

introselben

Dear Participant,

You are being asked to complete a survey as part of a study about ways to improve decision making for social goods.

The project is being run by Professor Barbara Mellers and Janice Jung.

Your participation in this study is entirely voluntary. There are no direct benefits to participating. Participation presents minimal to no risks.

We will make every effort to keep all the information you tell us during the study strictly confidential, except as required by law. Your name and other identifying information will never be connected with the responses you provide so no one will ever be able to identify you in any publications that will result from this research. The name of the school will also not be used in any publication or presentation of the findings. If you have questions about your rights as a volunteer in this research study you can contact the Office of Regulatory Affairs at the University of Pennsylvania at (215)-898-2614.

If you have questions about this research study or what you are being asked to do, please ask us to explain anything you do not understand before you agree to participate.

Professor Barbara Mellers
University of Pennsylvania
Department of Psychology & Marketing
Email: mellers@wharton.upenn.edu

I agree to participate in the study

What is your gender?

Female

Male

What is your age?

Age

Please estimate your yearly household income.
You can choose not to participate in this survey by clicking "I do not wish to say"

- I do not wish to say [will not participate in this survey]
- \$10,000 - \$30,000
- \$30,000 - \$50,000
- \$50,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$149,999
- More than \$150,000+

creb

Suppose that when you pay your credit card bills online, the government requires the credit card company to set a default payment option that makes it easy to pay the bill in full. You can pay other amounts, but you need to specify those by selecting different options. The default policy is designed to **help you enjoy the benefits of no interest fees and the advantages of excellent credit scores.**

Imagine that you are about to pay your credit card bills online. The website displays three payment options: Total Balance, Minimum Payment of \$20, and Other Amount. The government requires the company to set a default option of "Total Balance." This default option makes it easier to pay the bill in full because all you have to do is click the 'Confirm payment' button.

-----Online Statement-----

Please select a payment option.

Total Balance: \$ _____

[] Minimum Payment: \$ 20

[] Other Amount: \$ ____ >>NEXT: Confirm payment

Please select a payment option.

- Total Balance
- Minimum Paymnet
- Other Amount

How much do you like the online statement that has the "Total Balance" option pre-selected as a default? Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
online statement that has the "Total Balance" option pre-selected as a default							

orgb

Suppose that when you apply for or renew your driver's license, the government selects a default policy that that makes it easy to become an organ donor. You have other options, but you need to select those to indicate a different set of preferences. The default policy of organ donation is designed to **help you save lives.**

Imagine that you are in a government office to get or renew your driver's license. The government requires a default policy that says you are an organ donor. You have other options, but you need to change the default to indicate your preferences.

---Card -----
 We recommend you to become an organ donor

Your organs will be used for those who need them in the event of an accident that takes your life.

If you do not wish to be a donor, please check "No" and submit this card along with your license application form.

No: I do not wish to donate Any parts of my body. []

Or, my

Corneas

Kidneys

Heart

Lungs

Liver

Pancreas

Others: _____

Which do you prefer?

- Yes I wish to become an organ donor
- No – I do not wish to become a donor []

How much do you like the automatic enrollment program that assumes you are a donor unless you state otherwise?

Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
automatic enrollment program that assumes you are a donor unless you state otherwise							

medb

Suppose that when you start a new job at a company, the government requires the company to select a default policy that makes it easy to enroll in a basic medical plan. You have other options, but you need to select those to indicate a different set of preferences. The default policy is designed to **help you enjoy the benefits of good health over the long term.**

Imagine you recently started a new job at a company. The government requires the company to send you an email that says there is default policy in which you are enrolled in a basic medical plan. You have other options, but you need to inform the company to indicate a different set of preferences.

----Email -----

You will be automatically enrolled in our basic medical coverage plan. See the administrative office for details. If you do not want to purchase this coverage, please check "No...." and bring the form to the administrative office.

Would you like to buy the basic medical coverage plan?

Yes

[] No, I do not want to enroll in the plan

Would you like to buy the basic medical coverage plan?

