Cash Can Make Its Absence Felt:
Randomizing Unconditional Cash Transfer Amounts in the US

Survey Instruments

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November 25, 2023

1 Main study: Materials

[We denote language shown to participants in upright font. Notes to the reader are in italics and square brackets. Variable names are in bold and square brackets. In the survey questions participants see, the name of the partner organization is written out in full. However, in the questions below, it is replaced with a generic name in square brackets to ensure the organization's anonymity.]

Hi! Thanks for being willing to take this [non-profit organization] survey.

[For t1 only:]
Before we get started, we'll ask you a question and give you some information on the survey. Please click the button below to continue.

[For all periods after t1 only:]
[**BIRTHYRVERIFY**] Before we get started, can you please verify your year of birth? *[Text box.]*

[**LINKSOURCE**] Did you receive the link for this survey directly from [non-profit organization], or from someone else?
o From [non-profit organization]
o From someone else

[If participant clicks "From someone else":]
Thank you for your interest, but unfortunately, you are only allowed to take this survey if you have received the link directly from [non-profit organization]. If you would like to participate in future studies, please email [email]. Thanks again and have a great day! *[Participant is routed out of the study.]*

Thanks! You will be paid $20 for completing this 30 minute survey. You will also earn X entr[y/ies] for the drawing to win a $1,000 prize. You must hit the "submit" button on the last page to get paid. Please note: If you did not receive this link directly from [non-profit organization], you will not be paid for completing this survey and you will not be eligible for the prize drawing. Only people invited by [non-profit organization] can receive payment. *[X=2 for t1, and 1 for t2 through t4.]*

This survey will ask about how you and your family have been doing recently. For example, we'll ask you about your thoughts and feelings, as well as how you think you would behave in different imaginary situations.

All your answers are confidential. You can leave and come back to this survey and your answers will be saved. You will not be able to go backwards in the survey.

There are no right or wrong answers, and no trick questions. We appreciate your honesty and participation!

Let's get started!

[For t1 only:]
We'll begin with some questions so that we can get to know you and your family.

[For t1 only:]
[BIRTHYR] What year were you born?
_____

[For t1 only:]
[GENDER] Which gender do you identify with?
o Male
o Female
o Non-binary
o Prefer not to answer

[For t1 only:]
[ZIPCODE] What is your zip code?
_____

[For t1 only:]
[**RACE**] What race(s) do you primarily identify with? Please check all that apply.
☐ Asian / Asian American / Pacific Islander
☐ Asian Indian
☐ Black / African American
☐ Hispanic / Latinx
☐ Middle Eastern / North African
☐ Native American / Alaskan / Hawaiian
☐ White / European
☐ Identity not listed
☐ Prefer not to answer

[For t1 only:]
[**EDUCATION**] What is the highest level of education you have completed?
o Less than high school
o High school / GED
o Some college
o 2-year college degree
o 4-year college degree
o Vocational training
o Graduate degree
o Prefer not to answer

[For t1 only:]
[**HHSIZE**] Including yourself, how many people currently live in your household?
_____

[For t1 only:]
[**PARENT**] Are you a parent?
o No
o Yes

[If answer to "Are you a parent" = Yes:]
[**NUMCHILDREN**] How many children do you have?
_____

[If answer to "Are you a parent" = Yes:]
[**CHILDGENDER**] How many of your children are boys? Girls? Non-binary?
Boys: _____
Girls: _____
Non-binary: _____

[If answer to "Are you a parent" = Yes:]
[**YOUNGESTCHILDAGE**] How old is your youngest child? If your child is not yet 1, please write "0."
_____ years old

[For t1 only:]
[**PARTNER**] Do you currently have a partner or spouse?
o No
o Yes

[For t1 only:]
[**HHINCOME2019**] In 2019, what was your total household income before taxes and other deductions?
o Less than $10,000
o $10,000 - $20,000
o $20,000 - $30,000
o $30,000 - $40,000
o $40,000 - $50,000
o $50,000 - $60,000
o $60,000 - $70,000
o $70,000 - $80,000
o $80,000 - $90,000
o $90,000 - $100,000
o $100,000 - $110,000
o $110,000 - $120,000
o $120,000 or above

[For t1 only:]
[**POLITICAL**] And what is your political orientation? You can skip this question if you prefer not to answer.
o 1 – Very liberal
o 2
o 3
o 4 – Neither liberal nor conservative
o 5
o 6
o 7 – Very conservative

[For t1 only:]
[**COVID19EFFECT**] How have you been affected by the coronavirus (COVID-19) pandemic? Please check all that apply.
□ I've lost my job because of it

☐ I've had my work hours reduced involuntarily
☐ I've reduced my work hours voluntarily and my pay was reduced accordingly
☐ I've reduced my work hours voluntarily but have not had my pay reduced
☐ I've taken unpaid leave to care for a sick member of my household
☐ I've taken unpaid leave to comply with stay at home orders or self-isolate
☐ I've changed my job
☐ My health has been put at risk because of the nature of my job
☐ I've had to stay home from work to take care of my kids who can't go to school
☐ I've lost business income
☐ I've contracted coronavirus (COVID-19) or believe I may have
☐ I know someone who has contracted coronavirus (COVID-19) or believes they may have
☐ I have been hospitalized due to coronavirus (COVID-19)
☐ I know someone who has been hospitalized due to coronavirus (COVID-19)
☐ I know someone who has died from coronavirus (COVID-19)
☐ N/A - I haven't been affected in these ways
☐ Other (please fill in): _____

