

## Well Being 263

### survey\_intro survey\_intro

Welcome to this survey! This questionnaire is the second part of our study of how people are paid. The survey includes among others questions about your expenditures and about your well-being. It also includes tasks that we hope you will like. We greatly value your input. It should take you about 25 minutes to complete it. Please remember that your answers are extremely important to us. Thank you for your participation!

### ctb\_intro ctb intro

In what follows, you will be asked to make some savings decisions. You may earn real money, so please answer them carefully. We will explain first the decisions you will have to make. Imagine you won a prize in the amount of \$500 that would be paid to you in 2 checks. You are told that the 1st check will be mailed to you in 4 weeks and the 2nd check will be mailed to you in 12 weeks. And that you can choose how much you want to receive in the 1st check and how much you want to save for the 2nd check. You are also informed that interest will be paid on the amount you save for the 2nd check (your savings). The value of the 2nd check will be your savings plus the interest paid on your savings. 1st check in 4 weeks = \$500 – Savings 2nd check in 12 weeks = Savings + Interest Let us make it more concrete by showing you an example.

### exampleSlide1 exampleSlide1

You will be shown 2 checks. The checks show the mailing dates and the respective amounts of each check.

### exampleSlide2 exampleSlide1

The interest rate paid on the amount saved for the 2nd check is presented on the top of the page.

### exampleSlide3 exampleSlide1

Finally, you will be asked to choose the amount of the 1st check by either clicking on the ruler or by entering your answer in the box below the ruler.

IF random100\_400 = 2 THEN

|

| **exampleSlide4a** exampleSlide4

| Suppose you choose to receive \$400 in the 1st check. You will receive \$101 in your 2nd check. The remaining \$100 of the prize plus \$1 of interest. The amount of the 2nd check shown already includes the interest payments.

|

ELSE

|

| **exampleSlide4b** exampleSlide4

| Suppose you choose to receive \$100 in the 1st check. You will receive \$404 in your 2nd check. The remaining \$400 of the prize plus \$4 of interest. The amount of the 2nd check shown already includes the interest payments.

|

ENDIF

[The following questions are displayed as a table]

**pres3\_practice100400** pres3 practice100400

Range: 0..500

[End of table display]

**forreal** now it is for real

Notice that there is no right or wrong answer to these questions. You should make your decisions

based on how much money you want sooner and how much money you want later. You will be asked next to make several choices. The choices differ on: The mailing dates of the checks and How much interest you are paid on your savings. The interest rate will increase from choice to choice. The decisions you make from now on are for real and you may be paid for one of them so make careful decisions.

| [The following questions are displayed as a table]

| **pres1** ctb present 1 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres2** ctb present 2 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres3** ctb present 3 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres4** ctb present 4 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres5** ctb present 5 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres6** ctb present 6 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres7** ctb present 6 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres8** ctb present 8 scale  
| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres9** ctb present 9 scale

| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres10** ctb present 10 scale

| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres11** ctb present 11 scale

| Range: 0..500

| [End of table display]

| [The following questions are displayed as a table]

| **pres12** ctb present 12 scale

| Range: 0..500

| [End of table display]

| **RA\_section\_intro** risk aversion intro

| In what follows we will ask you to make a choice between 6 different gambles. Make your choice carefully because you may earn real money. And how much money you will earn will depend on the choice you make. 100 survey participants will be selected at random to earn real money. A lottery will be run in the end of this survey and you will learn whether you are one of the winners!

| [The following questions are displayed as a table]

| **RA1\_intro** lottery section

| The 6 gambles are listed below. Each gamble pays one amount if a tossed coin comes up heads and a different amount if it comes up tails. The gambles differ on how much they pay depending on the outcome of the coin toss. For example, if you chose gamble #4, you would be paid \$52 if the coin came up heads and \$16 if it came up tails. If, instead, you chose gamble #5, you would be paid \$60 if the coin came up heads and \$12 if it came up tails. Notice that there is no right or wrong answer. The chances of the coin coming up heads or coming up tails are the same. Please choose a lottery by checking your option below.

| **RA1\_answer** ra answer

| 1 1

| 2 2

| 3 3

| 4 4

| 5 5

| 6 6

| [End of table display]

| [The following questions are displayed as a table]

| **LA\_intro** intro to loss aversion

| In what follows we will ask you to make choices of whether to play or not a risky game. If you play the game, you receive one amount if a tossed coin comes up heads and a different amount if it comes up tails. If you do not play the game, you do not win nor lose any money. For example,

let's look at choice #1. If you play the game, you lose \$2 if the coin comes up heads and you win \$6 if it comes up tails. This time you will not earn real money for your choices, but please make them carefully as if you were going to earn real money.