Yes

No, I do not want to enroll in the plan

How much do you like the automatic enrollment default of basic medical coverage?
Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much



automatic enrollment default of basic medical coverage						
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watb

Suppose that when you are at a hotel, the government requires the hotel to select a default policy of “environment-friendly rooms” in which towels left on the racks are not washed. If you want your towels washed, you must place them on the floor. It makes it easy to save water. The default policy is designed to **help you save water and build a more sustainable environment.**

Imagine that you are staying at a hotel for a few nights. The government requires the hotel to select a default policy of “environment-friendly rooms” in which towels left on the racks are not washed. If you want your towels washed, you must place them on the floor.

---Card Displayed in the Environment-Friendly Rooms-----

You will automatically participate in a water conservation program.

Towels on the towel rack and inside the cabinets will not be washed the next day to encourage towel re-use. If you do not wish to participate, please put your dirty towels on the floor.

Would you like to participate in the water conservation program?

- Yes, I would leave my towels on the towel rack and inside the cabinets
- No, I would put all of my towels on the floor

How much do you like a default that assumes that you will re-use the towels to make it easy to

conserve water?

Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
default that assumes that you will re-use the towels to make it easy to conserve water							

retb

Suppose that when you start a new job at a company, the government requires the company to select a default policy that makes it easy to enroll in a basic retirement savings plan. You have other options, but you need to select those to indicate a different set of preferences. The default policy of basic retirement savings is designed to **help you enjoy a comfortable life style and feelings of financial security when you stop working.**

Imagine that you recently started a job at a company. You receive an email that says that you will be automatically enrolled into a retirement savings plan unless you state otherwise. The automatic enrollment default makes it easier for you to participate in the savings program, especially when you find it hard to decide.

-----Email -----

You will be automatically signed up for a retirement savings plan with a low default saving rate of 3 percent.

If you do not want to sign up, please check "No...." and bring the form to the (Room # 468)

Would you like to join the retirement savings program?

Yes

[] No, I do not want to enroll in the plan

Would you like to join the retirement savings program?

- Yes
- No, I do not want to enroll in the plan

How much do you like a default of automatic enrollment into a retirement savings program? Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
default that automatically enrolls one into a retirement savings program							

crei

Suppose that when you pay your credit card bills online, the government requires the credit card company to provide information that makes it easy to understand the benefits of paying the total amount due. The information encourages you to pay the entire bill by telling you that full payment **helps you enjoy the benefits of no interest fees and the advantages of excellent credit scores.**

Imagine that you are about to pay your credit card bill online. The website displays three payment options: Total Balance, Minimum Payment of \$20, and Other Amount. The government requires the company to provide information beside the "Total Balance" option that says if you select this option and pay your bill in full, you will avoid interest and penalty fees.

---Online Statement-----

Please select a payment option.

[] Total Balance: \$ [] *** *If you select this option, you will pay no interest or penalty fees.*

Otherwise, your interest fees could amount to more than \$___ per month.

[] Minimum Payment: \$ 20

[] Other Amount: \$ ___ >> NEXT: Confirm payment

Please select a payment option.

- Total Balance
- Minimum Paymnet
- Other Amount

How much do you like the information next to the "Total Balance" option? Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
information next to the "Total Balance" option							

orgi

Suppose that when you apply for or renew your driver's license, the government requires that you are given information that makes it easy to understand the benefits of becoming an organ donor. You are encouraged to take part and told that the plan is designed to **help you save lives.**

Imagine that you are in a government office to get or renew your driver's license. The government requires that you are given information that encourages you to become an organ

and explains the benefits of enrolling.

---Card -----

We recommend you to become an organ donor

- One donor can save up to eight lives.
- There are 100,000 patients on the waiting list.

Would you like to become an organ donor?

Yes: I wish to donate my organs []

No: I do not wish to donate Any parts of my body. []

Or, my

Corneas

Kidneys

Heart

Lungs

Liver

Pancreas

Others: _____

Would you like to become an organ donor?

- Yes
- No – I do not wish to become a donor

How much do you like getting information about the benefits of becoming an organ donor?
Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
information about the benefits of becoming an organ donor							

medi

Suppose that when you start a new job at a company, the government requires the company to provide information that makes it easy to understand the benefits of enrolling in a basic medical plan. The information encourages you to enroll by telling you that the plan is designed to **help you enjoy the benefits of good health over the long term.**

Imagine that you recently started a job at a company. The government requires the company to provide information about the costs of not enrolling in a basic medical plan. The email provides a summary of benefits associated with coverage in the basic medical plan and is intended to make it easier for you to get basic coverage.

