

Supplementary Material to the Paper

**A Case Study of an Experiment During the COVID-19 Pandemic:
Online Elicitation of Subjective Beliefs and Economic Preferences**

by

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Online Appendix A: Additional Figures

Figure A1: Raw Data and Smoothed Data for Daily Infections and Deaths in the United States

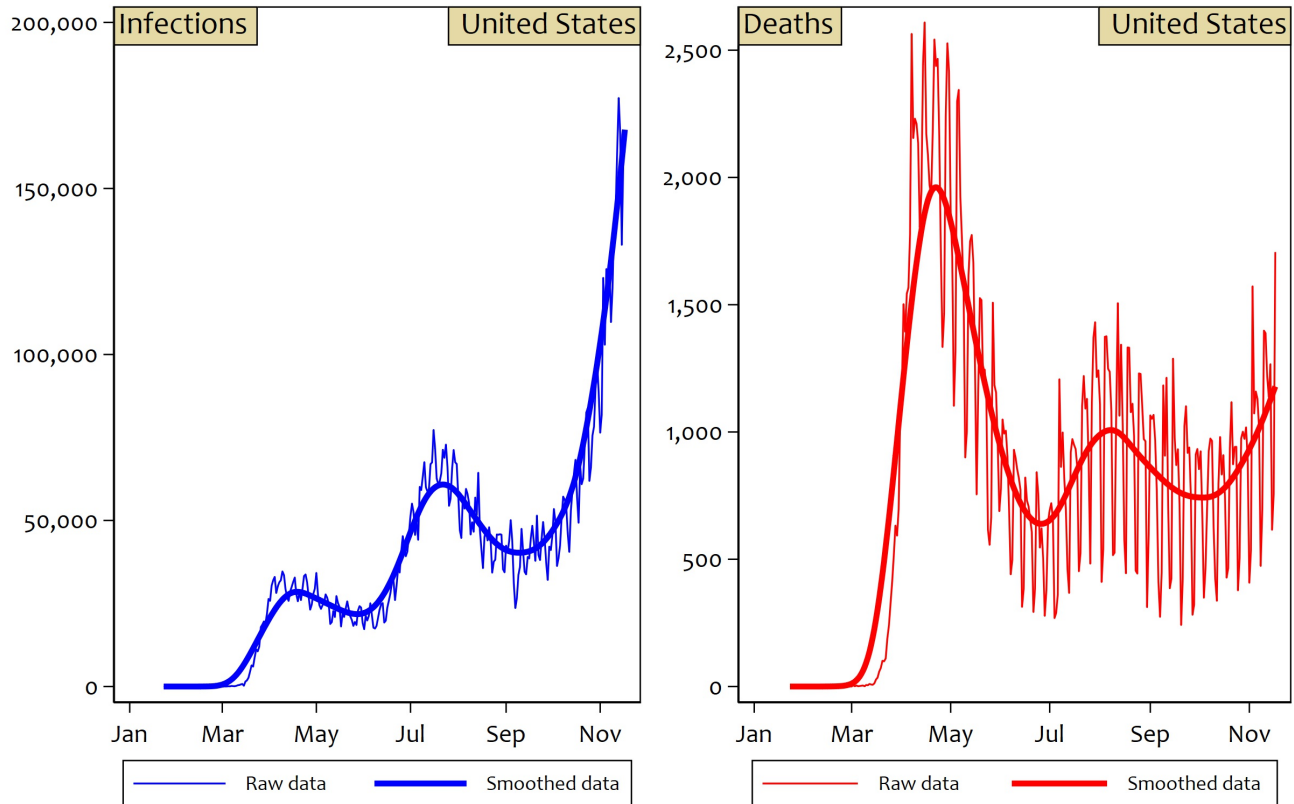
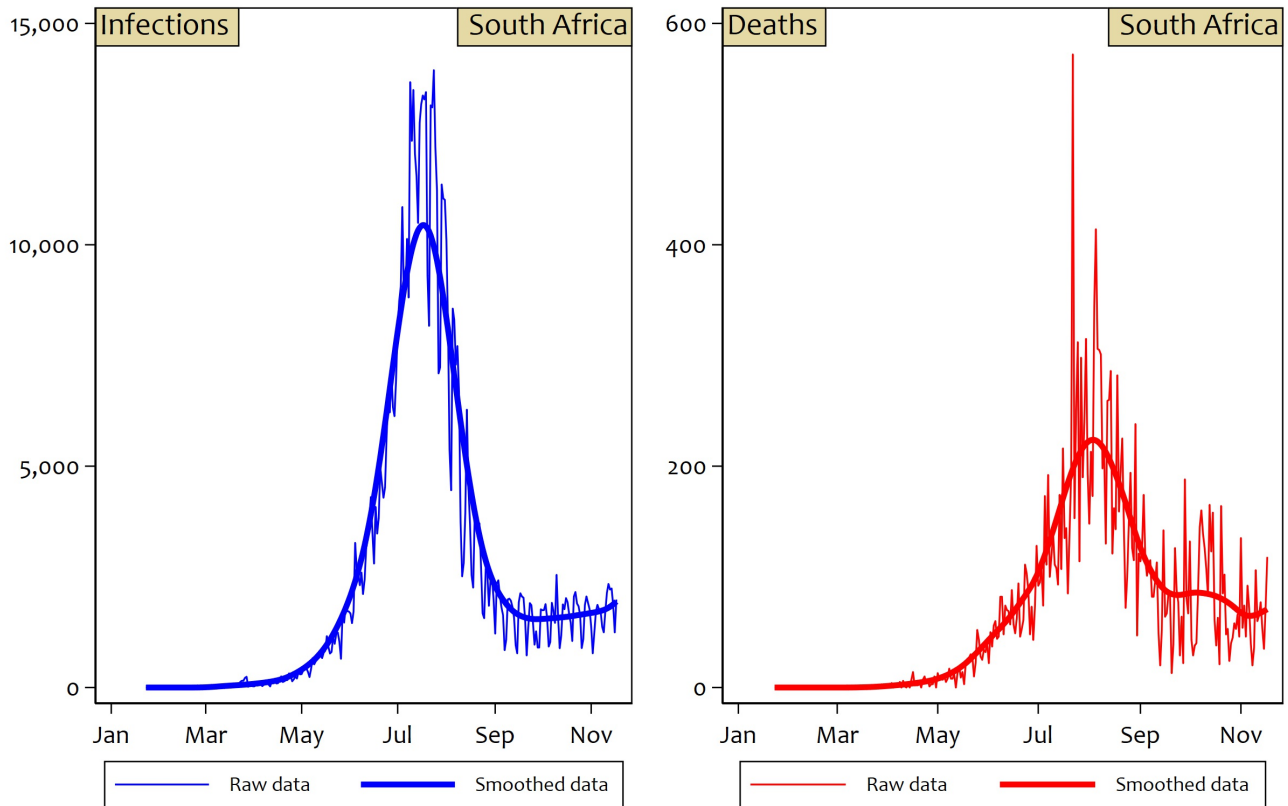


Figure A2: Raw Data and Smoothed Data for Daily Infections and Deaths in South Africa



Online Appendix B: Recruitment Emails

Initial Recruitment Email: USA

You have been invited to the following experiment:

Date: Friday, May 29, 2020

Time: 2 to 3 hours total. Study opens at 12:01 AM and closes at 11:59 PM local Atlanta, Georgia time on May 29, 2020

Location: Online

Hello. You have been randomly selected to take part in a study on beliefs about population health risks and health outcomes. You will be compensated <<\$5, \$10, \$15 depending on assignment>> for successfully completing the study. You will also have 4 additional opportunities to earn extra compensation which will depend on the decisions that you make in the study. Before you make any decisions in these tasks, you will be given instructions that describe each task in greater detail.

Your participation in the study will take approximately 2 to 3 hours of your time to complete. You may do this all in one sitting or at different intervals over the 24-hour period that the study is open (in this instance: Friday, May 29, 2020 from 12:01 AM to 11:59 PM). However you choose, the study must be completed within this time frame to be considered eligible for payment.

This is an online study, thus you will need internet access and a connected device (preferably a desktop, laptop, or tablet with a larger screen) running a current internet browser such as Google Chrome, Microsoft Edge, Mozilla Firefox, or Opera.

If you are interested in participating, please login to your account on the Experiment Recruiter to confirm your participation:

<http://excen.gsu.edu/recruiter>

While you may login to the Recruiter and Accept or Decline this invitation at your earliest convenience, subjects will be confirmed on a first-come, first-served basis.

If you successfully confirm participation through the Recruiter, the research team will then email you an invitation that contains a customized web-link that you will use to access the study. These emails will be sent out around 10:00 PM on Thursday, May 28 to the email address saved on the Recruiter with the subject line "GSU Study Invitation: Population Health Risks and Health Outcomes." That email will provide a brief overview of the study as well.

Thank you.
Research Study Team

Reminder to Confirmed Participants: USA

This is a reminder that you are signed up for an online study which will be active on Friday, May 29, 2020 beginning at 12:01 AM and ending at 11:59 PM local Atlanta, Georgia time.

Emails containing your customized web link to participate will be sent out around 10:00 PM on Thursday, May 28 to your email address saved on the ExCEN Recruiter. The subject line of that email is 'GSU Study Invitation: Population Health Risks and Health Outcomes | Friday, May 29, 2020.'

Your email will come from Mark Schneider (mschneider@gsu.edu), an investigator on the study. If you do not see it in your regular inbox, please check your spam/junk folder.

Customized Invitation Letter: USA

Dear "FirstName" "LastName":

Thank you for your interest in the study! Your customized web link to participate is shown below. It will be active for use on Friday, May 29, 2020 beginning at 12:01 AM and ending at 11:59 PM local Atlanta, Georgia time:

"Customised_Web_Link"

Do not share this link with any other individual. It is uniquely generated for your participation.

Some housekeeping items:

- Your participation in the study will take approximately 2 to 3 hours of your time to complete. You may do this all in one sitting or at different intervals over the 24-hour period that the study is open (in this instance: Friday, May 29, 2020 from 12:01 AM to 11:59 PM). However you choose, the study must be completed within this time frame to be considered eligible for payment.
- Within this 24-hour period, you can access the study and pick back up where you left off by clicking on your customized web-link. You may revisit that link any time after completing the study to view a copy of your receipt.
- This study is best viewed on a device with a larger display screen (laptop, desktop, tablet) using one of the following internet browsers: Google Chrome, Microsoft Edge, Mozilla Firefox, or Opera. You can change devices at any time during the study. Once logged on to a new device you can pick back up where you left off by clicking the customized web-link above on that new device.
- You will earn a participation payment of "\$Showupfee" for successfully completing the study.
- There are 2 questionnaires and 4 task components in the study.
- In addition to the participation payment for completing the study, each task has the potential for additional earnings either today or in the future. The amount of additional earnings depends on your responses, chance, and actualized outcomes.
- Before you make any decisions in these tasks, you will be given instructions that describe each task in greater detail.
- If you take a break, we suggest that it would be best if you take them between tasks rather than during a single task.
- Upon entry into the study you will be presented with an informed consent. You will read through that document and either consent into the study or not.
- The study must be completed within the time frame indicated above to be considered eligible for payment. Payments will be sent via Venmo or PayPal. You will choose a primary and an optional secondary method from those options to receive any amounts owed upon entry into the study. If there is trouble with the first method, we will try the backup. We will only use this information for payment purposes only.
-

No time extensions will be granted. If you have other study related questions, you can write to Dr. Mark Schneider, study co-investigator, at mschneider@gsu.edu.

We thank you in advance for your participation in this study.

Research Study Team

Encouragement to Complete Email: USA

Hello "FirstName":

Thank you for signing up for the GSU research project on beliefs about population health and health outcomes.

Recall that you need to finish the study by 11:59PM tonight (Friday, May 29, 2020) to be eligible for payment.

Here is your customized web link again, in case you need it:

"Customised_Web_Link"

As per the note on the final payment page, any payments marked payable as of today will be made within 24 hours of successfully completing the study by the deadline. Specifically, I will make payment tomorrow afternoon.

If you have already finished the study, you can ignore this email.

All the best,
Mark Schneider, PhD

Center for the Economic Analysis of Risk
Georgia State University
mschneider@gsu.edu

Online Appendix C: Software Screen Shots

All screen shots provided in this appendix are taken from the first USA session on May 29, 2020. The top left of every screen displayed a countdown timer with the time remaining in hh:mm:ss format and the top right of every screen displayed each subject's unique code. We exclude those two elements from the screen shots below due to cropping the otherwise-empty left and right margins in an effort to enlarge and make more readable the primary content. Screenshots are presented below in the same order as in the experiment.

Welcome

Thank you for joining the study! Recall:

- The study should take about 2 to 3 hours of your time to complete. You may do this all in one sitting or at different intervals over the 24-hour period communicated in your invitation email. However you choose, it must be fully completed for payment. If you take a break, we suggest that it would be best if you take it between tasks rather than during a single task.
- Within the 24-hour period, you can pick back up where you left off by clicking the link sent in the invitation email. You may also revisit that link any time after you complete the study to see a copy of the receipt sheet. The online receipt contains no personally identifiable information and only displays after you complete the study.
- A participation payment of \$5 will be paid to you after completion of the study.
- There are 2 questionnaires and 4 incentivized tasks associated with this study.
- In addition to the participation payment for completing the study, each incentivized task has the potential to get you additional earnings either today or in the future. The amount of additional earnings depends on your responses, chance, and realized outcomes.
- All 4 incentivized tasks will be explained through instruction videos before you participate.

The last item we need from you before beginning the study is your preferred method to receive the participation payment and any additional earnings from the incentivized tasks. Please select a primary and a secondary method. If there is trouble with the first method, we'll try the backup. We will only use this information for payment purposes only.

Provide your given, legal, name:

First name:

Last name:

Primary payment method:

Continue

Study Road Map

Welcome to the study. The table below lists the order of questionnaires and components of the study you will complete today. As you finish each component, the status of that component will update to Complete. Instructions for the tasks will be provided before starting each task. If you are disconnected from a task, use the web link provided in your invitation email to pick back up where you left off.

You have until 11:59 PM in Atlanta, Georgia on Friday, May 29, 2020 to complete all tasks.

Click the **Next** button below to continue.

Order	Status
Survey Questions	Incomplete
Task 1	Incomplete
Health Questionnaire	Incomplete
Task 2	Incomplete
Task 3	Incomplete
Task 4	Incomplete
Final Earnings After Completion	Incomplete

Next

Task 1 Instructions

Please turn up your volume and click the play button in the video below to watch instructions for the task. When the video is finished, click the Next button below to continue.

Next

Task Instructions



Task 1

Overview

- Today you will be asked 8 questions about COVID-19 related events occurring in the future.
- When you have completed all questions, one will be randomly chosen for payment and shown to you.
- Within 14 days of the future date displayed in the selected question, the research team will verify what the outcome is and pay you based on your token allocation.
- The research team will verify future outcomes in levels, not percentages, using information from the [US Centers for Disease Control and Prevention \(US CDC\)](#).
- For question payment, we will treat the correct answer as the first public report after June 30 or December 1, depending on the date in the question.
- Note this task is best viewed on a device with a larger display screen (laptop, desktop, tablet) using one of the following internet browsers: Google Chrome, Microsoft Edge, Mozilla Firefox, or Opera. If you want to change devices, please do so now. Once logged on to the new device you can pick back up where you left off by clicking the link sent in the invitation email.

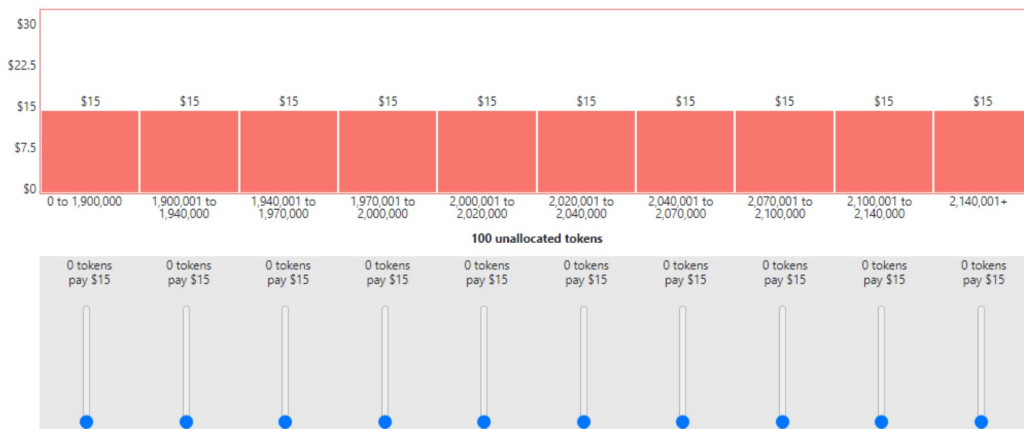
Next

Task 1

Decision: 1 of 8

Show instructions

How many people in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **June 30, 2020**?



You must allocate all tokens.

Submit

Task 1

Question 8 was randomly selected for payment.

Your token allocation is displayed below.