**LA1** lose 2 win 6

1 Yes

2 No

**LA2** lose 3 win 6

1 Yes

2 No

**LA3** lose 4 win 6

1 Yes

2 No

**LA4** lose 5 win 6

1 Yes

2 No

**LA5** lose 6 win 6

1 Yes

2 No

**LA6** lose 7 win 6

1 Yes

2 No

[End of table display]

**Instructions** We will now play a game. You will see 5 arrows in a row, all of which will be pointing either to the left or to the right. You will be asked ...

We will now play a game. You will see 5 arrows in a row, all of which will be pointing either to the left or to the right. You will be asked to determine the direction of the center arrow. If it is pointing to the left, press the "left" button. If it is pointing to the right, press the "right" button. Always ignore the surrounding arrows, and respond only to the central arrow. After you respond, you will be told whether you are correct. In the next screen we will show you an example.

**ShowExamples** The center arrow is pointing to the left , so you have to press the left button.

**PracticeTrials** Ok, now it is your turn to practice.

Ok, now it is your turn to practice.

**FlankerScreenTrials** Congruence global

**FlankerStart** Now we are going to do this for real

Now you are ready. Let's play! A circle will be shown before each row of arrows. Keep your eyes on the circle. Answer as fast as you can without making mistakes. If you make a mistake, just keep going.

**FlankerScreen** Congruence global

IF randomCondition = empty THEN

```

|ENDIF
|
|IF randomCondition = 1 THEN
||
|[Questions extensive_choose_row to row_choice are displayed as a table]
||
|| extensive_choose_row extensive choose row
|| We would like you now to choose between the different lotteries shown in the table below. Each
|| row represents one possible choice. You should think carefully about your choice because you
|| may earn real money! 10 survey participants will be selected at random to earn real money. If
|| you are one of them, your payment will depend on the choice you make and on a roll of a die. The
|| die will determine which column you are paid for. If, for example, you choose the [] row and
|| the die falls on 2, you will receive [] according to the randomly selected row. Please choose
|| your favorite row now: $Answer2$ Row If the die falls on 1, you receive If the die falls on
|| 2, you receive If the die falls on 3, you receive If the die falls on 4, you receive If the die
|| falls on 5, you receive If the die falls on 6, you receive 1 $0.75$9.25$8.75$7.00$1.25$1.50
|| 2 $0.00$0.75$4.25$5.50$8.50$9.75 3 $0.00$0.00$0.00$10.00$10.00$10.00 4
|| $1.00$2.00$6.75$7.50$5.75$4.75 5 $1.00$7.50$0.75$6.50$5.50$6.75 6
|| $8.00$0.00$2.75$9.75$0.00$8.75 7 $0.50$3.00$1.50$9.75$7.00$6.50 8
|| $2.50$3.25$9.50$1.50$10.00$1.50 9 $8.50$3.25$2.50$8.50$0.00$5.50 10
|| $2.00$3.25$3.75$9.25$7.75$2.00 11 $4.50$4.50$8.75$8.50$0.75$1.25
||
|| row_choice limited choose row
|| Integer
||
|| IF randomCondition = 1 and ( row_choice > 11 or row_choice<1) THEN
||
|| error11lotteries error 11 lotteries
|| Your answer contains an error. Please enter a number between 1 and 11.
||
||ENDIF
||
|ENDIF
|
|IF randomCondition = 2 THEN
||
|[Questions limited_choose_row to row_choice are displayed as a table]
||
|| limited_choose_row limited choose row
|| We would like you now to choose between the different lotteries shown in the table below. Each
|| row represents one possible choice. You should think carefully about your choice because you
|| may earn real money! 10 survey participants will be selected at random to earn real money. If
|| you are one of them, your payment will depend on the choice you make and on a roll of a die. The
|| die will determine which column you are paid for. If, for example, you choose the [] row and
|| the die falls on 2, you will receive [] according to the randomly selected row. Please choose
|| your favorite row now : $Answer2$ Row If the die falls on 1, you receive If the die falls
|| on 2, you receive If the die falls on 3, you receive If the die falls on 4, you receive If the
|| die falls on 5, you receive If the die falls on 6, you receive 1
|| $1.00$2.00$6.75$7.50$5.75$4.75 2 $0.00$0.00$0.00$10.00$10.00$10.00 3
|| $5.50$7.50$0.75$6.75$1.00$6.50
||
|| row_choice limited choose row
|| Integer
||
|| IF randomCondition = 2 and ( row_choice > 3 or row_choice< 1 ) THEN
||
||

