(MS576) PRODUCTS AND SERVICES YOU BUY

Q1

[*Not required*]

Have you ever heard of arbitration as a way of resolving disputes?

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

Q2

[*Not required*]

When you sign up for products and services you often have to agree to terms of service or sign a document that includes legal details. How carefully do you read the terms and conditions?

❍ I usually don't read them at all (1)
❍ I usually skim through them (2)
❍ I usually read them if they are short (less than a few paragraphs) (3)
❍ I usually read them for important agreements (4)
❍ I usually read them in detail (5)

Q3

[*Not required*]

In practice, do you think these terms of service or legal documents are always, in some cases, or never enforceable? ("Enforceable" means that both customer and company have to follow the terms of the agreement.)

❍ Always enforceable (1)
❍ In some cases enforceable (2)
❍ Never enforceable (3)
❍ Don't know (4)

Q4

[*Not required*]

Please indicate if you have responsibility for making decisions for any of the following accounts, or if someone else is fully responsible. By "responsibility" we mean you make decisions about what company or account to choose or you sign the contract. (If you have more than one account type, e.g., more than one credit card, please choose "Yes" if you are responsible for at least one).

	Yes, I have primary or joint responsibility for the account (1)	Someone else besides me is responsible for the account (2)	I do not have this (3)
A bank account (1)	❍	❍	❍
A credit card (2)	❍	❍	❍
A cell phone plan (3)	❍	❍	❍

	Yes, I have primary or joint responsibility for the account (1)	Someone else besides me is responsible for the account (2)	I do not have this (3)
Cable TV or Internet service at home (4)	○	○	○
Other paid online services (e.g., Netflix, Spotify, Amazon Prime, Disney+, iTunes) (5)	○	○	○
Homeowner's Insurance (6)	○	○	○
Renter's Insurance (7)	○	○	○

Q5

[*Not required*]

Please indicate if you have responsibility for making decisions for any of the following products, or if someone else is fully responsible. By "responsibility" we mean you make decisions about what product to buy or what apps or programs to install on the product. (If you have more than one product, e.g., more than one tablet, please choose "Yes" if you are responsible for at least one).

	Yes, I have primary or joint responsibility (1)	I use one but I don't have any responsibility (2)	I do not have this (3)
A smart phone (such as iPhone or Android phone) (1)	○	○	○
A tablet (such as an iPad or Amazon Fire) (2)	○	○	○
A streaming device (such as Apple TV, Roku, or Chromecast) or have a smart TV with these services built in (3)	○	○	○
A smart home device (Amazon Echo/Alexa, Google Home, Ring video doorbell, or Nest) (4)	○	○	○

Q11_Intro_rentOwn

[*Not required*]

Think about your current residence. Is that owned or rented by you or members of your household?

○ Rented (1)
○ Owned (2)

Q13_intro_ownCar

[*Not required*]

Do you own or lease a car? If your spouse or another member of your household owns or leases a car that you use, please choose yes.

○ Yes (1)
○ No (2)

fin_decisionmaker

[*Not required*]

Are you the primary financial decision maker for your household?

❍ Yes, I am the primary financial decision maker (1)
❍ Yes, I share financial decision making with someone else in my household (2)
❍ No (3)

Q6

[*Not required*]

When you sign up for products and services, you often have to agree to terms of service or sign a document that includes legal details.

Have you ever heard of these terms of service requiring arbitration as a way of resolving disputes? (This is sometimes called mandatory arbitration.)

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

Q7

[*Not required*]

Do you think that you are subject to an arbitration clause for any services or products that you buy?

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

Q8

[*Not required*]

Have you previously been involved in a dispute with a company that involved any of the following?

We are interested in situations where you personally were a customer, not where you were acting on behalf of another company or your employer.

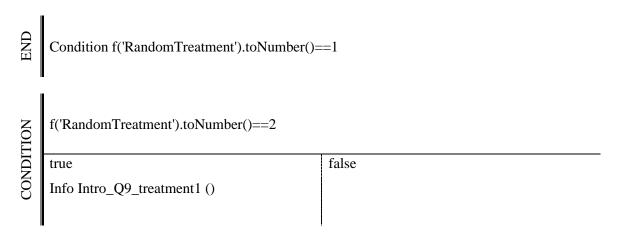|	Yes (1)	No (2)
Hiring a lawyer (1)	❍	❍
Going to small claims court (2)	❍	❍
Being part of a class-action lawsuit (3)	❍	❍
Going to court (other than small claims court or a class-action lawsuit) (4)	❍	❍
Arbitration rather than court (5)	❍	❍

COND f('RandomTreatment').toNumber()==1

true	false
Info Intro_Q9_control ()	

Intro_Q9_control

Many organizations include a mandatory arbitration clause in the terms and conditions that you agree to when you purchase a product or sign up for a service.

In the next set of questions, we are going to ask you to compare two contracts for similar products. In each question, one contract has mandatory arbitration, and the other contract does not. The contracts also have different prices.