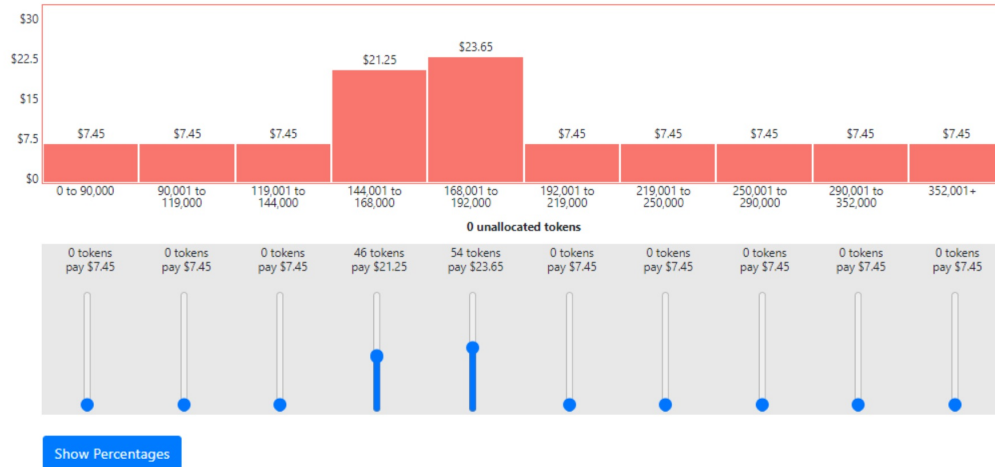
You will be paid within 14 days of December 1, 2020 according to your token allocation.

We will verify the correct answer to this question using the first public report provided by the [US Centers for Disease Control and Prevention \(US CDC\)](#) after the date in the question.

Click the Next button below to continue.

Next

How many people **65 years of age and older** in the United States will have **died** because of COVID-19 by **December 1, 2020**?



Health Questionnaire

You will now complete a questionnaire on health risks and health outcomes. Click the Next button below to continue.

Order	Status
Survey Questions	Complete
Task 1	Complete
Health Questionnaire	Incomplete
Task 2	Incomplete
Task 3	Incomplete
Task 4	Incomplete
Final Earnings After Completion	Incomplete

Next

Task 2 Instructions

Please turn up your volume and click the play button in the video below to watch instructions for the task. When the video is finished, click the Next button below to continue.

Next

Task Instructions

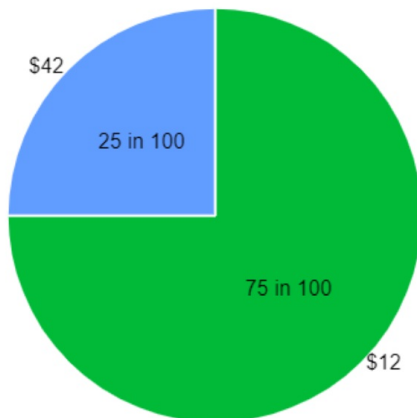


Task 2

Decision: **5** of 90

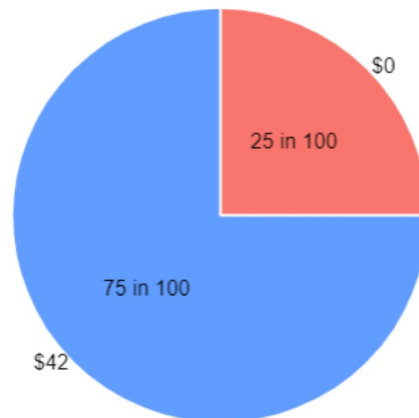
Show instructions

Left



Win \$12 if number is 1 to 75
Win \$42 if number is 76 to 100

Right



Win \$0 if number is 1 to 25
Win \$42 if number is 26 to 100

Submit

Payment for Task 2

Decision screen 24 was randomly selected for payment.

Your choice is displayed below.

You chose Right.

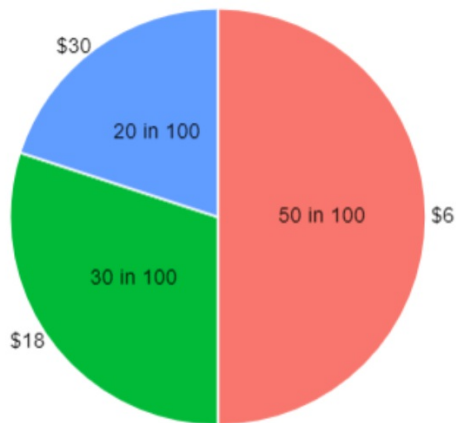
The random number chosen out of 100 is 31.

Based on your choice and the random number drawn, your earnings for this task are: \$6

Click the Next button below to continue.

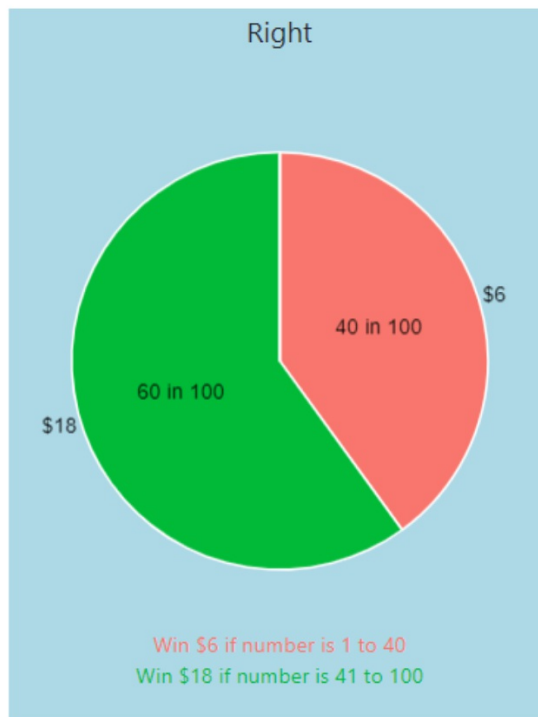
Next

Left



Win \$6 if number is 1 to 50
Win \$18 if number is 51 to 80
Win \$30 if number is 81 to 100

Right



Win \$6 if number is 1 to 40
Win \$18 if number is 41 to 100

Task 3

You will now complete Task 3. Click the Next button below to continue.

Order	Status
Survey Questions	Complete
Task 1	Complete
Health Questionnaire	Complete
Task 2	Complete
Task 3	Incomplete
Task 4	Incomplete
Final Earnings After Completion	Incomplete

Next

Task 3 Instructions

Please turn up your volume and click the play button in the video below to watch instructions for the task. When the video is finished, click the Next button below to continue.

Next

Task Instructions



Task 3

Decision: **8** of 20

Show instructions

May							June							July							August							September							
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	
				1	2		1	2	3	4	5	6		1	2	3	4									1		1	2	3	4	5			
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12	
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19	
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26	
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30					
31																					30	31													

29 May 2020 (Today)

\$25 today
\$25 today
\$25 today
\$25 today
\$25 today

OR
OR
OR
OR
OR

5 June 2020 (7 days from today)

\$26 in 7 days
\$27 in 7 days
\$28 in 7 days
\$29 in 7 days
\$30 in 7 days

Submit

You must make a choice on each of the rows above.

Payment for Task 3

Decision screen 15 and row 4 were randomly selected for payment.

Your choice is displayed below

You chose the Right option.

Based on the random row drawn and your choice, your earnings are \$49 in 42 days.

Click the Next button below to continue.

Next

May							June							July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2		1	2	3	4	5	6		1	2	3	4				1							1	2	3	4	5		
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12	
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30				
31																					30	31												

29 May 2020 (Today)

\$40 today
\$40 today
\$40 today

\$40 today

\$40 today

OR

OR

OR

OR

OR

10 July 2020 (42 days from today)

\$42 in 42 days
\$43 in 42 days
\$46 in 42 days
\$49 in 42 days
\$54 in 42 days

\$42 in 42 days

\$43 in 42 days

\$46 in 42 days

\$49 in 42 days

\$54 in 42 days

Task 4

You will now complete Task 4. Click the Next button below to continue.

Order	Status
Survey Questions	Complete
Task 1	Complete
Health Questionnaire	Complete
Task 2	Complete
Task 3	Complete
Task 4	Incomplete
Final Earnings After Completion	Incomplete

Next

Task 4 Instructions

Please turn up your volume and click the play button in the video below to watch instructions for the task. When the video is finished, click the Next button below to continue.

Next

Task Instructions





Task 4

Decision: 1 of 40

Show instructions

May							June							July							August							September											
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa					
				1	2		1	2	3	4	5	6		1	2	3	4									1			1	2	3	4	5						
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11				2	3	4	5	6	7	8	6	7	8	9	10	11	12		
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	17	18				9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	26	27				16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31							23	24	25	26	27	28	29	27	28	29	30			
31																																							

1 to 3  4 to 10	30% chance of \$45 in 7 days AND \$2 in 49 days 70% chance of \$2 in 7 days AND \$45 in 49 days
1 to 3  4 to 10	30% chance of \$45 in 7 days AND \$45 in 49 days 70% chance of \$2 in 7 days AND \$2 in 49 days



Submit

Task 4

Decision: 1 of 40

Show instructions

May							June							July							August							September									
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa			
				1	2		1	2	3	4	5	6		1	2	3	4								1			1	2	3	4	5					
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11				2	3	4	5	6	7	8	6	7	8	9	10	11	12
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18				9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25				16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31				23	24	25	26	27	28	29	27	28	29	30				
31																							30	31													

1 to 3  4 to 10	30% chance of \$45 in 7 days AND \$2 in 49 days 70% chance of \$2 in 7 days AND \$45 in 49 days
1 to 3  4 to 10	30% chance of \$45 in 7 days AND \$45 in 49 days 70% chance of \$2 in 7 days AND \$2 in 49 days

Submit

Payment for Task 4

Decision screen 1 was chosen for payment.

You selected the Bottom option.



The number 1 was chosen out of 10.

You will be paid \$45 in 7 days AND \$45 in 49 days.

Click the Next button below to continue.

Next

May							June							July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1	2		1	2	3	4	5	6		1	2	3	4									1								
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30				
31																					30	31												

<p>1 to 3</p>  <p>4 to 10</p>	<p>30% chance of \$45 in 7 days AND \$2 in 49 days</p> <p>70% chance of \$2 in 7 days AND \$45 in 49 days</p>
<p>1 to 3</p>  <p>4 to 10</p>	<p>30% chance of \$45 in 7 days AND \$45 in 49 days</p> <p>70% chance of \$2 in 7 days AND \$2 in 49 days</p>

Payment Information

You successfully finished the study on time, and will be paid as detailed below.

Final Payment

Task 1

Task 2

Task 3

Task 4

Session Date: 29 May 2020

The study is now complete. Any payments marked as payable today will be verified by research staff and sent within 24 hours. Once you have looked at your payment information you can close this browser window. You can always return to view this information by clicking on the custom web link sent in your invitation email.

For participating in this experiment, you will be paid \$5 today.

For Task 1 you will be paid based on the correct answer to the question within 14 days of December 1, 2020.

For Task 2 you will be paid \$6 on 29 May 2020.

For Task 3 you will be paid \$49 on 10 July 2020.

For Task 4 you will be paid \$45 on 05 June 2020 AND \$45 on 17 July 2020.

Payment Information

You successfully finished the study on time, and will be paid as detailed below.

Final Payment

Task 1

Task 2

Task 3

Task 4

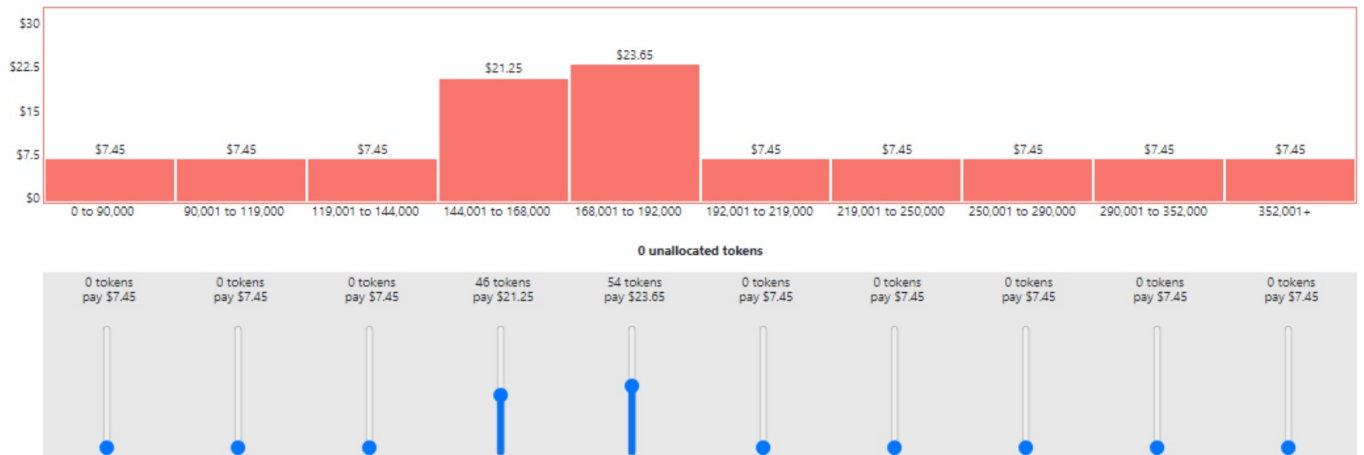
Question 8 was randomly selected for payment.

Your token allocation is displayed below.

You will be paid within 14 days of December 1, 2020 according to your token allocation.

We will verify the correct answer to this question using the first public report provided by the [US Centers for Disease Control and Prevention \(US CDC\)](#) after the date in the question.

How many people **65 years of age and older** in the United States will have **died** because of COVID-19 by **December 1, 2020**?



Show Percentages

Payment Information

You successfully finished the study on time, and will be paid as detailed below.

Final Payment

Task 1

Task 2

Task 3

Task 4

Decision screen 24 was randomly selected for payment.

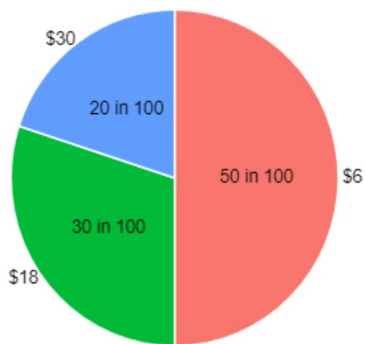
Your choice is displayed below.

You chose Right.

The random number chosen out of 100 is 31.

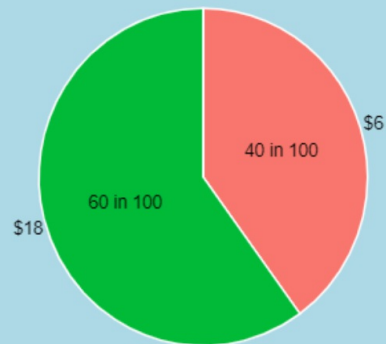
Based on your choice and the random number drawn, your earnings for this task are: \$6

Left



Win \$6 if number is 1 to 50
Win \$18 if number is 51 to 80
Win \$30 if number is 81 to 100

Right



Win \$6 if number is 1 to 40
Win \$18 if number is 41 to 100

Payment Information

You successfully finished the study on time, and will be paid as detailed below.

Final Payment

Task 1

Task 2

Task 3

Task 4

Decision screen 15 and row 4 were randomly selected for payment.

Your choice is displayed below

You chose the Right option.

Based on the random row drawn and your choice, your earnings are \$49 in 42 days.

May							June							July							August							September							
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	
					1	2		1	2	3	4	5	6																						
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12	
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19	
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26	
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30					
31																					30	31													

29 May 2020 (Today)

\$40 today

\$40 today

\$40 today

\$40 today

\$40 today

\$40 today

OR

OR

OR

OR

OR

OR

10 July 2020 (42 days from today)

\$42 in 42 days

\$43 in 42 days

\$46 in 42 days

\$49 in 42 days

\$54 in 42 days

Payment Information

You successfully finished the study on time, and will be paid as detailed below.

Final Payment

Task 1

Task 2

Task 3

Task 4

Decision screen 1 was chosen for payment.

You selected the Bottom option.

The number 1 was chosen out of 10.

You will be paid \$45 on 05 June 2020 AND \$45 on 17 July 2020.

May							June							July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
					1	2	1	2	3	4	5	6	1	2	3	4				1	2	3	4	5	6	7	8	1	2	3	4	5		
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30				26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30					
31																			30	31														

1 to 3	30% chance of \$45 in 7 days AND \$2 in 49 days
4 to 10	70% chance of \$2 in 7 days AND \$45 in 49 days
1 to 3	30% chance of \$45 in 7 days AND \$45 in 49 days
4 to 10	70% chance of \$2 in 7 days AND \$2 in 49 days

Online Appendix D: Instructions

What follows are the scripts used to create the video instructions. The video instructions followed these scripts as closely as possible, although subjects were presented only with the video version of the instructions and not the printed scripts below.

