

## Well Being 399

### intro

Thank you for participating in this survey. This survey contains four segments. The first segment asks you to think about retirement saving decisions you would make under different hypothetical scenarios. The second segment asks you to answer hypothetical questions about receiving money over time. The third segment asks questions about your household, and the final segment asks you some cognitive and reasoning questions. Please take this survey seriously. We care about your response.

IF GENDER = empty THEN

|  
| **gender** GENDER  
| What is your gender?  
| 1 Male  
| 2 Female

|  
ENDIF

IF CALCULATED AGE = empty THEN

|  
| **calcage** CALCULATED AGE  
| What is your age?  
| Integer

|  
ENDIF

IF CALCULATED AGE < 80 THEN

|  
| **r014** retirement status  
| Do you consider yourself:  
| 1 Not retired  
| 2 Partially retired  
| 3 Fully retired

|  
ENDIF

IF egb treatment indicator = empty THEN

|  
ENDIF

IF pb treatment indicator = empty THEN

|  
ENDIF

IF Indicates the randomized amount matched = empty THEN

|  
ENDIF

IF CALCULATED AGE >= 80 THEN

|  
ELSEIF CALCULATED AGE < 80 and retirement status = Fully retired THEN

|

ELSE

| **r\_intro**

| Retirement Savings Scenarios The following questions ask you to think about decisions you would make under different hypothetical scenarios pertaining to retirement benefits offered by your employer. When answering these questions, imagine that all other aspects of your employment and financial situation are unchanged (i.e. they are the same as you face now). If you are self-employed or not working, please imagine that you have an employer as you answer these questions.

| IF frequency = empty THEN

| ENDIF

| [The following questions are displayed as a table]

| **r001\_intro**

| Retirement Savings Plan Suppose, hypothetically, that your employer offers a tax-deferred retirement savings plan (e.g., 401(k) or 403(b)) to which you can elect to regularly contribute some of your earnings. Your employer makes no contribution to the account and does not match your regular contributions. How much money, if any, would you regularly contribute to this savings plan, and how frequently would you contribute?

| **r001\_amount** amount

| Range: 0.0..99999999999999999999.99

| **r001\_frequency** frequency

| [End of table display]

| IF Indicates the start interest amount = empty THEN

| ENDIF

| IF egb treatment indicator = EGB Control THEN

| ELSEIF egb treatment indicator = Balance THEN

| ELSEIF egb treatment indicator = Income THEN

| ENDIF

| IF egb treatment indicator = EGB Control THEN

| ELSEIF egb treatment indicator = Balance THEN

| ELSEIF egb treatment indicator = Income THEN

| ENDIF

| IF egb treatment indicator = EGB Control THEN

```

|
|
| ELSEIF egb treatment indicator = Balance THEN
|
| ELSEIF egb treatment indicator = Income THEN
|
| ENDIF
|
| IF egb treatment indicator = EGB Control THEN
|
| ELSEIF egb treatment indicator = Balance THEN
|
| ELSEIF egb treatment indicator = Income THEN
|
| ENDIF
|
| IF amount = response and frequency = response THEN
|
| ELSE
|
| ENDIF
|
| IF Indicates the start retirement age = 65 THEN
|
| ELSEIF Indicates the start retirement age = 67 THEN
|
| ELSE
|
| ENDIF
|
| IF Indicates the start interest amount = 3% THEN
|
| ELSEIF Indicates the start interest amount = 5% THEN
|
| ELSE
|
| ENDIF
|
| IF frequency = empty THEN
|
| ENDIF
|
| [The following questions are displayed as a table]
|

```

### **r002\_intro** intro

New Retirement Savings Plan with Matching Now suppose your employer just changed the policy and is offering to match your regular contributions. For each \$1.00 you contribute, your employer will contribute an additional \$[Indicates the randomized amount matched] to your retirement account. This money will be invested along with your regular contributions. What is the value of this employer match? [Below you can see how much your regular contribution plus the employer match would be worth for the year. Enter a regular contribution amount, frequency of contribution, and click Calculate. Try as many times as you like! /Below you can see how much your regular contribution plus the employer match would be worth for the year and the projected balance at

retirement. Enter a regular contribution amount, frequency of contribution, projected retirement age, and projected rate of investment return and click Calculate. Try as many times as you like! /Below you can see how much your regular contribution plus the employer match would be worth for the year and the projected annual income in retirement. Enter a regular contribution amount, frequency of contribution, projected retirement age, and projected rate of investment return and click Calculate. Try as many times as you like! //]

**r002\_amount** amount

Range: 0.0..999999999999999999.99

**r002\_frequency** frequency

**r002\_enteredamounts** amount

String

IF egb treatment indicator = Balance or egb treatment indicator = Income THEN

**r002\_age** projected retirement age

Please choose a projected retirement age between 50 and 80.

Range: 50..80

**r002\_rate** projected rate of return

Please choose a projected rate of investment return.

Real

ENDIF

[End of table display]

IF pb treatment indicator = PB Limited THEN

ELSEIF pb treatment indicator = PB Unlimited THEN

ELSE

ENDIF

[The following questions are displayed as a table]

**r003\_intro** intro

New Retirement Savings Plan with Matching [Under your employer's prior plan (i.e. no match), you stated you would contribute \$[amount] [ ] ] You may wish to respond to the new matching contribution from your employer by changing your contributions. In order to enroll or change your contribution, you must contact an HR administrator and fill out several forms. You will specify an amount to contribute each year and designate how your contributions will be divided among investment options, including lifecycle funds that target a specific retirement date, index funds that track major asset classes, or mutual funds that pursue various investment strategies. This entire paperwork process will take approximately 60 minutes of your time. At the end of completing the paperwork, you can elect to make a change in your contributions, or elect to continue with your prior contribution amount by selecting, "no change." [Your employer's new

| policy includes an additional bonus: if you complete the paperwork within a week, you will get an  
| immediate \$50 in cash to help compensate you for the hassle of completing the paperwork. If you  
| complete the paperwork after a week, you will not get the \$50 payment./Your employer's new policy  
| includes an additional bonus: if you complete the paperwork, you will get an immediate \$50 in cash  
| to help compensate you for the hassle of completing the paperwork. ] When answering the following  
| questions, please consider the actual constraints you face in your life, including financial (i.e.  
| income, savings, debt obligations) and time (i.e. all the things you have to do at work that take  
| time).

| **r003** go through paperwork

| Based on the change to your employer's match policy, would you choose to go through the  
| paperwork process? If so, when would you do so?

| 1 No

| 2 Yes. I'd do it today.

| 3 Yes. Not today, but within a week.

| 4 Yes. Not within a week, but some time in the future.

| [End of table display]

| IF go through paperwork > No THEN

| | **r003b** paperwork change regular contribution

| | New Retirement Savings Plan with Matching Based on the change to your employer's match policy,  
| | would you choose to change your regular contribution to the savings plan?

| | IF paperwork change regular contribution = Yes THEN

| | | IF frequency = empty THEN

| | | ENDIF

| | [The following questions are displayed as a table]

| | **r004\_intro** intro

| | New Retirement Savings Plan with Matching [Under your employer's prior plan (i.e. no  
| | match), you stated you would contribute \$[amount] [] ] [What would your new contribution be?  
| | If you would like to see the annual value, click Calculate. Otherwise, click Next to submit  
| | your response./What would your new contribution be? If you would like to see the annual value  
| | and the projected balance at retirement, click Calculate. Otherwise, click Next to submit  
| | your response. /What would your new contribution be? If you would like to see the annual  
| | value and the projected annual income in retirement, click Calculate. Otherwise, click Next  
| | to submit your response.]

| | **r004\_amount** amount

| | Range: 0.0..999999999999999999.9

| | **r004\_frequency** frequency

| | **r004\_enteredamounts** amount

| | String

```

|||
||| IF egb treatment indicator = Balance or egb treatment indicator = Income THEN
|||
||| r004_age projected retirement age
||| Please choose a projected retirement age between 50 and 80.
||| Range: 50..80
|||
||| r004_rate projected rate of return
||| Please choose a projected rate of investment return.
||| Real
|||
||| ENDIF
|||
||| [End of table display]
||| [The following questions are displayed as a table]
|||
||| r005 financial situation affected by change
||| New Retirement Savings Plan with Matching How would your financial situation be affected by
||| the change in your regular contribution? Choose any that apply.
||| 1 My take-home earnings or income would change.
||| 2 My spending habits would change.
||| 3 My contributions to other retirement investment accounts would change.
||| 4 My contributions to my non-retirement investment accounts would change.
||| 5 My balance in non-savings accounts (i.e. checking accounts) would change.
||| 6 My payments to low-interest debt (e.g., mortgage, student loans, home equity line) would change.
||| 7 My payments to high-interest debt (e.g., credit cards) would change.
||| 8 Other, please specify: $Answer2$
|||
||| r005_other other financial situation affected by change
|||
||| String
|||
||| [End of table display]
||| IF Other, please specify: $Answer2$ in financial situation affected by change AND other
||| financial situation affected by change = empty THEN
|||
||| warningOther You checked 'Other' but did not specify anything. Your answer(s) are important to us.
Please go back and revise your answer(s).
||| You checked 'Other' but did not specify how your financial situation would be affected. Your
||| answer(s) are important to us. Please go back and revise your answer(s).
|||
||| ELSEIF other financial situation affected by change = response and !( Other, please
||| specify: $Answer2$ in financial situation affected by change ) THEN
|||
||| warningOther2 You checked 'Other' but did not specify anything. Your answer(s) are important to us.
Please go back and revise your answer(s).
||| You specified your financial situation would be affected in another way, but you did not
||| check 'Other'. Your answer(s) are important to us. Please go back and revise your answer(s).
|||
||| ENDIF
|||
||| ENDIF

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||| ENDIF
|||
||| [End of table display]
||| [The following questions are displayed as a table]
|||
||| r008 financial situation affected by change
||| New Retirement Savings Plan with Matching How would your financial situation be affected by
||| the change in your regular contribution? Choose any that apply.
||| 1 My take-home earnings or income would change.
||| 2 My spending habits would change.
||| 3 My contributions to other retirement investment accounts would change.
||| 4 My contributions to my non-retirement investment accounts would change.
||| 5 My balance in non-savings accounts (i.e. checking accounts) would change.
||| 6 My payments to low-interest debt (e.g., mortgage, student loans, home equity line) would change.
||| 7 My payments to high-interest debt (e.g., credit cards) would change.
||| 8 Other, please specify: $Answer2$
|||
||| r008_other other financial situation affected by change
|||
||| String
|||
||| [End of table display]
||| IF Other, please specify: $Answer2$ in financial situation affected by change AND other
||| financial situation affected by change = empty THEN
|||
||| warningOther You checked 'Other' but did not specify anything. Your answer(s) are important to us.
Please go back and revise your answer(s).
||| You checked 'Other' but did not specify how your financial situation would be affected. Your
||| answer(s) are important to us. Please go back and revise your answer(s).
|||
||| ELSEIF other financial situation affected by change = response and !( Other, please
||| specify: $Answer2$ in financial situation affected by change ) THEN
|||
||| warningOther2 You checked 'Other' but did not specify anything. Your answer(s) are important to us.
Please go back and revise your answer(s).
||| You specified your financial situation would be affected in another way, but you did not
||| check 'Other'. Your answer(s) are important to us. Please go back and revise your answer(s).
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| tp001 use online tool
||| Suppose your employer offered you an online tool that would give you personalized expert advice on
||| how to be financially secure in retirement. Using this tool would take approximately 60 minutes
||| and would require you to enter information about your current assets, debts, and income, as well
||| as your preferences, such as your risk tolerance, lifestyle choices, etc. Would you use the
||| tool this week?
|||
||| IF use online tool != Yes THEN

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|
|
| tp002 use with incentive
| Suppose your employer offered you a cash payment to use the tool this week as part of an
| employee benefits initiative. Would you use the tool? Select which best describes your decision.
| 1 I would use the tool if I were offered $10; I would not use the tool if I were offered less.
| 2 I would use the tool if I were offered $25; I would not use the tool if I were offered $10.
| 3 I would use the tool if I were offered $50; I would not use the tool if I were offered $25.
| 4 I would use the tool if I were offered $75; I would not use the tool if I were offered $50.
| 5 I would use the tool if I were offered $100; I would not use the tool if I were offered $75
| 6 I would not use the tool even if I were offered $100.
|
|
| ENDIF
|
|
| ENDIF