END | Condition f('RandomTreatment').toNumber()==1

CONDITION | f('RandomTreatment').toNumber()==2

true	false
Info Intro_Q9_treatment1 ()	

Intro_Q9_treatment1

Many organizations include a mandatory arbitration clause in the terms and conditions that you agree to when you purchase a product or sign up for a service. These agreements state:

In the event a dispute shall arise between the parties to this [contract, lease, etc.], it is hereby agreed that the dispute shall be referred to United States Arbitration and Mediation for arbitration in accordance with United States Arbitration and Mediation Rules of Arbitration. The arbitrator's decision shall be final and binding and judgment may be entered thereon. In the event a party fails to proceed with arbitration, unsuccessfully challenges the arbitrator's award, or fails to comply with arbitrator's award, the other party is entitled of costs of suit including a reasonable attorney's fee for having to compel arbitration or defend or enforce the award.

In the next set of questions, we are going to ask you to compare two contracts for similar products. In each question, one contract has mandatory arbitration, and the other contract does not. The contracts also have different prices.

END | Condition f('RandomTreatment').toNumber()==2

Intro_Q9_treatment2

Many organizations include a mandatory arbitration clause in the terms and conditions that you agree to when you purchase a product or sign up for a service.

These agreements state that rather than going to court, the company can decide that disputes will be settled by an arbitrator. In that case, you give up your right to sue the company in small claims court, a court of law, or in a class action suit.

In the next set of questions, we are going to ask you to compare two contracts for similar products. In each question, one contract has mandatory arbitration, and the other contract does not. The contracts also have different prices.

Intro_all_blocks

On the next screen, we are going to show you a table.

In each row of the table, you will be asked to make a choice between the contract with mandatory arbitration ("Option A") or the contract without mandatory arbitration ("Option B").

As you move down the table, the only thing changing between the two contracts is the price of the contract without mandatory arbitration. All other features of the two contracts are the same.

Q9

[*Left and Right grid text* ⬥ *Not required*]

Now imagine you are signing up for a new cell phone contract and the company offers you two options for your contract.

Contract A includes a mandatory arbitration clause and always costs $40 per month. Contract B does not include a mandatory arbitration clause and the monthly cost options differ. There are no other differences.

Assume that you want to sign a cell phone contract with this company. For each pair, which contract would you choose? As you read each row, please mark Contract A if you prefer Contract A, or Contract B if you prefer Contract B.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (8)	○	○	$38
$40 (7)	○	○	$39
$40 (6)	○	○	$40
$40 (5)	○	○	$41
$40 (4)	○	○	$42
$40 (3)	○	○	$43
$40 (2)	○	○	$44
$40 (1)	○	○	$45

CONDITION

f('Q9')['1']=='2'

true	false
Question Q9b()	Condition f('Q9')['2'] == '2'

Q9b

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$45
$40 (10)	○	○	$46
$40 (9)	○	○	$47
$40 (8)	○	○	$48
$40 (7)	○	○	$49
$40 (6)	○	○	$50
$40 (5)	○	○	$51
$40 (4)	○	○	$52
$40 (3)	○	○	$53
$40 (2)	○	○	$54
$40 (1)	○	○	$55

ELSE

f('Q9')['1']=='2'

CONDITION

f('Q9')['2'] == '2'

true	false

Question Q9a_2()

Q9a_2

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$44.00
$40 (10)	○	○	$44.10
$40 (9)	○	○	$44.20
$40 (8)	○	○	$44.30
$40 (7)	○	○	$44.40
$40 (6)	○	○	$44.50
$40 (5)	○	○	$44.60
$40 (4)	○	○	$44.70
$40 (3)	○	○	$44.80
$40 (2)	○	○	$44.90
$40 (1)	○	○	$45.00

END Condition f('Q9')['2'] == '2'

CONDITION !(f('Q9')['2'] == '2') && f('Q9')['3'] == '2'

true
Question Q9a_3()

false

Q9a_3

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$43.00
$40 (10)	○	○	$43.10
$40 (9)	○	○	$43.20

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (8)	○	○	$43.30
$40 (7)	○	○	$43.40
$40 (6)	○	○	$43.50
$40 (5)	○	○	$43.60
$40 (4)	○	○	$43.70
$40 (3)	○	○	$43.80
$40 (2)	○	○	$43.90
$40 (1)	○	○	$44.00

END

Condition !(f('Q9')['2'] == '2') && f('Q9')['3'] == '2'

CONDITION

!(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && f('Q9')['4'] == '2'

true	false
Question Q9a_4()	

Q9a_4

[*Left and Right grid text ⬥ Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$42.00
$40 (10)	○	○	$42.10
$40 (9)	○	○	$42.20
$40 (8)	○	○	$42.30
$40 (7)	○	○	$42.40
$40 (6)	○	○	$42.50
$40 (5)	○	○	$42.60
$40 (4)	○	○	$42.70
$40 (3)	○	○	$42.80
$40 (2)	○	○	$42.90
$40 (1)	○	○	$43.00

END

Condition !(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && f('Q9')['4'] == '2'

!(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && f('Q9')['5'] == '2'

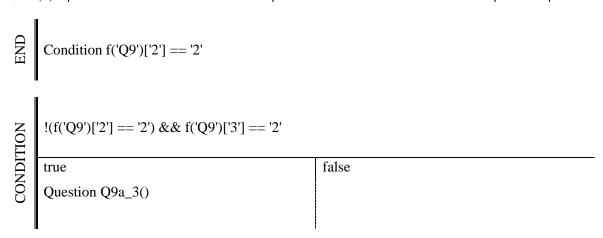| true	false
Question Q9a_5()	