```

|| **error3lotteries** error 3 lotteries

|| Your answer contains an error. Please enter a number between 1 and 3.

||

|| ENDIF

||

| ENDIF

| **SLD\_intro** intro to survey length decision module

| The current study includes an additional survey module that is 30 minutes long. Because the module is long, we are interested in how ALP participants prefer to complete it. In what follows, you will be given an option to complete the module at an earlier date or at a later date. If you choose to answer the survey earlier, the module will include fewer questions.

| **SLD\_example\_type\_of\_question** survey length decision example

| Here is one example of the kind of choices you will have. Would you prefer to answer: a. A 21 minute long module before [today plus 5 days]? OR b. A 30 minute long module before [today plus 35 days]? If you choose to answer the survey earlier, the module will be 9 minutes shorter, but you will have 30 fewer days to answer it.

| **SLD\_explain\_10\_choices** explaining 10 choices

| In what follows, we will ask you to make 10 choices just like the one below. The choices you make below will determine the length of the module, that is, how many questions the module will have, and how many days you will have to complete it. We will randomly choose one among your 10 choices and use it to design the module for you. That is, we will tailor the module to your preferences! Move to the next screen to see an example.

| IF randomExample = 1 THEN

||

|| **SLD\_example1\_intro\_text** survey length decision example 1

|| To illustrate, suppose you had made the 5 choices shown in the table below. Remember that we will randomly choose one among your 20 choices and use it to design a module tailored to your preferences. Imagine your choice #1 was selected. According to the table below, we would design for you a 15 minute long module that you would have to complete before [] If instead your choice #5 was selected, we would design for you a 30 minute long module that you would have to complete before []

||

| ELSE

||

|| **SLD\_example2\_intro\_text** survey length decision example 1

|| To illustrate, suppose you had made the 5 choices shown in the table below. Remember that we will randomly choose one among your 20 choices and use it to design a module tailored to your preferences. Imagine your choice #1 was selected. According to the table below, we would design for you a 15 minute long module that you would have to complete before [] If instead your choice #5 was selected, we would design for you a 30 minute long module that you would have to complete before []

||

| ENDIF

| **SLD\_explain\_payment** explaining payment

| We will randomly select 10 respondents to complete the survey module. If you are selected, you will receive an email inviting you to participate. If you successfully complete the module before its due date, we will send you a \$50 Amazon gift certificate. In addition, you will be paid \$20 for participating. You will be compensated \$20 irrespective of whether you choose to answer a shorter or a longer module. In the next screen you will be asked to make 5 choices. There will be a second screen in which you will be asked to make 5 more choices.

|

[The following questions are displayed as a table]

**SLD\_choice\_intro** Please make your decision carefully. This may be the module you will have to answer to win your iPad. The first 5 modules can either be an...

Please make your decision carefully. This may be the module you will have to answer to win your \$50 Amazon gift certificate. The first 5 modules can either be answered in the next 5 days (short module) or in the next 35 days (long module)

**SLD\_choice1** choice1

Choice #1

1 15 minutes

2 30 minutes

**SLD\_choice2** choice2

Choice #2

1 18 minutes

2 30 minutes

**SLD\_choice3** choice3

Choice #3

1 21 minutes

2 30 minutes

**SLD\_choice4** choice4

Choice #4

1 24 minutes

2 30 minutes

**SLD\_choice5** choice5

Choice #5

1 27 minutes

2 30 minutes

[End of table display]

[The following questions are displayed as a table]

**SLD\_choice\_intro2** choices intro 2

Please make your decision carefully. This may be the module you will have to answer to win your \$50 Amazon gift certificate. The last 5 modules can either be answered in the next 90 days (short module) or in the next 120 days (long module)

**SLD\_choice6** choice6

Choice #6

1 15 minutes

2 30 minutes

**SLD\_choice7** choice7

Choice #7

1 18 minutes

2 30 minutes

**SLD\_choice8** choice8

Choice #8

1 21 minutes

2 30 minutes

| **SLD\_choice9** choice9

| Choice #9

| 1 24 minutes

| 2 30 minutes

| **SLD\_choice10** choice10

| Choice #10

| 1 27 minutes

| 2 30 minutes

| [End of table display]

| **simon\_blind** Are you color blind?

| Are you color blind?