```

**block\_intro** Here are some questions that ask you when you would prefer to receive payments. There are three sets of five questions each. The timing of the ...

Hypothetical Payment Choices Here are some questions that ask you when you would prefer to receive payments. There are three sets of five questions each. The timing of the payments differs in each set, and the amounts of money differ in each question.

IF indicates block order = empty THEN

```

|
| ENDIF

```

IF indicates block order = Block I, block II, block III THEN

```

|
| bl1_intro Suppose you were given the choice between the following: receiving a payment today or a payment
| in 12 months. We will now present to you five sit...

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| Suppose you were given the choice between the following: Receiving a payment today
| Receiving a different payment in 12 months We will now present five situations. The payment
| today is the same in each of these situations. The payment in 12 months is different in every
| situation. For each of these situations we would like to know which you would choose.
|

```

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| bl1_a1 a1 block 1

```

```

| Suppose you were given the choice between the following: Receiving a payment today Receiving a
| different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
| amounts] in 12 months?

```

```

| 1 $100.00 today
| 2 $[block 1 question amounts] in 12 months
|

```

```

| IF a1 block 0.00 today = 1 THEN
|
|

```

```

| bl1_a17 a17 block 1

```

```

| Suppose you were given the choice between the following: Receiving a payment today Receiving
| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
| amounts] in 12 months?

```

```

| 1 $100.00 today
| 2 $[block 1 question amounts] in 12 months
|

```

```

| IF a17 block 0.00 today = 1 THEN
|
|

```

```

||| bl1_a18 a18 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a18 block 0.00 today = 1 THEN
|||
||| bl1_a22 a22 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a22 block 0.00 today = 1 THEN
|||
||| bl1_a23 a23 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a24 a24 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a19 a19 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a19 block 0.00 today = 1 THEN
|||
||| bl1_a20 a20 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today

```

```

|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a21 a21 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl1_a25 a25 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a25 block 0.00 today = 1 THEN
||
|| bl1_a29 a29 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a29 block 0.00 today = 1 THEN
||
|| bl1_a31 a31 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ELSE
||
|| bl1_a30 a30 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ENDIF

```

```

|||
||| ELSE
|||
||| bl1_a26 a26 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a26 block 0.00 today = 1 THEN
|||
||| bl1_a28 a28 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a27 a27 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a2 a2 block 1
||| Suppose you were given the choice between the following: Receiving a payment today Receiving
||| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
||| amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a2 block 0.00 today = 1 THEN
|||
||| bl1_a10 a10 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||

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|| IF a10 block 0.00 today = 1 THEN
||
|| | bl1_a14 a14 block 1
|| | Suppose you were given the choice between the following: Receiving a payment today
|| | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | $[block 1 question amounts] in 12 months?
|| | 1 $100.00 today
|| | 2 $[block 1 question amounts] in 12 months
|| |
|| | IF a14 block 0.00 today = 1 THEN
|| |
|| | | bl1_a16 a16 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | ELSE
|| | |
|| | | bl1_a15 a15 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | ENDIF
|| | |
|| | | ELSE
|| | |
|| | | bl1_a11 a11 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | IF a11 block 0.00 today = 1 THEN
|| | |
|| | | | bl1_a13 a13 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ELSE
|| | | |
|| | | | bl1_a12 a12 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or

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|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl1_a3 a3 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a3 block 0.00 today = 1 THEN
||
|| bl1_a7 a7 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a7 block 0.00 today = 1 THEN
||
|| bl1_a8 a8 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ELSE
||
|| bl1_a9 a9 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ENDIF
||
|| ELSE
||
|| bl1_a4 a4 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?

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|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a4 block 0.00 today = 1 THEN
||||
|||| bl1_a6 a6 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a5 a5 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
|
| ENDIF
|
| bl2_intro
| Suppose you were given the choice between the following: Receiving a payment in 12 months
| Receiving a different payment in 24 months We will now present five situations. The payment
| in 12 months is the same in each of these situations. The payment in 24 months is different in
| every situation. For each of these situations we would like to know which you would choose.
|
| bl2_b1 b1 block 2
| Suppose you were given the choice between the following: Receiving a payment in 12 months
| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
| amount] in 12 months or $[block 2 question amounts] in 24 months?
| 1 $[block 2 base question amount] in 12 months
| 2 $[block 2 question amounts] in 24 months
|
| IF b1 block 2 = $^fl_block2_base in 12 months THEN
|
| bl2_b17 b17 block 2
| Suppose you were given the choice between the following: Receiving a payment in 12 months
| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
| amount] in 12 months or $[block 2 question amounts] in 24 months?
| 1 $[block 2 base question amount] in 12 months
| 2 $[block 2 question amounts] in 24 months
|
| IF b17 block 2 = $^fl_block2_base in 12 months THEN

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|||
||| bl2_b18 b18 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b18 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b22 b22 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b22 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b23 b23 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b24 b24 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b19 b19 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b20 b20 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?

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|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b21 b21 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b25 b25 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b25 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b29 b29 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b29 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b31 b31 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b30 b30 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||

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||| ENDIF
|||
||| ELSE
|||
||| bl2_b26 b26 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b26 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b28 b28 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b27 b27 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b2 b2 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b2 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b10 b10 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months

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|||
||| IF b10 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b14 b14 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b14 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b16 b16 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| b12_b15 b15 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| b12_b11 b11 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b13 b13 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| b12_b12 b12 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12

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|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b3 b3 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b7 b7 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b7 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b8 b8 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b9 b9 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b4 b4 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question

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| | | | amount] in 12 months or $[block 2 question amounts] in 24 months?
| | | | 1 $[block 2 base question amount] in 12 months
| | | | 2 $[block 2 question amounts] in 24 months
| | | |
| | | | IF b4 block 2 = $^fl_block2_base in 12 months THEN
| | | |
| | | | bl2_b6 b6 block 2
| | | | Suppose you were given the choice between the following: Receiving a payment in 12
| | | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
| | | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
| | | | 1 $[block 2 base question amount] in 12 months
| | | | 2 $[block 2 question amounts] in 24 months
| | | |
| | | | ELSE
| | | |
| | | | bl2_b5 b5 block 2
| | | | Suppose you were given the choice between the following: Receiving a payment in 12
| | | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
| | | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
| | | | 1 $[block 2 base question amount] in 12 months
| | | | 2 $[block 2 question amounts] in 24 months
| | | |
| | | | ENDIF
| | | |
| | | | ENDIF
| | | |
| | | | ENDIF
| | | |
| | | | ENDIF
| | | |
| bl3_intro
| Suppose that 12 months from now, you are going to be given the choice between the following:
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
| months later (that is, 24 months from today) We will now present five situations. The payment
| on that day (12 months from today) is the same in each of these situations. The payment 12 months
| later (24 months from today) is different in each of these situations. For each of these
| situations we would like to know which you think you would choose if you were asked 12 months from
| today.
|
| bl3_c1 c1 block 3
| Suppose that 12 months from now, you are going to be given the choice between the following:
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
| months later (that is, 24 months from today) Do you think you would rather choose to receive
| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
| 1 $[block 3 base question amount] on that day
| 2 $[block 3 question amounts] 12 months later
|
| IF c1 block 3 = $^fl_block3_base on that day THEN
| |
| | bl3_c17 c17 block 3
| | Suppose that 12 months from now, you are going to be given the choice between the following:
| | Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12

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|| months later (that is, 24 months from today) Do you think you would rather choose to receive
|| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c17 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c18 c18 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|| 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c18 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c22 c22 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather
|| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|| in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c22 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c23 c23 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ELSE
||
|| bl3_c24 c24 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ENDIF
||
|| ELSE

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|||
|||| bl3_c19 c19 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c19 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c20 c20 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c21 c21 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
|||
||| ELSE
|||
||| bl3_c25 c25 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c25 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c29 c29 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different

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|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c29 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c31 c31 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c30 c30 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c26 c26 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c26 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c28 c28 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||

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||| ELSE
|||
||| bl3_c27 c27 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c2 c2 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
||| months later (that is, 24 months from today) Do you think you would rather choose to receive
||| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c2 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c10 c10 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c10 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c14 c14 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c14 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c16 c16 block 3

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||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c15 c15 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl3_c11 c11 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||||| in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c11 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c13 c13 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c12 c12 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day

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|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl3_c3 c3 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|| 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c3 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c7 c7 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather
|| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|| in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c7 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c8 c8 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ELSE
||
|| bl3_c9 c9 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ENDIF
||

```

```

||| ELSE
|||
||| bl3_c4 c4 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c4 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c6 c6 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c5 c5 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||

```

ELSEIF indicates block order = Block I, block III, block II THEN

#### **bl1\_intro**

Suppose you were given the choice between the following: Receiving a payment today  
Receiving a different payment in 12 months We will now present five situations. The payment  
today is the same in each of these situations. The payment in 12 months is different in every  
situation. For each of these situations we would like to know which you would choose.

#### **bl1\_a1** a1 block 1

Suppose you were given the choice between the following: Receiving a payment today Receiving a  
different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question

