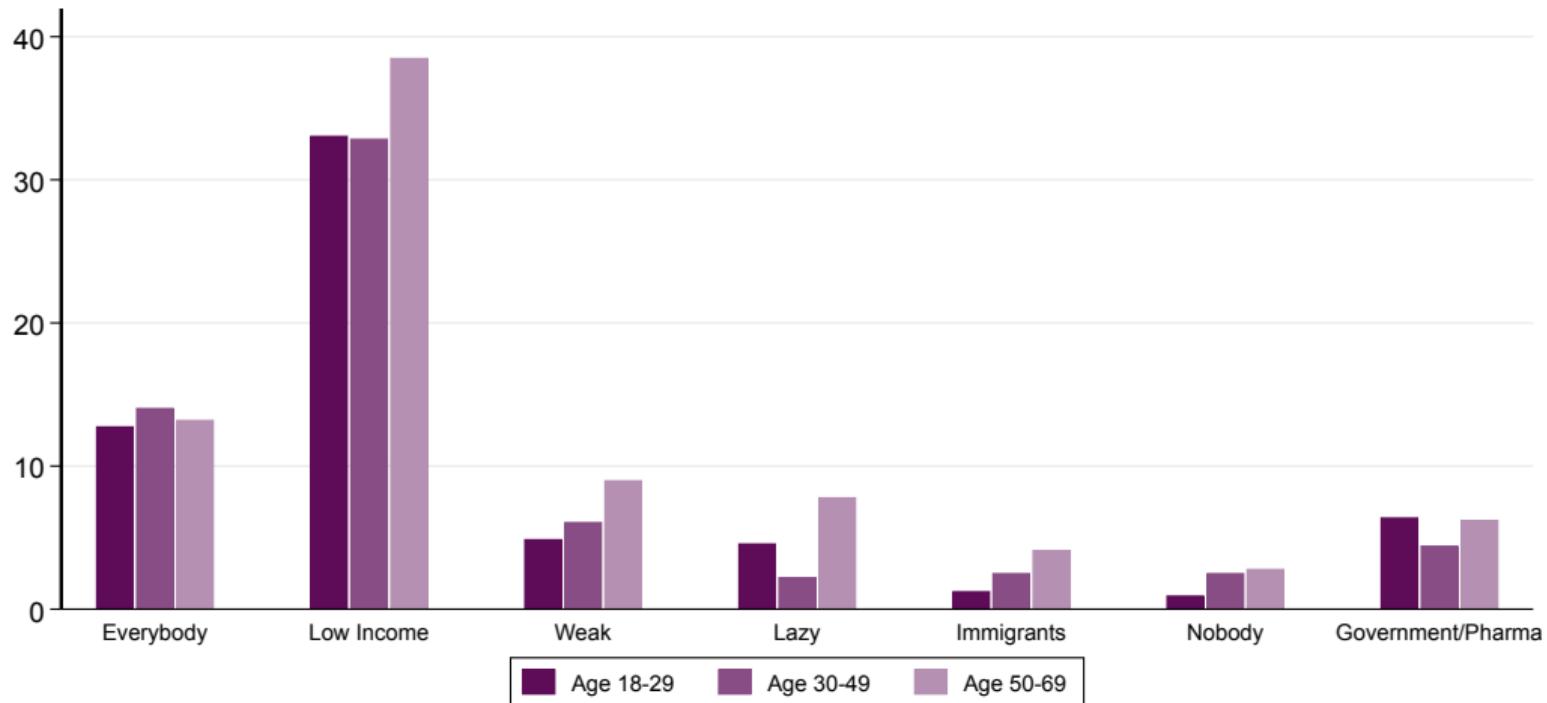
Efficiency



Don't know

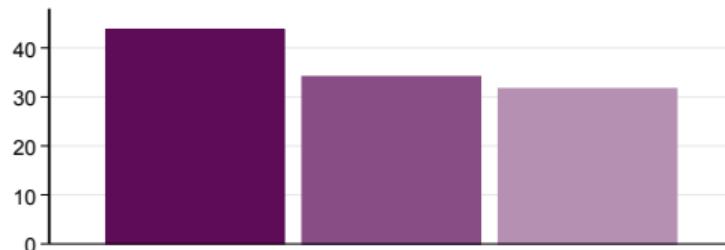


# Who would gain if a Single-Payer System were introduced? Probability of Mentioning Topic by Age

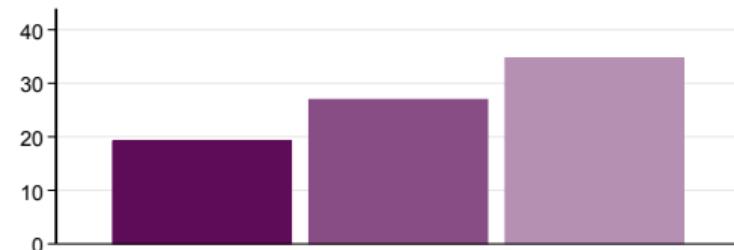


# Who would gain if a Single-Payer System were introduced? Relative Frequency of Topics by Age

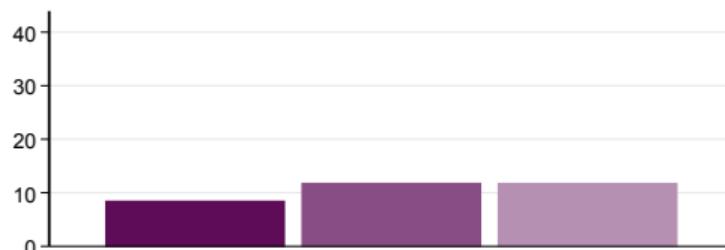
Taxation



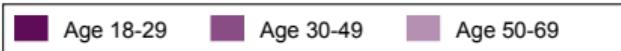
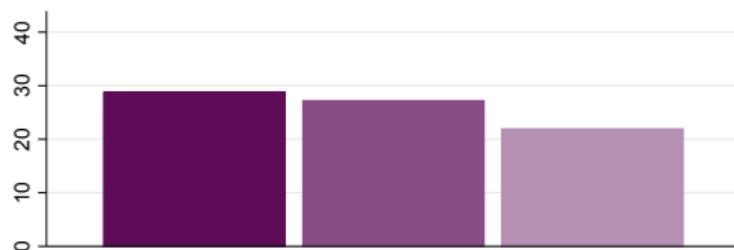
Costs