| 1 Yes

| 2 No

| IF simon\_blind = No THEN

| | **simon\_intro** Simon says placeholder

| | In what follows we will play a game known as Simon Says. The computer will play a sequence

| | of colors. Pay attention to the sequence in which the different colors lighten up. In the first

| | round, the first color will lighten up. You will have to copy the computer by entering the first

| | color. In the second round, the computer will play the first color and add a second color.

| | You will have to copy the computer by entering the first color followed by the second color.

| | You can enter your answers by either clicking on the parts of the circle corresponding to the

| | different colors or by clicking on the buttons below the circle. If you click on the circle,

| | notice that, even though the circle will not lighten up when you enter your answers, they are

| | still being computed. Wait for the buttons to lighten up to enter your answer. The

| | computer will add a new color to the sequence every turn. The game ends when you miss one color

| | when repeating the sequence. Let's practice first. Move to the next screen and try to

| | repeat the pattern.

| | **simon\_practice\_loop** New question

| | **simonreal** Ok, now we are going to play for real. You will play just one time around so give your best shot!

| | Ok, now we are going to play for real. You will play just one time around so give your best shot!

| | **simon\_loop** New question

| ELSE

| | **simon\_intro2** In what follows we will play a game called Simon Says. The computer will play a sequence of colors. Watch the computer and repeat the pattern it...

| | In what follows we will play a game known as Simon Says. The computer will play a sequence

| | of letters. Pay attention to the sequence in which the different letters lighten up. In the

| | first round, the first letter will lighten up. You will have to copy the computer by entering

| | the first letter. In the second round, the computer will play the first letter and add a

| | second letter. You will have to copy the computer by entering the first letter followed by the

| | second letter. You can enter your answers by either clicking on the parts of the circle

| | corresponding to the different letters or by clicking on the buttons below the circle. If you

| | click on the circle, notice that, even though the circle will not lighten up when you enter your

| | answers, they are still being computed. Wait for the buttons to lighten up to enter your

| | answer. The computer will add a new letter to the sequence every turn. The game ends when

| | you miss one letter when repeating the sequence. Let's practice first. Move to the next

| | screen and try to repeat the pattern.



```
||
| simon_practice_loop2 New question
||
||
| simonreal Ok, now we are going to play for real. You will play just one time around so give your best shot!
| Ok, now we are going to play for real. You will play just one time around so give your best shot!
||
| simon_loop2 New question
||
|
| ENDIF
|
|[Questions HEURISTICS_gambling_1 to HEURISTICS_gambling_2 are displayed as a table]
|
| HEURISTICS_gambling_1 gambling answer 1
| When playing slot machines, people win something about 1 in every 10 times. Julie, however, has
| just won on her first three plays. What are her chances of winning the next time she plays?
| Real
|
| HEURISTICS_gambling_2 gambling answer 2
| When playing slot machines, people win something about 1 in every 10 times. Julie, however, has
| just won on her first three plays. What are her chances of winning the next time she plays?
| Real
|
| IF randomFraming = 1 THEN
||
| HEURISTICS_framing_1 framing problem 1
| Imagine that the United States is preparing for the outbreak of an unusual Asian disease, which
| is expected to kill 600 people. Two alternative programs to combat the disease have been
| proposed. Assume that the exact scientific estimate of the consequences of the programs are as
| follows: - If Program A is adopted, 200 people will be saved. - If Program B is adopted,
| there is a 1 in 3 chance that 600 people will be saved, and a 2 in 3 chance that no people will
| be saved. Which of the two programs would you favor?
| 1 Program A
| 2 Program B
||
| ELSE
||
| HEURISTICS_framing_2 framing problem 2
| Imagine that the United States is preparing for the outbreak of an unusual Asian disease, which
| is expected to kill 600 people. Two alternative programs to combat the disease have been
| proposed. Assume that the exact scientific estimate of the consequences of the programs are as
| follows: - If Program A is adopted 400 people will die. - If Program B is adopted there is a
| 1 in 3 chance that nobody will die, and a 2 in 3 chance that 600 people will die. Which of
| the two programs would you favor?
| 1 Program A
| 2 Program B
||
| ENDIF
|
| CONSUMPTION_1 household spend on everything last 7 days
| About how much did [fill for you or your household] spend on everything in the last 7 days?
| Please think about all bills such as rent, mortgage loan payments, utility and other bills, as
| well as all expenses such as food, clothing, transportation, entertainment and any other expenses
| [fill for you or your household] may have.
| Integer
```

| IF CONSUMPTION\_1 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| **CONSUMPTION\_2** grocery shopping expense last 7 days  
| Now we would like to know about expenses for food, beverages and other items [fill for you or your household] purchased in the last 7 days. What was [fill for you or your household]'s expense for grocery shopping in the last 7 days?  
| Integer