```

| amounts] in 12 months?
| 1 $100.00 today
| 2 $[block 1 question amounts] in 12 months
|
| IF a1 block 0.00 today = 1 THEN
| |
| | bl1_a17 a17 block 1
| | Suppose you were given the choice between the following: Receiving a payment today Receiving
| | a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
| | amounts] in 12 months?
| | 1 $100.00 today
| | 2 $[block 1 question amounts] in 12 months
| |
| | IF a17 block 0.00 today = 1 THEN
| | |
| | | bl1_a18 a18 block 1
| | | Suppose you were given the choice between the following: Receiving a payment today
| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
| | | 1 question amounts] in 12 months?
| | | 1 $100.00 today
| | | 2 $[block 1 question amounts] in 12 months
| | |
| | | IF a18 block 0.00 today = 1 THEN
| | | |
| | | | bl1_a22 a22 block 1
| | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | $[block 1 question amounts] in 12 months?
| | | | 1 $100.00 today
| | | | 2 $[block 1 question amounts] in 12 months
| | | |
| | | | IF a22 block 0.00 today = 1 THEN
| | | | |
| | | | | bl1_a23 a23 block 1
| | | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | | $[block 1 question amounts] in 12 months?
| | | | | 1 $100.00 today
| | | | | 2 $[block 1 question amounts] in 12 months
| | | | |
| | | | ELSE
| | | | |
| | | | bl1_a24 a24 block 1
| | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | $[block 1 question amounts] in 12 months?
| | | | 1 $100.00 today
| | | | 2 $[block 1 question amounts] in 12 months
| | | |
| | | | ENDIF
| | |
| | ELSE

```

```

|||
||| bl1_a19 a19 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a19 block 0.00 today = 1 THEN
|||
||| bl1_a20 a20 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a21 a21 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a25 a25 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a25 block 0.00 today = 1 THEN
|||
||| bl1_a29 a29 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a29 block 0.00 today = 1 THEN
|||
||| bl1_a31 a31 block 1
||| Suppose you were given the choice between the following: Receiving a payment today

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```

||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a30 a30 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl1_a26 a26 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a26 block 0.00 today = 1 THEN
|||||
||||| bl1_a28 a28 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a27 a27 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl1_a2 a2 block 1

```

```

|| Suppose you were given the choice between the following: Receiving a payment today Receiving
|| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
|| amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a2 block 0.00 today = 1 THEN
||
|| | bl1_a10 a10 block 1
|| | Suppose you were given the choice between the following: Receiving a payment today
|| | Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| | 1 question amounts] in 12 months?
|| | 1 $100.00 today
|| | 2 $[block 1 question amounts] in 12 months
|| |
|| | IF a10 block 0.00 today = 1 THEN
|| | |
|| | | bl1_a14 a14 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | IF a14 block 0.00 today = 1 THEN
|| | | |
|| | | | bl1_a16 a16 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ELSE
|| | | |
|| | | | bl1_a15 a15 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ENDIF
|| | |
|| | | ELSE
|| | |
|| | | bl1_a11 a11 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months

```



```

|||
||| IF a11 block 0.00 today = 1 THEN
|||
||| bl1_a13 a13 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a12 a12 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a3 a3 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a3 block 0.00 today = 1 THEN
|||
||| bl1_a7 a7 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a7 block 0.00 today = 1 THEN
|||
||| bl1_a8 a8 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||

```

```

||||| bl1_a9 a9 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a4 a4 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a4 block 0.00 today = 1 THEN
|||||
||||| bl1_a6 a6 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a5 a5 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
| ENDIF
|
| bl3_intro
| Suppose that 12 months from now, you are going to be given the choice between the following:
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
| months later (that is, 24 months from today) We will now present five situations. The payment
| on that day (12 months from today) is the same in each of these situations. The payment 12 months
| later (24 months from today) is different in each of these situations. For each of these
| situations we would like to know which you think you would choose if you were asked 12 months from
| today.

```

| **bl3\_c1** c1 block 3

| Suppose that 12 months from now, you are going to be given the choice between the following:  
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12  
| months later (that is, 24 months from today) Do you think you would rather choose to receive  
| \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?  
| 1 \$[block 3 base question amount] **on that day**  
| 2 \$[block 3 question amounts] **12 months later**

| IF c1 block 3 = \$^fl\_block3\_base **on that day** THEN

| **bl3\_c17** c17 block 3

|| Suppose that 12 months from now, you are going to be given the choice between the following:  
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12  
|| months later (that is, 24 months from today) Do you think you would rather choose to receive  
|| \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?  
|| 1 \$[block 3 base question amount] **on that day**  
|| 2 \$[block 3 question amounts] **12 months later**

|| IF c17 block 3 = \$^fl\_block3\_base **on that day** THEN

|| **bl3\_c18** c18 block 3

||| Suppose that 12 months from now, you are going to be given the choice between the following:  
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment  
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to  
||| receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another  
||| 12 months?  
||| 1 \$[block 3 base question amount] **on that day**  
||| 2 \$[block 3 question amounts] **12 months later**

||| IF c18 block 3 = \$^fl\_block3\_base **on that day** THEN

||| **bl3\_c22** c22 block 3

||| Suppose that 12 months from now, you are going to be given the choice between the following:  
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different  
||| payment 12 months later (that is, 24 months from today) Do you think you would rather  
||| choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts]  
||| in another 12 months?  
||| 1 \$[block 3 base question amount] **on that day**  
||| 2 \$[block 3 question amounts] **12 months later**

||| IF c22 block 3 = \$^fl\_block3\_base **on that day** THEN

||| **bl3\_c23** c23 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the  
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
|||| different payment 12 months later (that is, 24 months from today) Do you think you would  
|||| rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question  
|||| amounts] in another 12 months?  
|||| 1 \$[block 3 base question amount] **on that day**  
|||| 2 \$[block 3 question amounts] **12 months later**

```

||| ELSE
|||
||| bl3_c24 c24 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c19 c19 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c19 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c20 c20 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c21 c21 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||

```

```

||| bl3_c25 c25 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c25 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c29 c29 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c29 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c31 c31 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c30 c30 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c26 c26 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?

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|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c26 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c28 c28 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c27 c27 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c2 c2 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
|||| months later (that is, 24 months from today) Do you think you would rather choose to receive
|||| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c2 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c10 c10 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|||| 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||

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||| IF c10 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c14 c14 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c14 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c16 c16 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c15 c15 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c11 c11 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c11 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c13 c13 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would

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|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c12 c12 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c3 c3 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|||| 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c3 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c7 c7 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c7 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c8 c8 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later

```



```

| | | |
| | | ELSE
| | | |
| | | bl3_c9 c9 block 3
| | | Suppose that 12 months from now, you are going to be given the choice between the
| | | following: Receiving a payment on that day (that is, 12 months from today) Receiving a
| | | different payment 12 months later (that is, 24 months from today) Do you think you would
| | | rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
| | | amounts] in another 12 months?
| | | 1 $[block 3 base question amount] on that day
| | | 2 $[block 3 question amounts] 12 months later
| | |
| | | ENDIF
| | |
| | ELSE
| | | |
| | | bl3_c4 c4 block 3
| | | Suppose that 12 months from now, you are going to be given the choice between the following:
| | | Receiving a payment on that day (that is, 12 months from today) Receiving a different
| | | payment 12 months later (that is, 24 months from today) Do you think you would rather
| | | choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
| | | in another 12 months?
| | | 1 $[block 3 base question amount] on that day
| | | 2 $[block 3 question amounts] 12 months later
| | |
| | | IF c4 block 3 = $^fl_block3_base on that day THEN
| | | |
| | | | bl3_c6 c6 block 3
| | | | Suppose that 12 months from now, you are going to be given the choice between the
| | | | following: Receiving a payment on that day (that is, 12 months from today) Receiving a
| | | | different payment 12 months later (that is, 24 months from today) Do you think you would
| | | | rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
| | | | amounts] in another 12 months?
| | | | 1 $[block 3 base question amount] on that day
| | | | 2 $[block 3 question amounts] 12 months later
| | | |
| | | | ELSE
| | | | |
| | | | | bl3_c5 c5 block 3
| | | | | Suppose that 12 months from now, you are going to be given the choice between the
| | | | | following: Receiving a payment on that day (that is, 12 months from today) Receiving a
| | | | | different payment 12 months later (that is, 24 months from today) Do you think you would
| | | | | rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
| | | | | amounts] in another 12 months?
| | | | | 1 $[block 3 base question amount] on that day
| | | | | 2 $[block 3 question amounts] 12 months later
| | | | |
| | | | | ENDIF
| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| ENDIF

```

||  
|ENDIF

|**bl2\_intro**

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months We will now present five situations. The payment  
| in 12 months is the same in each of these situations. The payment in 24 months is different in  
| every situation. For each of these situations we would like to know which you would choose.

|**bl2\_b1** b1 block 2

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
| amount] in 12 months or \$[block 2 question amounts] in 24 months?

| 1 \$[block 2 base question amount] **in 12 months**

| 2 \$[block 2 question amounts] **in 24 months**

| IF b1 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||  
||**bl2\_b17** b17 block 2

|| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|| 1 \$[block 2 base question amount] **in 12 months**

|| 2 \$[block 2 question amounts] **in 24 months**

|| IF b17 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||  
|||**bl2\_b18** b18 block 2

||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

||| 1 \$[block 2 base question amount] **in 12 months**

||| 2 \$[block 2 question amounts] **in 24 months**

||| IF b18 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||||  
||||**bl2\_b22** b22 block 2

|||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|||| 1 \$[block 2 base question amount] **in 12 months**

|||| 2 \$[block 2 question amounts] **in 24 months**

|||| IF b22 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||||  
|||||**bl2\_b23** b23 block 2

||||| Suppose you were given the choice between the following: Receiving a payment in 12  
||||| months Receiving a different payment in 24 months Would you rather receive \$[block 2 base  
||||| question amount] in 12 months or \$[block 2 question amounts] in 24 months?

||||| 1 \$[block 2 base question amount] **in 12 months**

||||| 2 \$[block 2 question amounts] **in 24 months**

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||| ELSE
|||
||| bl2_b24 b24 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b19 b19 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b20 b20 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b21 b21 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b25 b25 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b25 block 2 = $^fl_block2_base in 12 months THEN

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|||
||| bl2_b29 b29 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b29 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b31 b31 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b30 b30 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b26 b26 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b26 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b28 b28 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b27 b27 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?

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|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl2_b2 b2 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b2 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b10 b10 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b10 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b14 b14 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b14 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b16 b16 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12
|| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| ELSE
||
|| bl2_b15 b15 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12
|| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months

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|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b11 b11 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b13 b13 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b12 b12 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b3 b3 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b7 b7 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months

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|||
|||| IF b7 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b8 b8 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b9 b9 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b4 b4 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b4 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b6 b6 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b5 b5 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
|||