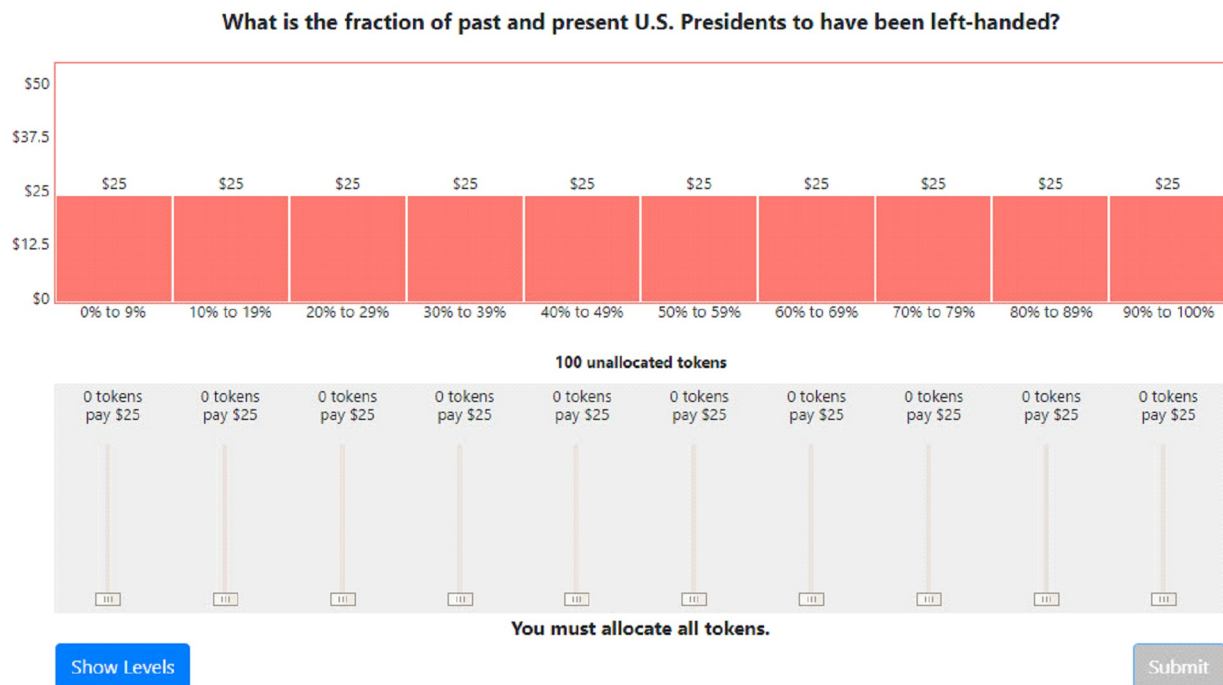
Beliefs Task Instructions

Task Overview

This is a task where you will be paid according to how accurate your beliefs are about certain things. You will be presented with some questions and asked to place bets on your beliefs about the answer to each question. You will be rewarded for your answer to one of these questions, so you should think carefully about your answer to each question. The question that is chosen for payment will be determined after you have made all decisions, and that process is described shortly.

Screenshot 1

To illustrate, consider the following question: What is the fraction of past and present U.S. Presidents to have been left-handed? In order to express your beliefs, you will be shown a screen on the computer like the one shown here:



You have 10 sliders to adjust, shown at the bottom of the screen, and you have 100 tokens to allocate across the sliders. Each slider allows you to allocate tokens to reflect your belief about the answer to this question. You must allocate all 100 tokens, and we always start with 0 tokens allocated to each slider. As you allocate tokens, by adjusting sliders, the payoffs displayed on the screen will change. Your earnings are based on the payoffs that are displayed after you have allocated all 100 tokens.

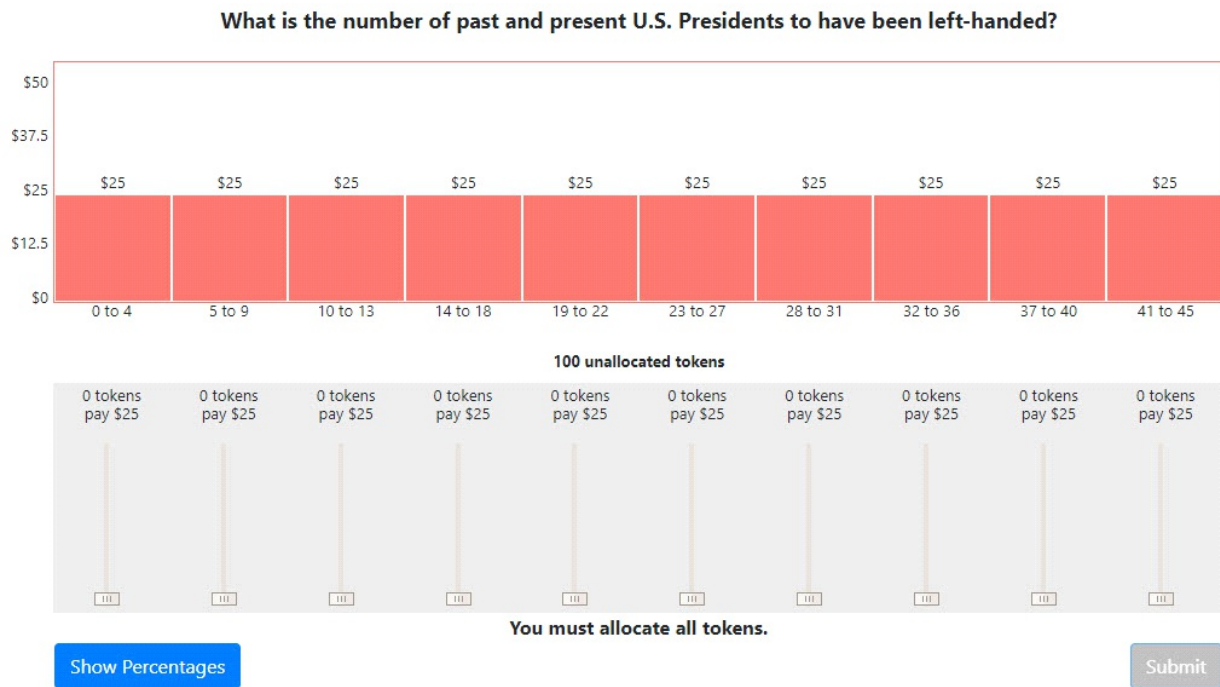
Where you position each slider depends on your beliefs about the correct answer to the question. Note that the bars above each slider correspond to that particular slider. In our example, the tokens you allocate to each bar will naturally reflect your beliefs about the fraction of U.S. Presidents that have been left-handed.

The first bar corresponds to your belief that the fraction of left-handed U.S. Presidents is 0% to 9%. The second bar corresponds to your belief that the fraction of left-handed U.S. Presidents is 10% to 19%. The third bar corresponds to your belief that the fraction is 20% to 29%, and so on. Each bar shows the amount of money you could earn if the true number of left-handed U.S. Presidents is in the interval (for example, 20% to 29%) shown under the bar.

Below the sliders, you can see a “Show Levels” button. If you click this button, the text below the bars will change to show you the levels, 0 to 4, 5 to 9, and so on, that correspond to the percentages, 0% to 9%, 10% to 19%, and so on, you can see in this image.

Screenshot 2

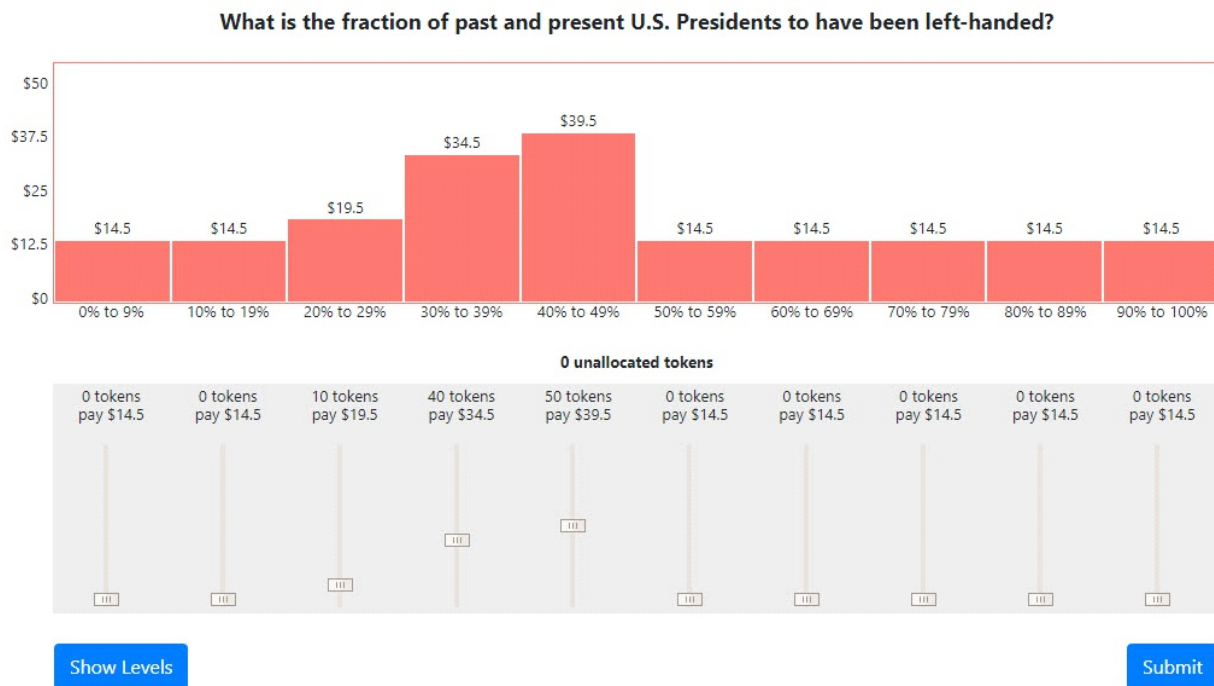
Here is what the display will look like if you click the “Show Levels” button:



You can click the “Show Percentages” button to return to seeing percentages, 0% to 9%, 10% to 19%, and so on, rather than levels, 0 to 4, 5 to 9, and so on. Some people may prefer to see percentages while others prefer levels. The choice of how to display the text below the bars, in levels or percentages, is yours and you can toggle between them by clicking the “Show Levels” and “Show Percentages” buttons.

Screenshot 3

To illustrate how you use these sliders, suppose you think there is a fairly good chance that the true answer is just under 50%. In other words, that the fraction of U.S. Presidents that are left-handed is under 50%. Then you might allocate 50 tokens with the slider for 40% to 49%, as shown here. So you can see that if indeed the true number is 40% to 49% you would now earn more money as you allocate more tokens with this slider. So if you do indeed believe that there is a higher chance of the number being 40% to 49%, you would have increased your expected earnings. In this example, if the true number is 40% to 49% you would earn \$39.50, and you would earn less than \$39.50 if the true number instead falls into any other range. Suppose you think there is also some chance that it is less than 40%, and could be 39% or less. Then you might allocate the rest of your tokens as shown here.

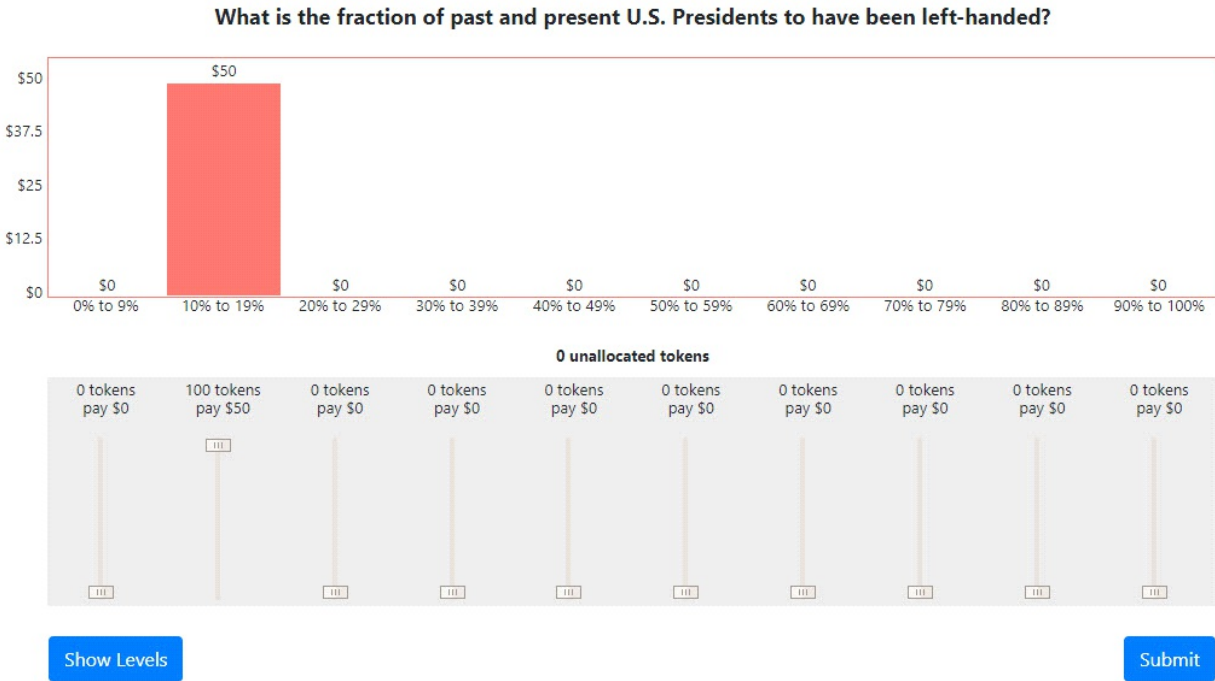


So here we show someone that allocated 50 tokens with the slider for 40% to 49%, 40 tokens with the slider for 30% to 39%, and 10 tokens with the slider for 20% to 29%. You can adjust this allocation as much as you want to best reflect your personal beliefs.

Your earnings depend on your reported beliefs and, of course, the true answer. In this case the true answer is that there are 8 left-handed U.S. Presidents out of 45, so the true fraction is 17.8%, and we would round that to 18%. So if you had reported these beliefs, you would have earned \$14.50.

Screenshot 4

What if you had put all of your eggs in the true basket, and allocated 100 tokens with the slider for 10% to 19%? Then you would have faced the earnings outcomes shown here.



Note the “good news” and “bad news” here. If you are absolutely certain that you know the true answer to the question, you can earn the maximum payoff, shown here as \$50. But if you are wrong, and the actual number had been 20%, then you would have earned nothing.

So it is up to you to balance the strength of your personal beliefs with the risk of them being wrong.

Summary

There are two important points for you to keep in mind when placing your bets:

- Your belief about the chances of each outcome is a personal judgement that depends on information you have about the different events. Some people might be experts on a certain issue, and others might not be very knowledgeable about it. Your personal beliefs will naturally reflect your knowledge.
- Your choices might also depend on your willingness to take risks or to gamble. There is no right choice for everyone. For example, in a horse race you might want to bet on the longshot since it will bring you more money if it wins. On the other hand, you might want to bet on the favorite since it is more likely to win something.

For each question, your choice will depend on two things: your judgment about how likely it is that each outcome will occur, and how much you like to gamble or take risks.

We used a trivia question about U.S. Presidents just for illustration. You will not be asked any trivia questions today.

When you are happy with your token allocation, you should click on the **Submit** button to confirm your choices and advance to the next question. Since there is a chance that any of the questions could be selected for payment, you should approach each question as if it is the one you will be paid for.

Task Earnings

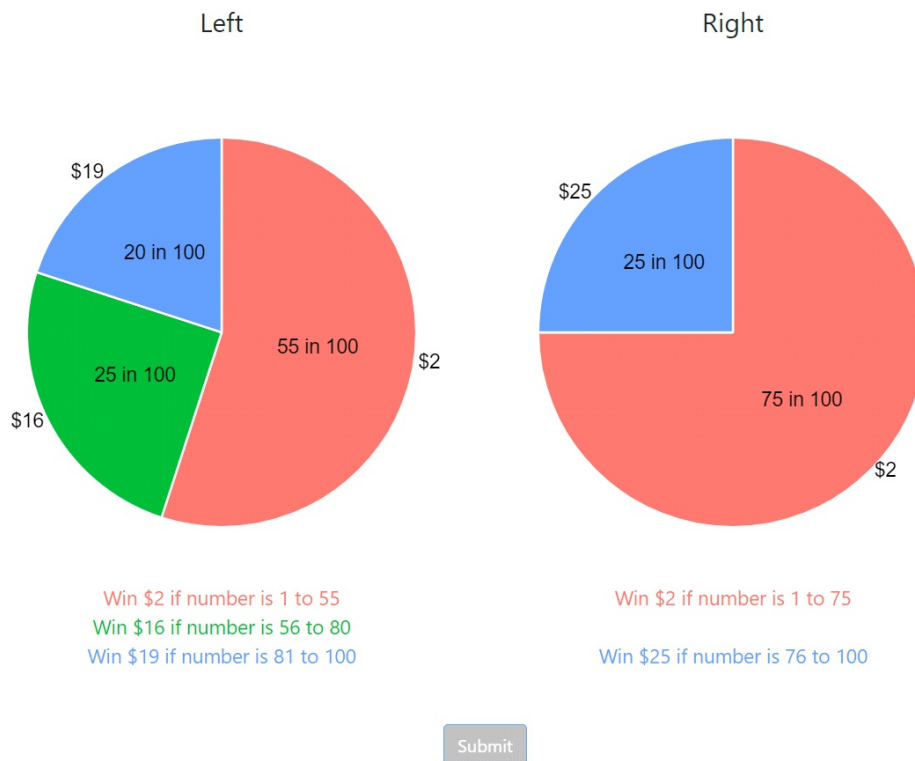
Once you are finished with the task, the computer will randomly select one of the questions that you just completed. The decision screen selected will be shown back to you and the computer will record your potential earnings on the basis of your token allocation for the selected question. Because each question is asking about events on future dates, we will only know the true outcome after that date in the question has passed. Once we have verified the true outcome, we will send you any additional earnings generated from this task within 14 days of the future date passing. The true outcome will be based on levels that are reported, not percentages. When it is appropriate, you will have the option to review the percentages implied by these levels by clicking on the “Show Percentages” button.

Recall that when you complete the study, you may revisit the custom web link sent in your invitation to view a payment receipt sheet for the incentivized task decisions selected for payment and the dates associated with them. Payments will be made via the primary or secondary method you indicated when you entered the study.

Atemporal Risk Task Instructions

This is a task where you will choose between prospects with varying prizes and chances of winning. On each computer screen you will be presented with a pair of prospects and you will need to choose one of them. There are 90 pairs of prospects in this task. For each pair of prospects, you should choose the prospect you prefer to play. You will actually get the chance to play **one** of the prospects you choose, and you will be paid according to the outcome of that prospect, so you should think carefully about which prospect you prefer.