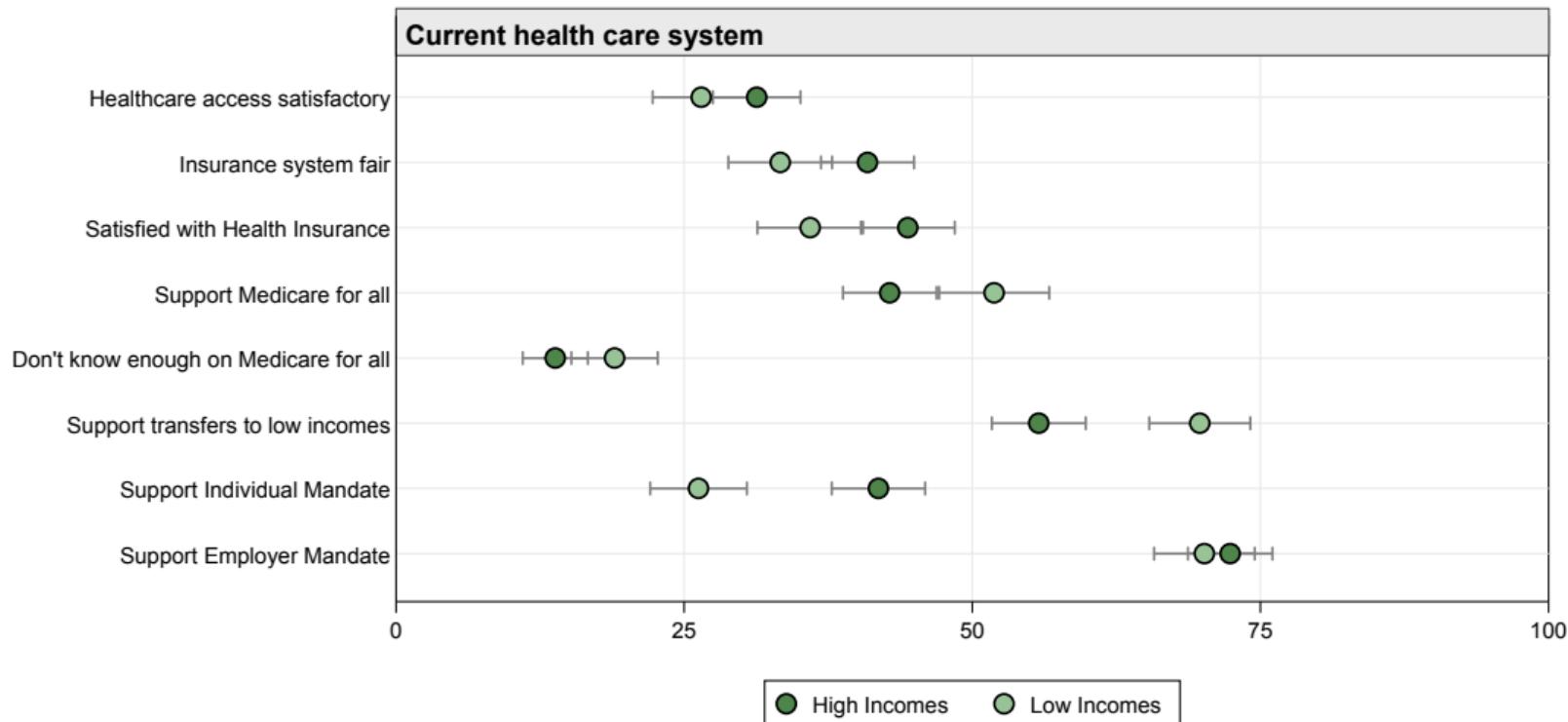
Efficiency



Don't know



# Outcome questions: Perception of the health care system - By Income



▶ Back

## What are the Shortcomings of the Current U.S. Trade Policy?

negative affect business people  
goods china competition president decision  
president understand spend money quick constantly  
cheap product pick around world vote usa economy-dependent  
whether congress first take advantage us  
honestly saleswoman goods usa company first take advantage us  
appear reliance cost consumer  
break outcome bite equal due recession price increase strict all world  
usa government sometimes stand towards negotiate fine take advantage usa regard goods high  
shame idea reason include import export greedy short term hurt people putting tariff  
complicated stand tariff chine major na rise administration personal enforce either practice  
lose tariff easy working future negotiation certain away negative cost increase  
access purchase tariff manufacure wine everything everyone past suffer leave imbalance use tariff  
complicated depend dollar citizen economic stock long industry back pass abroad spend different consumer  
lose tariff usa import trade poor unfair favor result agreement turn decision interest agree  
globally farm steel overseas rich increase work war able effect hurt american  
check knowledge playpart cause world big american restriction idk keep sell thing worry  
benefit people usa worker important baduse high far american pay us talk already  
someone resource never support america yes help look punish  
head usa china answer us president man screwwrong amount  
truly all us hangle label charge put without market system clue  
implement tariff cost american pay strong deficitaffect right side class  
quickly treat find focus company all end political across last  
clearly supply global economy agoutsource foreign hurt businesstools  
tariffs foreign hurt  
concern main bully close import  
picture produce buy low item  
create job inside usa especially lack none job  
service barrier none  
previous point hear long term benefit  
failure import goods balance cost  
commitment general push natta see donald same  
goods cost happen open problem may deal  
return sight imglobal short  
anotherchoice war china mean  
goods usuperior small understand  
familiar use average consider term  
all time less difficult relationship  
throw consequence force his  
american people american consumer  
usa goods together speak american product profit  
china take advantage tariff work likely  
cheap goods usa job conflict trump president  
buy goods stock market working class  
usa problem trump tariff consumer pay drive price address natural  
uncertainty economic growth game  
natural resource group  
tariff place group