```

|| ENDIF

||

| ENDIF

|

ELSEIF indicates block order = Block II, block I, block III THEN

|

| **bl2\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months We will now present five situations. The payment  
| in 12 months is the same in each of these situations. The payment in 24 months is different in  
| every situation. For each of these situations we would like to know which you would choose.

|

| **bl2\_b1** b1 block 2

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
| amount] in 12 months or \$[block 2 question amounts] in 24 months?

| 1 \$[block 2 base question amount] **in 12 months**

| 2 \$[block 2 question amounts] **in 24 months**

|

| IF b1 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||

|| **bl2\_b17** b17 block 2

|| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|| 1 \$[block 2 base question amount] **in 12 months**

|| 2 \$[block 2 question amounts] **in 24 months**

||

|| IF b17 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||

||| **bl2\_b18** b18 block 2

||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

||| 1 \$[block 2 base question amount] **in 12 months**

||| 2 \$[block 2 question amounts] **in 24 months**

|||

||| IF b18 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||||

|||| **bl2\_b22** b22 block 2

|||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|||| 1 \$[block 2 base question amount] **in 12 months**

|||| 2 \$[block 2 question amounts] **in 24 months**

||||

|||| IF b22 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||||

||||| **bl2\_b23** b23 block 2

||||| Suppose you were given the choice between the following: Receiving a payment in 12  
||||| months Receiving a different payment in 24 months Would you rather receive \$[block 2 base



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|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b24 b24 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b19 b19 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b20 b20 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b21 b21 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b25 b25 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?

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||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b25 block 2 = $^fl_block2_base in 12 months THEN
|||
||| | b12_b29 b29 block 2
||| | Suppose you were given the choice between the following: Receiving a payment in 12 months
||| | Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| | amount] in 12 months or $[block 2 question amounts] in 24 months?
||| | 1 $[block 2 base question amount] in 12 months
||| | 2 $[block 2 question amounts] in 24 months
||| |
||| | IF b29 block 2 = $^fl_block2_base in 12 months THEN
||| |
||| | | b12_b31 b31 block 2
||| | | Suppose you were given the choice between the following: Receiving a payment in 12
||| | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| | | 1 $[block 2 base question amount] in 12 months
||| | | 2 $[block 2 question amounts] in 24 months
||| | |
||| | ELSE
||| |
||| | | b12_b30 b30 block 2
||| | | Suppose you were given the choice between the following: Receiving a payment in 12
||| | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| | | 1 $[block 2 base question amount] in 12 months
||| | | 2 $[block 2 question amounts] in 24 months
||| | |
||| | ENDIF
||| |
||| ELSE
|||
||| | b12_b26 b26 block 2
||| | Suppose you were given the choice between the following: Receiving a payment in 12 months
||| | Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| | amount] in 12 months or $[block 2 question amounts] in 24 months?
||| | 1 $[block 2 base question amount] in 12 months
||| | 2 $[block 2 question amounts] in 24 months
||| |
||| | IF b26 block 2 = $^fl_block2_base in 12 months THEN
||| |
||| | | b12_b28 b28 block 2
||| | | Suppose you were given the choice between the following: Receiving a payment in 12
||| | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| | | 1 $[block 2 base question amount] in 12 months
||| | | 2 $[block 2 question amounts] in 24 months
||| | |
||| | ELSE
||| |

```

```

||||| bl2_b27 b27 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl2_b2 b2 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b2 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| bl2_b10 b10 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b10 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| bl2_b14 b14 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b14 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| bl2_b16 b16 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ELSE
|||||
||||| bl2_b15 b15 block 2

```

```

||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| b12_b11 b11 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| b12_b13 b13 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ELSE
|||||
||||| b12_b12 b12 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| b12_b3 b3 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| b12_b7 b7 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months

```

Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

IF b7 block 2 = \$^fl\_block2\_base **in 12 months** THEN

**bl2\_b8** b8 block 2

Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

ELSE

**bl2\_b9** b9 block 2

Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

ENDIF

ELSE

**bl2\_b4** b4 block 2

Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

IF b4 block 2 = \$^fl\_block2\_base **in 12 months** THEN

**bl2\_b6** b6 block 2

Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

ELSE

**bl2\_b5** b5 block 2

Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

2 \$[block 2 question amounts] **in 24 months**

||| ENDIF

|||

||| ENDIF

|||

|| ENDIF

||

| ENDIF

|

| **bl1\_intro**

| Suppose you were given the choice between the following: Receiving a payment today  
| Receiving a different payment in 12 months We will now present five situations. The payment  
| today is the same in each of these situations. The payment in 12 months is different in every  
| situation. For each of these situations we would like to know which you would choose.

|

| **bl1\_a1** a1 block 1

| Suppose you were given the choice between the following: Receiving a payment today Receiving a  
| different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question  
| amounts] in 12 months?

| 1 \$100.00 **today**

| 2 \$[block 1 question amounts] **in 12 months**

|

| IF a1 block 0.00 **today** = 1 THEN

||

|| **bl1\_a17** a17 block 1

|| Suppose you were given the choice between the following: Receiving a payment today Receiving  
|| a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question  
|| amounts] in 12 months?

|| 1 \$100.00 **today**

|| 2 \$[block 1 question amounts] **in 12 months**

||

|| IF a17 block 0.00 **today** = 1 THEN

|||

||| **bl1\_a18** a18 block 1

||| Suppose you were given the choice between the following: Receiving a payment today  
||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block  
||| 1 question amounts] in 12 months?

||| 1 \$100.00 **today**

||| 2 \$[block 1 question amounts] **in 12 months**

|||

||| IF a18 block 0.00 **today** = 1 THEN

||||

|||| **bl1\_a22** a22 block 1

|||| Suppose you were given the choice between the following: Receiving a payment today  
|||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or  
|||| \$[block 1 question amounts] in 12 months?

|||| 1 \$100.00 **today**

|||| 2 \$[block 1 question amounts] **in 12 months**

||||

|||| IF a22 block 0.00 **today** = 1 THEN

|||||

||||| **bl1\_a23** a23 block 1

||||| Suppose you were given the choice between the following: Receiving a payment today

```

||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a24 a24 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDEF
|||||
||||| ELSE
|||||
||||| bl1_a19 a19 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a19 block 0.00 today = 1 THEN
|||||
||||| bl1_a20 a20 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a21 a21 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDEF
|||||
||||| ENDEF
|||||
||||| ELSE
|||||
||||| bl1_a25 a25 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block

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|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a25 block 0.00 today = 1 THEN
||
|| | bl1_a29 a29 block 1
|| | Suppose you were given the choice between the following: Receiving a payment today
|| | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | $[block 1 question amounts] in 12 months?
|| | 1 $100.00 today
|| | 2 $[block 1 question amounts] in 12 months
|| |
|| | IF a29 block 0.00 today = 1 THEN
|| |
|| | | bl1_a31 a31 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | ELSE
|| | |
|| | | bl1_a30 a30 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | ENDIF
|| |
|| | ELSE
|| |
|| | | bl1_a26 a26 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | IF a26 block 0.00 today = 1 THEN
|| | |
|| | | | bl1_a28 a28 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ELSE

```



```

|||||
||||| bl1_a27 a27 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ELSE
|||
||| bl1_a2 a2 block 1
||| Suppose you were given the choice between the following: Receiving a payment today Receiving
||| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
||| amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a2 block 0.00 today = 1 THEN
|||
||| bl1_a10 a10 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a10 block 0.00 today = 1 THEN
|||
||| bl1_a14 a14 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a14 block 0.00 today = 1 THEN
|||
||| bl1_a16 a16 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
|||||

```

```

||||| bl1_a15 a15 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a11 a11 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a11 block 0.00 today = 1 THEN
|||||
||||| bl1_a13 a13 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a12 a12 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a3 a3 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||||| 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a3 block 0.00 today = 1 THEN
|||||
||||| bl1_a7 a7 block 1

```

```

|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a7 block 0.00 today = 1 THEN
||||
|||| bl1_a8 a8 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a9 a9 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl1_a4 a4 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a4 block 0.00 today = 1 THEN
||||
|||| bl1_a6 a6 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a5 a5 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months

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|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c22 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c23 c23 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c24 c24 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c19 c19 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c19 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c20 c20 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||

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```

||| ELSE
|||
||| bl3_c21 c21 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c25 c25 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c25 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c29 c29 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c29 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c31 c31 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c30 c30 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the

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||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl3_c26 c26 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||||| in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c26 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c28 c28 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c27 c27 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl3_c2 c2 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:

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|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
|| months later (that is, 24 months from today) Do you think you would rather choose to receive
|| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c2 block 3 = $^fl_block3_base on that day THEN
||
||
|| bl3_c10 c10 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|| 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c10 block 3 = $^fl_block3_base on that day THEN
||
||
|| bl3_c14 c14 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather
|| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|| in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c14 block 3 = $^fl_block3_base on that day THEN
||
||
|| bl3_c16 c16 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ELSE
||
||
|| bl3_c15 c15 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ENDIF
||

```



```

||| ELSE
|||
||| bl3_c11 c11 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c11 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c13 c13 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c12 c12 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c3 c3 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c3 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c7 c7 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:

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```

|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c7 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c8 c8 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c9 c9 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c4 c4 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c4 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c6 c6 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later

```

```
| | | |  
| | | ELSE  
| | | |  
| | | | b13_c5 c5 block 3  
| | | Suppose that 12 months from now, you are going to be given the choice between the  
| | | following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
| | | different payment 12 months later (that is, 24 months from today) Do you think you would  
| | | rather choose to receive $[block 3 base question amount] on that day or $[block 3 question  
| | | amounts] in another 12 months?  
| | | 1 $[block 3 base question amount] on that day  
| | | 2 $[block 3 question amounts] 12 months later  
| | | |  
| | | ENDIF  
| | |  
| | ENDIF  
| |  
| ENDIF  
|  
ENDIF
```

ELSEIF indicates block order = Block II, block III, block I THEN

| **bl2 intro**

Suppose you were given the choice between the following: Receiving a payment in 12 months  
Receiving a different payment in 24 months We will now present five situations. The payment  
in 12 months is the same in each of these situations. The payment in 24 months is different in  
every situation. For each of these situations we would like to know which you would choose.