----Email -----

We recommend that you have medical coverage.

Insurance Option A

- Annual maximum benefit of \$1,000,000
- Provide coverage for routine care, specialist office visits, diagnostic testing, imaging and physical therapy.
- Small drug copayments for both in-network hospitals and doctors

Assuming you thought the price was reasonable, would you purchase the medical coverage?

- Yes – I would purchase option A
- I will customize my insurance plan. My insurance will have the following component

- No, I do not want to enroll in a plan at all

Assuming you thought the price was reasonable, would you purchase the medical coverage?

- Yes – I would purchase option A
- I will customize my insurance plan. My insurance will have the following component

- No, I do not want to enroll in a plan at all

How much do you like getting this information about medical coverage?

Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
information about medical coverage							

wati

Suppose that when you are at a hotel, the government requires the hotel to provide you with information about an “environment-friendly” policy in which towels left on the racks are not washed. If you want your towels washed, you must place them on the floor. The information makes it easy to understand how to participate in a water conservation program. You are encouraged to take part and told that the policy is designed to **help you save water and build a more sustainable environment.**

Imagine that you are staying at a hotel for a few nights. The government requires the hotel to provide you with information about an “environment-friendly” policy in which towels left on the racks are not washed. If you want your towels washed, you must place them on the floor.

In order to participate in the policy, you need to place the sticker on the mirror.

--Sticker For the Environment-Friendly Policy-----

You will be able to save water and build a more sustainable environment by participating in the water conservation program. If you participate, towels left on the racks will not be washed. If you want your towels washed, please place them on the floor.

If you wish to participate, please put this sticker on the mirror.

Okay, I would like to participate in the program

Would you like to participate in the water conservation program?

- Okay, I would like to participate. I would put the sticker on the mirror.
- No, I do not want to participate

How much do you like the information about water conservation?

lease rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
information about water conservation							

reti

Suppose that when you start a new job at a company, the government requires the company to provide information that makes it easy to understand the benefits of enrolling in a basic retirement savings plan. The information encourages you to enroll in the basic savings plan by telling you that the plan is designed to **help you enjoy a comfortable life style and feelings of financial security when you stop working.**

Imagine that you recently started a job at a company. You receive an email that presents a summary of benefits associated with the basic retirement savings plan. The information makes it easier to understand the savings plan.

----Email -----
 We recommend you to sign up for a retirement savings plan

Program A has the following two core characteristics

- The default savings rate of 3 percent, which is considered the minimum
- Conservative investment of the savings fund.

If you do not want to s, please check "No...." and bring the form to the (Room # 468)

Would you like to join the savings plan?

Yes – Program A

I want to customize my savings plan. My plan will have the following characteristics :

No – I will not sign up for any of the retirement savings program

Would you like to join the savings plan?

Yes – Program A

I want to customize my savings plan. My plan will have the following characteristics :

No – I will not sign up for any of the retirement savings program

How much do you like getting the information about the basic savings plan?

Please rate your attitude on a 7 point scale, where -3 = Dislike very much and 3 = Like very much

	Dislike Very Much	Dislike	Dislike Slightly	Indifferent/Not Sure	Like Slightly	Like	Like Very Much
	-3	-2	-1	0	1	2	3
information about the basic savings plan							

attencheck

Most modern theories of decision-making recognize the fact that decisions do not take place in a

vacuum. Individual preferences and knowledge, along with situational variables, can greatly impact the decision process. In order to facilitate our research on decision making we are interested in knowing certain factors about you, the decision maker. Specifically we are interested in whether you actually take time to read the directions; if not, then some of our manipulations that rely on changes in the instructions will not be effective. So, in order to demonstrate that you have read the instructions, please ignore the question, and do not click any of the choice options. Instead, write the word "preferences" in the comment box.

Would you support the initiative?

Yes

Maybe

No

Please leave your comments

support

Imagine that there was a proposal to implement each of the initiatives you have encountered.

Would you support the following initiatives?