**What would be the effects on the US Economy if Trade Barriers were increased?**

eventually recession  
usa first good long term  
great depression  
increase item  
consumer pay  
hurt business  
stop usa usa goods  
price all  
job usa  
good goods  
usa pay  
usa world  
usa recession  
small business  
usa business  
buy american  
import goods  
goods usa  
usa bring  
price job  
create job  
produce usa  
pay goods  
increase goods.  
back usa drive usa low class  
consumer goods  
all goods stock market  
slot goods economic growth  
slow growth price consumer  
help usa hard afford hurt end  
goods goods usa long term

long term help foreign goods  
able afford  
good price price increase consumer  
become expensive cause recession

american job price buy purchase goods lose job feel usa term term usa increase

spend money afford goods goods us consumer increase hard find working class

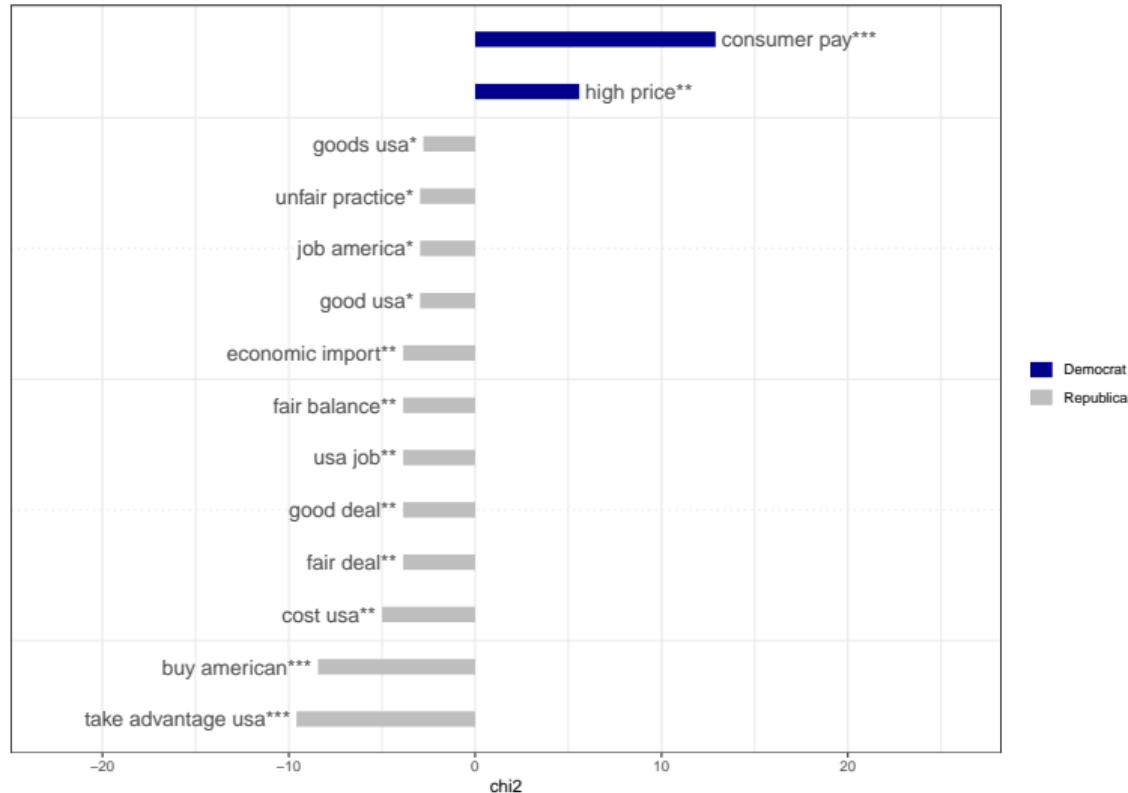
increase hurt goods import goods input

come usa rich rich certain goods  
usa suffer usa back  
negative impact job low price  
goods also right now usa china  
pass consumer loss first  
increase usa job loss hurt end pay

goods expensive take hit usa another usa job  
us american goods hurt usa job lose  
buy goods hurt us hurt american  
goods increase goods service good all  
goods become lead recession usa self  
increase consumer american consumer  
low income job cut price high  
short long term good usa hurt farmer  
american pay lose lot impact usa  
feel hurt money goods increase import  
take place business result consumer spend expensive goods  
cause inflation

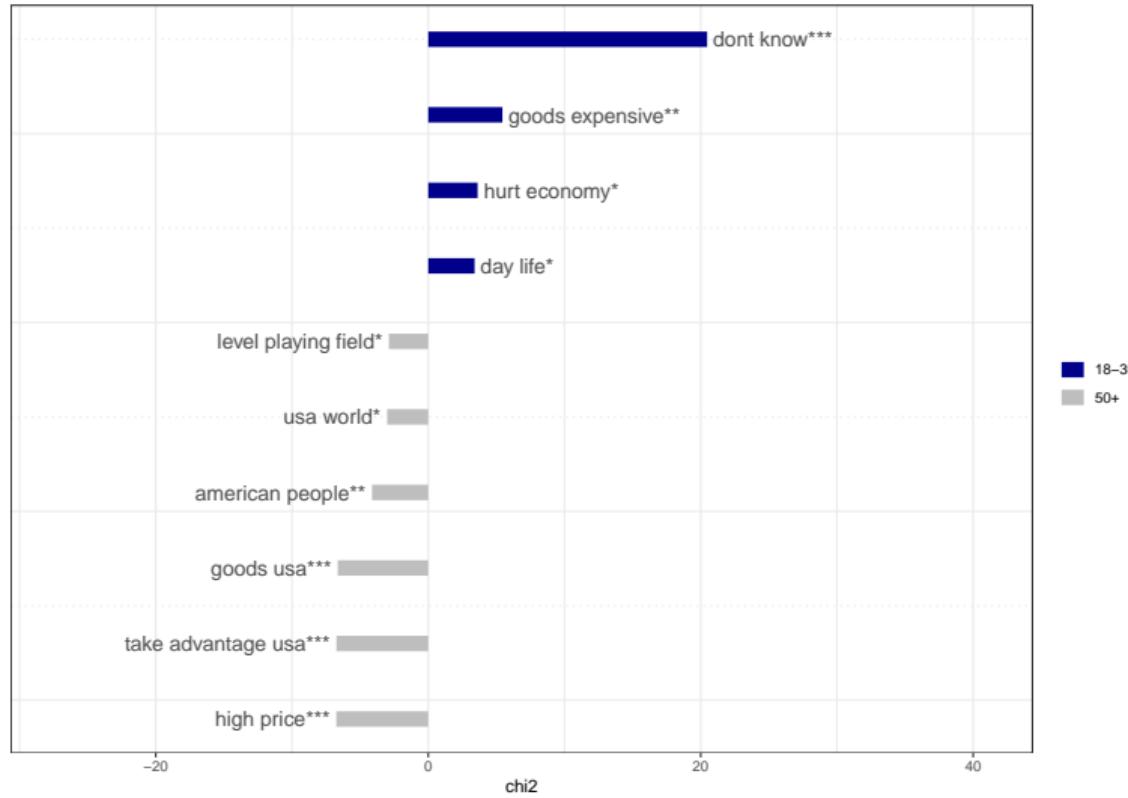
## Who Gains if Trade Barriers were Increased?