```
| bl2 b1 b1 block 2
```

Suppose you were given the choice between the following: Receiving a payment in 12 months  
Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
amount] in 12 months or \$[block 2 question amounts] in 24 months?

**1 \$[block 2 base question amount] in 12 months**

**2 \$[block 2 question amounts] in 24 months**

IF b1 block 2 = \$^fl block2 base in 12 months THEN

**bl2 b17 b17 block 2**

Suppose you were given the choice between the following: Receiving a payment in 12 months  
Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

|| 2 \$[block 2 question amounts] **in 24 months**

```
IF b17 block 2 = $^fl block2 base in 12 months THEN
```

||| **b12 b18** b18 block 2

||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

1 \$[block 2 base question amount] **in 12 months**

||| 2 \$[block 2 question amounts] in 24 months

```

|||
||| IF b18 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b22 b22 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b22 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b23 b23 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| b12_b24 b24 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| b12_b19 b19 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
|||
||| b12_b20 b20 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| b12_b21 b21 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12

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|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
||| ENDIF
|||
|| ELSE
|||
||| bl2_b25 b25 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b25 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b29 b29 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b29 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b31 b31 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b30 b30 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
|| ELSE
|||
||| bl2_b26 b26 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question

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||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b26 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b28 b28 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b27 b27 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b2 b2 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b2 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b10 b10 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b10 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b14 b14 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?

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|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b14 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| b12_b16 b16 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| b12_b15 b15 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| b12_b11 b11 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| b12_b13 b13 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| b12_b12 b12 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||

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```

||| ENDIF
|||
||| ELSE
|||
||| bl2_b3 b3 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b7 b7 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b7 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b8 b8 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b9 b9 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b4 b4 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b4 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b6 b6 block 2

```



||||| Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

||||| 1 \$[block 2 base question amount] **in 12 months**

||||| 2 \$[block 2 question amounts] **in 24 months**

|||||  
| ELSE

|||||  
| **bl2\_b5** b5 block 2

||||| Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

||||| 1 \$[block 2 base question amount] **in 12 months**

||||| 2 \$[block 2 question amounts] **in 24 months**

|||||  
| ENDIF

|||||  
| ENDIF

||| ENDIF

||  
| ENDIF

| **bl3\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose that 12 months from now, you are going to be given the choice between the following:  
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12 months later (that is, 24 months from today) We will now present five situations. The payment on that day (12 months from today) is the same in each of these situations. The payment 12 months later (24 months from today) is different in each of these situations. For each of these situations we would like to know which you think you would choose if you were asked 12 months from today.

| **bl3\_c1** c1 block 3

| Suppose that 12 months from now, you are going to be given the choice between the following:  
| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12 months later (that is, 24 months from today) Do you think you would rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?

| 1 \$[block 3 base question amount] **on that day**

| 2 \$[block 3 question amounts] **12 months later**

|  
| IF c1 block 3 = \$^fl\_block3\_base **on that day** THEN

||  
| **bl3\_c17** c17 block 3

|| Suppose that 12 months from now, you are going to be given the choice between the following:  
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12 months later (that is, 24 months from today) Do you think you would rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?

|| 1 \$[block 3 base question amount] **on that day**

|| 2 \$[block 3 question amounts] **12 months later**

||  
| IF c17 block 3 = \$^fl\_block3\_base **on that day** THEN

```

|||
||| bl3_c18 c18 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c18 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c22 c22 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c22 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c23 c23 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c24 c24 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c19 c19 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]

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|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c19 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c20 c20 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c21 c21 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c25 c25 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|||| 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c25 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c29 c29 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||

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|||| IF c29 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c31 c31 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c30 c30 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c26 c26 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c26 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c28 c28 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c27 c27 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would

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|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
||| ENDIF
|||
||| ENDIF
|||
| ELSE
||
| bl3_c2 c2 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
|| months later (that is, 24 months from today) Do you think you would rather choose to receive
|| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c2 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c10 c10 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c10 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c14 c14 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c14 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c16 c16 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day

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|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c15 c15 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c11 c11 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c11 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c13 c13 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c12 c12 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||

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|| ELSE
||
|| bl3_c3 c3 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|| 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c3 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c7 c7 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather
|| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|| in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c7 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c8 c8 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ELSE
||
|| bl3_c9 c9 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ENDIF
||
|| ELSE
||
|| bl3_c4 c4 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather

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|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c4 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c6 c6 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c5 c5 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF

```

**bl1\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

Suppose you were given the choice between the following: Receiving a payment today  
 Receiving a different payment in 12 months We will now present five situations. The payment today is the same in each of these situations. The payment in 12 months is different in every situation. For each of these situations we would like to know which you would choose.

**bl1\_a1** a1 block 1  
 Suppose you were given the choice between the following: Receiving a payment today Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question amounts] in 12 months?

1 \$100.00 **today**  
 2 \$[block 1 question amounts] **in 12 months**

IF a1 block 0.00 **today** = 1 THEN

**bl1\_a17** a17 block 1



```

|| Suppose you were given the choice between the following: Receiving a payment today Receiving
|| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
|| amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a17 block 0.00 today = 1 THEN
||
|| | bl1_a18 a18 block 1
|| | Suppose you were given the choice between the following: Receiving a payment today
|| | Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| | 1 question amounts] in 12 months?
|| | 1 $100.00 today
|| | 2 $[block 1 question amounts] in 12 months
|| |
|| | IF a18 block 0.00 today = 1 THEN
|| | |
|| | | bl1_a22 a22 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months
|| | |
|| | | IF a22 block 0.00 today = 1 THEN
|| | | |
|| | | | bl1_a23 a23 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ELSE
|| | | |
|| | | | bl1_a24 a24 block 1
|| | | | Suppose you were given the choice between the following: Receiving a payment today
|| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | | $[block 1 question amounts] in 12 months?
|| | | | 1 $100.00 today
|| | | | 2 $[block 1 question amounts] in 12 months
|| | | |
|| | | | ENDIF
|| | |
|| | | ELSE
|| | |
|| | | bl1_a19 a19 block 1
|| | | Suppose you were given the choice between the following: Receiving a payment today
|| | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| | | $[block 1 question amounts] in 12 months?
|| | | 1 $100.00 today
|| | | 2 $[block 1 question amounts] in 12 months

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|||
||| IF a19 block 0.00 today = 1 THEN
|||
||| bl1_a20 a20 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a21 a21 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a25 a25 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a25 block 0.00 today = 1 THEN
|||
||| bl1_a29 a29 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a29 block 0.00 today = 1 THEN
|||
||| bl1_a31 a31 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||

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||||| bl1_a30 a30 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a26 a26 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a26 block 0.00 today = 1 THEN
|||||
||||| bl1_a28 a28 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a27 a27 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a2 a2 block 1
||| Suppose you were given the choice between the following: Receiving a payment today Receiving
||| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
||| amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a2 block 0.00 today = 1 THEN

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|||
||| bl1_a10 a10 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a10 block 0.00 today = 1 THEN
|||
||| bl1_a14 a14 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a14 block 0.00 today = 1 THEN
|||
||| bl1_a16 a16 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a15 a15 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a11 a11 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a11 block 0.00 today = 1 THEN
|||
||| bl1_a13 a13 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?

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|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a12 a12 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl1_a3 a3 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a3 block 0.00 today = 1 THEN
||
|| bl1_a7 a7 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a7 block 0.00 today = 1 THEN
||
|| bl1_a8 a8 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ELSE
||
|| bl1_a9 a9 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||

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| | | | ENDIF
| | | |
| | | ELSE
| | | |
| | | | bl1_a4 a4 block 1
| | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | $[block 1 question amounts] in 12 months?
| | | | 1 $100.00 today
| | | | 2 $[block 1 question amounts] in 12 months
| | | |
| | | | IF a4 block 0.00 today = 1 THEN
| | | | |
| | | | | bl1_a6 a6 block 1
| | | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | | $[block 1 question amounts] in 12 months?
| | | | | 1 $100.00 today
| | | | | 2 $[block 1 question amounts] in 12 months
| | | | |
| | | | ELSE
| | | | |
| | | | | bl1_a5 a5 block 1
| | | | | Suppose you were given the choice between the following: Receiving a payment today
| | | | | Receiving a different payment in 12 months Would you rather receive $100.00 today or
| | | | | $[block 1 question amounts] in 12 months?
| | | | | 1 $100.00 today
| | | | | 2 $[block 1 question amounts] in 12 months
| | | | |
| | | | ENDIF
| | | |
| | | ENDIF
| | |
| | ENDIF
| |
| ENDIF
|

```

ELSEIF indicates block order = Block III, block I, block II THEN

| **bl3\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose that 12 months from now, you are going to be given the choice between the following:

| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12 months later (that is, 24 months from today) We will now present five situations. The payment

| on that day (12 months from today) is the same in each of these situations. The payment 12 months later (24 months from today) is different in each of these situations. For each of these

| situations we would like to know which you think you would choose if you were asked 12 months from today.

| **bl3\_c1** c1 block 3

| Suppose that 12 months from now, you are going to be given the choice between the following:

| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12

months later (that is, 24 months from today) Do you think you would rather choose to receive  
\$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?  
1 \$[block 3 base question amount] **on that day**  
2 \$[block 3 question amounts] **12 months later**

IF c1 block 3 = \$^fl\_block3\_base **on that day** THEN

**bl3\_c17** c17 block 3  
Suppose that 12 months from now, you are going to be given the choice between the following:  
Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12  
months later (that is, 24 months from today) Do you think you would rather choose to receive  
\$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?  
1 \$[block 3 base question amount] **on that day**  
2 \$[block 3 question amounts] **12 months later**

IF c17 block 3 = \$^fl\_block3\_base **on that day** THEN

**bl3\_c18** c18 block 3  
Suppose that 12 months from now, you are going to be given the choice between the following:  
Receiving a payment on that day (that is, 12 months from today) Receiving a different payment  
12 months later (that is, 24 months from today) Do you think you would rather choose to  
receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another  
12 months?  
1 \$[block 3 base question amount] **on that day**  
2 \$[block 3 question amounts] **12 months later**

IF c18 block 3 = \$^fl\_block3\_base **on that day** THEN

**bl3\_c22** c22 block 3  
Suppose that 12 months from now, you are going to be given the choice between the following:  
Receiving a payment on that day (that is, 12 months from today) Receiving a different  
payment 12 months later (that is, 24 months from today) Do you think you would rather  
choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts]  
in another 12 months?  
1 \$[block 3 base question amount] **on that day**  
2 \$[block 3 question amounts] **12 months later**

IF c22 block 3 = \$^fl\_block3\_base **on that day** THEN

**bl3\_c23** c23 block 3  
Suppose that 12 months from now, you are going to be given the choice between the  
following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
different payment 12 months later (that is, 24 months from today) Do you think you would  
rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question  
amounts] in another 12 months?  
1 \$[block 3 base question amount] **on that day**  
2 \$[block 3 question amounts] **12 months later**

ELSE

**bl3\_c24** c24 block 3  
Suppose that 12 months from now, you are going to be given the choice between the