Here is an example of what the computer display of such a pair of prospects might look like.



The outcome of the prospects will be determined by the computer drawing a random number from 1 and 100. Each number from 1 to 100 is equally likely to occur.

In the example, the prospect on the Left pays \$2 with a 55 in 100 (or 55%) chance, \$16 with a 25 in 100 (or 25%) chance and \$19 with a 20 in 100 (20%) chance. So if the random number drawn is between 1 and 55 you will be paid \$2, if the number is between 56 and 80 you will be paid \$16, and if the number is between 81 and 100 you will be paid \$19. The pink color in the pie chart corresponds to 55% of the area and illustrates the chances that the number drawn will be between 1 and 55 and your earnings will be \$2. The green area in the pie chart corresponds to 25% of the area and illustrates the chances that the number drawn will be between 56 and 80 and your earnings will be \$16. The blue area in the pie chart corresponds to 20% of the

area and illustrates the chances that the number drawn will be between 81 and 100 and your earnings will be \$19.

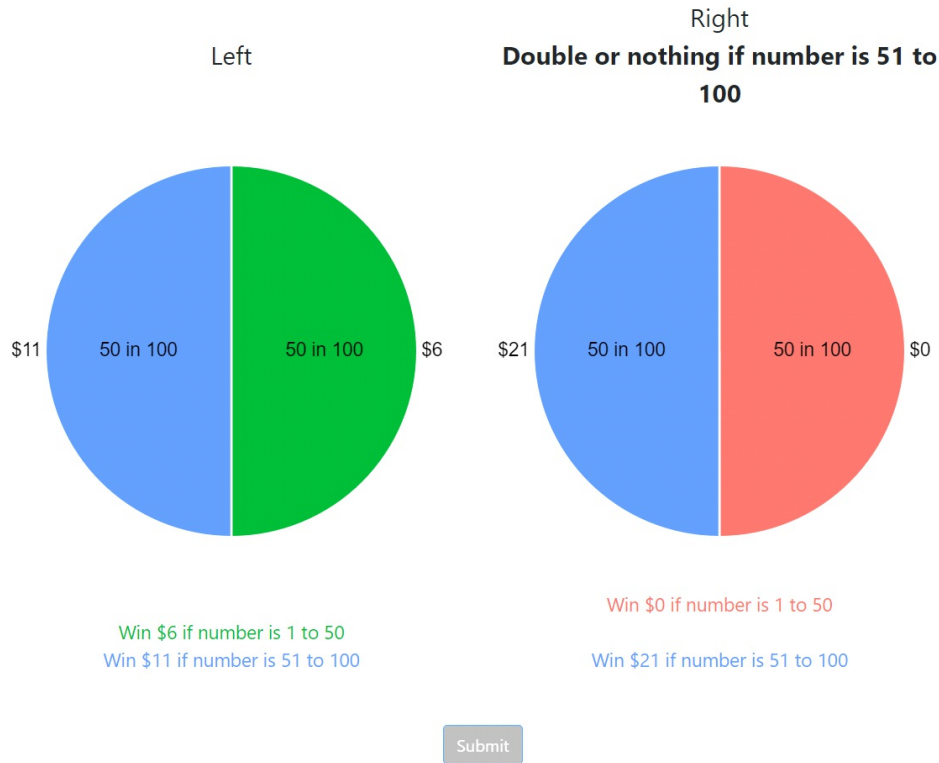
Now look at the prospect on the Right in the example. It pays \$2 with a 75 in 100 (75%) chance, and \$25 with a 25 in 100 (or 25%) chance. So if the random number drawn is between 1 and 75 you will be paid \$2, and if the number is between 76 and 100 you will be paid \$25. The pink color in the pie chart corresponds to 75% of the area and illustrates the chances that the number drawn will be between 1 and 75 and your earnings will be \$2. The blue area in the pie chart corresponds to 25% of the area and illustrates the chances that the number drawn will be between 76 and 100 and your earnings will be \$25.

Each pair of prospects is shown on a separate screen on the computer. On each screen, you should indicate which prospect you prefer to play by clicking on that prospect. The prospect you select will be highlighted in blue. If you want to change your choice, just click the other prospect. When you are happy with your choice, click the **Submit** button.

You could also get a pair of prospects in which one of the prospects will give you the chance to play “Double or Nothing.” For instance, the prospect on the Right in this screen image pays “Double or Nothing” if the randomly drawn number is 51 to 100. The right pie chart indicates that there is a 1 in 50 (or 50%) chance that you get \$0. So if the randomly drawn number is between 1 and 50 you will be paid \$0. However, if the number is between 51 and 100, the computer will toss a fair coin to determine if you get double the amount listed next to the blue area of the pie chart (\$21). If the virtual coin comes up Heads you get \$42, otherwise you get nothing. The prizes listed for a particular prospect refer to the amounts **before** any “Double or Nothing” coin toss.

For instance, suppose you picked the prospect on the Left in this example. If the random number drawn was 37, you would get \$6; if it was 93, you would get \$11.

If you picked the prospect on the Right and the random number drawn was 37, you would get \$0; if instead it was 93, the computer would toss a virtual coin to determine if you get “Double or Nothing.” If the virtual coin comes up Heads then you get \$42. However, if it comes up Tails you get nothing from your chosen prospect.



It is also possible that you will be given a prospect in which there is a “Double or Nothing” option no matter what random number is drawn. This screen image illustrates this possibility. The prospect on the Right in the example pays “Double or Nothing” for any number that is randomly drawn by the computer. So if you select the prospect on the Right and the computer selects a number between 1 and 50 the computer will toss a virtual coin to see whether you get \$0 or \$12 (double \$6). If the random number selected is between 51 and 100 the computer will toss a virtual coin to see whether you get \$0 or \$42 (double \$21).



Submit

When you are finished with the task, you will be paid for one of your choices. The computer will first randomly select one of the 90 choices you made. The decision screen selected will be shown back to you. Next the computer will randomly select a number from 1 to 100, where each number is equally likely to be drawn. That number will then determine your payment for this task. If that decision screen happens to involve a “Double or Nothing,” the computer will then toss a fair coin to determine your payment.

Therefore, your earnings for this task are determined by four things:

- by which prospect you select, the Left or the Right, for each of these 90 pairs;
- by which prospect pair is randomly chosen to be played out in the set of 90 such pairs;
- by the outcome of that prospect when the computer randomly selects a number from 1 to 100; and
- by the outcome of a virtual coin toss if the chosen prospect outcome is of the “Double or Nothing” type.

Which prospects you prefer is a matter of personal taste. Please make your choices by thinking carefully about each prospect.

After successful completion of the study, payments for participation and any additional earnings from this task and the other tasks will be determined and paid at the appropriate date. Payments will be made via the primary or secondary method you indicated when you entered the study.

Discounting Task Instructions

Task Overview

In this task you will choose between different amounts of money available at different times. You will need to make 100 choices in total. For each choice you will decide between a smaller amount of money which is available sooner and a larger amount of money which is available later. One of your 100 choices will be selected at random for payment and you will receive the amount of money you chose at the appropriate date.

All of these choices will be made on a computer.

Screenshot 1

Here is an example of what the computer display might look like:

May							June							July							August							September						
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa
				1		2	1	2	3	4	5	6	1	2	3	4								1	1	2	3	4	5					
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26
24	25	26	27	28	29	30	28	29	30	26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30								
31													30	31																				

1 May 2020 (Today)

\$30 today
 \$30 today
 \$30 today
 \$30 today
 \$30 today

OR
 OR
 OR
 OR
 OR

15 May 2020 (14 days from today)

\$31 in 14 days
 \$32 in 14 days
 \$33 in 14 days
 \$34 in 14 days
 \$35 in 14 days

Submit

You must select a choice in each of the rows above.

For the purpose of explaining this task, assume for the moment that today is 4 May 2020. At the top of the display is a calendar showing you today's date in a black box (4 May 2020). This date is also highlighted in pink and a future date is highlighted in green (18 May 2020). Below the calendar are two columns: a column on the left with amounts of money available at an earlier date (today) and a column on the right with amounts of money available at a later date (in 14 days from today). You need to make 5 choices on this screen. Each choice appears on a different row.

In the first row, you need to choose between receiving \$30 today or \$31 in 14 days from today. Note that \$30 is the smaller of the two amounts but it is available today. \$31 is the larger of the two amounts but it is only available after 14 days. Suppose that you prefer \$30 today over \$31 in 14 days from today. To choose \$30 today just click this amount in the first row of the left column.

Suppose instead that you prefer \$31 in 14 days rather than \$30 today. To choose \$31 in 14 days just click this amount in the first row of the right column.

Once you have made your choice on the first row you can move on to the other rows on the screen. You need to make 5 choices on the screen before you can move on to the next set of 5 choices on a new screen. Once you have made all of your choices on the screen you can click the **Submit** button to move on to the next screen.

You will need to make 100 choices in total across 20 screens. The dollar amounts change on each row of each screen. In addition, the times for delivery of the dollar amounts change across screens. For example, on this screen, you had to choose between an amount of money available today and an amount of money available in 14 days. On a different screen, you may need to choose between an amount of money available in 7 days and another amount of money available in 21 days. So please pay careful attention when making your choices.

Task Earnings

When you are finished with the task, you will be paid for one of your choices. The computer will first randomly select one of the 20 decision screens that you just completed. The decision screen selected will be shown back to you. Next the computer will randomly select a number from 1 to 5, where each number is equally likely to be drawn. The number drawn will determine the row that is selected. You will be paid for the choice that you made on that row on the date listed for that choice.

Screenshot 2

For example, if this screen was the one selected for payment, and the randomly drawn number was 3, we would look at the third row to determine your payment. If you chose \$30 today, you will be paid \$30 within 24 hours of finishing the study. If you chose \$33 in 14 days then you will be paid \$33 in 14 days.

Note that the option you prefer on each row is a matter of personal taste. Please make your choices by thinking carefully about each option. Since there is a chance that any of your 100 choices could be selected for payment, you should approach each choice as if it is the one that you will be paid for.

After successful completion of the study, payments for participation and any additional earnings from this task and the other tasks will be determined and paid at the appropriate date. Payments will be made via the primary or secondary method you indicated when you entered the study.

Intertemporal Risk Task Instructions

Task Overview

In this task you will make a number of choices between two options that you can think of as the TOP and BOTTOM options.

You will need to make 40 choices in total across 40 screens. On each screen, you should choose the option you prefer.


The outcome of each option will be determined by the draw of a random number from 1 to 10. Each number from 1 to 10 is equally likely to occur.

Screenshot 1

An example of a choice that you will need to make is shown here.

May							June							July							August							September																
Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa	Su	Mo	Tu	We	Th	Fr	Sa										
				1	2			1	2	3	4	5	6			1	2	3	4														1							1	2	3	4	5
3	4	5	6	7	8	9	7	8	9	10	11	12	13	5	6	7	8	9	10	11	2	3	4	5	6	7	8	6	7	8	9	10	11	12										
10	11	12	13	14	15	16	14	15	16	17	18	19	20	12	13	14	15	16	17	18	9	10	11	12	13	14	15	13	14	15	16	17	18	19										
17	18	19	20	21	22	23	21	22	23	24	25	26	27	19	20	21	22	23	24	25	16	17	18	19	20	21	22	20	21	22	23	24	25	26										
24	25	26	27	28	29	30	28	29	30					26	27	28	29	30	31	23	24	25	26	27	28	29	27	28	29	30														
31																																												

1 to 2




3 to 10

20% chance of \$30 in 7 days AND \$3 in 21 days

80% chance of \$3 in 7 days AND \$30 in 21 days

1 to 2



3 to 10

20% chance of \$30 in 7 days AND \$30 in 21 days

80% chance of \$3 in 7 days AND \$3 in 21 days

Submit

In the example, the TOP option pays \$30 in 7 days AND \$3 in 21 days if the number is 1 or 2. It pays \$3 in 7 days AND \$30 in 21 days if the number is 3 to 10.

The BOTTOM option pays \$30 in 7 days AND \$30 in 21 days if the number is 1 or 2. It pays \$3 in 7 days AND \$3 in 21 days if the number is 3 to 10.

Task Earnings

When you are finished with the task, you will be paid for one of your choices. The computer will first randomly select one of the 40 choices you made. The decision screen selected will be shown back to you. Next the computer will randomly select a number from 1 to 10, where each number is equally likely to be drawn. That number will then determine your payment for this task.

Screenshot 2

If this example is selected for payment and you chose the TOP option, and if the randomly selected number is 8, then you will be paid \$3 in 7 days AND \$30 in 21 days.

By contrast, if this example is selected for payment and you chose the BOTTOM option, and if the randomly selected number is 5, then you will be paid \$3 in 7 days AND \$3 in 21 days.

Note that the option you prefer is a matter of personal taste. Please make your choices by thinking carefully about each option. Since there is a chance that any of your 40 choices could be selected for payment, you should approach each choice as if it is the one you will be paid for.

After successful completion of the study, payments for participation and any additional earnings from this task and the other tasks will be determined and paid at the appropriate date. Payments will be made via the primary or secondary method you indicated when you entered the study.

Online Appendix E: Survey Questions

A. Demographics Survey

General Page

age

What is your current age?

[selected from dropdown]

DROP DOWN SELECTION VALUES (18...80)

gender

Which of the following gender groups do you identify with?

[select one]

Female

Male

Other

Prefer not to Answer

location

Where are you currently taking part this survey? That is, what CITY and STATE/PROVINCE are you currently in?

[User text input]

relationship

What relationship status describes you currently?

[select one]

Single and never married

In a relationship, but not married

Married

Separated, divorced, or widowed

Other

income_last_month

In the last month, what was your total income from all sources?

[User text input]

income_day_received

On what day do you typically receive your income each month?

[User text input]

expenditure_daily

How much do you typically spend each day using cash and your debit card?

[User text input]

financial_situation

What is your current (TODAY's) financial situation on the following scale?

[select one]

Very broke

Broke

Neither broke nor in good shape

In good shape

In very good shape

USA Page

usa_race

Which of the following categories best describes you?

[select one]

White or Caucasian

Black or African American

African

Asian-American

Asian

Hispanic-American

Hispanic

Mixed-Race / Multiracial

Native Hawaiian or Other Pacific Islander

Other

usa_race_other

please specify (optional)

usa_major

What is your major?

[select all that apply]

Accounting

Biological Sciences

Economics

Math, Computer Sciences, or Physical Sciences

Finance

Social Sciences or History

Business Administration, other than Accounting, Economics, or Finance

Humanities

Education

Psychology

Engineering

Health Professions

Public Affairs or Social Services

Does Not Apply

Other

usa_major_other

please specify (optional)

usa_class_standing

What is your class standing?

[select one]

Freshman

Sophomore

Junior

Senior

Masters

Doctoral

Does not apply

usa_class_standing_other
please specify (optional)

usa_expected_education
What is the highest level of education you expect to complete?
[select one]
Associate's degree
Bachelor's degree
Master's degree
Doctoral degree
First professional degree

usa_father_education
What was the highest level of education that your father (or male guardian) completed?
[select one]
Less than High School
GED or High School Equivalency
High School
Vocational or Trade School
College or University
Don't know
Not applicable

usa_mother_education
What was the highest level of education that your mother (or female guardian) completed?
[select one]
Less than High School
GED or High School Equivalency
High School
Vocational or Trade School
College or University
Don't know
Not applicable

usa_reported_gpa
On a 4-point scale, what is your current GPA if you are doing a Bachelor's degree, or what was it when you did a Bachelor's degree? This GPA should refer to all of your coursework, not just the current year.
[select one]
Between 3.75 and 4.0 GPA (mostly A's)
Between 3.25 and 3.74 GPA (about half A's and half B's)
Between 2.75 and 3.24 GPA (mostly B's)
Between 2.25 and 2.74 GPA (about half B's and half C's)
Between 1.75 and 2.24 GPA (mostly C's)
Between 1.25 and 1.74 GPA (about half C's and half D's)
Less than 1.25 GPA (mostly D's or below)
Have not taken courses for which grades are given

usa_reside
Where do you live now? That is, where do you stay most often?
[select one]

Your own place (apartment, house, condo, etc.)
Parent or Guardian's home
Another's home (non-parental relative's or non-related adult's home)
Group living arrangement (dormitory, barracks, group home, etc.)
Homeless (no regular place to stay)
Other

usa_reside_other
please specify (optional)

SA Page

rsa_race
In what population group do you classify yourself?
[select one]
Black / African
Coloured
Indian
White
Prefer not to answer
Other

rsa_race_other
please specify (optional)

rsa_home_type
Which of the following best describes your home?
[select one]
Stand Alone House
Town House / Semi Detached House
Flat in Block of Flats
Traditional Dwelling / Hut
House / Room in Back Yard
Shack in Back Yard
Informal Dwelling / Shack Not in Back Yard
Tent / Caravan

rsa_household_members
How many people live in your household? Include yourself, your spouse, and any dependents. Do not include your parents or roommates unless you claim them as dependents (regardless of your living situation, always include yourself as "1")
DROP DOWN SELECTION VALUES (1...15+)

USA Page

usa_household_members

How many people live in your household? Include yourself, your spouse, and any dependents. Do not include your parents or roommates unless you claim them as dependents (regardless of your living situation, always include yourself as "1")

DROP DOWN SELECTION VALUES (1...15+)

usa_household_income

Please select the category below that best describes the total amount of INCOME earned last year by the people in YOUR HOUSEHOLD (as "household" is defined in the previous question). Consider all forms of income, including: salaries, tips, interest and dividend payments, scholarship support, student loans, parental support, social security, alimony, child support, and others.