| IF CONSUMPTION\_2 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| **CONSUMPTION\_3** fast food or restaurants last 7 days  
| What was [fill for you or your households] expense in the last 7 days for meals or snacks from restaurants, fast food places, cafeterias, carryouts or other such places?  
| Integer

| IF CONSUMPTION\_3 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| [Questions CONSUMPTION\_4\_intro to CONSUMPTION\_4\_gas are displayed as a table]

| **CONSUMPTION\_4\_intro** intro household spending 7 days  
| We'd also like you to provide your best estimate of [fill for you or your households] spending in the last 7 days for the following categories.

| **CONSUMPTION\_4\_dairy** eggs and dairy spending 7 days  
| Eggs & Dairy Products (butter, cream, cheese, ice cream, skim milk, powdered milk, etc.)  
| Integer

| **CONSUMPTION\_4\_fruit** fruit spending 7 days  
| Fruits & Fruit Juices (apples, bananas, cranberry juice, oranges, orange juice, etc.)  
| Integer

| **CONSUMPTION\_4\_vegetables** Vegetable spending 7 days  
| Vegetables & Vegetable juices (beans, corn, lettuce, potatoes, tomatoes, tomato juice, etc.)  
| Integer

| **CONSUMPTION\_4\_entertainment** entertainment last 7 days  
| Entertainment (admissions to movies, clubs, sporting & cultural events, camping, CDs, concert tickets, hunting, sports & exercise equipment, tapes, toys, TVs, video/stereo equipment, video purchase/rental, etc.)  
| Integer

| **CONSUMPTION\_4\_gas** gasoline or fuel last 7 days

| Gasoline and other fuels (including gasohol)

| Integer

| IF CONSUMPTION\_4\_intro < OR CONSUMPTION\_4\_dairy < OR CONSUMPTION\_4\_fruit < OR  
| CONSUMPTION\_4\_vegetables < OR CONSUMPTION\_4\_entertainment < OR CONSUMPTION\_4\_gas < THEN

| **error\_greaterthanzero** error greater than zero

| Please enter a number that is zero or greater than zero.

| ENDIF

| **BANKING\_1** cash with you

| About how much cash do you and other members of your household have in your wallet, purse, and/or  
| pocket, elsewhere in your home, car, office, etc?

| Real

| IF BANKING\_1 < THEN

| **error\_greaterthanzero** error greater than zero

| Please enter a number that is zero or greater than zero.

| ENDIF

| **BANKING\_2** checking accounts

| Do you or anyone in your family living here have any checking or savings accounts?

| 1 Yes

| 2 No

| IF BANKING\_2 = Yes THEN

| **BANKING\_3** amount in checking accounts

| How much money do you and your family have in these accounts?

| Real

| IF BANKING\_3 < THEN

|| **error\_greaterthanzero** error greater than zero

|| Please enter a number that is zero or greater than zero.

|| ENDIF

| ENDIF

| **FINANCIAL\_1** difficulty covering 5 days of expenses

| How hard do you think it will be to cover expenses you expect to have in the next 5 days with the  
| money you have now? [From 1 to 5, 1 meaning very hard and 5 meaning very easy]

| 1 1 Very Hard

| 2 2

| 3 3

| 4 4

| 5 5 Very Easy

| **FINANCIAL\_2** money needed next 5 days

| How much money do you think you will need to cover the expenses you will have in the next 5 days?

| Real

| IF FINANCIAL\_2 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| **FINANCIAL\_3** money have next 5 days

| How much money do you have available to cover expenses you may have in the next 5 days?

| Real

| IF FINANCIAL\_3 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| **FINANCIAL\_4** money left in 5 days

| According to your answer, you will have \$[Money left after 5 days] left by the end of the 5 days  
| after you pay your expenses. Does that sound right? If it is right, move to the next screen. If  
| not, please enter in the box below the amount of money you expect to have left by the end of the 5  
| days.

| Real

| IF FINANCIAL\_4 < THEN

| | **error\_greaterthanzero** error greater than zero  
| | Please enter a number that is zero or greater than zero.

| ENDIF

| **FINANCIAL\_5** need 2000 for an emergency

| Suppose you had only one week to raise \$2,000 for an emergency. Which of the following best  
| describes how hard it would be for you to get the money?