```

|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c19 c19 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c19 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c20 c20 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c21 c21 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c25 c25 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|||| 12 months later (that is, 24 months from today) Do you think you would rather choose to

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||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c25 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c29 c29 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c29 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c31 c31 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c30 c30 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c26 c26 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c26 block 3 = $^fl_block3_base on that day THEN

```

```

|||||
||||| bl3_c28 c28 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c27 c27 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl3_c2 c2 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
||||| months later (that is, 24 months from today) Do you think you would rather choose to receive
||||| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c2 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c10 c10 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||||| 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c10 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c14 c14 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:

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|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c14 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c16 c16 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c15 c15 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c11 c11 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c11 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c13 c13 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later

```

```

|||||
||||| ELSE
|||||
||||| bl3_c12 c12 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ELSE
|||
||| bl3_c3 c3 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c3 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c7 c7 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c7 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c8 c8 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c9 c9 block 3

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```

||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl3_c4 c4 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||||| in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c4 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c6 c6 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c5 c5 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
| bl1_intro Suppose you were given the choice between the following: receiving a payment today or a payment

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in 12 months. We will now present to you five sit...

| Suppose you were given the choice between the following: Receiving a payment today  
| Receiving a different payment in 12 months We will now present five situations. The payment  
| today is the same in each of these situations. The payment in 12 months is different in every  
| situation. For each of these situations we would like to know which you would choose.

| **bl1\_a1** a1 block 1

| Suppose you were given the choice between the following: Receiving a payment today Receiving a  
| different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question  
| amounts] in 12 months?

| 1 \$100.00 **today**

| 2 \$[block 1 question amounts] **in 12 months**

| IF a1 block 0.00 **today** = 1 THEN

|| **bl1\_a17** a17 block 1

|| Suppose you were given the choice between the following: Receiving a payment today Receiving  
|| a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question  
|| amounts] in 12 months?

|| 1 \$100.00 **today**

|| 2 \$[block 1 question amounts] **in 12 months**

|| IF a17 block 0.00 **today** = 1 THEN

||| **bl1\_a18** a18 block 1

||| Suppose you were given the choice between the following: Receiving a payment today  
||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block  
||| 1 question amounts] in 12 months?

||| 1 \$100.00 **today**

||| 2 \$[block 1 question amounts] **in 12 months**

||| IF a18 block 0.00 **today** = 1 THEN

|||| **bl1\_a22** a22 block 1

|||| Suppose you were given the choice between the following: Receiving a payment today  
|||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or  
|||| \$[block 1 question amounts] in 12 months?

|||| 1 \$100.00 **today**

|||| 2 \$[block 1 question amounts] **in 12 months**

|||| IF a22 block 0.00 **today** = 1 THEN

||||| **bl1\_a23** a23 block 1

||||| Suppose you were given the choice between the following: Receiving a payment today  
||||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or  
||||| \$[block 1 question amounts] in 12 months?

||||| 1 \$100.00 **today**

||||| 2 \$[block 1 question amounts] **in 12 months**

||||| ELSE

||||| **bl1\_a24** a24 block 1

```

||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a19 a19 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a19 block 0.00 today = 1 THEN
|||||
||||| bl1_a20 a20 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a21 a21 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a25 a25 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||||| 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a25 block 0.00 today = 1 THEN
|||||
||||| bl1_a29 a29 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today

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|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a29 block 0.00 today = 1 THEN
||||
|||| bl1_a31 a31 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a30 a30 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl1_a26 a26 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a26 block 0.00 today = 1 THEN
||||
|||| bl1_a28 a28 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a27 a27 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||

```



```

||| ENDIF
|||
||| ENDIF
|||
||| ENDIF
|||
|| ELSE
|||
||| bl1_a2 a2 block 1
||| Suppose you were given the choice between the following: Receiving a payment today Receiving
||| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
||| amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a2 block 0.00 today = 1 THEN
|||
||| bl1_a10 a10 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a10 block 0.00 today = 1 THEN
|||
||| bl1_a14 a14 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a14 block 0.00 today = 1 THEN
|||
||| bl1_a16 a16 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a15 a15 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF

```

```

|||
||| ELSE
|||
||| bl1_a11 a11 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a11 block 0.00 today = 1 THEN
|||
||| bl1_a13 a13 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a12 a12 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a3 a3 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
||| 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a3 block 0.00 today = 1 THEN
|||
||| bl1_a7 a7 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a7 block 0.00 today = 1 THEN
|||

```

```

||||| bl1_a8 a8 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a9 a9 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| bl1_a4 a4 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| IF a4 block 0.00 today = 1 THEN
|||||
||||| bl1_a6 a6 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ELSE
|||||
||||| bl1_a5 a5 block 1
||||| Suppose you were given the choice between the following: Receiving a payment today
||||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||||| $[block 1 question amounts] in 12 months?
||||| 1 $100.00 today
||||| 2 $[block 1 question amounts] in 12 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ENDIF
|||
| ENDIF
|
| ENDIF

```

| **bl2\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months We will now present five situations. The payment  
| in 12 months is the same in each of these situations. The payment in 24 months is different in  
| every situation. For each of these situations we would like to know which you would choose.

| **bl2\_b1** b1 block 2

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
| amount] in 12 months or \$[block 2 question amounts] in 24 months?

| 1 \$[block 2 base question amount] **in 12 months**

| 2 \$[block 2 question amounts] **in 24 months**

| IF b1 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|| **bl2\_b17** b17 block 2

|| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|| 1 \$[block 2 base question amount] **in 12 months**

|| 2 \$[block 2 question amounts] **in 24 months**

|| IF b17 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||| **bl2\_b18** b18 block 2

||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

||| 1 \$[block 2 base question amount] **in 12 months**

||| 2 \$[block 2 question amounts] **in 24 months**

||| IF b18 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||| **bl2\_b22** b22 block 2

|||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|||| 1 \$[block 2 base question amount] **in 12 months**

|||| 2 \$[block 2 question amounts] **in 24 months**

|||| IF b22 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||||| **bl2\_b23** b23 block 2

||||| Suppose you were given the choice between the following: Receiving a payment in 12  
||||| months Receiving a different payment in 24 months Would you rather receive \$[block 2 base  
||||| question amount] in 12 months or \$[block 2 question amounts] in 24 months?

||||| 1 \$[block 2 base question amount] **in 12 months**

||||| 2 \$[block 2 question amounts] **in 24 months**

||||| ELSE

```

|||||
||||| bl2_b24 b24 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl2_b19 b19 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| bl2_b20 b20 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ELSE
|||||
||||| bl2_b21 b21 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDF
|||||
||||| ENDF
|||||
||||| ELSE
|||||
||||| bl2_b25 b25 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b25 block 2 = $^fl_block2_base in 12 months THEN
|||||

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|||| bl2_b29 b29 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b29 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b31 b31 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b30 b30 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl2_b26 b26 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b26 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b28 b28 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b27 b27 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months

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|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl2_b2 b2 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b2 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b10 b10 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b10 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b14 b14 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b14 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b16 b16 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12
|| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| ELSE
||
|| bl2_b15 b15 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12
|| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months

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|||
|||ENDIF
|||
|||ELSE
|||
||| bl2_b11 b11 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b13 b13 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b12 b12 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b3 b3 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b7 b7 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||

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|||| IF b7 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| | b12_b8 b8 block 2
|||| | Suppose you were given the choice between the following: Receiving a payment in 12
|||| | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| | question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| | 1 $[block 2 base question amount] in 12 months
|||| | 2 $[block 2 question amounts] in 24 months
|||| |
|||| | ELSE
|||| |
|||| | b12_b9 b9 block 2
|||| | Suppose you were given the choice between the following: Receiving a payment in 12
|||| | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| | question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| | 1 $[block 2 base question amount] in 12 months
|||| | 2 $[block 2 question amounts] in 24 months
|||| |
|||| | ENDIF
||||
|||| ELSE
||||
|||| | b12_b4 b4 block 2
|||| | Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| | Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| | amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| | 1 $[block 2 base question amount] in 12 months
|||| | 2 $[block 2 question amounts] in 24 months
|||| |
|||| | IF b4 block 2 = $^fl_block2_base in 12 months THEN
|||| |
|||| | | b12_b6 b6 block 2
|||| | | Suppose you were given the choice between the following: Receiving a payment in 12
|||| | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| | | 1 $[block 2 base question amount] in 12 months
|||| | | 2 $[block 2 question amounts] in 24 months
|||| | |
|||| | | ELSE
|||| | |
|||| | | b12_b5 b5 block 2
|||| | | Suppose you were given the choice between the following: Receiving a payment in 12
|||| | | months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| | | question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| | | 1 $[block 2 base question amount] in 12 months
|||| | | 2 $[block 2 question amounts] in 24 months
|||| | |
|||| | | ENDIF
|||| |
|||| | ENDIF
||||
|||| ENDIF
```

||  
|ENDIF

|ELSEIF indicates block order = Block III, block II, block I THEN

| **bl3\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose that 12 months from now, you are going to be given the choice between the following:

| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12

| months later (that is, 24 months from today) We will now present five situations. The payment

| on that day (12 months from today) is the same in each of these situations. The payment 12 months

| later (24 months from today) is different in each of these situations. For each of these

| situations we would like to know which you think you would choose if you were asked 12 months from today.

| **bl3\_c1** c1 block 3

| Suppose that 12 months from now, you are going to be given the choice between the following:

| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12

| months later (that is, 24 months from today) Do you think you would rather choose to receive

| \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?

| 1 \$[block 3 base question amount] **on that day**

| 2 \$[block 3 question amounts] **12 months later**

| IF c1 block 3 = \$^fl\_block3\_base **on that day** THEN

|| **bl3\_c17** c17 block 3

|| Suppose that 12 months from now, you are going to be given the choice between the following:

|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12

|| months later (that is, 24 months from today) Do you think you would rather choose to receive

|| \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another 12 months?

|| 1 \$[block 3 base question amount] **on that day**

|| 2 \$[block 3 question amounts] **12 months later**

|| IF c17 block 3 = \$^fl\_block3\_base **on that day** THEN

||| **bl3\_c18** c18 block 3

||| Suppose that 12 months from now, you are going to be given the choice between the following:

||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment

||| 12 months later (that is, 24 months from today) Do you think you would rather choose to

||| receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another

||| 12 months?

||| 1 \$[block 3 base question amount] **on that day**

||| 2 \$[block 3 question amounts] **12 months later**

||| IF c18 block 3 = \$^fl\_block3\_base **on that day** THEN

|||| **bl3\_c22** c22 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the following:

|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different

|||| payment 12 months later (that is, 24 months from today) Do you think you would rather

|||| choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts]

|||| in another 12 months?