Q9a_5

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$41.00
$40 (10)	○	○	$41.10
$40 (9)	○	○	$41.20
$40 (8)	○	○	$41.30
$40 (7)	○	○	$41.40
$40 (6)	○	○	$41.50
$40 (5)	○	○	$41.60
$40 (4)	○	○	$41.70
$40 (3)	○	○	$41.80
$40 (2)	○	○	$41.90
$40 (1)	○	○	$42.00

END

Condition !(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && f('Q9')['5'] == '2'

CONDITION

!(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && !(f('Q9')['5'] == '2') && f('Q9')['6'] == '2'

true	false
Question Q9a_6()	

Q9a_6

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$40.00
$40 (10)	○	○	$40.10
$40 (9)	○	○	$40.20
$40 (8)	○	○	$40.30
$40 (7)	○	○	$40.40
$40 (6)	○	○	$40.50
$40 (5)	○	○	$40.60
$40 (4)	○	○	$40.70
$40 (3)	○	○	$40.80
$40 (2)	○	○	$40.90
$40 (1)	○	○	$41.00

END

Condition !(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && !(f('Q9')['5'] == '2') && f('Q9')['6'] == '2'

CONDITION

!(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && !(f('Q9')['5'] == '2') && !(f('Q9')['6'] == '2') && f('Q9')['7'] == '2'

true	false
Question Q9a_7()	

Q9a_7

[*Left and Right grid text* ◆ *Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$39.00
$40 (10)	○	○	$39.10
$40 (9)	○	○	$39.20
$40 (8)	○	○	$39.30
$40 (7)	○	○	$39.40
$40 (6)	○	○	$39.50
$40 (5)	○	○	$39.60
$40 (4)	○	○	$39.70
$40 (3)	○	○	$39.80
$40 (2)	○	○	$39.90
$40 (1)	○	○	$40.00

CONDITION

!(f('Q9')['2'] == '2') && !(f('Q9')['3'] == '2') && !(f('Q9')['4'] == '2') && !(f('Q9')['5'] == '2') && !(f('Q9')['6'] == '2') && !(f('Q9')['7'] == '2') && f('Q9')['8'] == '2'

true	false
Question Q9a_8()	

Q9a_8

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Phone Contract A includes the mandatory arbitration clause, and Phone Contract B does not.

	Contract A (with arbitration) (1)	Contract B (without arbitration) (2)	
$40 (11)	○	○	$38.00
$40 (10)	○	○	$38.10
$40 (9)	○	○	$38.20
$40 (8)	○	○	$38.30
$40 (7)	○	○	$38.40
$40 (6)	○	○	$38.50
$40 (5)	○	○	$38.60
$40 (4)	○	○	$38.70
$40 (3)	○	○	$38.80
$40 (2)	○	○	$38.90
$40 (1)	○	○	$39.00

Q10

[*Left and Right grid text ◆ Not required*]

Now imagine you are signing up for a new credit card and the company offers you two options for your contract.

Credit Card C includes a mandatory arbitration clause and has an annual fee of $20 per year. Credit Card D does not include a mandatory arbitration clause and the annual fee options differ. There are no other differences.

Assume that you want to sign a credit card contract with this company. For each pair, which contract would you choose?

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (8)	○	○	$18
$20 (7)	○	○	$19
$20 (6)	○	○	$20
$20 (5)	○	○	$21
$20 (4)	○	○	$22
$20 (3)	○	○	$23
$20 (2)	○	○	$24
$20 (1)	○	○	$25

CONDITION

!(f('Q10')['1'] == '2') && (f('Q10')['2'] == '2' || f('Q10')['3'] == '2' || f('Q10')['4'] == '2' || f('Q10')['5'] == '2' || f('Q10')['6'] == '2' || f('Q10')['7'] == '2' || f('Q10')['8'] == '2')	
true	false
Condition f('Q10')['2'] == '2'	

CONDITION

f('Q10')['2'] == '2'	
true	false
Question Q10a_2()	

Q10a_2

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$24.00
$20 (10)	○	○	$24.10
$20 (9)	○	○	$24.20
$20 (8)	○	○	$24.30
$20 (7)	○	○	$24.40
$20 (6)	○	○	$24.50
$20 (5)	○	○	$24.60
$20 (4)	○	○	$24.70

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (3)	○	○	$24.80
$20 (2)	○	○	$24.90
$20 (1)	○	○	$25.00

END ‖ Condition f('Q10')['2'] == '2'

CONDITION ‖ !(f('Q10')['2'] == '2') && f('Q10')['3'] == '2'

true	false
Question Q10a_3()	

Q10a_3

[*Left and Right grid text ♦ Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$23.00
$20 (10)	○	○	$23.10
$20 (9)	○	○	$23.20
$20 (8)	○	○	$23.30
$20 (7)	○	○	$23.40
$20 (6)	○	○	$23.50
$20 (5)	○	○	$23.60
$20 (4)	○	○	$23.70
$20 (3)	○	○	$23.80
$20 (2)	○	○	$23.90
$20 (1)	○	○	$24.00

END ‖ Condition !(f('Q10')['2'] == '2') && f('Q10')['3'] == '2'