- | 1 I could easily raise the money
- | 2 I could raise the money, but it would involve some sacrifices
- | 3 I would have to do something drastic to raise the money
- | 4 I don't think I could raise the money

| **FINANCIAL\_6** satisfaction with current financial situation

| How satisfied are you with the current financial situation of your household? [From 1 to 5, 1  
| meaning completely dissatisfied and 5 meaning completely satisfied]

- | 1 1 Completely dissatisfied
- | 2 2
- | 3 3
- | 4 4
- | 5 5 Completely satisfied

| **FINANCIAL\_7** how stressed about finances

| How stressed do you feel about your personal finances? [From 1 to 5, 1 meaning overwhelmingly  
| stressed and 5 meaning not stressed at all]

- | 1 1 Overwhelmingly stressed
- | 2 2

| 3 3

| 4 4

| 5 5 Not stressed at all

| **COGNITIVE\_1** cost of the ball

| A bat and a ball cost \$1.10 in total. The bat costs \$1.00 more than the ball. How much does the ball cost?

| Real

| IF COGNITIVE\_1 < THEN

| | **error\_greaterthanzero** error greater than zero

| | Please enter a number that is zero or greater than zero.

| ENDF

| **COGNITIVE\_2** machines to make 100 widgets

| If it takes 5 machines 5 minutes to make 5 widgets, how long would it take 100 machines to make 100 widgets?

| Real

| IF COGNITIVE\_2 < THEN

| | **error\_greaterthanzero** error greater than zero

| | Please enter a number that is zero or greater than zero.

| ENDF

| **COGNITIVE\_3** lily pads cover a lake

| In a lake, there is a patch of lily pads. Every day, the patch doubles in size. If it takes 48 days for the patch to cover the entire lake, how long would it take for the patch to cover half of the lake?

| Real

| IF COGNITIVE\_3 < THEN

| | **error\_greaterthanzero** error greater than zero

| | Please enter a number that is zero or greater than zero.

| ENDF

| [Questions well\_intro to well6 are displayed as a table]

| **well\_intro** intro to well being

| Now, we would like to learn about how you felt yesterday. How did you feel? Please rate each feeling on the scale given. A rating of 0 means that you did not experience that feeling at all. A rating of 6 means that this feeling was a very important part of the experience. Please mark the number between 0 and 6 that best describes how you felt yesterday.

| **well1** rate happy

| Happy

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **well2** rate frustrated

| Frustrated/annoyed

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **well3** rate depressed

| Depressed/blue

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **well4** rate worried

| Worried/anxious

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **well5** rate enjoying self

| Enjoying myself

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **well6** rate tiredness

| Tired

| 1 0

| 2 1

| 3 2

| 4 3

| 5 4

| 6 5

| 7 6

| **PSYCH\_intro** Psychological Stress intro

| The questions in this scale ask you about your feelings and thoughts during the last couple of days. In each case, please indicate with a check how often you felt or thought a certain way.

| **PSYCH\_1** upset about unexpected event

| In the last couple of days, how often have you been upset because of something that happened

| unexpectedly?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_2** unable to control important things in life

| In the last couple of days, how often have you felt that you were unable to control the important things in your life?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_3** felt nervous and stressed

| In the last couple of days, how often have you felt nervous and "stressed"?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_4** felt confident about handling problems

| In the last couple of days, how often have you felt confident about your ability to handle your personal problems?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_5** felt things going your way

| In the last couple of days, how often have you felt that things were going your way?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_6** could not cope with things

| In the last couple of days, how often have you found that you could not cope with all the things that you had to do?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_7** able to control irritations

| In the last couple of days, how often have you been able to control irritations in your life?

| 1 Never

| 2 Almost never

| 3 Sometimes

| 4 Fairly often

| 5 Very often

| **PSYCH\_8** felt on top of things

| In the last couple of days, how often have you felt that you were on top of things?

- | 1 Never
- | 2 Almost never
- | 3 Sometimes
- | 4 Fairly often
- | 5 Very often

| **PSYCH\_9** angry that things out of your control

| In the last couple of days, how often have you been angered because of things that were outside of your control?

- | 1 Never
- | 2 Almost never
- | 3 Sometimes
- | 4 Fairly often
- | 5 Very often

| **PSYCH\_10** felt difficulties piling up

| In the last couple of days, how often have you felt difficulties were piling up so high that you could not overcome them?

- | 1 Never
- | 2 Almost never
- | 3 Sometimes
- | 4 Fairly often
- | 5 Very often

| [Questions pay1\_income to pay1\_income\_other are displayed as a table]

| **pay1\_income** receive income from sources

| Do you receive income from any of the following sources in a typical month (please check all that apply)?