Please use a scale from -3 to 3, where -3 = Certainly No, 0 = Neutral, 3 = Certainly Yes

	Certainly No		Neutral			Certainly Yes	
	-3	-2	-1	0	1	2	3
Information that makes it easy to understand benefits of selecting the "Total Balance" option							
Automatic participation into a							

basic retirement savings plan that makes it easy to save						
Information that makes it easy to understand the benefits of organ donation.						
Information and recommendation that makes it easy to enroll in a program for saving water						
Information that makes it easy to understand the details of the basic savings plan						
Information that makes it easy to understand a basic medical plan and its benefits						
Default that assumes one is an organ donor						
Automatic participation in a water conservation program that makes it easy to save water						
Automatic default of "Total Balance Due" payment on credit card bills						
Automatic enrollment into a						

basic medical plan
that makes it easier
to get coverage

--	--	--	--	--	--	--

importance

Please rate the extent to which the characteristics of each initiative are important. Please use a 7 scale, where 0=not at all important, 1=very slightly, 2=slightly, 3=somewhat 4=much, 5=very muc totally important

	0	1	2	3	4	5	6
	Not at all important	Very slightly important	Slightly important	Somewhat important	Much important	Very much important	Totally important
The extent to which the initiative is paternalistic							
The extent to which the initiative is effective at changing behaviors							
The extent to which the initiative threatens one's autonomy							
The extent to which the initiative sends a message that one is capable of making good decisions							
The extent to which the initiative is necessary for one to make better decisions							
The extent to which							

the goal of the initiative seems unambiguously "right"						
The extent to which each initiative helps people who I am concerned about						

directness

To what extent does each of the initiatives directly (as opposed to indirectly) influence your decisions? Please use a scale from 0 to 4, where 0 = not at all, 1 = slightly, 2 = moderately, 3 = substantially, 4 = extremely.

	0 not at all	1 slightly	2 moderately	3 substantially	4 extremely
Information that makes it easy to understand a basic medical plan and its benefits					
Information that makes it easy to understand the benefits of organ donation.					
Automatic default of "Total Balance Due" payment on credit card bills					
Information and recommendation that makes it easy to enroll in a program for saving water					

Automatic enrollment into a basic medical plan that makes it easier to get coverage				
Information that makes it easy to understand the details of the basic savings plan				
Automatic participation in a water conservation program that makes it easy to save water				
Default that assumes one is an organ donor				
Information that makes it easy to understand benefits of selecting the "Total Balance" option				
Automatic participation into a basic retirement savings plan that makes it easy to save				

cefcrc

An effective policy would successfully bring out encouraged behaviors.

Which policy would be more effective?

Automatic default of "Total Balance Due" payment on credit card bills, OR
Information that makes it easy to understand benefits of selecting the "Total Balance" option

- Automatic default of "Total Balance Due" payment on credit card bills
- Information that makes it easy to understand benefits of selecting the "Total Balance" option

By how much? Please use a 4 point scale, 0 = not sure to 3= certainly more effective

	not sure		certainly more effective
	0	1	2
By how much			

ceforg

An effective policy would successfully bring out encouraged behaviors.

Which policy would be more effective?

Default that assumes one is an organ donor, OR

Information that makes it easy to understand the benefits of organ donation.

- Default that assumes one is an organ donor
- Information that makes it easy to understand the benefits of organ donation.

By how much? Please use a 4 point scale, 0 = not sure to 3= certainly more effective

	not sure		certainly more effective
	0	1	2
By how much			

cefmed

An effective policy would successfully bring out encouraged behaviors.

Which policy would be more effective?

Automatic enrollment into a basic medical plan that makes it easier to get coverage, OR
Information that makes it easy to understand a basic medical plan and its benefits

- Automatic enrollment into a basic medical plan that makes it easier to get coverage
- Information that makes it easy to understand a basic medical plan and its benefits

By how much? Please use a 4 point scale, 0 = not sure to 3= certainly more effective

	not sure			certainly more effective
	0	1	2	3
By how much				

cefwat

An effective policy would successfully bring out encouraged behaviors.

Which policy would be more effective?

Automatic participation in a water conservation program that makes it easy to save water, OR
Information and recommendation that makes it easy to enroll in a program for saving water

- Automatic participation in a water conservation program that makes it easy to save water
- Information and recommendation that makes it easy to enroll in a program for saving water

By how much? Please use a 4 point scale, 0 = not sure to 3= certainly more effective

	not sure			certainly more effective
	0	1	2	3
By how much				

By how much

cefret

An effective policy would successfully bring out encouraged behaviors.