CONDITION ‖ !(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && f('Q10')['4'] == '2'

true	false

Question Q10a_4()

Q10a_4

[*Left and Right grid text* ⬩ *Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$22.00
$20 (10)	○	○	$22.10
$20 (9)	○	○	$22.20
$20 (8)	○	○	$22.30
$20 (7)	○	○	$22.40
$20 (6)	○	○	$22.50
$20 (5)	○	○	$22.60
$20 (4)	○	○	$22.70
$20 (3)	○	○	$22.80
$20 (2)	○	○	$22.90
$20 (1)	○	○	$23.00

END

Condition !(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && f('Q10')['4'] == '2'

CONDITION

!(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && f('Q10')['5'] == '2'

true	false
Question Q10a_5()	

Q10a_5

[*Left and Right grid text* ⬩ *Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$21.00

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (10)	○	○	$21.10
$20 (9)	○	○	$21.20
$20 (8)	○	○	$21.30
$20 (7)	○	○	$21.40
$20 (6)	○	○	$21.50
$20 (5)	○	○	$21.60
$20 (4)	○	○	$21.70
$20 (3)	○	○	$21.80
$20 (2)	○	○	$21.90
$20 (1)	○	○	$22.00

END | Condition !(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && f('Q10')['5'] == '2'

CONDITION

!(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && !(f('Q10')['5'] == '2') && f('Q10')['6'] == '2'

true	false
Question Q10a_6()	

Q10a_6

[*Left and Right grid text ⬧ Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$20.00
$20 (10)	○	○	$20.10
$20 (9)	○	○	$20.20
$20 (8)	○	○	$20.30
$20 (7)	○	○	$20.40
$20 (6)	○	○	$20.50
$20 (5)	○	○	$20.60
$20 (4)	○	○	$20.70
$20 (3)	○	○	$20.80
$20 (2)	○	○	$20.90
$20 (1)	○	○	$21.00

CONDITION

!(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && !(f('Q10')['5'] == '2') && !(f('Q10')['6'] == '2') && f('Q10')['7'] == '2'

true	false
Question Q10a_7()	

Q10a_7

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$19.00
$20 (10)	○	○	$19.10
$20 (9)	○	○	$19.20
$20 (8)	○	○	$19.30
$20 (7)	○	○	$19.40
$20 (6)	○	○	$19.50
$20 (5)	○	○	$19.60
$20 (4)	○	○	$19.70
$20 (3)	○	○	$19.80
$20 (2)	○	○	$19.90
$20 (1)	○	○	$20.00

CONDITION

!(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && !(f('Q10')['5'] == '2') && !(f('Q10')['6'] == '2') && !(f('Q10')['7'] == '2') && f('Q10')['8'] == '2'

true	false
Question Q10a_8()	

Q10a_8

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$18.00
$20 (10)	○	○	$18.10
$20 (9)	○	○	$18.20
$20 (8)	○	○	$18.30
$20 (7)	○	○	$18.40
$20 (6)	○	○	$18.50
$20 (5)	○	○	$18.60
$20 (4)	○	○	$18.70
$20 (3)	○	○	$18.80
$20 (2)	○	○	$18.90
$20 (1)	○	○	$19.00

END | Condition !(f('Q10')['2'] == '2') && !(f('Q10')['3'] == '2') && !(f('Q10')['4'] == '2') && !(f('Q10')['5'] == '2') && !(f('Q10')['6'] == '2') && !(f('Q10')['7'] == '2') && f('Q10')['8'] == '2'

END | Condition !(f('Q10')['1'] == '2') && (f('Q10')['2'] == '2' || f('Q10')['3'] == '2' || f('Q10')['4'] == '2' || f('Q10')['5'] == '2' || f('Q10')['6'] == '2' || f('Q10')['7'] == '2' || f('Q10')['8'] == '2')

CONDITION | f('Q10')['1'] == '2'

true	false
Question Q10b()	

Q10b

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall Credit Card C includes the mandatory arbitration clause, and Credit Card D does not.

	Card C (with arbitration) (1)	Card D (without arbitration) (2)	
$20 (11)	○	○	$25
$20 (10)	○	○	$26
$20 (9)	○	○	$27
$20 (8)	○	○	$28
$20 (7)	○	○	$29
$20 (6)	○	○	$30
$20 (5)	○	○	$31
$20 (4)	○	○	$32
$20 (3)	○	○	$33
$20 (2)	○	○	$34
$20 (1)	○	○	$35

END ‖ Condition f('Q10')['1'] == '2'

CONDITION ‖ f('Q11_Intro_rentOwn')=='1'

true	false
Question Q11()	

Q11

[*Left and Right grid text* ◆ *Not required*]

Now imagine you are purchasing new renter's insurance and the company offers you two options for your contract.

 Policy E includes a mandatory arbitration clause and always costs $150 per year. Policy F does not include a mandatory arbitration clause and the yearly cost options differ. There are no other differences.

Assume that you want to purchase insurance from this company. For each pair, which policy would you choose?