# Main Considerations about Trade Policy? Keywords by Political Views



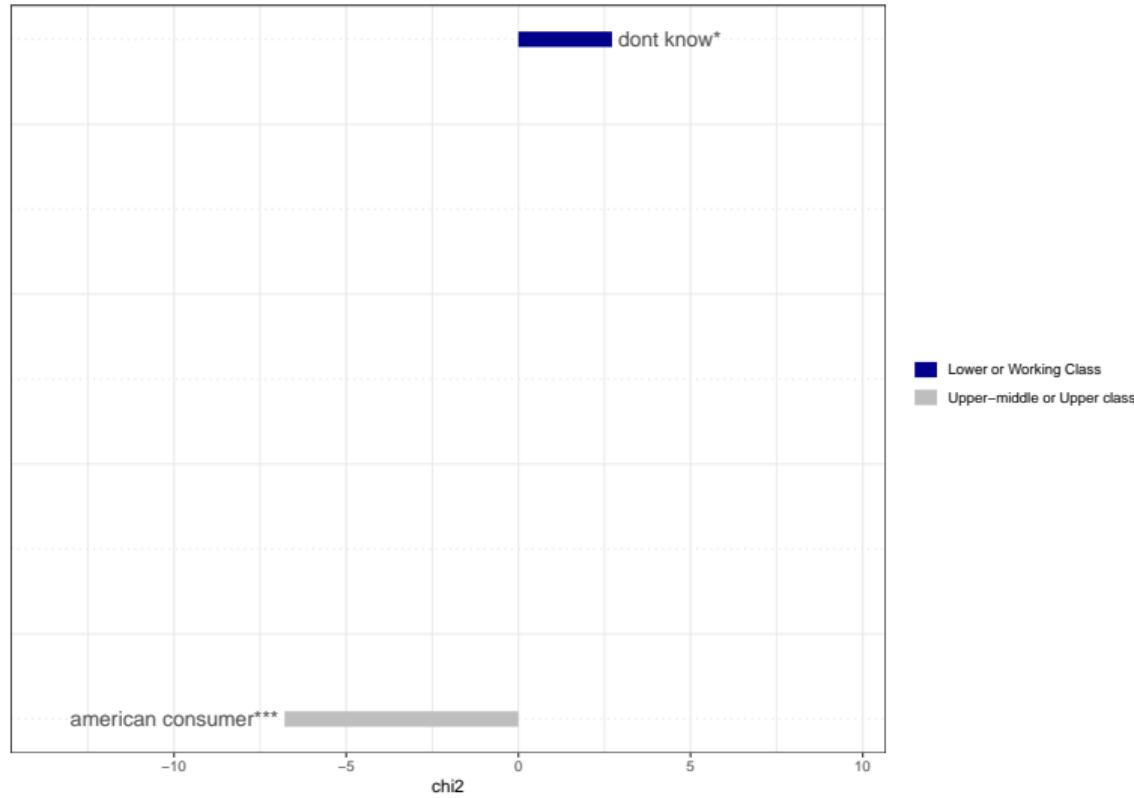
▶ Back

# Main Considerations about Trade Policy? Keywords by Age



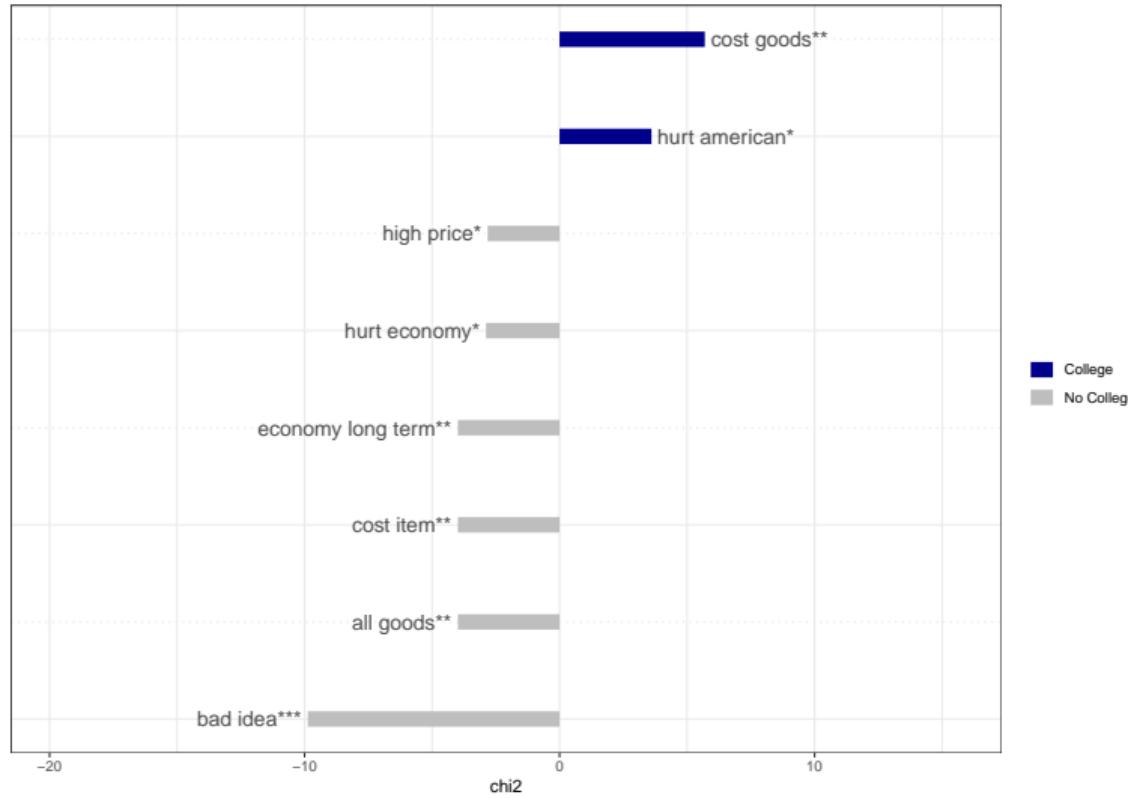
▶ Back

# Main Considerations about Trade Policy? Keywords