Which policy would be more effective?

Automatic participation into a basic retirement savings plan that makes it easy to save, OR
 Information that makes it easy to understand the details of the basic savings plan

- Automatic participation into a basic retirement savings plan that makes it easy to save.
- Information that makes it easy to understand the details of the basic savings plan.

By how much? Please use a 4 point scale, 0 = not sure to 3= certainly more effective

	not sure			certainly more effective
	0	1	2	3
By how much				

pat

How paternalistic is each initiative? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally

	Not at all	Very Little	Little	Somewhat	Much	Very much	Totally
	0	1	2	3	4	5	6
Default that assumes one is an organ donor							

Automatic default of "Total Balance Due" payment on credit card bills						
Automatic enrollment into a basic medical plan that makes it easier to get coverage						
Automatic participation in a water conservation program that makes it easy to save water						
Information that makes it easy to understand the benefits of organ donation.						
Automatic participation into a basic retirement savings plan that makes it easy to save						
Information and recommendation that makes it easy to enroll in a program for saving water						
Information that makes it easy to understand the details of the basic savings plan						
Information that makes it easy to understand benefits of selecting the "Total Balance" option						

Information that makes it easy to understand a basic medical plan and its benefits						

eff

How effective would each initiative be at changing behaviors? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally

	Not at all	Very Little	Little	Somewhat	Much	Very much	Totally
	0	1	2	3	4	5	6
Automatic participation into a basic retirement savings plan that makes it easy to save							
Automatic participation in a water conservation program that makes it easy to save water							
Automatic enrollment into a basic medical plan that makes it easier to get coverage							
Information that makes it easy to understand a basic medical plan and its benefits							
Automatic default of							

"Total Balance Due" payment on credit card bills						
Information and recommendation that makes it easy to enroll in a program for saving water						
Information that makes it easy to understand benefits of selecting the "Total Balance" option						
Default that assumes one is an organ donor						
Information that makes it easy to understand the details of the basic savings plan						
Information that makes it easy to understand the benefits of organ donation.						

au

To what extent does each initiative threaten one's autonomy? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally



Default that assumes one is an organ donor						
Automatic enrollment into a basic medical plan that makes it easier to get coverage						
Automatic participation in a water conservation program that makes it easy to save water						
Information that makes it easy to understand the details of the basic savings plan						
Information that makes it easy to understand benefits of selecting the "Total Balance" option						
Information that makes it easy to understand the benefits of organ donation.						
Automatic default of "Total Balance Due" payment on credit card bills						
Automatic participation into a basic retirement savings plan that makes it easy to save						

Information and recommendation that makes it easy to enroll in a program for saving water						
Information that makes it easy to understand a basic medical plan and its benefits						

trust

To what extent does each initiative send a message that one is capable of making good decisions? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally

	Not at all 0	Very Little 1	Little 2	Somewhat 3	Much 4	Very much 5	Totally 6
Automatic participation into a basic retirement savings plan that makes it easy to save							
Information that makes it easy to understand the details of the basic savings plan							
Information that makes it easy to understand a basic medical plan and its benefits							
Default that assumes one is an							

organ donor						
Information and recommendation that makes it easy to enroll in a program for saving water						
Automatic participation in a water conservation program that makes it easy to save water						
Information that makes it easy to understand the benefits of organ donation.						
Automatic enrollment into a basic medical plan that makes it easier to get coverage						
Information that makes it easy to understand benefits of selecting the "Total Balance" option						
Automatic default of "Total Balance Due" payment on credit card bills						

nec

To what extent is each initiative necessary for one to make better decisions? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally

	Not at all Necessary	Very Little	Little	Somewhat	Much	Very much	Totally Necessary
	0	1	2	3	4	5	6
Information that makes it easy to understand benefits of selecting the "Total Balance" option							
Information and recommendation that makes it easy to enroll in a program for saving water							
Automatic enrollment into a basic medical plan that makes it easier to get coverage							
Information that makes it easy to understand the details of the basic savings plan							
Automatic default of "Total Balance Due" payment on credit card bills							
Automatic participation into a basic retirement savings plan that makes it easy to save							
Automatic participation in a water conservation program that makes it easy to save water							