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (8)	○	○	$140
$150 (7)	○	○	$145
$150 (6)	○	○	$150
$150 (5)	○	○	$155
$150 (4)	○	○	$160
$150 (3)	○	○	$165
$150 (2)	○	○	$170
$150 (1)	○	○	$175

Q11a_2

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$170.00
$150 (10)	○	○	$170.50
$150 (9)	○	○	$171.00
$150 (8)	○	○	$171.50
$150 (7)	○	○	$172.00
$150 (6)	○	○	$172.50
$150 (5)	○	○	$173.00
$150 (4)	○	○	$173.50
$150 (3)	○	○	$174.00
$150 (2)	○	○	$174.50
$150 (1)	○	○	$175.00

Question Q11a_3()

Q11a_3

[*Left and Right grid text • Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$165.00
$150 (10)	○	○	$165.50
$150 (9)	○	○	$166.00
$150 (8)	○	○	$166.50
$150 (7)	○	○	$167.00
$150 (6)	○	○	$167.50
$150 (5)	○	○	$168.00
$150 (4)	○	○	$168.50
$150 (3)	○	○	$169.00
$150 (2)	○	○	$169.50
$150 (1)	○	○	$170.00

END

Condition !(f('Q11')['2'] == '2') && f('Q11')['3'] == '2'

CONDITION

!(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && f('Q11')['4'] == '2'

true	false
Question Q11a_4()	

Q11a_4

[*Left and Right grid text • Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$160.00

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (10)	○	○	$160.50
$150 (9)	○	○	$161.00
$150 (8)	○	○	$161.50
$150 (7)	○	○	$162.00
$150 (6)	○	○	$162.50
$150 (5)	○	○	$163.00
$150 (4)	○	○	$163.50
$150 (3)	○	○	$164.00
$150 (2)	○	○	$164.50
$150 (1)	○	○	$165.00

END

Condition !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && f('Q11')['4'] == '2'

CONDITION

!(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && f('Q11')['5'] == '2'

true	false
Question Q11a_5()	

Q11a_5

[*Left and Right grid text • Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$155.00
$150 (10)	○	○	$155.50
$150 (9)	○	○	$156.00
$150 (8)	○	○	$156.50
$150 (7)	○	○	$157.00
$150 (6)	○	○	$157.50
$150 (5)	○	○	$158.00
$150 (4)	○	○	$158.50
$150 (3)	○	○	$159.00
$150 (2)	○	○	$159.50
$150 (1)	○	○	$160.00

Condition !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && f('Q11')['5'] == '2'

!(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && f('Q11')['6'] == '2'

true	false
Question Q11a_6()	

Q11a_6

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$150.00
$150 (10)	○	○	$150.50
$150 (9)	○	○	$151.00
$150 (8)	○	○	$151.50
$150 (7)	○	○	$152.00
$150 (6)	○	○	$152.50
$150 (5)	○	○	$153.00
$150 (4)	○	○	$153.50
$150 (3)	○	○	$154.00
$150 (2)	○	○	$154.50
$150 (1)	○	○	$155.00

Condition !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && f('Q11')['6'] == '2'

!(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && !(f('Q11')['6'] == '2') && f('Q11')['7'] == '2'

true	false
Question Q11a_7()	

Q11a_7

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	⭕	⭕	$145.00
$150 (10)	⭕	⭕	$145.50
$150 (9)	⭕	⭕	$146.00
$150 (8)	⭕	⭕	$146.50
$150 (7)	⭕	⭕	$147.00
$150 (6)	⭕	⭕	$147.50
$150 (5)	⭕	⭕	$148.00
$150 (4)	⭕	⭕	$148.50
$150 (3)	⭕	⭕	$149.00
$150 (2)	⭕	⭕	$149.50
$150 (1)	⭕	⭕	$150.00

END | Condition !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && !(f('Q11')['6'] == '2') && f('Q11')['7'] == '2'

CONDITION | !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && !(f('Q11')['6'] == '2') && !(f('Q11')['7'] == '2') && f('Q11')['8'] == '2'

true	false
Question Q11a_8()	

Q11a_8

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	⭕	⭕	$140.00
$150 (10)	⭕	⭕	$140.50
$150 (9)	⭕	⭕	$141.00
$150 (8)	⭕	⭕	$141.50
$150 (7)	⭕	⭕	$142.00
$150 (6)	⭕	⭕	$142.50

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (5)	○	○	$143.00
$150 (4)	○	○	$143.50
$150 (3)	○	○	$144.00
$150 (2)	○	○	$144.50
$150 (1)	○	○	$145.00

END | Condition !(f('Q11')['2'] == '2') && !(f('Q11')['3'] == '2') && !(f('Q11')['4'] == '2') && !(f('Q11')['5'] == '2') && !(f('Q11')['6'] == '2') && !(f('Q11')['7'] == '2') && f('Q11')['8'] == '2'

END | Condition !(f('Q11')['1'] == '2') && (f('Q11')['2'] == '2' || f('Q11')['3'] == '2' || f('Q11')['4'] == '2' || f('Q11')['5'] == '2' || f('Q11')['6'] == '2' || f('Q11')['7'] == '2' || f('Q11')['8'] == '2')

CONDITION | f('Q11')['1'] == '2'

true	false
Question Q11b()	

Q11b

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Renter's Insurance Policy E includes the mandatory arbitration clause, and Renter's Insurance Policy F does not.