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|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c22 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c23 c23 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c24 c24 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c19 c19 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c19 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c20 c20 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c21 c21 block 3

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|||| Suppose that 12 months from now, you are going to be given the choice between the  
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
|||| different payment 12 months later (that is, 24 months from today) Do you think you would  
|||| rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question  
|||| amounts] in another 12 months?

|||| 1 \$[block 3 base question amount] **on that day**

|||| 2 \$[block 3 question amounts] **12 months later**

||||  
|||| ENDIF

||||  
|||| ENDIF

||||  
|||| ELSE

||||  
|||| **bl3\_c25** c25 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the following:  
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment  
|||| 12 months later (that is, 24 months from today) Do you think you would rather choose to  
|||| receive \$[block 3 base question amount] on that day or \$[block 3 question amounts] in another  
|||| 12 months?

|||| 1 \$[block 3 base question amount] **on that day**

|||| 2 \$[block 3 question amounts] **12 months later**

||||  
|||| IF c25 block 3 = \$^fl\_block3\_base **on that day** THEN

||||  
|||| **bl3\_c29** c29 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the following:  
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different  
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather  
|||| choose to receive \$[block 3 base question amount] on that day or \$[block 3 question amounts]  
|||| in another 12 months?

|||| 1 \$[block 3 base question amount] **on that day**

|||| 2 \$[block 3 question amounts] **12 months later**

||||  
|||| IF c29 block 3 = \$^fl\_block3\_base **on that day** THEN

||||  
|||| **bl3\_c31** c31 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the  
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
|||| different payment 12 months later (that is, 24 months from today) Do you think you would  
|||| rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question  
|||| amounts] in another 12 months?

|||| 1 \$[block 3 base question amount] **on that day**

|||| 2 \$[block 3 question amounts] **12 months later**

||||  
|||| ELSE

||||  
|||| **bl3\_c30** c30 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the  
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
|||| different payment 12 months later (that is, 24 months from today) Do you think you would  
|||| rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question

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||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||| ELSE
|||||
||||| bl3_c26 c26 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the following:
||||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||||| in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| IF c26 block 3 = $^fl_block3_base on that day THEN
|||||
||||| bl3_c28 c28 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ELSE
|||||
||||| bl3_c27 c27 block 3
||||| Suppose that 12 months from now, you are going to be given the choice between the
||||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||||| different payment 12 months later (that is, 24 months from today) Do you think you would
||||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||||| amounts] in another 12 months?
||||| 1 $[block 3 base question amount] on that day
||||| 2 $[block 3 question amounts] 12 months later
|||||
||||| ENDIF
|||||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c2 c2 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment 12
||| months later (that is, 24 months from today) Do you think you would rather choose to receive
||| $[block 3 base question amount] on that day or $[block 3 question amounts] in another 12 months?

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```

|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c2 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c10 c10 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
|| 12 months later (that is, 24 months from today) Do you think you would rather choose to
|| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
|| 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c10 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c14 c14 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the following:
|| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|| payment 12 months later (that is, 24 months from today) Do you think you would rather
|| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|| in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| IF c14 block 3 = $^fl_block3_base on that day THEN
||
|| bl3_c16 c16 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ELSE
||
|| bl3_c15 c15 block 3
|| Suppose that 12 months from now, you are going to be given the choice between the
|| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|| different payment 12 months later (that is, 24 months from today) Do you think you would
|| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|| amounts] in another 12 months?
|| 1 $[block 3 base question amount] on that day
|| 2 $[block 3 question amounts] 12 months later
||
|| ENDIF
||
|| ELSE
||
|| bl3_c11 c11 block 3

```

```

||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
||| in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c11 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c13 c13 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ELSE
|||
||| bl3_c12 c12 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the
||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
||| different payment 12 months later (that is, 24 months from today) Do you think you would
||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
||| amounts] in another 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| ENDIF
|||
||| ENDIF
|||
||| ELSE
|||
||| bl3_c3 c3 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different payment
||| 12 months later (that is, 24 months from today) Do you think you would rather choose to
||| receive $[block 3 base question amount] on that day or $[block 3 question amounts] in another
||| 12 months?
||| 1 $[block 3 base question amount] on that day
||| 2 $[block 3 question amounts] 12 months later
|||
||| IF c3 block 3 = $^fl_block3_base on that day THEN
|||
||| bl3_c7 c7 block 3
||| Suppose that 12 months from now, you are going to be given the choice between the following:
||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
||| payment 12 months later (that is, 24 months from today) Do you think you would rather
||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]

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```

|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c7 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c8 c8 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||
|||| bl3_c9 c9 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl3_c4 c4 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the following:
|||| Receiving a payment on that day (that is, 12 months from today) Receiving a different
|||| payment 12 months later (that is, 24 months from today) Do you think you would rather
|||| choose to receive $[block 3 base question amount] on that day or $[block 3 question amounts]
|||| in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| IF c4 block 3 = $^fl_block3_base on that day THEN
||||
|||| bl3_c6 c6 block 3
|||| Suppose that 12 months from now, you are going to be given the choice between the
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a
|||| different payment 12 months later (that is, 24 months from today) Do you think you would
|||| rather choose to receive $[block 3 base question amount] on that day or $[block 3 question
|||| amounts] in another 12 months?
|||| 1 $[block 3 base question amount] on that day
|||| 2 $[block 3 question amounts] 12 months later
||||
|||| ELSE
||||

```



|||| **bl3\_c5** c5 block 3

|||| Suppose that 12 months from now, you are going to be given the choice between the  
|||| following: Receiving a payment on that day (that is, 12 months from today) Receiving a  
|||| different payment 12 months later (that is, 24 months from today) Do you think you would  
|||| rather choose to receive \$[block 3 base question amount] on that day or \$[block 3 question  
|||| amounts] in another 12 months?

|||| 1 \$[block 3 base question amount] **on that day**

|||| 2 \$[block 3 question amounts] **12 months later**

||||  
|||| ENDIF

||||  
||| ENDIF

|||  
|| ENDIF

||  
| ENDIF

|  
| **bl2\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment  
in 12 months. We will now present to you five sit...

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months We will now present five situations. The payment  
| in 12 months is the same in each of these situations. The payment in 24 months is different in  
| every situation. For each of these situations we would like to know which you would choose.

|  
| **bl2\_b1** b1 block 2

| Suppose you were given the choice between the following: Receiving a payment in 12 months  
| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
| amount] in 12 months or \$[block 2 question amounts] in 24 months?

| 1 \$[block 2 base question amount] **in 12 months**

| 2 \$[block 2 question amounts] **in 24 months**

|  
| IF b1 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||  
|| **bl2\_b17** b17 block 2

|| Suppose you were given the choice between the following: Receiving a payment in 12 months  
|| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
|| amount] in 12 months or \$[block 2 question amounts] in 24 months?

|| 1 \$[block 2 base question amount] **in 12 months**

|| 2 \$[block 2 question amounts] **in 24 months**

||  
|| IF b17 block 2 = \$^fl\_block2\_base **in 12 months** THEN

|||  
||| **bl2\_b18** b18 block 2

||| Suppose you were given the choice between the following: Receiving a payment in 12 months  
||| Receiving a different payment in 24 months Would you rather receive \$[block 2 base question  
||| amount] in 12 months or \$[block 2 question amounts] in 24 months?

||| 1 \$[block 2 base question amount] **in 12 months**

||| 2 \$[block 2 question amounts] **in 24 months**

|||  
||| IF b18 block 2 = \$^fl\_block2\_base **in 12 months** THEN

||||  
|||| **bl2\_b22** b22 block 2

```

|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b22 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| b12_b23 b23 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| b12_b24 b24 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| b12_b19 b19 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12 months
|||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|||| amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| IF b19 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| b12_b20 b20 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| b12_b21 b21 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months

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|||||
|||||ENDIF
|||||
|||||ENDIF
|||||
|||ELSE
|||||
|||bl2_b25 b25 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||||
||| IF b25 block 2 = $^fl_block2_base in 12 months THEN
|||||
||| bl2_b29 b29 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||||
||| IF b29 block 2 = $^fl_block2_base in 12 months THEN
|||||
||| bl2_b31 b31 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||||
||| ELSE
|||||
||| bl2_b30 b30 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||||
||| ENDIF
|||||
||| ELSE
|||||
||| bl2_b26 b26 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||||

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|||| IF b26 block 2 = $^fl_block2_base in 12 months THEN
||||
|||| bl2_b28 b28 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ELSE
||||
|||| bl2_b27 b27 block 2
|||| Suppose you were given the choice between the following: Receiving a payment in 12
|||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
|||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
|||| 1 $[block 2 base question amount] in 12 months
|||| 2 $[block 2 question amounts] in 24 months
||||
|||| ENDIF
||||
||| ENDIF
|||
||| ENDIF
|||
|| ELSE
||
|| bl2_b2 b2 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b2 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b10 b10 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b10 block 2 = $^fl_block2_base in 12 months THEN
||
|| bl2_b14 b14 block 2
|| Suppose you were given the choice between the following: Receiving a payment in 12 months
|| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
|| amount] in 12 months or $[block 2 question amounts] in 24 months?
|| 1 $[block 2 base question amount] in 12 months
|| 2 $[block 2 question amounts] in 24 months
||
|| IF b14 block 2 = $^fl_block2_base in 12 months THEN
```

```
|||||
||||| b12_b16 b16 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ELSE
|||||
||||| b12_b15 b15 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDIF
|||||
||||| ELSE
|||||
||||| b12_b11 b11 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| IF b11 block 2 = $^fl_block2_base in 12 months THEN
|||||
||||| b12_b13 b13 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ELSE
|||||
||||| b12_b12 b12 block 2
||||| Suppose you were given the choice between the following: Receiving a payment in 12
||||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||||| 1 $[block 2 base question amount] in 12 months
||||| 2 $[block 2 question amounts] in 24 months
|||||
||||| ENDIF
|||||
||||| ENDIF
|||||
||| ELSE
|||
```