[select one]

\$15,000 or under
\$15,001 - \$25,000
\$25,001 - \$35,000
\$35,001 - \$50,000
\$50,001 - \$65,000
\$65,001 - \$80,000
\$80,001 - \$100,000
\$100,001 - \$150,000
Over \$150,000
Don't know
Prefer to not answer

usa_parent_income

Please select the category below that best describes the total amount of INCOME earned last year by YOUR PARENTS / GUARDIANS. Again, consider all forms of income, including: salaries, tips, interest and dividend payments, scholarship support, student loans, parental support, social security, alimony, child support, and others.

[select one]

\$15,000 or under
\$15,001 - \$25,000
\$25,001 - \$35,000
\$35,001 - \$50,000
\$50,001 - \$65,000
\$65,001 - \$80,000
\$80,001 - \$100,000
\$100,001 - \$150,000
Over \$150,000
Don't know
Prefer to not answer

usa_religious_beliefs

How would you characterize your religious beliefs? Please select the option that best describes your beliefs.

[select one]

Atheism
Buddhism
Christianity - Baptist
Christianity - Catholic
Christianity - Lutheran

Christianity - Methodist
Christianity - Other
Hinduism
Islam
Judaism
Nonreligious or Agnostic
Prefer to not answer
Other

religious_beliefs_other
please specify (optional)

General Page

employment

What is your current employment status?

[select one]

Employed - Full Time (Fixed Salary Per Month)

Employed - Informal Sector / Part Time (Non-Fixed Salary Per Month)

Unemployed and currently looking for work

Unemployed and NOT currently looking for work

Home Duties

Full-Time Student

Retired

Self Employed

Unable to work

hyp_risk

How do you see yourself: are you a person who is fully prepared to take risks or do you try to avoid taking risks? Please select an option on the scale, where 0 means "not at all willing to take risks" and 10 means "very willing to take risks".

[bipolar matrix with 11 response spaces]

0 - Not at All Willing to Take Risks

1

2

3

4

5

6

7

8

9

10 - Very Willing to Take Risks

General Page

rate_

Please read through the following list of statements. For each statement, tick the box that best describes you.

[Responses Are: "Rarely/Never", "Occasionally", "Often", "Almost Always"]

[select one per item]

I plan tasks carefully

I do things without thinking

I make up my mind quickly (I decide what to do quickly)
I am happy-go-lucky (I am easy going, I am carefree)
I don't "pay attention"
I have "racing" thoughts (I have quickly changing thoughts that I can't stop or control)
I plan trips well ahead of time (trips doesn't only mean holidays, or long-distance journeys)
I am self-controlled
I concentrate easily
I save regularly
I "squirm" at speeches or meetings (I have trouble keeping still at speeches or meetings)
I think carefully about things
I plan for job security (I think about what I need to do to make sure I am employed or have an income in the future)
I say things without thinking
I like to think about complex problems
I decide to change jobs (this means leaving a job, not losing it)
I act "on impulse"
I get easily bored when solving thought problems (I get easily bored when working on games of thought like riddles and number games)
I act on the spur of the moment (I act without thinking)
I am a steady thinker (I can think about one thing without getting distracted)
I decide to change where I live
I buy things on impulse
I can only think about one problem at a time
I change hobbies (hobbies include sports and other recreational activities)
I spend or buy more on credit than I earn
I have outside thoughts when thinking (I have distracting or unintended thoughts when I'm trying to think about something else)
I am more interested in the present than the future (I am more concerned about the present than the future)
I am restless at talks or in church
I like puzzles (I like games and tasks that require thinking about one thing for some time)
I plan for the future

B. Health Questionnaire

General Page

covid_cause

COVID-19 is caused by:

[select one]

Bacterial infection

Insect bite

Viral infection

Animals

I don't know

covid_spread

COVID-19 is spread by direct contact with the virus from:

[Select all that apply]

Infected persons coughing or sneezing

By being in a public gathering where there is an infected person

Virus-contaminated surfaces

Touching your face after you have been in contact with an infected person

I don't know

covid_incubation

What is the average length of time between a person's becoming infected with COVID-19 and experiencing symptoms (taking into account that some people become infected and never show symptoms)?

[select one]

Immediately

After 1-2 days

After 2-14 days

After 15-20 days

I don't know

covid_symptoms

Which of the following best describes the symptoms of COVID-19?

[Select all that apply]

Body pain

Sweating

Shortness of breath

Headaches

Cough

Running nose

Sneezing

Red-itchy eyes

Fever

Diarrhea

I don't know

covid_prevention

Prevention of COVID-19 infection is best achieved by:

[Select all that apply]

Covering your mouth with a flexed elbow when coughing

Using gloves

Using face mask
Washing your hands regularly with soap for 20 seconds
I don't know

covid_behaviors

Have you been doing any of the following during the past week as a result of the COVID-19 emergency?

[Select all that apply]

Covering coughs or sneezes with a tissue or flexed elbow

Wearing hand gloves

Using face mask

Using hand sanitizer

Washing my hands more frequently

Staying in my house and decreasing my social interaction

Self-isolating

I haven't taken any precautions yet

Other

covid_behaviors_other

please specify (optional)

USA Page

usa_covid_personal_risk

How do you rate your PERSONAL RISK of contracting COVID-19?

[select one]

Very high risk

High risk

Moderate risk

Low risk

Very low risk

usa_covid_personal_risk_factors

Why do you believe that you are at the PERSONAL LEVEL of risk you indicated above?

[Select all that apply]

I am in a young age group

I have underlying medical conditions

I wash my hands regularly

I smoke

I work in a high-risk environment (hospital, police station, essential services)

My home environment places me at risk

I am self-isolating

I am using gloves

I am in a high-risk age group

I am generally healthy

I use a face mask

I don't know

Other

usa_covid_personal_risk_factors_other

please specify (optional)

usa_covid_personal_risk_

Do you feel the level of risk in contracting COVID-19 for each of the following is HIGHER or LOWER than your PERSONAL LEVEL of risk indicated above?

[Responses Are: "HIGHER than my personal risk", "About the SAME as my personal risk", "LESS than my personal risk"]

[select one per item]

The World

The United States

My State

My Neighborhood

My Family

usa_experts_confidence

On the 7-point scale below, where 1 means "not at all" and 7 means "completely", how confident are you that the estimates of COVID-19 cases and deaths published on a rolling basis by the US Center for Disease Control (CDC) tend to accurately reflect reality?

1 – Not at all

2

3

4

5

6

7 – Completely

usa_covid_information

Where do you get most of your information on COVID-19?

[select all that apply]

Local television

ABC

CBS

NBC

PBS

FOX News

CNN

MSNBC

i24 News

NEWSMAX

Late-Night Comedy (Daily Show, Tonight Show, John Oliver etc.)

Spanish-language tv

Non-partisan radio

Conservative talk radio

Liberal talk radio

US Newspapers (print or online)

International Newspapers (includes The Economist)

Social media

News websites or mobile apps

Government sources

Spouse or children

Personal doctor

Friends

Family

Scientific journals

I don't know

Other

usa_information_confidence

On the 7-point scale below, where 1 means "very low" and 7 means "very high", what level of confidence do you have in the general accuracy of reporting about COVID-19 you get from the information source that you consult most often when you want to find about the current course of the disease?

- 1 – Very low
- 2
- 3
- 4
- 5
- 6
- 7 – Very high

usa_covid_information_other

please specify (optional)

usa_covid_one_month

When thinking about COVID-19 here in the United States, which of the following do you think is most likely to happen over the next month?

[select one]

- We will be over the worst of it - things will begin to improve
- The situation will remain largely the same as it is now
- The worst is yet to come - things will start to get worse
- I don't know

usa_covid_peak_atlanta

Will the Atlanta metropolitan area reach its peak rate of COVID-19 infection before or after the United States reaches its peak rate?

[select one]

- Before
- At the same time
- After
- I don't know

SA Page

rsa_covid_personal_risk

How do you rate your PERSONAL RISK of contracting COVID-19?

[select one]

- Very high risk
- High risk
- Moderate risk
- Low risk
- Very low risk

rsa_covid_personal_risk_factors

Why do you believe that you are at the PERSONAL LEVEL of risk you indicated above?

[Select all that apply]

- I am in a young age group
- I have underlying medical conditions

I wash my hands regularly
I smoke
I work in a high-risk environment (hospital, police station, essential services)
My home environment places me at risk
I am self-isolating
I am using gloves
I am in a high-risk age group
I am generally healthy
I use a face mask
I don't know
Other

rsa_covid_personal_risk_factors
_other
please specify (optional)

rsa_covid_personal_risk_
Do you feel the level of risk in contracting COVID-19 for each of the following is HIGHER or LOWER than your PERSONAL LEVEL of risk indicated above?
[Responses Are: "HIGHER than my personal risk", "About the SAME as my personal risk", "LESS than my personal risk"]
[select one per item]
The World
South Africa
My Province
My Neighborhood
My Family

rsa_experts_confidence
On the 7-point scale below, where 1 means "not at all" and 7 means "completely", how confident are you that the estimates of COVID-19 cases and deaths published on a rolling basis by the South African Department of Health tend to accurately reflect reality?
1 – Not at all
2
3
4
5
6
7 – Completely

rsa_covid_information
Where do you get most of your information on COVID-19?
[select all that apply]
Local television
Satellite television: South African stations
Satellite television: International stations (CNN, Al Jazeera, etc.)
Radio
South African newspapers (print or online)
International newspapers (includes the economist)
Social media
News websites or mobile apps
Government sources

Spouse or children
Personal doctor
Friends
Family
Scientific journals
I don't know
Other

rsa_information_confidence

On the 7-point scale below, where 1 means "very low" and 7 means "very high", what level of confidence do you have in the general accuracy of reporting about COVID-19 you get from the information source that you consult most often when you want to find about the current course of the disease?

1 – Very low
2
3
4
5
6
7 – Very high

rsa_covid_information_other

please specify (optional)

rsa_covid_one_month

When thinking about COVID-19 here in South Africa, which of the following do you think is most likely to happen over the next month?

[select one]

We will be over the worst of it - things will begin to improve
The situation will remain largely the same as it is now
The worst is yet to come - things will start to get worse
I don't know

rsa_covid_peak_capetown

Will the Cape Town metropolitan area reach its peak rate of COVID-19 infection before or after South Africa reaches its peak rate?

[select one]

Before
At the same time
After
I don't know

General Page

covid_media_exaggerated

I believe the threat from COVID-19 is exaggerated in the media on which I mainly rely for news:

[select one]

Strongly agree
Agree
Neutral
Disagree
Strongly disagree

covid_meida_overload

I feel there is far too much information in the media on which I mainly rely for news, and I can't keep up with it all:

[select one]

Strongly agree

Agree

Neutral

Disagree

Strongly disagree

covid_duration

This whole COVID-19 crisis will be over in the next:

[select one]

Few days

Few weeks

Few months

Will last at least 12 months

I don't know

covid_medication

Is there currently a medication to treat COVID-19?

[select one]

Yes

No

I don't know

covid_cure

Is there currently a cure for COVID-19?

[select one]

Yes

No

I don't know

covid_vaccine

Governments and pharmaceutical companies will develop a vaccine within:

[select one]

The next 6 months

Within one year

Within 18 months

After the next 12 to 18 months

I don't know

covid_diminish_income

If you are required to stay quarantined at home, does this affect your income?

[select one]

Yes, a lot

Yes, a little

No

covid_test_positive

Do you personally know anyone who has tested positive for COVID-19?

[select one]

Yes
No

covid_test_positive_relationship

If you do know someone that tested positive for COVID-19, what is your relationship to those individuals?
[select all that apply]

Not applicable
Family
Friend
Neighbor
People at work
Child
Partner

covid_test_self

Have you been tested for COVID-19?
[select one]

Yes
No

covid_exposed_actions

If you do start showing symptoms and you suspect you may have been exposed to COVID-19, what would be your immediate course of action?

[Select all that apply]

Isolate myself
Call the COVID-19 hotline
Contact my personal doctor
Go to the hospital emergency department
Post the news to my social media
Alert my employer
Treat it like I would any flu
I don't know
Other

covid_exposed_actions_other

please specify (optional)

covid_int_travel_30days

Have you traveled out of the country in the last 30 days?
[select one]

Yes
No

General Page

anxiety_

Over the last 2 weeks, how often have you been bothered by the following problems?

[Responses are: "Not At All", "Several Days", "More Than Half the Days", "Most of the Days"] [select one per item]

Feeling nervous, anxious, or on edge
Not being able to stop or control worrying
Worrying too much about different things

Trouble relaxing

Being so restless that it's hard to sit still

Becoming easily annoyed or irritable

Feeling afraid as if something awful might happen

anxiety_difficulty

If you checked off any of problems above, how difficult have these problems made it for you to do your work, take care of things at home, or get along with other people?

[select one]

I did not check off any problems above

Not difficult at all

Somewhat difficult

Very difficult

Extremely difficult

General Page

depression_

Over the last 2 weeks, how often have you been bothered by any of the following problems?

[Responses are: "Not At All", "Several Days", "More Than Half the Days", "Most of the Days"] [select one per item]

Little interest or pleasure in doing things

Feeling down, depressed, or hopeless

Trouble falling or staying asleep, or sleeping too much

Feeling tired or having little energy

Poor appetite or overeating

Feeling bad about yourself or that you are a failure or have let yourself or your family down

Trouble concentrating on things, such as reading the newspaper or watching television

Moving or speaking so slowly that other people could have noticed. Or the opposite being so fidgety or restless that you have been moving around a lot more than usual

Thoughts that you would be better off dead, or of hurting yourself

depression_difficulty

If you checked off any problems above, how difficult have these problems made it for you to do your work, take care of things at home, or get along with other people?

[select one]

I did not check off any problems above

Not difficult at all

Somewhat difficult

Very difficult

Extremely difficult

Online Appendix F: Task Parameters

A. Beliefs Task

NOTE: Each line in this section is too long fit well so each line is wrapped and a blank line separates each individual line.

bin1	bin2	bin3	bin4	bin5	bin6	bin7	bin8	bin9	bin10	bin_button	
	alt1	alt2	alt3	alt4	alt5	alt6	alt7	alt8	alt9	alt10	alt_b
utton		gid	qid	tokens		alpha		delta		currency	pay_b
y	text	alt_text									

0 to 6,100,000 6,100,001 to 6,390,000 6,390,001 to 6,610,000
 6,610,001 to 6,800,000 6,800,001 to 6,980,000 6,980,001
 to 7,160,000 7,160,001 to 7,360,000 7,360,001 to 7,600,000
 7,600,001 to 7,940,000 7,940,001+ 0% to 1.86%
 1.86% to 1.95% 1.95% to 2.02% 2.02% to 2.07% 2.07% to 2.13%
 2.13% to 2.18% 2.18% to 2.24% 2.24% to 2.32% 2.32% to 2.42%
 2.42% to 100% Show Levels g1_usa g1q0 100 15 15
 \$ within 14 days of August 30, 2020 How many people in
 the United States will be detected as having been infected at
 some time, with or without symptoms, by COVID-19 by August 30,
 2020? What percentage of people in the United States will be
 detected as having been infected at some time, with or without
 symptoms, by COVID-19 by August 30, 2020?

0 to 5,600,000 5,600,001 to 5,870,000 5,870,001 to 6,080,000
 6,080,001 to 6,250,000 6,250,001 to 6,420,000 6,420,001
 to 6,590,000 6,590,001 to 6,780,000 6,780,001 to 7,000,000
 7,000,001 to 7,320,000 7,320,001+ 0% to 1.71%
 1.71% to 1.79% 1.79% to 1.85% 1.85% to 1.91% 1.91% to 1.96%
 1.96% to 2.01% 2.01% to 2.07% 2.07% to 2.13% 2.13% to 2.23%
 2.23% to 100% Show Levels g1_usa g1q1 100 15 15
 \$ within 14 days of August 30, 2020 How many people in
 the United States will be detected as having been infected at
 some time, with or without symptoms, by COVID-19 by August 30,
 2020? What percentage of people in the United States will be
 detected as having been infected at some time, with or without
 symptoms, by COVID-19 by August 30, 2020?

0 to 6,600,000 6,600,001 to 6,880,000 6,880,001 to 7,080,000
 7,080,001 to 7,260,000 7,260,001 to 7,420,000 7,420,001
 to 7,590,000 7,590,001 to 7,780,000 7,780,001 to 8,000,000
 8,000,001 to 8,310,000 8,310,001+ 0% to 2.01%
 2.01% to 2.1% 2.1% to 2.16% 2.16% to 2.21% 2.21% to 2.26%
 2.26% to 2.31% 2.31% to 2.37% 2.37% to 2.44% 2.44% to 2.53%
 2.53% to 100% Show Levels g1_usa g1q2 100 15 15
 \$ within 14 days of August 30, 2020 How many people in
 the United States will be detected as having been infected at
 some time, with or without symptoms, by COVID-19 by August 30,
 2020? What percentage of people in the United States will be
 detected as having been infected at some time, with or without
 symptoms, by COVID-19 by August 30, 2020?