- | 1 Wages and Salaries
- | 2 Self-Employment
- | 3 Unemployment Compensation
- | 4 Social Security or Disability
- | 5 Public Assistance or Welfare
- | 6 Retirement Income
- | 7 Other Income \$Answer2\$

| **pay1\_income\_other** receive other income from sources

| String

| IF Other Income \$Answer2\$ in pay1\_income and pay1\_income\_other = empty THEN

|| **error\_other** error other

|| You selected "other", but did not specify your answer. Please go back and check your answer.

| ENDIF

| IF ( pay1\_income = response) THEN

|| IF Wages and Salaries IN pay1\_income THEN

||| **mark\_calendar\_recent\_date** mark recent date on calendar

||| Please mark on the calendar the most recent date when you received your last payment from []

||| Click on the double brackets > to see calendars for later months.

||| String

|||



```
|| | mark_calendar_future_date mark future date on calendar
|| | Please mark on the calendar the closest future date when you expect to receive your next
|| | payment from [] Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | ENDIF
|| |
|| | IF Self-Employment IN pay1_income THEN
|| |
|| | mark_calendar_recent_date mark recent date on calendar
|| | Please mark on the calendar the most recent date when you received your last payment from []
|| | Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | mark_calendar_future_date mark future date on calendar
|| | Please mark on the calendar the closest future date when you expect to receive your next
|| | payment from [] Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | ENDIF
|| |
|| | IF Unemployment Compensation IN pay1_income THEN
|| |
|| | mark_calendar_recent_date mark recent date on calendar
|| | Please mark on the calendar the most recent date when you received your last payment from []
|| | Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | mark_calendar_future_date mark future date on calendar
|| | Please mark on the calendar the closest future date when you expect to receive your next
|| | payment from [] Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | ENDIF
|| |
|| | IF Social Security or Disability IN pay1_income THEN
|| |
|| | mark_calendar_recent_date mark recent date on calendar
|| | Please mark on the calendar the most recent date when you received your last payment from []
|| | Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | mark_calendar_future_date mark future date on calendar
|| | Please mark on the calendar the closest future date when you expect to receive your next
|| | payment from [] Click on the double brackets > to see calendars for later months.
|| | String
|| |
|| | ENDIF
|| |
|| | IF Public Assistance or Welfare IN pay1_income THEN
|| |
|| | mark_calendar_recent_date mark recent date on calendar
|| | Please mark on the calendar the most recent date when you received your last payment from []
|| | Click on the double brackets > to see calendars for later months.
|| | String
|| |
```

```

|| mark_calendar_future_date mark future date on calendar
|| Please mark on the calendar the closest future date when you expect to receive your next
|| payment from [] Click on the double brackets > to see calendars for later months.
|| String
||
|| ENDIF
||
|| IF Retirement Income IN pay1_income THEN
||
|| mark_calendar_recent_date mark recent date on calendar
|| Please mark on the calendar the most recent date when you received your last payment from []
|| Click on the double brackets > to see calendars for later months.
|| String
||
|| mark_calendar_future_date mark future date on calendar
|| Please mark on the calendar the closest future date when you expect to receive your next
|| payment from [] Click on the double brackets > to see calendars for later months.
|| String
||
|| ENDIF
||
|| IF Other Income $Answer2$ IN pay1_income THEN
||
|| mark_calendar_recent_date mark recent date on calendar
|| Please mark on the calendar the most recent date when you received your last payment from []
|| Click on the double brackets > to see calendars for later months.
|| String
||
|| mark_calendar_future_date mark future date on calendar
|| Please mark on the calendar the closest future date when you expect to receive your next
|| payment from [] Click on the double brackets > to see calendars for later months.
|| String
||
|| ENDIF
||
|| ENDIF
||
|| BANKING_6 credit cards
|| How many credit cards or charge cards do you or anyone in your family living here have?
|| Integer
||
|| IF BANKING_6 > THEN
||
|| BANKING_9 balance still owed on credit cards
|| After the last payments were made, roughly what was the total balance still owed on all these accounts?
|| Real
||
|| IF BANKING_9 < THEN
||
|| error_greaterthanzero error greater than zero
|| Please enter a number that is zero or greater than zero.
||
|| ENDIF
||
|| BANKING_10 credit limit
|| What is the maximum amount you could borrow on all of these accounts; that is, what is your total credit limit?