Information that makes it easy to understand the benefits of organ donation.						
Default that assumes one is an organ donor						
Information that makes it easy to understand a basic medical plan and its benefits						

goal

To what extent does the goal of the initiative seem unambiguously “right”? Please use a 7 point scale, 0= not at all, 1=very little, 2=little, 3=somewhat, 4=much, 5=very much, 6=totally

	Not at all	Very Little	Little	Somewhat	Much	Very much	totally
	0	1	2	3	4	5	6
Information that makes it easy to understand the details of the basic savings plan							
Automatic enrollment into a basic medical plan that makes it easier to get coverage							
Automatic default of "Total Balance Due" payment on credit card bills							

Automatic participation into a basic retirement savings plan that makes it easy to save						
Information and recommendation that makes it easy to enroll in a program for saving water						
Information that makes it easy to understand benefits of selecting the "Total Balance" option						
Default that assumes one is an organ donor						
Information that makes it easy to understand a basic medical plan and its benefits						
Information that makes it easy to understand the benefits of organ donation.						
Automatic participation in a water conservation program that makes it easy to save water						

concern

How concerned are you about other people's inability to make good decisions? Please use a 7-point scale, 0 = not at all, 6 = totally

	Not at all	Very Little	Little	Somewhat	Much	Very much	Totally
	0	1	2	3	4	5	6
managing personal finance							
donating organs							
being insured for medical care							
conserving water							
saving for retirement							

Should you be concerned about other people's abilities/inabilities to make good decisions? Please use a 7-point scale, -3 Certainly No, 0 Not sure, 3 Certainly Yes

	Certainly No		Not Sure		Certainly Yes		
	-3	-2	-1	0	1	2	3
managing personal finance							
donating organs							
being insured for medical care							
conserving water							
saving for							

Saving for
retirement

mancheck

Please select all the policies you evaluated in this particular survey.

- | | |
|--|---|
| <input type="checkbox"/> Information that makes it easy to understand benefits of selecting the "Total Balance" option | <input type="checkbox"/> Use of heart icons that make low calorie options easier to recognize on a delivery website |
| <input type="checkbox"/> Default that assumes one is an organ donor | <input type="checkbox"/> Information and recommendation that makes it easy to enroll in a program for saving water |
| <input type="checkbox"/> Information that makes it easy to understand the details of the basic retirement savings plan | <input type="checkbox"/> Automatic enrollment into a basic medical plan that makes it easier to get coverage |
| <input type="checkbox"/> Default arrangements that make low calorie foods easier to reach on a website | <input type="checkbox"/> Information that makes it easy to understand a basic medical plan and its benefits |

reac

Please click the option that closely matches your opinion.

I become frustrated when I am unable to make free and independent decisions.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

I become angry when my freedom of choice is restricted.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

It irritates me when someone points out things that are obvious to me.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

Regulations trigger a sense of resistance in me.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

I find it stimulating to contradict others.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

When something is prohibited, I usually think "that's exactly what I am going to do."

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

I resist the attempts of others to influence me.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

It makes me angry when another person is held up as a model for me to follow.

Strongly Disagree Disagree Neither Agree nor Disagree Agree Strongly Agree

When someone forces me to do something, I feel like doing the opposite.

Strongly Disagree Disagree Neither Agree nor
Disagree Agree Strongly Agree

I consider advice from others to be an intrusion

Strongly Disagree Disagree Neither Agree nor
Disagree Agree Strongly Agree

Advice and recommendations induce me to do just the opposite.

Strongly Disagree Disagree Neither Agree nor
Disagree Agree Strongly Agree

indv

Please click the option that closely matches your opinion.

The government interferes far too much in our everyday lives.

Strongly Disagree Disagree Somewhat
Disagree Somewhat Agree Agree Strongly Agree

Sometimes government needs to make laws that keep people from hurting themselves.

Strongly Disagree Disagree Somewhat Disagree Somewhat Agree Agree Strongly Agree

It's not the government's business to try to protect people from themselves.

Strongly Disagree Disagree Somewhat Disagree Somewhat Agree Agree Strongly Agree

The government should stop telling people how to live their lives.