by Income



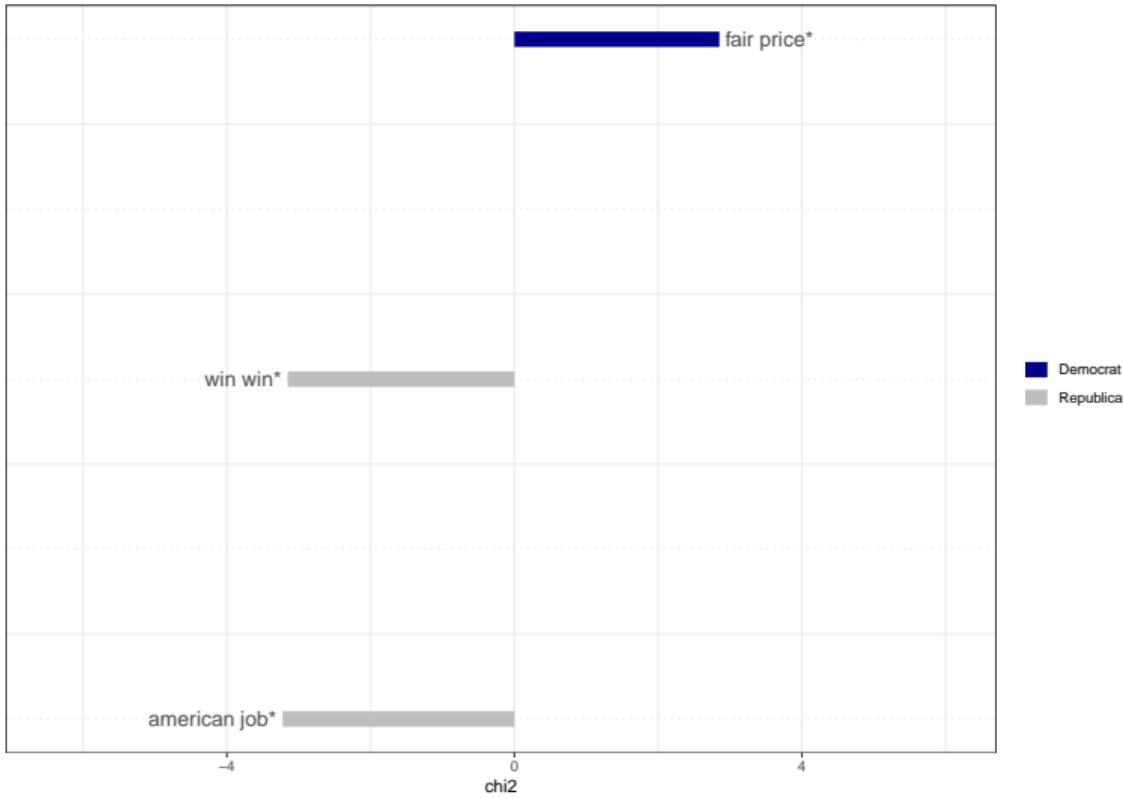
▶ Back

# Main Considerations about Trade Policy? Keywords by Education



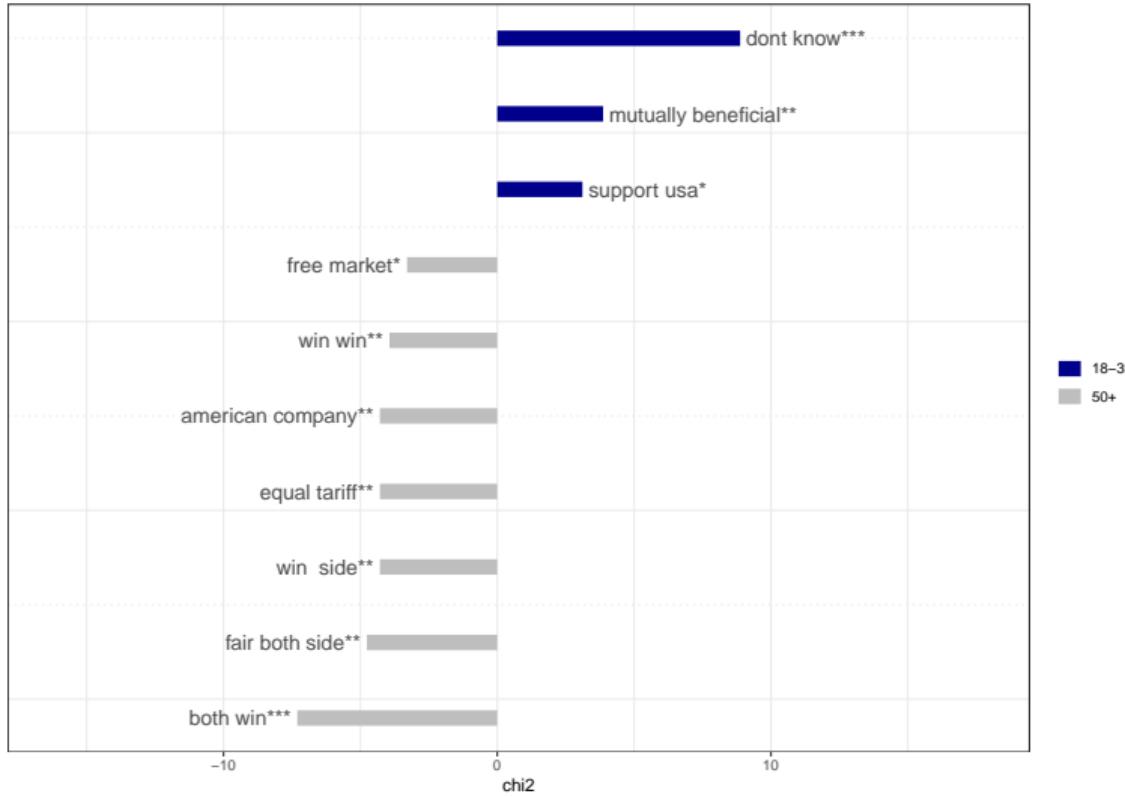
▶ Back

# Goals of a Good Trade Policy? Keywords by Political Views



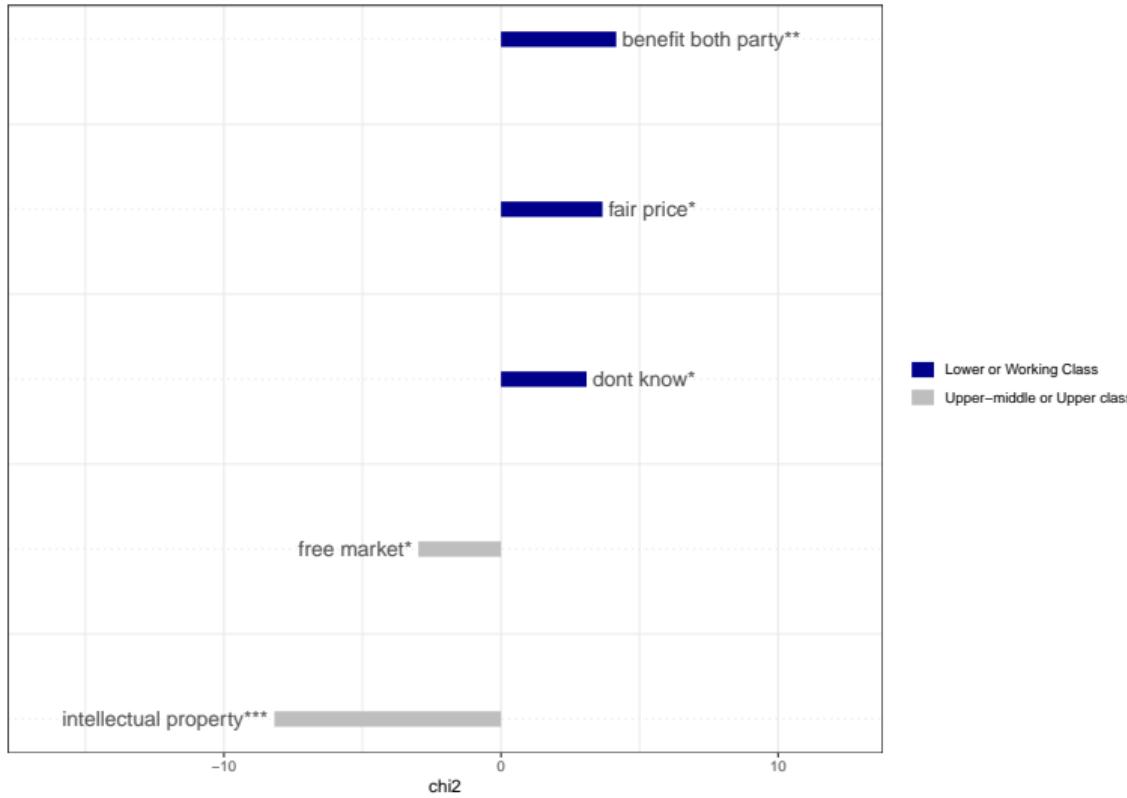