0 to 7,000,000 7,000,001 to 7,300,000 7,300,001 to 7,510,000

7,510,001 to 7,700,000	7,700,001 to 7,880,000	7,880,001 to 8,070,000	8,070,001 to 8,260,000	8,260,001 to 8,500,000
8,500,001 to 8,830,000	8,830,001+	0% to 2.13%	2.13% to 2.23%	2.23% to 2.29%
2.29% to 2.35%	2.35% to 2.4%	2.4% to 2.46%	2.46% to 2.52%	2.52% to 2.59%
2.59% to 2.69%	2.69% to 100%	Show Levels	g1_usa	g1q3
100	15	15	\$	within 14 days of August 30, 2020

How many people in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**? What percentage of people in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

0 to 793,000	793,001 to 831,000	831,001 to 859,000	859,001 to 884,000	884,001 to 907,000
907,001 to 931,000	931,001 to 957,000	957,001 to 988,000	988,001 to 1,030,000	1,030,001+
0% to 1.86%	1.86% to 1.95%	1.95% to 2.01%	2.01% to 2.07%	2.07% to 2.13%
2.13% to 2.18%	2.18% to 2.24%	2.24% to 2.32%	2.32% to 2.42%	2.42% to 100%
Show Levels	g2_usa	g2q0	100	15
15	\$	within 14 days of August 30, 2020		

How many people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

What percentage of people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

0 to 728,000	728,001 to 764,000	764,001 to 790,000	790,001 to 813,000	813,001 to 835,000
835,001 to 857,000	857,001 to 881,000	881,001 to 910,000	910,001 to 951,000	951,001+
0% to 1.71%	1.71% to 1.79%	1.79% to 1.85%	1.85% to 1.91%	1.91% to 1.96%
1.96% to 2.01%	2.01% to 2.07%	2.07% to 2.13%	2.13% to 2.23%	2.23% to 100%
Show Levels	g2_usa	g2q1	100	15
15	\$	within 14 days of August 30, 2020		

How many people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

What percentage of people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

0 to 858,000	858,001 to 894,000	894,001 to 920,000	920,001 to 943,000	943,001 to 965,000
965,001 to 987,000	987,001 to 1,010,000	1,010,001 to 1,040,000	1,040,001 to 1,080,000	1,080,001+
0% to 2.01%	2.01% to 2.1%	2.1% to 2.16%	2.16% to 2.21%	2.21% to 2.26%
2.26% to 2.31%	2.31% to 2.37%	2.37% to 2.44%	2.44% to 2.53%	2.53% to 100%
Show Levels	g2_usa	g2q2	100	15
15	\$	within 14 days of August 30, 2020		

How many people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

What percentage of people **65 years of age and older** in the United States will be detected as having been **infected** at some time, with or without symptoms, by COVID-19 by **August 30, 2020**?

0 to 910,000	910,001 to 948,000	948,001 to 977,000	977,001 to 1,000,000	1,000,001 to 1,020,000	1,020,001 to 1,050,000	1,050,001 to 1,070,000	1,070,001 to 1,100,000	1,100,001 to 1,150,000	1,150,001+	0% to 2.13%	2.13% to 2.22%	2.22% to 2.29%	2.29% to 2.35%	2.35% to 2.39%	2.39% to 2.46%	2.46% to 2.51%	2.51% to 2.58%	2.58% to 2.7%	2.7% to 100%	Show Levels	g2_usa	g2q3	100	15	15	\$	within 14 days of August 30, 2020	How many people 65 years of age and older in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by August 30, 2020? What percentage of people 65 years of age and older in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by August 30, 2020?
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0 to 160,000	160,001 to 172,000	172,001 to 181,000	181,001 to 189,000	189,001 to 196,000	196,001 to 204,000	204,001 to 213,000	213,001 to 223,000	223,001 to 238,000	238,001+	0% to 0.05%	0.05% to 0.05%	0.05% to 0.06%	0.06% to 0.06%	0.06% to 0.06%	0.06% to 0.06%	0.06% to 0.07%	0.07% to 0.07%	0.07% to 100%	Show Levels	g3_usa	g3q0	100	15	15	\$	within 14 days of August 30, 2020	How many people in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people in the United States will have died because of COVID-19 by August 30, 2020?
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0 to 156,000	156,001 to 168,000	168,001 to 177,000	177,001 to 185,000	185,001 to 193,000	193,001 to 201,000	201,001 to 209,000	209,001 to 220,000	220,001 to 235,000	235,001+	0% to 0.05%	0.05% to 0.05%	0.05% to 0.05%	0.05% to 0.06%	0.06% to 0.06%	0.06% to 0.06%	0.06% to 0.07%	0.07% to 0.07%	0.07% to 100%	Show Levels	g3_usa	g3q1	100	15	15	\$	within 14 days of August 30, 2020	How many people in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people in the United States will have died because of COVID-19 by August 30, 2020?
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0 to 165,000	165,001 to 177,000	177,001 to 186,000	186,001 to 194,000	194,001 to 201,000	201,001 to 209,000	209,001 to 218,000	218,001 to 228,000	228,001 to 243,000	243,001+	0% to 0.05%	0.05% to 0.05%	0.05% to 0.06%	0.06% to 0.06%	0.06% to 0.06%	0.06% to 0.07%	0.07% to 0.07%	0.07% to 0.07%	0.07% to 100%	Show Levels	g3_usa	g3q2	100	15	15	\$	within 14 days of August 30, 2020	How many people in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people in the United States will have died because of COVID-19 by August 30, 2020?
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0 to 170,000	170,001 to 183,000	183,001 to 193,000	193,001 to 202,000	202,001 to 210,000	210,001 to 219,000	219,001 to 229,000	229,001 to 240,000	240,001 to 257,000	257,001+										Show Levels									How many people in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people in the United States will have died because of COVID-19 by August 30, 2020?
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0% to 0.05%	0.05% to 0.06%	0.06% to 0.06%	0.06% to 0.06%
0.06% to 0.06%	0.06% to 0.07%	0.07% to 0.07%	0.07% to 0.07%
0.07% to 0.08%	0.08% to 100%	Show Levels	g3_usa g3q3
100	15	15	\$ within 14 days of August 30, 2020 How

many people in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people in the United States will have died because of COVID-19 by August 30, 2020?

0 to 120,000	120,001 to 134,000	134,001 to 146,000	146,001 to 156,000
156,001 to 165,000	165,001 to 176,000	176,001 to 187,000	187,001 to 201,000
201,001 to 221,000	221,001+		
0% to 0.28%	0.28% to 0.31%	0.31% to 0.34%	0.34% to 0.37%
0.37% to 0.39%	0.39% to 0.41%	0.41% to 0.44%	0.44% to 0.47%
0.47% to 0.52%	0.52% to 100%	Show Levels	g4_usa g4q0
100	15	15	\$ within 14 days of August 30, 2020 How

many people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020?

0 to 117,000	117,001 to 131,000	131,001 to 143,000	143,001 to 153,000
153,001 to 162,000	162,001 to 173,000	173,001 to 184,000	184,001 to 198,000
198,001 to 218,000	218,001+		
0% to 0.27%	0.27% to 0.31%	0.31% to 0.34%	0.34% to 0.36%
0.36% to 0.38%	0.38% to 0.41%	0.41% to 0.43%	0.43% to 0.46%
0.46% to 0.51%	0.51% to 100%	Show Levels	g4_usa g4q1
100	15	15	\$ within 14 days of August 30, 2020 How

many people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020?

0 to 124,000	124,001 to 138,000	138,001 to 150,000	150,001 to 160,000
160,001 to 170,000	170,001 to 180,000	180,001 to 191,000	191,001 to 205,000
205,001 to 226,000	226,001+		
0% to 0.29%	0.29% to 0.32%	0.32% to 0.35%	0.35% to 0.38%
0.38% to 0.4%	0.4% to 0.42%	0.42% to 0.45%	0.45% to 0.48%
0.48% to 0.53%	0.53% to 100%	Show Levels	g4_usa g4q2
100	15	15	\$ within 14 days of August 30, 2020 How

many people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020?

0 to 127,000	127,001 to 143,000	143,001 to 156,000	156,001 to 166,000
166,001 to 177,000	177,001 to 188,000	188,001 to 201,000	201,001 to 216,000
216,001 to 238,000	238,001+		
0% to 0.3%	0.3% to 0.34%	0.34% to 0.37%	0.37% to 0.39%
0.39% to 0.42%	0.42% to 0.44%	0.44% to 0.47%	0.47% to 0.51%
0.51% to 0.56%	0.56% to 100%	Show Levels	g4_usa g4q3

100 15 15 \$ within 14 days of August 30, 2020 How many people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by August 30, 2020?

0 to 11,150,000 11,150,001 to 15,830,000 15,830,001 to 19,930,000
 19,930,001 to 23,940,000 23,940,001 to 28,120,000 28,120,001
 to 32,720,000 32,720,001 to 38,100,000 38,100,001 to 45,000,000
 45,000,001 to 55,580,000 55,580,001+ Show Percentages
 0% to 3.4% 3.4% to 4.83% 4.83% to 6.08% 6.08% to 7.3%
 7.3% to 8.57% 8.57% to 9.98% 9.98% to 11.62% 11.62% to 13.72%
 13.72% to 16.95% 16.95% to 100% Show Levels g5_usa
 g5q0 100 15 15 \$ within 14 days of December 1, 2020

How many people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020? What percentage of people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

0 to 9,000,000 9,000,001 to 11,480,000 11,480,001 to 13,530,000
 13,530,001 to 15,460,000 15,460,001 to 17,410,000 17,410,001
 to 19,520,000 19,520,001 to 21,940,000 21,940,001 to 25,000,000
 25,000,001 to 29,640,000 29,640,001+ Show Percentages
 0% to 2.74% 2.74% to 3.5% 3.5% to 4.12% 4.13% to 4.71%
 4.71% to 5.31% 5.31% to 5.95% 5.95% to 6.69% 6.69% to 7.62%
 7.62% to 9.04% 9.04% to 100% Show Levels g5_usa g5q1
 100 15 15 \$ within 14 days of December 1, 2020 How

many people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020? What percentage of people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

0 to 13,000,000 13,000,001 to 18,220,000 18,220,001 to 22,760,000
 22,760,001 to 27,160,000 27,160,001 to 31,730,000 31,730,001
 to 36,740,000 36,740,001 to 42,570,000 42,570,001 to 50,000,000
 50,000,001 to 61,340,000 61,340,001+ Show Percentages
 0% to 3.96% 3.96% to 5.55% 5.55% to 6.94% 6.94% to 8.28%
 8.28% to 9.67% 9.67% to 11.2% 11.2% to 12.98% 12.98% to 15.24%
 15.24% to 18.7% 18.7% to 100% Show Levels g5_usa g5q2
 100 15 15 \$ within 14 days of December 1, 2020 How

many people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020? What percentage of people in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

0 to 14,500,000 14,500,001 to 20,800,000 20,800,001 to 26,340,000
 26,340,001 to 31,760,000 31,760,001 to 37,400,000 37,400,001
 to 43,580,000 43,580,001 to 50,800,000 50,800,001 to 60,000,000
 60,000,001 to 73,990,000 73,990,001+ Show Percentages

0% to 4.42% 4.42% to 6.34% 6.34% to 8.03% 8.03% to 9.68%
 9.68% to 11.4% 11.4% to 13.29% 13.29% to 15.49% 15.49% to
 18.29% 18.29% to 22.56% 22.56% to 100% Show Levels
 g5_usa g5q3 100 15 15 \$ within 14 days of December 1,
 2020 How many people in the United States will be detected as having
 been infected at some time, with or without symptoms, by
 COVID-19 by December 1, 2020? What percentage of people in the
 United States will be detected as having been infected at some
 time, with or without symptoms, by COVID-19 by December 1,
 2020?

0 to 1,450,000 1,450,001 to 2,060,000 2,060,001 to 2,590,000
 2,590,001 to 3,110,000 3,110,001 to 3,660,000 3,660,001
 to 4,250,000 4,250,001 to 4,950,000 4,950,001 to 5,850,000
 5,850,001 to 7,230,000 7,230,001+ Show Percentages
 0% to 3.4% 3.4% to 4.83% 4.83% to 6.07% 6.07% to 7.29%
 7.29% to 8.58% 8.58% to 9.97% 9.97% to 11.61% 11.61% to 13.72%
 13.72% to 16.96% 16.96% to 100% Show Levels g6_usa
 g6q0 100 15 15 \$ within 14 days of December 1, 2020
 How many people 65 years of age and older in the United
 States will be detected as having been infected at some time,
 with or without symptoms, by COVID-19 by December 1, 2020?
 What percentage of people 65 years of age and older in the
 United States will be detected as having been infected at some
 time, with or without symptoms, by COVID-19 by December 1,
 2020?

0 to 1,170,000 1,170,001 to 1,490,000 1,490,001 to 1,760,000
 1,760,001 to 2,010,000 2,010,001 to 2,260,000 2,260,001
 to 2,540,000 2,540,001 to 2,850,000 2,850,001 to 3,250,000
 3,250,001 to 3,850,000 3,850,001+ Show Percentages
 0% to 2.74% 2.74% to 3.49% 3.49% to 4.13% 4.13% to 4.71%
 4.71% to 5.3% 5.3% to 5.96% 5.96% to 6.68% 6.68% to 7.62%
 7.62% to 9.03% 9.03% to 100% Show Levels g6_usa g6q1
 100 15 15 \$ within 14 days of December 1, 2020 How
 many people 65 years of age and older in the United States will
 be detected as having been infected at some time, with or
 without symptoms, by COVID-19 by December 1, 2020? What
 percentage of people 65 years of age and older in the United
 States will be detected as having been infected at some time,
 with or without symptoms, by COVID-19 by December 1, 2020?

0 to 1,690,000 1,690,001 to 2,370,000 2,370,001 to 2,960,000
 2,960,001 to 3,530,000 3,530,001 to 4,130,000 4,130,001
 to 4,780,000 4,780,001 to 5,530,000 5,530,001 to 6,500,000
 6,500,001 to 7,970,000 7,970,001+ Show Percentages
 0% to 3.96% 3.96% to 5.56% 5.56% to 6.94% 6.94% to 8.28%
 8.28% to 9.69% 9.69% to 11.21% 11.21% to 12.97% 12.97% to
 15.24% 15.24% to 18.69% 18.69% to 100% Show Levels
 g6_usa g6q2 100 15 15 \$ within 14 days of December 1,
 2020 How many people 65 years of age and older in the United
 States will be detected as having been infected at some time,
 with or without symptoms, by COVID-19 by December 1, 2020?
 What percentage of people 65 years of age and older in the

United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

0 to 1,890,000	1,890,001 to 2,700,000	2,700,001 to 3,420,000	3,420,001 to 4,130,000	4,130,001 to 4,860,000	4,860,001 to 5,670,000	5,670,001 to 6,600,000	6,600,001 to 7,800,000	7,800,001 to 9,620,000	9,620,001+	Show Percentages
0% to 4.43%	4.43% to 6.33%	6.33% to 8.02%	8.02% to 9.69%	9.69% to 11.4%	11.4% to 13.3%	13.3% to 15.48%	15.48% to 18.29%	18.29% to 22.56%	22.56% to 100%	Show Levels
g6_usa										
g6q3 100 15 15 \$ within 14 days of December 1, 2020										

How many people 65 years of age and older in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

What percentage of people 65 years of age and older in the United States will be detected as having been infected at some time, with or without symptoms, by COVID-19 by December 1, 2020?

0 to 220,000	220,001 to 249,000	249,001 to 272,000	272,001 to 292,000	292,001 to 312,000	312,001 to 333,000	333,001 to 356,000	356,001 to 385,000	385,001 to 427,000	427,001+	Show Percentages
0% to 0.07%	0.07% to 0.08%	0.08% to 0.08%	0.08% to 0.09%	0.09% to 0.1%	0.1% to 0.1%	0.1% to 0.11%	0.11% to 0.12%	0.12% to 0.13%	0.13% to 100%	Show Levels
g7_usa										
g7q0 100 15 15 \$ within 14 days of December 1, 2020										

How many people in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people in the United States will have died because of COVID-19 by December 1, 2020?

0 to 200,000	200,001 to 220,000	220,001 to 236,000	236,001 to 249,000	249,001 to 263,000	263,001 to 276,000	276,001 to 291,000	291,001 to 310,000	310,001 to 337,000	337,001+	Show Percentages
0% to 0.06%	0.06% to 0.07%	0.07% to 0.07%	0.07% to 0.08%	0.08% to 0.08%	0.08% to 0.08%	0.08% to 0.09%	0.09% to 0.09%	0.09% to 0.1%	0.1% to 100%	Show Levels
g7_usa										
g7q1 100 15 15 \$ within 14 days of December 1, 2020										

How many people in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people in the United States will have died because of COVID-19 by December 1, 2020?

0 to 250,000	250,001 to 277,000	277,001 to 298,000	298,001 to 317,000	317,001 to 335,000	335,001 to 354,000	354,001 to 375,000	375,001 to 400,000	400,001 to 437,000	437,001+	Show Percentages
0% to 0.08%	0.08% to 0.08%	0.08% to 0.09%	0.09% to 0.1%	0.1% to 0.1%	0.1% to 0.11%	0.11% to 0.11%	0.11% to 0.12%	0.12% to 0.13%	0.13% to 100%	Show Levels
g7_usa										
g7q2 100 15 15 \$ within 14 days of December 1, 2020										

How many people in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people in the United States will have died because of COVID-19 by December 1, 2020?

by December 1, 2020?

0 to 300,000	300,001 to 328,000	328,001 to 349,000	349,001 to 368,000	368,001 to 386,000	386,001 to 404,000	404,001 to 425,000	425,001 to 450,000	450,001 to 486,000	486,001+	Show Percentages
0% to 0.09%	0.09% to 0.1%	0.1% to 0.11%	0.11% to 0.11%	0.11% to 0.12%	0.12% to 0.12%	0.12% to 0.13%	0.13% to 0.14%	0.14% to 0.15%	0.15% to 100%	Show Levels
g7q3	100	15	15	\$	within 14 days of December 1, 2020					

How many people in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people in the United States will have died because of COVID-19 by December 1, 2020?