Strongly Disagree Disagree Somewhat Disagree Somewhat Agree Agree Strongly Agree

The government should do more to advance society's goals, even if that means limiting the freedom and choices of individuals.

Strongly Disagree Disagree Somewhat Disagree Somewhat Agree Agree Strongly Agree

Government should put limits on the choices individuals can make so they don't get in the way of what's good for society.

Strongly Disagree Disagree Somewhat Disagree Somewhat Agree Agree Strongly Agree

emp

The following statements inquire about your thoughts and feelings in a variety of situations. For each item, indicate how well it describes you by choosing the appropriate letter on the scale at the top of the page: A, B, C, D, or E. When you have decided on your answer, fill in the letter next to the item

number. READ EACH ITEM CAREFULLY BEFORE RESPONDING. Answer as honestly as you can.
Thank you.

A	B	C	D	E
Does not describe me very well				Describes me very well

I often have tender, concerned feelings for people less fortunate than me.

A B C D E

Sometimes I don't feel very sorry for other people when they are having problems.

A B C D E

When I see someone being taken advantage of, I feel kind of protective towards them.

A B C D E

Other people's misfortunes do not usually disturb me a great deal.

A B C D E

When I see someone being treated unfairly, I sometimes don't feel very much pity for them.

A B C D E

I am often quite touched by things that I see happen.

A B C D E

I would describe myself as a pretty soft-hearted person.

A B C D E

doc

Below you will find a series of statements. Please read each statement carefully and respond to it by expressing the extent to which you believe the statement applies to you. For all items, a response from 1 to 7 is required. Use the number that best reflects your belief when the scale is defined as follows:

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me,
or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I enjoy political participation because I want to have as much of a say in running government as possible.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time

- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I try to avoid situations where someone else tells me what to do.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I enjoy being able to influence the actions of others.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

Others usually know what is best for me.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me

about half the time

- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I enjoy making my own decisions.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I consider myself to be generally more capable of handling situations than others are.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me
- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

When it comes to orders, I would rather give them than receive them.

- 1 = The statement does not apply to me at all
- 2 = The statement usually does not apply to me

- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I wish I could push many of life's daily decisions off on someone else.

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- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I prefer to avoid situations where someone else has to tell me what it is I should be doing.

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- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

I like to wait and see if someone else is going to solve a problem so that I don't have to be bothered with it.

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- 3 = Most often, the statement does not apply
- 4 = I am unsure about whether or not the statement applies to me, or it applies to me about half the time
- 5 = The statement applies more often than not
- 6 = The statement usually applies to me
- 7 = The statement always applies to me

Demographics

What is your highest education level?

- Not a high school graduate
- High school graduate or GED recipient
- Associate degree (for example: AA, AS)
- Bachelor's degree (for example: BA, AB, BS)
- Master's degree
- Professional degree or professional doctorate (for example, MD, DVM, JD, PsyD)
- Other Doctorate degree (for example: PhD or EdD)

Are you single or married?

- single
- in a long-term relationship or cohabitation
- married or in a civil union
- widowed
- divorced
- other

Do you have any children?

yes

no

Are you familiar with the term “libertarianism?”

yes

no

Are you a libertarian?

Please use a scale from -3 to 3, where -3 = certainly not libertarian, 0= not sure, and 3= certainly libertarian.

	certainly not libertarian			not sure		certainly libertarian	
	-3	-2	-1	0	1	2	3
libertarian							

What is your religion?

Buddhism

Catholic

Eastern Orthodox

Hinduism

Islam

Judaism

Mormonism

Protestant/Christian

Other (Please explain)

No religion

How do you perceive yourself politically?

Extremely
Liberal

Moderately
Liberal

Somewhat
Liberal

Neutral

Somewhat
Conservative

Moderately
Conservative

Extremely
Conservative

Are you aware of the book “nudge” or familiar with the topic?

Yes

No

Are you a U.S. citizen?

Yes

No

What is your race?

White alone

Black or African American alone

Asian alone

Mixed or Other Race

In what part of the United States do you live?

Northeast

Midwest

South

West

Other region (Please explain)

Please leave your final comments.

Thank you.

Please click the [>>] button below to complete the survey