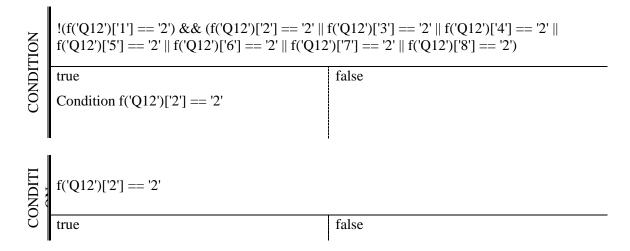|	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$175
$150 (10)	○	○	$176
$150 (9)	○	○	$177
$150 (8)	○	○	$178
$150 (7)	○	○	$179
$150 (6)	○	○	$180
$150 (5)	○	○	$181
$150 (4)	○	○	$182
$150 (3)	○	○	$183
$150 (2)	○	○	$184
$150 (1)	○	○	$185

END | Condition f('Q11')['1'] == '2'

Q12

[*Left and Right grid text* ⬥ *Not required*]

Now imagine you are purchasing new homeowner's insurance and the insurance company offers you two options for your contract.

Policy E includes a mandatory arbitration clause and always costs $150 per month. Policy F does not include a mandatory arbitration clause and the monthly cost options differ. There are no other differences.

Assume that you want to sign an insurance contract with this company. For each pair, which policy would you choose?

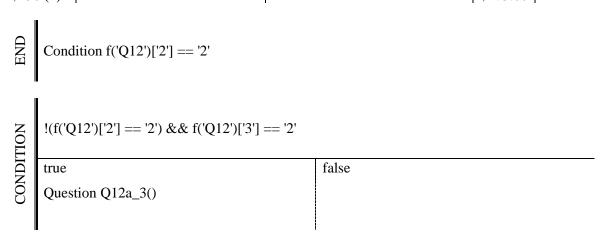|	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (8)	○	○	$140
$150 (7)	○	○	$145
$150 (6)	○	○	$150
$150 (5)	○	○	$155
$150 (4)	○	○	$160
$150 (3)	○	○	$165
$150 (2)	○	○	$170
$150 (1)	○	○	$175

Question Q12a_2()	

Q12a_2

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$170.00
$150 (10)	○	○	$170.50
$150 (9)	○	○	$171.00
$150 (8)	○	○	$171.50
$150 (7)	○	○	$172.00
$150 (6)	○	○	$172.50
$150 (5)	○	○	$173.00
$150 (4)	○	○	$173.50
$150 (3)	○	○	$174.00
$150 (2)	○	○	$174.50
$150 (1)	○	○	$175.00

END | Condition f('Q12')['2'] == '2'

CONDITION | !(f('Q12')['2'] == '2') && f('Q12')['3'] == '2'

true	false
Question Q12a_3()	

Q12a_3

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$165.00

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (10)	○	○	$165.50
$150 (9)	○	○	$166.00
$150 (8)	○	○	$166.50
$150 (7)	○	○	$167.00
$150 (6)	○	○	$167.50
$150 (5)	○	○	$168.00
$150 (4)	○	○	$168.50
$150 (3)	○	○	$169.00
$150 (2)	○	○	$169.50
$150 (1)	○	○	$170.00

END

Condition !(f('Q12')['2'] == '2') && f('Q12')['3'] == '2'

CONDITION

!(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && f('Q12')['4'] == '2'

true	false
Question Q12a_4()	

Q12a_4

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$160.00
$150 (10)	○	○	$160.50
$150 (9)	○	○	$161.00
$150 (8)	○	○	$161.50
$150 (7)	○	○	$162.00
$150 (6)	○	○	$162.50
$150 (5)	○	○	$163.00
$150 (4)	○	○	$163.50
$150 (3)	○	○	$164.00
$150 (2)	○	○	$164.50
$150 (1)	○	○	$165.00

Condition !(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && f('Q12')['4'] == '2'

!(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && !(f('Q12')['4'] == '2') && f('Q12')['5'] == '2'

true	false
Question Q12a_5()	

Q12a_5

[*Left and Right grid text* ⬥ *Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$155.00
$150 (10)	○	○	$155.50
$150 (9)	○	○	$156.00
$150 (8)	○	○	$156.50
$150 (7)	○	○	$157.00
$150 (6)	○	○	$157.50
$150 (5)	○	○	$158.00
$150 (4)	○	○	$158.50
$150 (3)	○	○	$159.00
$150 (2)	○	○	$159.50
$150 (1)	○	○	$160.00

Condition !(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && !(f('Q12')['4'] == '2') && f('Q12')['5'] == '2'

!(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && !(f('Q12')['4'] == '2') && !(f('Q12')['5'] == '2') && f('Q12')['6'] == '2'

true	false
Question Q12a_6()	

Q12a_6

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$150.00
$150 (10)	○	○	$150.50
$150 (9)	○	○	$151.00
$150 (8)	○	○	$151.50
$150 (7)	○	○	$152.00
$150 (6)	○	○	$152.50
$150 (5)	○	○	$153.00
$150 (4)	○	○	$153.50
$150 (3)	○	○	$154.00
$150 (2)	○	○	$154.50
$150 (1)	○	○	$155.00

END Condition !(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && !(f('Q12')['4'] == '2') && !(f('Q12')['5'] == '2') && f('Q12')['6'] == '2'