```

|| Real

|| IF BANKING\_10 < THEN

|| **error\_greaterthanzero** error greater than zero

|| Please enter a number that is zero or greater than zero.

|| ENDIF

|| **BANKING\_11** interest rate on largest balance

|| What interest rate do you pay on the card where you have the largest balance?

|| Real

|| IF BANKING\_11 < THEN

|| **error\_greaterthanzero** error greater than zero

|| Please enter a number that is zero or greater than zero.

|| ENDIF

|| **BANKING\_12** pay off total balance

|| Thinking only about the cards you can pay off over time, and store cards, do you almost always, sometimes, or hardly ever pay off the total balance owed on the account each month?

|| 1 Always or almost always

|| 2 Sometimes

|| 3 Hardly ever

|| **BANKING\_13** credit rating

|| What is your most recent credit rating, as measured by a FICO score?

|| 1 Below 600

|| 2 600–649

|| 3 650–699

|| 4 700–749

|| 5 750–800

|| 6 Above 800

|| 7 I don't know

|| ENDIF

|| **BANKING\_16** times used payday loan past yr

|| How many times in the last 12 months did you or anyone in your household use payday loan or payday advance services? In answering this question, please count a rollover of a payday loan as a new loan and also count using a new payday loan to pay off an old one, as a separate new loan.

|| Real

|| IF BANKING\_16 > THEN

|| [Questions BANKING\_17 to BANKING\_17\_other are displayed as a table]

|| **BANKING\_17** reason for using payday loan

|| What is the main reason for using payday loan or payday advance services rather than a bank?

|| 1 The payday loan service is more convenient

|| 2 It is easier to get a payday loan than to qualify for a bank loan

|| 3 A payday loan service feels more comfortable than using a bank

|| 4 Don't qualify for a bank loan

|| 5 Other (Specify): \$Answer2\$

```
||
|| BANKING_17_other other reason for using payday loan
|| Please specify other reason.
|| String
||
|| ENDIF
||
|| IF preloadOk = yes THEN
||
|| outer_lotto_intro outer lotto intro
|| Thanks for participating in the survey! We are now going to see whether you are one of the lucky
|| participants to earn a prize! There are 4 tasks that pay prizes: 1. the task in which you
|| chose how to divide $500 between 2 checks, 2. the task in which you chose between different
|| lotteries that depended on a coin toss, 3. the task in which you chose between different
|| lotteries that depended on a roll of a dice, 4. the task in which you chose between answering
|| a shorter module or a longer module. For each one of the tasks above the computer randomly
|| chose some participants to earn a prize: - 10 participants in task 1 - 100 participants in
|| task 2 - 10 participants in task 3 - 10 participants in task 4 In tasks 1, 2 and 4 you
|| made more than one choice so the computer randomly chose: - 1 choice among the 12 choices you
|| made in task 1 - 1 choice among the 6 choices you made in task 2 - 1 choice among the 10
|| choices you made in task 4 Finally, the computer tossed a coin for task 2 and rolled a dice
|| for task 3. The computer's random choices together with the choices you made in the survey
|| determine your prizes.
||
|| IF D_CTB = THEN
||
|| D_CTB_no no luck
|| Unfortunately you were not lucky in the task with the checks.
||
|| ENDIF
||
|| D_CTB_yes no luck
|| Congratulations! You were chosen to earn money for your participation in the task with the
|| checks. We will send you a first check in the amount of $ [winning amount check 1] on
|| [winning date check 1] and a second check in the amount of $ [winning amount check 2] on []
||
|| ENDIF
||
|| IF D_RA = THEN
||
|| D_RA_no no luck
|| Unfortunately you were not lucky in the task with the coins.
||
|| ENDIF
||
|| D_RA_yes luck
|| Congratulations! You were chosen to earn money for your participation in the task with the
|| coins. We will send you a check in the amount of $ [amount] on []
||
|| ENDIF
||
|| IF D_SS = THEN
||
|| D_SS_no no luck
|| Unfortunately you were not lucky in the task with the dice.
||
||
```

|| ENDIF

||

|| **D\_SS\_yes** luck

|| Congratulations! You were chosen to earn money for your participation in the task with the  
|| dice. We will send you a check in the amount of \$ [amounts] on []

||

|| ENDIF

||

|| **D\_SL\_yes** D\_SL

|| Congratulations! You were chosen to complete the special survey module that will be tailored to your  
|| preferences. You chose to answer a survey [SLD minutes] minute long before [] If you successfully  
|| complete the module before its due date, we will send a \$ 50 Amazon gift certificate!

||

|| ENDIF

||

| ENDIF

|

| **CS\_001** HOW PLEASANT INTERVIEW

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

| 1 Very interesting

| 2 Interesting

| 3 Neither interesting nor uninteresting

| 4 Uninteresting

| 5 Very uninteresting