▶ Back

# Goals of a Good Trade Policy? Keywords by Age



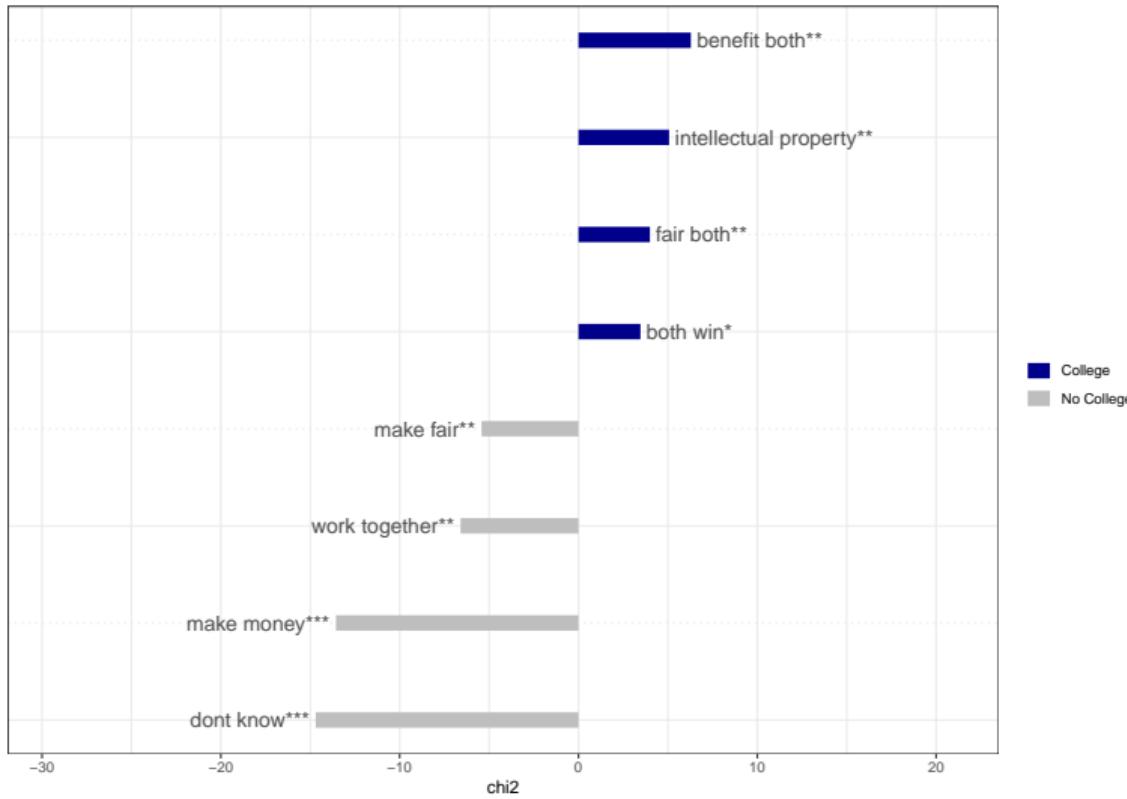
▶ Back

# Goals of a Good Trade Policy? Keywords by Income



▶ Back

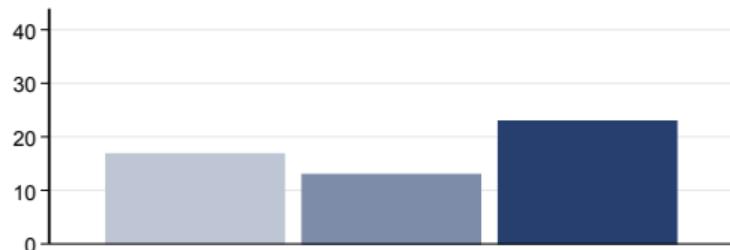
# Goals of a Good Trade Policy? Keywords by Education