0 to 165,000	165,001 to 195,000	195,001 to 220,000	220,001 to 242,000	242,001 to 264,000	264,001 to 287,000	287,001 to 314,000	314,001 to 346,000	346,001 to 396,000	396,001+	Show Percentages
0% to 0.39%	0.39% to 0.46%	0.46% to 0.52%	0.52% to 0.57%	0.57% to 0.62%	0.62% to 0.67%	0.67% to 0.74%	0.74% to 0.81%	0.81% to 0.93%	0.93% to 100%	Show Levels
g8q0	100	15	15	\$	within 14 days of December 1, 2020					

How many people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020?

0 to 150,000	150,001 to 172,000	172,001 to 190,000	190,001 to 206,000	206,001 to 221,000	221,001 to 238,000	238,001 to 256,000	256,001 to 279,000	279,001 to 313,000	313,001+	Show Percentages
0% to 0.35%	0.35% to 0.4%	0.4% to 0.45%	0.45% to 0.48%	0.48% to 0.52%	0.52% to 0.56%	0.56% to 0.6%	0.6% to 0.65%	0.65% to 0.73%	0.73% to 100%	Show Levels
g8q1	100	15	15	\$	within 14 days of December 1, 2020					

How many people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020?

0 to 187,000	187,001 to 217,000	217,001 to 241,000	241,001 to 262,000	262,001 to 283,000	283,001 to 305,000	305,001 to 329,000	329,001 to 360,000	360,001 to 405,000	405,001+	Show Percentages
0% to 0.44%	0.44% to 0.51%	0.51% to 0.57%	0.57% to 0.61%	0.61% to 0.66%	0.66% to 0.72%	0.72% to 0.77%	0.77% to 0.84%	0.84% to 0.95%	0.95% to 100%	Show Levels
g8q2	100	15	15	\$	within 14 days of December 1, 2020					

How many people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020?

0 to 225,000	225,001 to 257,000	257,001 to 281,000	281,001 to
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303,000	303,001 to 325,000	325,001 to 348,000	348,001 to	
374,000	374,001 to 405,000	405,001 to 451,000	451,001+	Show
Percentages	0% to 0.53%	0.53% to 0.6%	0.6% to 0.66%	0.66%
to 0.71%	0.71% to 0.76%	0.76% to 0.82%	0.82% to 0.88%	0.88% to
0.95%	0.95% to 1.06%	1.06% to 100%	Show Levels	g8_usa
g8q3	100	15	15	\$ within 14 days of December 1, 2020

How many people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020? What percentage of people 65 years of age and older in the United States will have died because of COVID-19 by December 1, 2020?

B. Atemporal risk

Pair	pA0	pA1	pA2	A0	A1	A2	pB0	pB1	pB2	B0	B1	B2	DoN	Condition
1	0.50	0.50	0.00	\$0.00	\$6.00	\$12.00	0.50	0.50	0.00	\$0.00	\$6.00	\$12.00		B1
2	0.00	1.00	0.00	\$0.00	\$6.00	\$12.00	0.50	0.50	0.00	\$0.00	\$6.00	\$12.00		B1
3	0.00	1.00	0.00	\$0.00	\$6.00	\$21.00	0.00	0.50	0.50	\$0.00	\$3.00	\$10.50		B
4	0.25	0.75	0.00	\$0.00	\$6.00	\$42.00	0.00	1.00	0.00	\$0.00	\$21.00	\$42.00		B
5	0.00	1.00	0.00	\$0.00	\$6.00	\$42.00	0.00	1.00	0.00	\$0.00	\$21.00	\$42.00		B
6	0.00	1.00	0.00	\$0.00	\$12.00	\$21.00	0.00	0.50	0.50	\$0.00	\$6.00	\$21.00		B1
7	0.00	0.50	0.50	\$0.00	\$12.00	\$42.00	0.00	0.50	0.50	\$0.00	\$21.00	\$42.00		B1
8	0.00	1.00	0.00	\$0.00	\$21.00	\$42.00	0.00	0.50	0.50	\$0.00	\$21.00	\$42.00		B1
9	0.00	0.50	0.50	\$0.00	\$12.00	\$21.00	0.50	0.00	0.50	\$0.00	\$12.00	\$42.00		A2
10	0.00	0.75	0.25	\$0.00	\$21.00	\$42.00	0.00	1.00	0.00	\$0.00	\$21.00	\$42.00		B
11	0.00	1.00	0.00	\$0.00	\$12.00	\$42.00	0.00	0.50	0.50	\$0.00	\$12.00	\$21.00		B2
12	0.00	0.75	0.25	\$0.00	\$21.00	\$42.00	0.00	0.50	0.50	\$0.00	\$21.00	\$42.00		B1
13	0.25	0.75	0.00	\$0.00	\$6.00	\$21.00	0.50	0.50	0.00	\$0.00	\$10.50	\$21.00		B1
14	0.00	0.75	0.25	\$0.00	\$12.00	\$21.00	0.00	0.50	0.50	\$0.00	\$10.50	\$21.00		B1
15	0.00	0.75	0.25	\$0.00	\$12.00	\$42.00	0.00	0.50	0.50	\$0.00	\$21.00	\$42.00		B1
16	0.50	0.50	0.00	\$0.00	\$6.00	\$12.00	0.75	0.00	0.25	\$0.00	\$6.00	\$12.00		
17	0.00	1.00	0.00	\$0.00	\$6.00	\$12.00	0.75	0.00	0.25	\$0.00	\$6.00	\$12.00		
18	0.00	1.00	0.00	\$0.00	\$6.00	\$21.00	0.50	0.25	0.25	\$0.00	\$6.00	\$21.00		
19	0.25	0.75	0.00	\$0.00	\$6.00	\$42.00	0.50	0.00	0.50	\$0.00	\$6.00	\$42.00		
20	0.00	1.00	0.00	\$0.00	\$6.00	\$42.00	0.50	0.00	0.50	\$0.00	\$6.00	\$42.00		
21	0.00	1.00	0.00	\$0.00	\$12.00	\$21.00	0.25	0.25	0.50	\$0.00	\$12.00	\$21.00		
22	0.00	0.50	0.50	\$0.00	\$12.00	\$42.00	0.25	0.00	0.75	\$0.00	\$12.00	\$42.00		
23	0.00	1.00	0.00	\$0.00	\$21.00	\$42.00	0.25	0.00	0.75	\$0.00	\$21.00	\$42.00		
24	0.25	0.50	0.25	\$0.00	\$12.00	\$42.00	0.50	0.00	0.50	\$0.00	\$12.00	\$42.00		
25	0.00	0.75	0.25	\$0.00	\$21.00	\$42.00	0.50	0.00	0.50	\$0.00	\$21.00	\$42.00		
26	0.00	1.00	0.00	\$0.00	\$12.00	\$42.00	0.25	0.50	0.25	\$0.00	\$12.00	\$42.00		
27	0.00	0.75	0.25	\$0.00	\$21.00	\$42.00	0.25	0.00	0.75	\$0.00	\$21.00	\$42.00		
28	0.25	0.75	0.00	\$0.00	\$6.00	\$21.00	0.75	0.00	0.25	\$0.00	\$6.00	\$21.00		
29	0.00	0.75	0.25	\$0.00	\$12.00	\$21.00	0.25	0.00	0.75	\$0.00	\$12.00	\$21.00		
30	0.00	0.75	0.25	\$0.00	\$12.00	\$42.00	0.25	0.00	0.75	\$0.00	\$12.00	\$42.00		
31	0.55	0.25	0.20	\$3.00	\$32.00	\$38.00	0.55	0.25	0.20	\$3.00	\$24.00	\$49.00		
32	0.55	0.25	0.20	\$19.00	\$32.00	\$38.00	0.55	0.25	0.20	\$19.00	\$24.00	\$49.00		
33	0.55	0.25	0.20	\$35.00	\$32.00	\$38.00	0.55	0.25	0.20	\$35.00	\$24.00	\$49.00		
34	0.55	0.25	0.20	\$51.00	\$32.00	\$38.00	0.55	0.25	0.20	\$51.00	\$24.00	\$49.00		
35	0.65	0.20	0.15	\$3.00	\$19.00	\$30.00	0.65	0.20	0.15	\$3.00	\$16.00	\$32.00		
36	0.65	0.20	0.15	\$14.00	\$19.00	\$30.00	0.65	0.20	0.15	\$14.00	\$16.00	\$32.00		
37	0.65	0.20	0.15	\$24.00	\$19.00	\$30.00	0.65	0.20	0.15	\$24.00	\$16.00	\$32.00		
38	0.65	0.20	0.15	\$35.00	\$19.00	\$30.00	0.65	0.20	0.15	\$35.00	\$16.00	\$32.00		
39	0.40	0.40	0.20	\$3.00	\$14.00	\$32.00	0.40	0.40	0.20	\$3.00	\$8.00	\$41.00		
40	0.40	0.40	0.20	\$16.00	\$14.00	\$32.00	0.40	0.40	0.20	\$16.00	\$8.00	\$41.00		
41	0.40	0.40	0.20	\$30.00	\$14.00	\$32.00	0.40	0.40	0.20	\$30.00	\$8.00	\$41.00		
42	0.40	0.40	0.20	\$43.00	\$14.00	\$32.00	0.40	0.40	0.20	\$43.00	\$8.00	\$41.00		
43	0.70	0.10	0.20	\$14.00	\$30.00	\$57.00	0.70	0.10	0.20	\$14.00	\$19.00	\$68.00		
44	0.70	0.10	0.20	\$32.00	\$30.00	\$57.00	0.70	0.10	0.20	\$32.00	\$19.00	\$68.00		
45	0.70	0.10	0.20	\$51.00	\$30.00	\$57.00	0.70	0.10	0.20	\$51.00	\$19.00	\$68.00		
46	0.70	0.10	0.20	\$70.00	\$30.00	\$57.00	0.70	0.10	0.20	\$70.00	\$19.00	\$68.00		
47	0.50	0.10	0.40	\$0.00	\$11.00	\$11.00	0.50	0.10	0.40	\$0.00	\$0.00	\$16.00		
48	0.50	0.10	0.40	\$11.00	\$11.00	\$11.00	0.50	0.10	0.40	\$11.00	\$0.00	\$16.00		
49	0.50	0.10	0.40	\$22.00	\$11.00	\$11.00	0.50	0.10	0.40	\$22.00	\$0.00	\$16.00		

50	0.50	0.10	0.40	\$32.00	\$11.00	\$11.00	0.50	0.10	0.40	\$32.00	\$0.00	\$16.00
51	0.50	0.10	0.40	\$11.00	\$22.00	\$22.00	0.50	0.10	0.40	\$11.00	\$11.00	\$27.00
52	0.50	0.10	0.40	\$22.00	\$22.00	\$22.00	0.50	0.10	0.40	\$22.00	\$11.00	\$27.00
53	0.50	0.10	0.40	\$32.00	\$22.00	\$22.00	0.50	0.10	0.40	\$32.00	\$11.00	\$27.00
54	0.50	0.10	0.40	\$43.00	\$22.00	\$22.00	0.50	0.10	0.40	\$43.00	\$11.00	\$27.00
55	0.30	0.00	0.70	\$6.00	\$18.00	\$30.00	0.15	0.25	0.60	\$6.00	\$18.00	\$30.00
56	0.30	0.00	0.70	\$6.00	\$18.00	\$30.00	0.00	0.50	0.50	\$6.00	\$18.00	\$30.00
57	0.15	0.25	0.60	\$6.00	\$18.00	\$30.00	0.00	0.50	0.50	\$6.00	\$18.00	\$30.00
58	0.15	0.75	0.10	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
59	0.60	0.00	0.40	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
60	0.60	0.00	0.40	\$6.00	\$18.00	\$30.00	0.15	0.75	0.10	\$6.00	\$18.00	\$30.00
61	0.50	0.00	0.50	\$6.00	\$18.00	\$30.00	0.10	0.80	0.10	\$6.00	\$18.00	\$30.00
62	0.50	0.00	0.50	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
63	0.10	0.80	0.10	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
64	0.70	0.00	0.30	\$6.00	\$18.00	\$30.00	0.50	0.40	0.10	\$6.00	\$18.00	\$30.00
65	0.70	0.00	0.30	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
66	0.50	0.40	0.10	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
67	0.40	0.00	0.60	\$6.00	\$18.00	\$30.00	0.10	0.75	0.15	\$6.00	\$18.00	\$30.00
68	0.40	0.00	0.60	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
69	0.10	0.75	0.15	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
70	0.70	0.00	0.30	\$6.00	\$18.00	\$30.00	0.60	0.25	0.15	\$6.00	\$18.00	\$30.00
71	0.70	0.00	0.30	\$6.00	\$18.00	\$30.00	0.50	0.50	0.00	\$6.00	\$18.00	\$30.00
72	0.60	0.25	0.15	\$6.00	\$18.00	\$30.00	0.50	0.50	0.00	\$6.00	\$18.00	\$30.00
73	0.40	0.00	0.60	\$6.00	\$18.00	\$30.00	0.20	0.60	0.20	\$6.00	\$18.00	\$30.00
74	0.40	0.00	0.60	\$6.00	\$18.00	\$30.00	0.10	0.90	0.00	\$6.00	\$18.00	\$30.00
75	0.20	0.60	0.20	\$6.00	\$18.00	\$30.00	0.10	0.90	0.00	\$6.00	\$18.00	\$30.00
76	0.60	0.00	0.40	\$6.00	\$18.00	\$30.00	0.50	0.30	0.20	\$6.00	\$18.00	\$30.00
77	0.60	0.00	0.40	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
78	0.50	0.30	0.20	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
79	0.25	0.00	0.75	\$6.00	\$18.00	\$30.00	0.10	0.60	0.30	\$6.00	\$18.00	\$30.00
80	0.25	0.00	0.75	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
81	0.10	0.60	0.30	\$6.00	\$18.00	\$30.00	0.00	1.00	0.00	\$6.00	\$18.00	\$30.00
82	0.50	0.20	0.30	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
83	0.55	0.00	0.45	\$6.00	\$18.00	\$30.00	0.40	0.60	0.00	\$6.00	\$18.00	\$30.00
84	0.55	0.00	0.45	\$6.00	\$18.00	\$30.00	0.50	0.20	0.30	\$6.00	\$18.00	\$30.00
85	1.00	0.00	0.00	\$12.00	\$0.00	\$0.00	0.50	0.50	0.00	\$6.00	\$19.00	\$0.00
86	1.00	0.00	0.00	\$6.00	\$0.00	\$0.00	0.50	0.50	0.00	\$3.00	\$10.00	\$0.00
87	1.00	0.00	0.00	\$32.00	\$0.00	\$0.00	0.50	0.50	0.00	\$26.00	\$39.00	\$0.00
88	1.00	0.00	0.00	\$34.00	\$0.00	\$0.00	0.50	0.50	0.00	\$31.00	\$38.00	\$0.00
89	1.00	0.00	0.00	\$52.00	\$0.00	\$0.00	0.50	0.50	0.00	\$46.00	\$59.00	\$0.00
90	1.00	0.00	0.00	\$54.00	\$0.00	\$0.00	0.50	0.50	0.00	\$51.00	\$58.00	\$0.00