```

||| bl2_b3 b3 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b3 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b7 b7 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b7 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b8 b8 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ELSE
|||
||| bl2_b9 b9 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl2_b4 b4 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12 months
||| Receiving a different payment in 24 months Would you rather receive $[block 2 base question
||| amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months
||| 2 $[block 2 question amounts] in 24 months
|||
||| IF b4 block 2 = $^fl_block2_base in 12 months THEN
|||
||| bl2_b6 b6 block 2
||| Suppose you were given the choice between the following: Receiving a payment in 12
||| months Receiving a different payment in 24 months Would you rather receive $[block 2 base
||| question amount] in 12 months or $[block 2 question amounts] in 24 months?
||| 1 $[block 2 base question amount] in 12 months

```

|||| 2 \$[block 2 question amounts] **in 24 months**

||||

|||| ELSE

||||

|||| **b12\_b5** b5 block 2

|||| Suppose you were given the choice between the following: Receiving a payment in 12 months Receiving a different payment in 24 months Would you rather receive \$[block 2 base question amount] in 12 months or \$[block 2 question amounts] in 24 months?

|||| 1 \$[block 2 base question amount] **in 12 months**

|||| 2 \$[block 2 question amounts] **in 24 months**

||||

|||| ENDIF

||||

||| ENDIF

|||

|| ENDIF

||

| ENDIF

|

| **b11\_intro** Suppose you were given the choice between the following: receiving a payment today or a payment in 12 months. We will now present to you five sit...

| Suppose you were given the choice between the following: Receiving a payment today

| Receiving a different payment in 12 months We will now present five situations. The payment

| today is the same in each of these situations. The payment in 12 months is different in every

| situation. For each of these situations we would like to know which you would choose.

|

| **b11\_a1** a1 block 1

| Suppose you were given the choice between the following: Receiving a payment today Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question amounts] in 12 months?

| 1 \$100.00 **today**

| 2 \$[block 1 question amounts] **in 12 months**

|

| IF a1 block 0.00 **today** = 1 THEN

||

|| **b11\_a17** a17 block 1

|| Suppose you were given the choice between the following: Receiving a payment today Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question amounts] in 12 months?

|| 1 \$100.00 **today**

|| 2 \$[block 1 question amounts] **in 12 months**

||

|| IF a17 block 0.00 **today** = 1 THEN

|||

||| **b11\_a18** a18 block 1

||| Suppose you were given the choice between the following: Receiving a payment today

||| Receiving a different payment in 12 months Would you rather receive \$100.00 today or \$[block 1 question amounts] in 12 months?

||| 1 \$100.00 **today**

||| 2 \$[block 1 question amounts] **in 12 months**

|||

||| IF a18 block 0.00 **today** = 1 THEN

```

|||
||| bl1_a22 a22 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a22 block 0.00 today = 1 THEN
|||
||| bl1_a23 a23 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a24 a24 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ENDIF
|||
||| ELSE
|||
||| bl1_a19 a19 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| IF a19 block 0.00 today = 1 THEN
|||
||| bl1_a20 a20 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?
||| 1 $100.00 today
||| 2 $[block 1 question amounts] in 12 months
|||
||| ELSE
|||
||| bl1_a21 a21 block 1
||| Suppose you were given the choice between the following: Receiving a payment today
||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
||| $[block 1 question amounts] in 12 months?

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|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
|| ELSE
||
|| bl1_a25 a25 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a25 block 0.00 today = 1 THEN
||
|| bl1_a29 a29 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a29 block 0.00 today = 1 THEN
||
|| bl1_a31 a31 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ELSE
||
|| bl1_a30 a30 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ENDIF
||
|| ELSE
||
|| bl1_a26 a26 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today

```

```

|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a26 block 0.00 today = 1 THEN
||||
|||| bl1_a28 a28 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a27 a27 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
||||
||| ENDIF
|||
|| ELSE
||
|| bl1_a2 a2 block 1
|| Suppose you were given the choice between the following: Receiving a payment today Receiving
|| a different payment in 12 months Would you rather receive $100.00 today or $[block 1 question
|| amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a2 block 0.00 today = 1 THEN
||
|| bl1_a10 a10 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a10 block 0.00 today = 1 THEN
||
|| bl1_a14 a14 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months

```

```

|||
|||| IF a14 block 0.00 today = 1 THEN
||||
|||| bl1_a16 a16 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a15 a15 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ELSE
||||
|||| bl1_a11 a11 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| IF a11 block 0.00 today = 1 THEN
||||
|||| bl1_a13 a13 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a12 a12 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
|||| ENDIF
|||

```

```

|| ELSE
||
|| bl1_a3 a3 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or $[block
|| 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a3 block 0.00 today = 1 THEN
||
|| bl1_a7 a7 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a7 block 0.00 today = 1 THEN
||
|| bl1_a8 a8 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ELSE
||
|| bl1_a9 a9 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| ENDIF
||
|| ELSE
||
|| bl1_a4 a4 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|| $[block 1 question amounts] in 12 months?
|| 1 $100.00 today
|| 2 $[block 1 question amounts] in 12 months
||
|| IF a4 block 0.00 today = 1 THEN
||
|| bl1_a6 a6 block 1
|| Suppose you were given the choice between the following: Receiving a payment today
|| Receiving a different payment in 12 months Would you rather receive $100.00 today or

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```

|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ELSE
||||
|||| bl1_a5 a5 block 1
|||| Suppose you were given the choice between the following: Receiving a payment today
|||| Receiving a different payment in 12 months Would you rather receive $100.00 today or
|||| $[block 1 question amounts] in 12 months?
|||| 1 $100.00 today
|||| 2 $[block 1 question amounts] in 12 months
||||
|||| ENDIF
||||
||| ENDIF
|||
|| ENDIF
||
| ENDIF
|
ENDIF

```

**ba\_intro** We'll now ask you questions about you and your household.  
We'll now ask you questions about you and your household.

**ba\_001** number of children living

How many children live with you? Please only include children who are related to you (your child, stepchild, foster child or adopted child, or any offspring of these children) and who are financially dependent on you.

0 0  
1 1  
2 2  
3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 10  
11 11  
12 12  
13 13  
14 14  
15 15

**ba\_002** overall well being of family

On a scale of 1 (lowest) to 10 (highest), how would you rate the overall well-being of you and your family?

1 1  
2 2

3 3  
4 4  
5 5  
6 6  
7 7  
8 8  
9 9  
10 10

[The following questions are displayed as a table]

**ba3\_intro2** We'll now ask you questions about you and your household.

Please answer the following questions about how you approach tasks and decisions. Assess your agreement with the following questions:

**ba\_003a**

I tend to postpone tasks even if I know it would be better to do them right away.

**ba\_003b**

I am willing to give up something that is beneficial today in order to receive a greater benefit in the future.

**ba\_003c** I do things when I originally planned to do them.

I do things when I originally planned to do them.

[End of table display]

**ba\_004** who handles financial matters

Please take a moment to think about your current financial matters and decisions. In your household, who typically handles the financial matters?

- 1 I do
- 2 Someone else
- 3 Someone else and I equally share responsibility

**ba\_005** expected tax status

Prior to completing any tax return for calendar year 2013, what best describes your expected tax status?

- 1 I expected to get a tax refund
- 2 I expected to owe taxes
- 3 I expected to neither owe taxes nor get a refund
- 4 I did not know what to expect

[The following questions are displayed as a table]

**ba\_006** expected tax status

In what month in 2014 did you file your taxes for calendar year 2013?

- 1 I filed in \$Answer2\$.
- 2 I have not yet filed, but plan to file in the future.
- 3 I do not plan to file taxes for 2013.

**ba\_006\_month** month filed

- 1 January
- 2 February

3 March  
4 April  
5 May  
6 June  
7 July  
8 August  
9 September  
10 October  
11 November  
12 December

[End of table display]

IF expected tax status = I filed in \$Answer2\$. and month filed = empty THEN

| **ba\_006\_warning** month filed

| You indicated that you filed taxes, but you did not specify in which month. Please go back and keep the answer(s) that best describe your situation.

| ELSEIF month filed = response and expected tax status != I filed in \$Answer2\$. THEN

| **ba\_006\_warning2** month filed

| You specified a month in which you filed taxes, but you also indicated that you did not file taxes yet or are not planning to file taxes. Please go back and keep the answer(s) that best describe your situation.

|  
ENDIF

IF ( expected tax status = I filed in \$Answer2\$. and month filed > April ) OR expected tax status = I have not yet filed, but plan to file in the future. THEN

| **ba\_007** file for extension

| Did you file for an extension for filing your 2013 taxes?

|  
ENDIF

[The following questions are displayed as a table]

**ba8\_intro2**

Assess your agreement with the following statement:

**ba\_008a** passive (i.e. index) mutual funds generally more attractive than actively managed funds.

The lower management fees of passive (i.e. index) mutual funds generally make them more attractive than actively managed funds.

[End of table display]

**ba\_009** expected age claim retirement

At approximately what age do you expect to begin claiming retirement benefits? If you are already claiming benefits, please indicate so.

98 I am already claiming benefits

99 Never

50 50

51 51

52 52  
53 53  
54 54  
55 55  
56 56  
57 57  
58 58  
59 59  
60 60  
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84 84  
85 85  
86 86  
87 87  
88 88  
89 89  
90 90

[The following questions are displayed as a table]

**ba\_010a** short term loan

Please take a moment to think about your past financial matters and decisions. Please tell us if you've done any of the following in the past 5 years: Have you taken out a short-term "payday" loan?

**ba\_010b** You declared bankruptcy

Have you declared bankruptcy?

[End of table display]

**ba\_011\_intro**



We will now ask you a series of cognitive and reasoning questions. Please answer these to the best of your ability. At the end of the survey, we will provide the answers to these questions so you can see how you did.

**ba\_011a** age sister

Joshua is 12 years old and his sister is three times as old as he is. When Joshua is 23, how old will his sister be?

- 1 35
- 2 39
- 3 44
- 4 47
- 5 53
- 6 57
- 7 I don't know

**ba\_011b**

What number is one fifth of one fourth of one ninth of 900?

- 1 2
- 2 3
- 3 4
- 4 5
- 5 6
- 6 7
- 7 I don't know

**ba\_011c** next letter

In the following alphanumeric series, what letter comes next? Q S N P L

- 1 J
- 2 H
- 3 I
- 4 N
- 5 M
- 6 L
- 7 I don't know

**ba\_011d**

Please indicate which is the best answer to complete the figure below:

- 1 A
- 2 B
- 3 C
- 4 D
- 5 E
- 6 F
- 7 I don't know

**ba\_011e** Please indicate which is the best answer to complete the figure below:

All the cubes below have a different image on each side. Select the choice that would represent a rotation of the cube labeled X.

- 1 A
- 2 B
- 3 C
- 4 D

- 5 E
- 6 F
- 7 G
- 8 H

### **summary**

Thank you for your participation! As promised, below are the answers to the cognitive and reasoning questions along with the response you selected. Joshua is 12 years old and his sister is three times as old as he is. When Joshua is 23, how old will his sister be? Correct response: 47 Your response: [age sister] What number is one fifth of one fourth of one ninth of 900? Correct response: 5 Your response: [What number is one fifth of one fourth of one ninth of 900] In the following alphanumeric series, what letter comes next? Q S N P L Correct response: N Your response: [next letter] Please indicate which is the best answer to complete the figure below: Correct response: B Your response: [Please indicate which is the best answer to complete the figure below: ] All the cubes below have a different image on each side. Select the choice that would represent a rotation of the cube labeled X. Correct response: F Your response: [Please indicate which is the best answer to complete the figure below:]

### **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