CONDITION !(f('Q12')['2'] == '2') && !(f('Q12')['3'] == '2') && !(f('Q12')['4'] == '2') && !(f('Q12')['5'] == '2') && !(f('Q12')['6'] == '2') && f('Q12')['7'] == '2'

true	false
Question Q12a_7()	

Q12a_7

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	○	○	$145.00
$150 (10)	○	○	$145.50
$150 (9)	○	○	$146.00

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (8)	O	O	$146.50
$150 (7)	O	O	$147.00
$150 (6)	O	O	$147.50
$150 (5)	O	O	$148.00
$150 (4)	O	O	$148.50
$150 (3)	O	O	$149.00
$150 (2)	O	O	$149.50
$150 (1)	O	O	$150.00

Q12a_8

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	O	O	$140.00
$150 (10)	O	O	$140.50
$150 (9)	O	O	$141.00
$150 (8)	O	O	$141.50
$150 (7)	O	O	$142.00
$150 (6)	O	O	$142.50
$150 (5)	O	O	$143.00
$150 (4)	O	O	$143.50
$150 (3)	O	O	$144.00
$150 (2)	O	O	$144.50
$150 (1)	O	O	$145.00

Q12b

[*Left and Right grid text* ◆ *Not required*]

Now for each pair, which would you choose?

Recall that Homeowner's Insurance Policy E includes the mandatory arbitration clause, and Homeowner's Insurance Policy F does not.

	Policy E (with arbitration) (1)	Policy F (without arbitration) (2)	
$150 (11)	◯	◯	$175
$150 (10)	◯	◯	$176
$150 (9)	◯	◯	$177
$150 (8)	◯	◯	$178
$150 (7)	◯	◯	$179
$150 (6)	◯	◯	$180
$150 (5)	◯	◯	$181
$150 (4)	◯	◯	$182
$150 (3)	◯	◯	$183
$150 (2)	◯	◯	$184
$150 (1)	◯	◯	$185

true	false
Question Q13()	

Q13

[*Left and Right grid text ◆ Not required*]

Now imagine you are purchasing car insurance and the insurance company offers you two options for your policy.

 Policy G includes a mandatory arbitration clause and always costs $80 per month. Policy H does not include a mandatory arbitration clause and the monthly cost options differ. There are no other differences.

Assume that you want to buy a car insurance policy from this company. For each pair, which policy would you choose?

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (8)	○	○	$76
$80 (7)	○	○	$78
$80 (6)	○	○	$80
$80 (5)	○	○	$82
$80 (4)	○	○	$84
$80 (3)	○	○	$86
$80 (2)	○	○	$88
$80 (1)	○	○	$90

CONDITION

!(f('Q13')['1'] == '2') && (f('Q13')['2'] == '2' || f('Q13')['3'] == '2' || f('Q13')['4'] == '2' || f('Q13')['5'] == '2' || f('Q13')['6'] == '2' || f('Q13')['7'] == '2' || f('Q13')['8'] == '2')

true	false
Condition f('Q13')['2'] == '2'	

CONDITION

f('Q13')['2'] == '2'

true	false
Question Q13a_2()	

Q13a_2

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	O	O	$88.00
$80 (10)	O	O	$88.20
$80 (9)	O	O	$88.40
$80 (8)	O	O	$88.60
$80 (7)	O	O	$88.80
$80 (6)	O	O	$89.00
$80 (5)	O	O	$89.20
$80 (4)	O	O	$89.40
$80 (3)	O	O	$89.60
$80 (2)	O	O	$89.80
$80 (1)	O	O	$90.00

END

Condition f('Q13')['2'] == '2'

CONDITION

!(f('Q13')['2'] == '2') && f('Q13')['3'] == '2'

true	false
Question Q13a_3()	

Q13a_3

[*Left and Right grid text* ◆ *Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	O	O	$86.00
$80 (10)	O	O	$86.20
$80 (9)	O	O	$86.40
$80 (8)	O	O	$86.60
$80 (7)	O	O	$86.80
$80 (6)	O	O	$87.00
$80 (5)	O	O	$87.20
$80 (4)	O	O	$87.40
$80 (3)	O	O	$87.60
$80 (2)	O	O	$87.80

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (1)	○	○	$88.00

Condition !(f('Q13')['2'] == '2') && f('Q13')['3'] == '2'

!(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && f('Q13')['4'] == '2'

true	false
Question Q13a_4()	

Q13a_4

[*Left and Right grid text* ◆ *Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	○	○	$84.00
$80 (10)	○	○	$84.20
$80 (9)	○	○	$84.40
$80 (8)	○	○	$84.60
$80 (7)	○	○	$84.80
$80 (6)	○	○	$85.00
$80 (5)	○	○	$85.20
$80 (4)	○	○	$85.40
$80 (3)	○	○	$85.60
$80 (2)	○	○	$85.80
$80 (1)	○	○	$86.00

Condition !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && f('Q13')['4'] == '2'

!(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && f('Q13')['5'] == '2'

true	false
Question Q13a_5()	

Q13a_5

[*Left and Right grid text • Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	○	○	$82.00
$80 (10)	○	○	$82.20
$80 (9)	○	○	$82.40
$80 (8)	○	○	$82.60
$80 (7)	○	○	$82.80
$80 (6)	○	○	$83.00
$80 (5)	○	○	$83.20
$80 (4)	○	○	$83.40
$80 (3)	○	○	$83.60
$80 (2)	○	○	$83.80
$80 (1)	○	○	$84.00