C. Time Preferences

pair_id	SS_amount	LL_amount	SS_delay	LL_delay	currency	block_id
d_OFED_1	25		26	0	7	\$1
d_OFED_2	25		27	0	7	\$1
d_OFED_3	25		28	0	7	\$1
d_OFED_4	25		29	0	7	\$1
d_OFED_5	25		30	0	7	\$1
d_OFED_6	25		26	0	14	\$2
d_OFED_7	25		27	0	14	\$2
d_OFED_8	25		28	0	14	\$2
d_OFED_9	25		29	0	14	\$2
d_OFED_10	25		30	0	14	\$2
d_OFED_11	25		31	0	14	\$2
d_OFED_12	25		32	0	14	\$2
d_OFED_13	25		33	0	14	\$2
d_OFED_14	25		34	0	14	\$2
d_OFED_15	25		26	0	42	\$3
d_OFED_16	25		27	0	42	\$3
d_OFED_17	25		28	0	42	\$3
d_OFED_18	25		29	0	42	\$3
d_OFED_19	25		30	0	42	\$3
d_OFED_20	25		31	0	42	\$3
d_OFED_21	25		32	0	42	\$3
d_OFED_22	25		33	0	42	\$3
d_OFED_23	25		34	0	42	\$3
d_OFED_24	25		35	0	42	\$3
d_OFED_25	25		36	0	42	\$3
d_OFED_26	25		37	0	42	\$3
d_OFED_27	25		38	0	42	\$3
d_OFED_28	25		39	0	42	\$3
d_OFED_29	25		26	0	84	\$4
d_OFED_30	25		27	0	84	\$4
d_OFED_31	25		28	0	84	\$4
d_OFED_32	25		29	0	84	\$4
d_OFED_33	25		30	0	84	\$4
d_OFED_34	25		31	0	84	\$4
d_OFED_35	25		32	0	84	\$4
d_OFED_36	25		33	0	84	\$4
d_OFED_37	25		34	0	84	\$4
d_OFED_38	25		35	0	84	\$4
d_OFED_39	25		36	0	84	\$4
d_OFED_40	25		37	0	84	\$4
d_OFED_41	25		38	0	84	\$4
d_OFED_42	25		39	0	84	\$4

d_7FED_1	25	26	7	14	\$5
d_7FED_2	25	27	7	14	\$5
d_7FED_3	25	28	7	14	\$5
d_7FED_4	25	29	7	14	\$5
d_7FED_5	25	30	7	14	\$5
d_7FED_6	25	26	7	21	\$6
d_7FED_7	25	27	7	21	\$6
d_7FED_8	25	28	7	21	\$6
d_7FED_9	25	29	7	21	\$6
d_7FED_10	25	30	7	21	\$6
d_7FED_11	25	31	7	21	\$6
d_7FED_12	25	32	7	21	\$6
d_7FED_13	25	33	7	21	\$6
d_7FED_14	25	34	7	21	\$6
d_7FED_15	25	26	7	49	\$7
d_7FED_16	25	27	7	49	\$7
d_7FED_17	25	28	7	49	\$7
d_7FED_18	25	29	7	49	\$7
d_7FED_19	25	30	7	49	\$7
d_7FED_20	25	31	7	49	\$7
d_7FED_21	25	32	7	49	\$7
d_7FED_22	25	33	7	49	\$7
d_7FED_23	25	34	7	49	\$7
d_7FED_24	25	35	7	49	\$7
d_7FED_25	25	36	7	49	\$7
d_7FED_26	25	37	7	49	\$7
d_7FED_27	25	38	7	49	\$7
d_7FED_28	25	39	7	49	\$7
d_7FED_29	25	26	7	91	\$8
d_7FED_30	25	27	7	91	\$8
d_7FED_31	25	28	7	91	\$8
d_7FED_32	25	29	7	91	\$8
d_7FED_33	25	30	7	91	\$8
d_7FED_34	25	31	7	91	\$8
d_7FED_35	25	32	7	91	\$8
d_7FED_36	25	33	7	91	\$8
d_7FED_37	25	34	7	91	\$8
d_7FED_38	25	35	7	91	\$8
d_7FED_39	25	36	7	91	\$8
d_7FED_40	25	37	7	91	\$8
d_7FED_41	25	38	7	91	\$8
d_7FED_42	25	39	7	91	\$8
d_14FED_1	25	26	14	21	\$9
d_14FED_2	25	27	14	21	\$9

d_14FED_3	25	28	14	21	\$9
d_14FED_4	25	29	14	21	\$9
d_14FED_5	25	30	14	21	\$9
d_14FED_6	25	26	14	28	\$10
d_14FED_7	25	27	14	28	\$10
d_14FED_8	25	28	14	28	\$10
d_14FED_9	25	29	14	28	\$10
d_14FED_10	25	30	14	28	\$10
d_14FED_11	25	31	14	28	\$10
d_14FED_12	25	32	14	28	\$10
d_14FED_13	25	33	14	28	\$10
d_14FED_14	25	34	14	28	\$10
d_14FED_15	25	26	14	56	\$11
d_14FED_16	25	27	14	56	\$11
d_14FED_17	25	28	14	56	\$11
d_14FED_18	25	29	14	56	\$11
d_14FED_19	25	30	14	56	\$11
d_14FED_20	25	31	14	56	\$11
d_14FED_21	25	32	14	56	\$11
d_14FED_22	25	33	14	56	\$11
d_14FED_23	25	34	14	56	\$11
d_14FED_24	25	35	14	56	\$11
d_14FED_25	25	36	14	56	\$11
d_14FED_26	25	37	14	56	\$11
d_14FED_27	25	38	14	56	\$11
d_14FED_28	25	39	14	56	\$11
d_14FED_29	25	26	14	98	\$12
d_14FED_30	25	27	14	98	\$12
d_14FED_31	25	28	14	98	\$12
d_14FED_32	25	29	14	98	\$12
d_14FED_33	25	30	14	98	\$12
d_14FED_34	25	31	14	98	\$12
d_14FED_35	25	32	14	98	\$12
d_14FED_36	25	33	14	98	\$12
d_14FED_37	25	34	14	98	\$12
d_14FED_38	25	35	14	98	\$12
d_14FED_39	25	36	14	98	\$12
d_14FED_40	25	37	14	98	\$12
d_14FED_41	25	38	14	98	\$12
d_14FED_42	25	39	14	98	\$12
d_OFED_43	40	41	0	7	\$13
d_OFED_44	40	42	0	7	\$13
d_OFED_45	40	43	0	7	\$13
d_OFED_46	40	44	0	7	\$13

d_OFED_47	40	45	0	7	\$13
d_OFED_48	40	46	0	7	\$13
d_OFED_49	40	47	0	7	\$13
d_OFED_50	40	48	0	7	\$13
d_OFED_51	40	41	0	14	\$14
d_OFED_52	40	42	0	14	\$14
d_OFED_53	40	43	0	14	\$14
d_OFED_54	40	44	0	14	\$14
d_OFED_55	40	45	0	14	\$14
d_OFED_56	40	46	0	14	\$14
d_OFED_57	40	47	0	14	\$14
d_OFED_58	40	48	0	14	\$14
d_OFED_59	40	49	0	14	\$14
d_OFED_60	40	50	0	14	\$14
d_OFED_61	40	51	0	14	\$14
d_OFED_62	40	52	0	14	\$14
d_OFED_63	40	53	0	14	\$14
d_OFED_64	40	54	0	14	\$14
d_OFED_65	40	41	0	42	\$15
d_OFED_66	40	42	0	42	\$15
d_OFED_67	40	43	0	42	\$15
d_OFED_68	40	44	0	42	\$15
d_OFED_69	40	45	0	42	\$15
d_OFED_70	40	46	0	42	\$15
d_OFED_71	40	47	0	42	\$15
d_OFED_72	40	48	0	42	\$15
d_OFED_73	40	49	0	42	\$15
d_OFED_74	40	50	0	42	\$15
d_OFED_75	40	51	0	42	\$15
d_OFED_76	40	52	0	42	\$15
d_OFED_77	40	53	0	42	\$15
d_OFED_78	40	54	0	42	\$15
d_OFED_79	40	41	0	84	\$16
d_OFED_80	40	42	0	84	\$16
d_OFED_81	40	43	0	84	\$16
d_OFED_82	40	44	0	84	\$16
d_OFED_83	40	45	0	84	\$16
d_OFED_84	40	46	0	84	\$16
d_OFED_85	40	47	0	84	\$16
d_OFED_86	40	48	0	84	\$16
d_OFED_87	40	49	0	84	\$16
d_OFED_88	40	50	0	84	\$16
d_OFED_89	40	51	0	84	\$16
d_OFED_90	40	52	0	84	\$16

d_OFED_91	40	53	0	84	\$16
d_OFED_92	40	54	0	84	\$16
d_OFED_93	40	55	0	84	\$16
d_OFED_94	40	56	0	84	\$16
d_OFED_95	40	57	0	84	\$16
d_OFED_96	40	58	0	84	\$16
d_OFED_97	40	59	0	84	\$16
d_OFED_98	40	60	0	84	\$16
d_OFED_99	40	61	0	84	\$16
d_OFED_100	40	62	0	84	\$16
d_OFED_101	40	63	0	84	\$16
d_OFED_102	40	64	0	84	\$16
d_7FED_43	40	41	7	14	\$17
d_7FED_44	40	42	7	14	\$17
d_7FED_45	40	43	7	14	\$17
d_7FED_46	40	44	7	14	\$17
d_7FED_47	40	45	7	14	\$17
d_7FED_48	40	46	7	14	\$17
d_7FED_49	40	47	7	14	\$17
d_7FED_50	40	48	7	14	\$17
d_7FED_51	40	41	7	21	\$18
d_7FED_52	40	42	7	21	\$18
d_7FED_53	40	43	7	21	\$18
d_7FED_54	40	44	7	21	\$18
d_7FED_55	40	45	7	21	\$18
d_7FED_56	40	46	7	21	\$18
d_7FED_57	40	47	7	21	\$18
d_7FED_58	40	48	7	21	\$18
d_7FED_59	40	49	7	21	\$18
d_7FED_60	40	50	7	21	\$18
d_7FED_61	40	51	7	21	\$18
d_7FED_62	40	52	7	21	\$18
d_7FED_63	40	53	7	21	\$18
d_7FED_64	40	54	7	21	\$18
d_7FED_65	40	41	7	49	\$19
d_7FED_66	40	42	7	49	\$19
d_7FED_67	40	43	7	49	\$19
d_7FED_68	40	44	7	49	\$19
d_7FED_69	40	45	7	49	\$19
d_7FED_70	40	46	7	49	\$19
d_7FED_71	40	47	7	49	\$19
d_7FED_72	40	48	7	49	\$19
d_7FED_73	40	49	7	49	\$19
d_7FED_74	40	50	7	49	\$19

d_7FED_75	40	51	7	49	\$19
d_7FED_76	40	52	7	49	\$19
d_7FED_77	40	53	7	49	\$19
d_7FED_78	40	54	7	49	\$19
d_7FED_79	40	41	7	91	\$20
d_7FED_80	40	42	7	91	\$20
d_7FED_81	40	43	7	91	\$20
d_7FED_82	40	44	7	91	\$20
d_7FED_83	40	45	7	91	\$20
d_7FED_84	40	46	7	91	\$20
d_7FED_85	40	47	7	91	\$20
d_7FED_86	40	48	7	91	\$20
d_7FED_87	40	49	7	91	\$20
d_7FED_88	40	50	7	91	\$20
d_7FED_89	40	51	7	91	\$20
d_7FED_90	40	52	7	91	\$20
d_7FED_91	40	53	7	91	\$20
d_7FED_92	40	54	7	91	\$20
d_7FED_93	40	55	7	91	\$20
d_7FED_94	40	56	7	91	\$20
d_7FED_95	40	57	7	91	\$20
d_7FED_96	40	58	7	91	\$20
d_7FED_97	40	59	7	91	\$20
d_7FED_98	40	60	7	91	\$20
d_7FED_99	40	61	7	91	\$20
d_7FED_100	40	62	7	91	\$20
d_7FED_101	40	63	7	91	\$20
d_7FED_102	40	64	7	91	\$20
d_14FED_43	40	41	14	21	\$21
d_14FED_44	40	42	14	21	\$21
d_14FED_45	40	43	14	21	\$21
d_14FED_46	40	44	14	21	\$21
d_14FED_47	40	45	14	21	\$21
d_14FED_48	40	46	14	21	\$21
d_14FED_49	40	47	14	21	\$21
d_14FED_50	40	48	14	21	\$21
d_14FED_51	40	41	14	28	\$22
d_14FED_52	40	42	14	28	\$22
d_14FED_53	40	43	14	28	\$22
d_14FED_54	40	44	14	28	\$22
d_14FED_55	40	45	14	28	\$22
d_14FED_56	40	46	14	28	\$22
d_14FED_57	40	47	14	28	\$22
d_14FED_58	40	48	14	28	\$22

d_14FED_59	40	49	14	28	\$22
d_14FED_60	40	50	14	28	\$22
d_14FED_61	40	51	14	28	\$22
d_14FED_62	40	52	14	28	\$22
d_14FED_63	40	53	14	28	\$22
d_14FED_64	40	54	14	28	\$22
d_14FED_65	40	41	14	56	\$23
d_14FED_66	40	42	14	56	\$23
d_14FED_67	40	43	14	56	\$23
d_14FED_68	40	44	14	56	\$23
d_14FED_69	40	45	14	56	\$23
d_14FED_70	40	46	14	56	\$23
d_14FED_71	40	47	14	56	\$23
d_14FED_72	40	48	14	56	\$23
d_14FED_73	40	49	14	56	\$23
d_14FED_74	40	50	14	56	\$23
d_14FED_75	40	51	14	56	\$23
d_14FED_76	40	52	14	56	\$23
d_14FED_77	40	53	14	56	\$23
d_14FED_78	40	54	14	56	\$23
d_14FED_79	40	41	14	98	\$24
d_14FED_80	40	42	14	98	\$24
d_14FED_81	40	43	14	98	\$24
d_14FED_82	40	44	14	98	\$24
d_14FED_83	40	45	14	98	\$24
d_14FED_84	40	46	14	98	\$24
d_14FED_85	40	47	14	98	\$24
d_14FED_86	40	48	14	98	\$24
d_14FED_87	40	49	14	98	\$24
d_14FED_88	40	50	14	98	\$24
d_14FED_89	40	51	14	98	\$24
d_14FED_90	40	52	14	98	\$24
d_14FED_91	40	53	14	98	\$24
d_14FED_92	40	54	14	98	\$24
d_14FED_93	40	55	14	98	\$24
d_14FED_94	40	56	14	98	\$24
d_14FED_95	40	57	14	98	\$24
d_14FED_96	40	58	14	98	\$24
d_14FED_97	40	59	14	98	\$24
d_14FED_98	40	60	14	98	\$24
d_14FED_99	40	61	14	98	\$24
d_14FED_100	40	62	14	98	\$24
d_14FED_101	40	63	14	98	\$24
d_14FED_102	40	64	14	98	\$24

D. Intertemporal Risk

pair_id	SS	LL	SA1	SA0	p0	p1	LA1	SB0	LB0	LA0	SB1	LB1	currency
CA1	7	21	2	45	0.1	0.9	45	45	45	2	2	2	\$
CA2	7	21	2	45	0.2	0.8	45	45	45	2	2	2	\$
CA3	7	21	2	45	0.3	0.7	45	45	45	2	2	2	\$
CA4	7	21	2	45	0.4	0.6	45	45	45	2	2	2	\$
CA5	7	21	2	45	0.5	0.5	45	45	45	2	2	2	\$
CA6	7	21	2	45	0.6	0.4	45	45	45	2	2	2	\$
CA7	7	21	2	45	0.7	0.3	45	45	45	2	2	2	\$
CA8	7	21	2	45	0.8	0.2	45	45	45	2	2	2	\$
CA9	7	21	2	45	0.9	0.1	45	45	45	2	2	2	\$
CA10	7	21	2	45	0.7	0.3	45	45	45	2	2	2	\$
CA11	7	21	1	26	0.1	0.9	26	26	26	1	1	1	\$
CA12	7	21	1	26	0.2	0.8	26	26	26	1	1	1	\$
CA13	7	21	1	26	0.3	0.7	26	26	26	1	1	1	\$
CA14	7	21	1	26	0.4	0.6	26	26	26	1	1	1	\$
CA15	7	21	1	26	0.5	0.5	26	26	26	1	1	1	\$
CA16	7	21	1	26	0.6	0.4	26	26	26	1	1	1	\$
CA17	7	21	1	26	0.7	0.3	26	26	26	1	1	1	\$
CA18	7	21	1	26	0.8	0.2	26	26	26	1	1	1	\$
CA19	7	21	1	26	0.9	0.1	26	26	26	1	1	1	\$
CA20	7	21	1	26	0.8	0.2	26	26	26	1	1	1	\$
CA21	7	49	2	45	0.1	0.9	45	45	45	2	2	2	\$
CA22	7	49	2	45	0.2	0.8	45	45	45	2	2	2	\$
CA23	7	49	2	45	0.3	0.7	45	45	45	2	2	2	\$
CA24	7	49	2	45	0.4	0.6	45	45	45	2	2	2	\$
CA25	7	49	2	45	0.5	0.5	45	45	45	2	2	2	\$
CA26	7	49	2	45	0.6	0.4	45	45	45	2	2	2	\$
CA27	7	49	2	45	0.7	0.3	45	45	45	2	2	2	\$
CA28	7	49	2	45	0.8	0.2	45	45	45	2	2	2	\$
CA29	7	49	2	45	0.9	0.1	45	45	45	2	2	2	\$
CA30	7	49	2	45	0.6	0.4	45	45	45	2	2	2	\$
CA31	7	49	1	26	0.1	0.9	26	26	26	1	1	1	\$
CA32	7	49	1	26	0.2	0.8	26	26	26	1	1	1	\$
CA33	7	49	1	26	0.3	0.7	26	26	26	1	1	1	\$
CA34	7	49	1	26	0.4	0.6	26	26	26	1	1	1	\$
CA35	7	49	1	26	0.5	0.5	26	26	26	1	1	1	\$
CA36	7	49	1	26	0.6	0.4	26	26	26	1	1	1	\$
CA37	7	49	1	26	0.7	0.3	26	26	26	1	1	1	\$
CA38	7	49	1	26	0.8	0.2	26	26	26	1	1	1	\$
CA39	7	49	1	26	0.9	0.1	26	26	26	1	1	1	\$
CA40	7	49	1	26	0.7	0.3	26	26	26	1	1	1	\$

Online Appendix G: Additional Notes on Procedures

We had two ways of presenting the health survey and the beliefs task. Both the health survey and beliefs task asked health-related questions, so we control for order effects with this treatment. The two variations on task order presented to subjects consisted of either Task 1 (Beliefs) first and then the Health Survey, or the Health Survey first and then Task 1 (Beliefs); all other tasks came after.

After the initial 3 waves of data collection, the project team procured additional funding to conduct another 3 waves of data collection: hence 6 waves altogether. In the U.S. it was decided to use the existing balanced sample lists, excluding people who registered for participation in wave 1, 2 or 3. Thus the remaining individuals who did not register to participate in, for example, wave 1, treatment 1, with \$5 participation payment were recruited to participate in wave 4, treatment 1, with \$5 participation payment.

Although similar, the sampling methodology in South Africa was slightly different to the U.S., and therefore deserves mention. Of the 1,706 students who signed up for the study, we used stratified random sampling (with age, gender, and race or ethnicity defining the strata) to select 450 students for the first 3 waves \times 3 participation payments \times 2 task order treatments. Given the stratified nature of our sampling, these 450 students were not statistically different (in terms of age, gender, and ethnicity) to the population of 1,706 students, nor were there any statistically significant differences between the different wave \times participation payment \times task order treatments. After securing additional funding for 3 more waves of data collection, we used stratified random sampling on the remaining population of 1,256 (1,709 - 450) students to select another 450 students for the final 3 waves. These additional 450 students were not statistically different to the population as whole, nor the first sample of 450 students, and, again, there were no statistically significant differences between the 450 students allocated to the various wave \times participation payment \times task

order treatments.