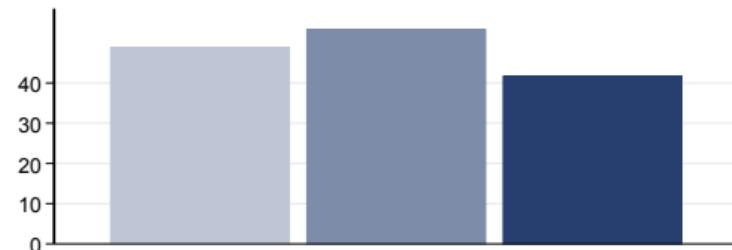
▶ Back

# Main Considerations about Trade Policy? Relative Frequency of Topics by Income

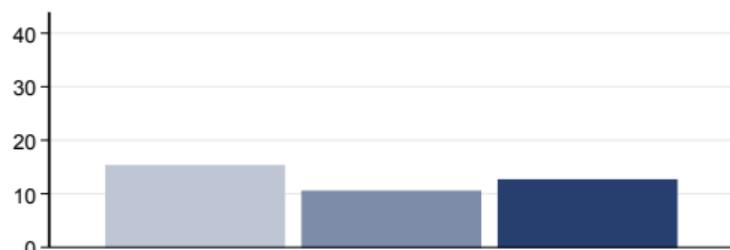
International Rel.



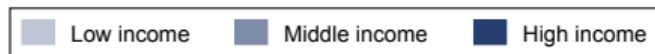
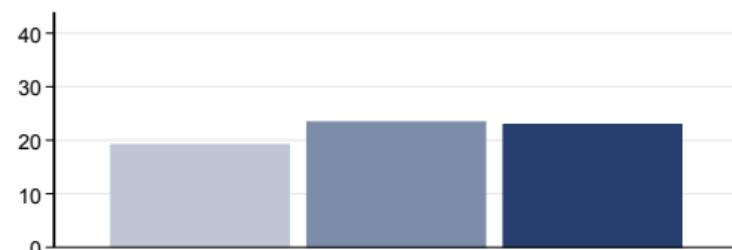
Efficiency



Labor

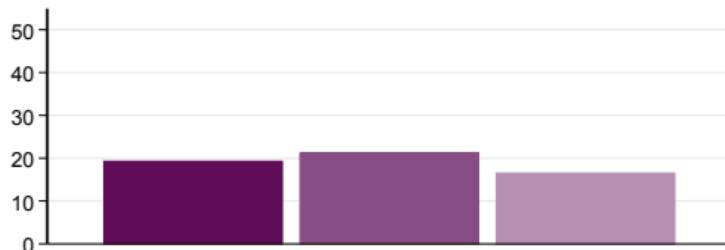


Population

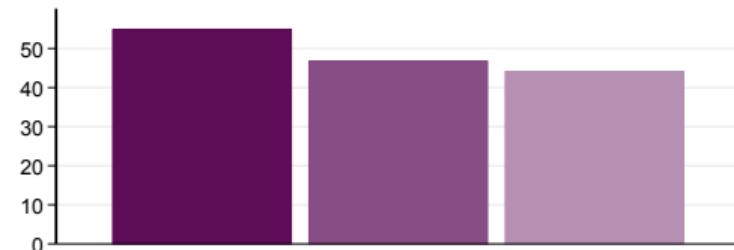


# Main Considerations about Trade Policy? Relative Frequency of Topics by Age

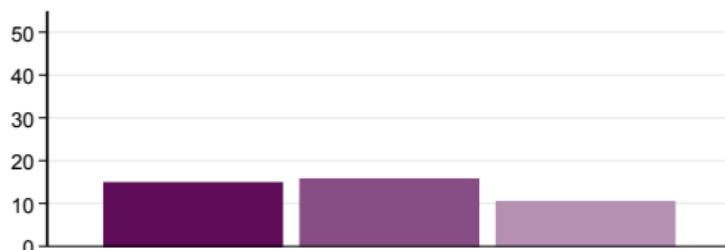
International Rel.