END | Condition !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && f('Q13')['5'] == '2'

CONDITION | !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && f('Q13')['6'] == '2'

true	false
Question Q13a_6()	

Q13a_6

[*Left and Right grid text • Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	○	○	$80.00
$80 (10)	○	○	$80.20
$80 (9)	○	○	$80.40
$80 (8)	○	○	$80.60
$80 (7)	○	○	$80.80
$80 (6)	○	○	$81.00

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (5)	○	○	$81.20
$80 (4)	○	○	$81.40
$80 (3)	○	○	$81.60
$80 (2)	○	○	$81.80
$80 (1)	○	○	$82.00

END Condition !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && f('Q13')['6'] == '2'

CONDITION !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && !(f('Q13')['6'] == '2') && f('Q13')['7'] == '2'

true	false
Question Q13a_7()	

Q13a_7

[*Left and Right grid text* ◆ *Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	○	○	$78.00
$80 (10)	○	○	$78.20
$80 (9)	○	○	$78.40
$80 (8)	○	○	$78.60
$80 (7)	○	○	$78.80
$80 (6)	○	○	$79.00
$80 (5)	○	○	$79.20
$80 (4)	○	○	$79.40
$80 (3)	○	○	$79.60
$80 (2)	○	○	$79.80
$80 (1)	○	○	$80.00

END Condition !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && !(f('Q13')['6'] == '2') && f('Q13')['7'] == '2'

COND !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && !(f('Q13')['6'] == '2') && !(f('Q13')['7'] == '2') && f('Q13')['8'] == '2'

true	false	
Question Q13a_8()		

Q13a_8

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	⭕	⭕	$76.00
$80 (10)	⭕	⭕	$76.20
$80 (9)	⭕	⭕	$76.40
$80 (8)	⭕	⭕	$76.60
$80 (7)	⭕	⭕	$76.80
$80 (6)	⭕	⭕	$77.00
$80 (5)	⭕	⭕	$77.20
$80 (4)	⭕	⭕	$77.40
$80 (3)	⭕	⭕	$77.60
$80 (2)	⭕	⭕	$77.80
$80 (1)	⭕	⭕	$78.00

END
Condition !(f('Q13')['2'] == '2') && !(f('Q13')['3'] == '2') && !(f('Q13')['4'] == '2') && !(f('Q13')['5'] == '2') && !(f('Q13')['6'] == '2') && !(f('Q13')['7'] == '2') && f('Q13')['8'] == '2'

END
Condition !(f('Q13')['1'] == '2') && (f('Q13')['2'] == '2' || f('Q13')['3'] == '2' || f('Q13')['4'] == '2' || f('Q13')['5'] == '2' || f('Q13')['6'] == '2' || f('Q13')['7'] == '2' || f('Q13')['8'] == '2')

CONDITION
f('Q13')['1'] == '2'

true	false	
Question Q13b()		

Q13b

[*Left and Right grid text ◆ Not required*]

Now for each pair, which would you choose?

Recall that Car Insurance Policy G includes the mandatory arbitration clause, and Car Insurance Policy H does not.

	Policy G (with arbitration) (1)	Policy H (without arbitration) (2)	
$80 (11)	○	○	$90
$80 (10)	○	○	$92
$80 (9)	○	○	$94
$80 (8)	○	○	$96
$80 (7)	○	○	$98
$80 (6)	○	○	$100
$80 (5)	○	○	$102
$80 (4)	○	○	$104
$80 (3)	○	○	$106
$80 (2)	○	○	$108
$80 (1)	○	○	$110

END ‖ Condition f('Q13')['1'] == '2'

END ‖ Condition f('Q13_intro_ownCar')=='1'

Q14

[*Not required*]

Now we have just a few final general questions.

If there were no differences in prices, do you think a contract with mandatory arbitration is better or worse than one without mandatory arbitration? Please explain.

○ Better (1)
○ Worse (2)
○ Same (3)
○ Don't Know (4)

Q14_other

[*Not required*]

Explanation:

[text box]

Intro_Q15

For the last three questions, please assume that you have a bank account and that the terms and conditions include a mandatory arbitration clause.

Suppose at the end of the month, you realized the bank incorrectly charged a fee on your account. The bank, however, believes it has not incorrectly charged you and refuses to give you your money back.

Q15

[*Not required*]

Under the terms of your contract with the bank, do you think you have the right to sue the bank in small claims court?

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

Q16

[*Not required*]

Under the terms of your contract with the bank, do you think you have the right to have a court decide the dispute even if the bank doesn't want a court to decide the dispute?

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

Q17

[*Not required*]

Now suppose that you and many other consumers had the same kind of dispute with the bank.

 Under the terms of your contract with the bank, could you be included with the other consumers in a single lawsuit (that is, a class action lawsuit) against the bank?

❍ Yes (1)
❍ No (2)
❍ Don't know (3)

CS_001 - CS_001

[*Not required*]

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

❍ Very interesting (1)
❍ Interesting (2)
❍ Neither interesting nor uninteresting (3)
❍ Uninteresting (4)
❍ Very uninteresting (5)