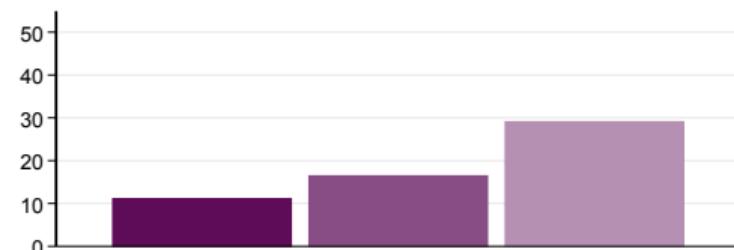
Efficiency



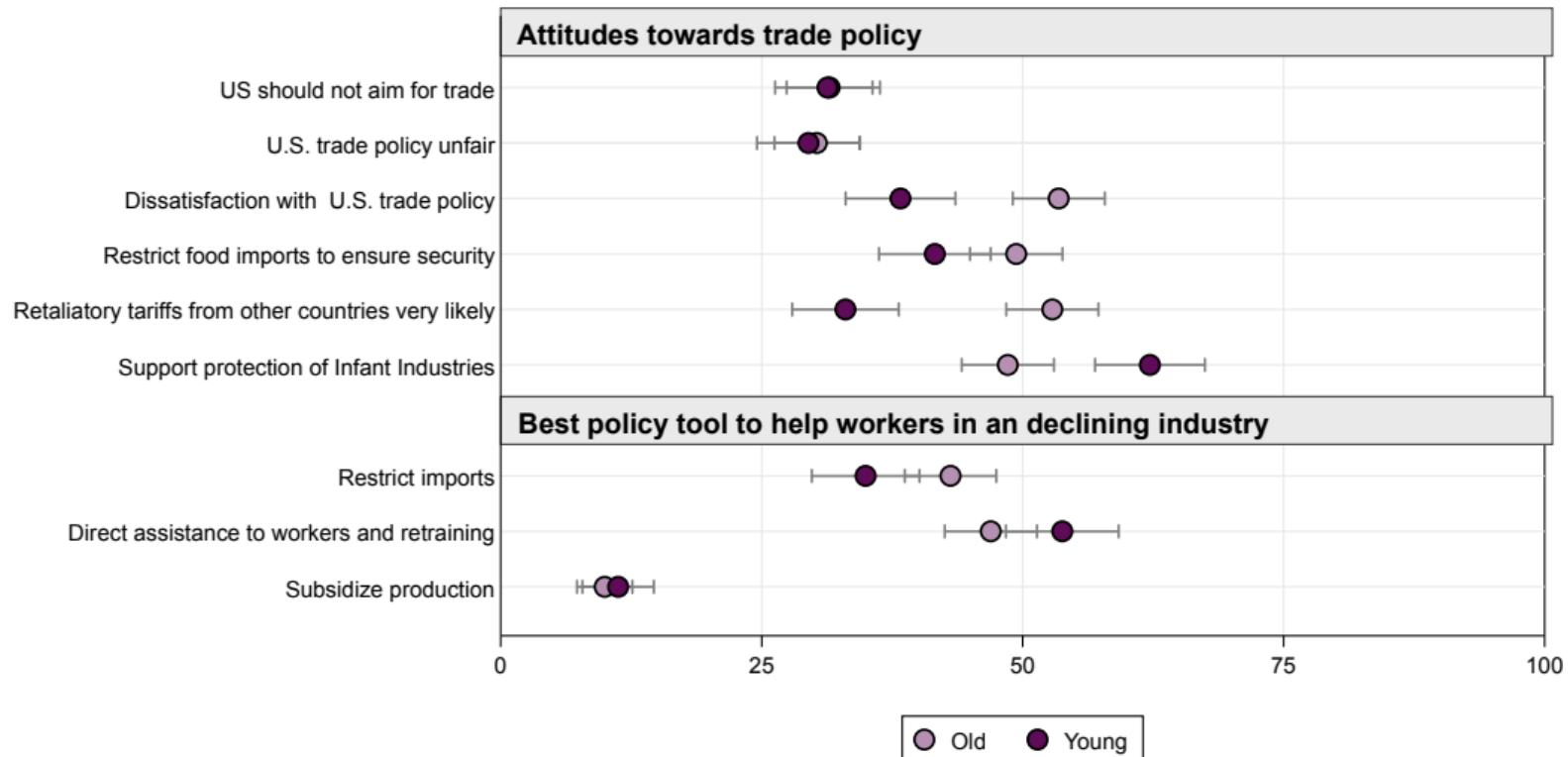
Labor



Fairness

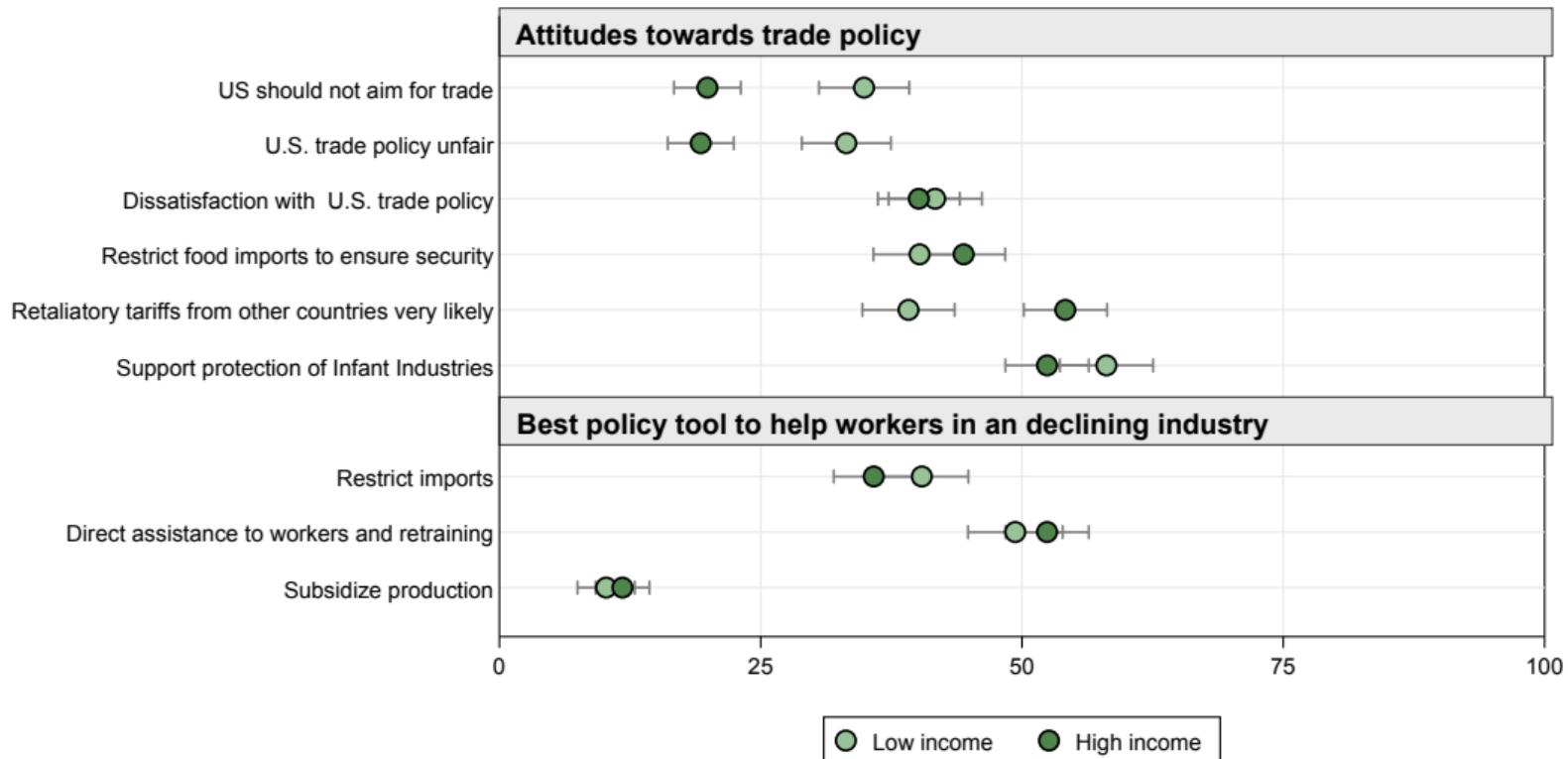


# Trade Policy Outcomes - By Age



▶ Back

# Trade Policy Outcomes - By Income



▶ Back

# Trade Policy Outcomes - By Gender



► Back