[For t1 only:]
[EMPLOYMENTPRECOVID] Which of the following describe your work situation in the month before the coronavirus pandemic began? Please check all that apply.
☐ Disabled, not able to work
☐ Retired
☐ Taking care of the home/family
☐ Student
☐ Not employed, not looking for work, and not in school
☐ Looking for work
☐ Doing unpaid work through volunteering, an internship, or something similar
☐ Employed, working for myself for pay
☐ Employed, working for someone else for pay
☐ Other (please fill in): _____

[If answer to previous question was "Employed, working for myself for pay" or "Employed, working for someone else for pay":]
[WORKHRSPRECOVID] Approximately how many hours did you work in a typical week in the month before the coronavirus pandemic began? If you had more than one job, please write how many hours you worked at all jobs combined.
_____ hours

[For t1 only:]
Thank you! Now, we would like to know a bit more about you and your personality. There are no right or wrong answers and no trick questions. Can you please tell us how much you disagree or agree with the following statements? *[For each: 1=Strongly disagree, 7=Strongly agree]*
[EMPATHY1] I sometimes find it difficult to see things from another person's point of view.
[EMPATHY2] When someone gets hurt in my presence, I feel moved and want to help them.

[For t1 only:]

And how much do you disagree or agree with the following statements? For each statement, please rate how much the pair of traits applies to you, even if one trait applies more strongly than the other. I see myself as... *[For each: 1=Strongly disagree, 7=Strongly agree]*

[BIG5Q1] Extraverted, enthusiastic
[BIG5Q2] Critical, quarrelsome
[BIG5Q3] Dependable, self-disciplined
[BIG5Q4] Anxious, easily upset
[BIG5Q5] Open to new experiences, complex
[BIG5Q6] Reserved, quiet
[BIG5Q7] Sympathetic, warm
[BIG5Q8] Disorganized, careless
[BIG5Q9] Calm, emotionally stable
[BIG5Q10] Conventional, uncreative

[For t2 only. Added on 12/25/20. Randomly shown to half of participants.]

[INFONEWOPP] [Non-profit organization] may be enrolling people into new programs in the future. Would you potentially be interested in being a part of a new [non-profit organization] program?

o No
o Yes

[For t3 only. Added on 1/28/21. Randomly shown to two-thirds of participants, with the "target date" also being varied. See manuscript for details.]

[REFDEPCOMPARISON] Please think about your life on [target date] and how it compares to your life TODAY. To the best of your memory, would you say that your life on [target date] felt...

o Much worse than you feel your life is today
o Slightly worse than you feel your life is today
o About the same as you feel your life is today
o Slightly better than you feel your life is today
o Much better than you feel your life is today

Over the next few pages, we will ask you about your financial situation lately.

[EMPLOYMENT] Which of the following describe your work situation in the last week? Please check all that apply.

☐ Disabled, not able to work
☐ Retired
☐ Taking care of the home/family
☐ Student
☐ Not employed, not looking for work, and not in school
☐ Looking for work

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☐ Doing unpaid work through volunteering, an internship, or something similar
☐ Employed, working for myself for pay
☐ Employed, working for someone else for pay
☐ Employed, but not at work because of COVID-19, temporary illness, vacation, or strike
☐ Other (please fill in): _____

[If selected "Employed, working for myself for pay," or "Employed, working for someone else for pay":]
[**WORKHRS**] Approximately how many hours did you work last week? If you had more than one job, please write how many hours you worked at all jobs combined.
_____ hours

[If selected "Employed, working for myself for pay," "Employed, working for someone else for pay," or "Doing unpaid work through volunteering, an internship, or something similar":]
[**WORKPERFORMANCE**] How would you rate your performance at your job in the last week that you worked? Please think about your productivity, motivation, tardiness, arguments at work, and disciplinary action at work. If you have more than one job, please respond with the job at which you worked the most hours the last week you worked.
o 1 – Very poor
o 2 – Poor
o 3 – Fair
o 4 – Good
o 5 – Excellent

[If selected "Employed, working for myself for pay," or "Employed, working for someone else for pay," or "Doing unpaid work through volunteering, an internship, or something similar":]
[**WORKSATISFACTION**] How satisfied do you currently feel with your job? If you have more than one job, please respond with the job at which you worked the most hours the last week you worked.
o 1 – Not at all satisfied
o 2 – Slightly satisfied
o 3 – Moderately satisfied
o 4 – Very satisfied
o 5 – Extremely satisfied

[If selected "Looking for work" to question on what the participant did in the last week:]
[**SEARCHHRS**] How many hours did you search for work last week?
_____ hours

[**EARNEDINCOME**] Over the past month, approximately how much has your household received in earned income? This includes:

- Wages

- Salary

- Commissions

- Bonuses

- Tips

Please include your income from all jobs (including self-employment) and report the amount after deductions for taxes, bonds, dues, or other withholdings.
_____ dollars

[**UNEARNEDINCOME**] Over the past month, approximately how much has your household received in unearned income? This includes:

- Public assistance or welfare payments

- Stimulus checks from the government and tax refunds

- Payments from non-profit organizations or social service agencies (like [non-profit organization])

- Unemployment benefits

- Child support

- Pensions, social security, or retirement income

- Supplemental Security Income (SSI)

- Survivor or disability income

_____ dollars

[Added on 12/25/20:]
[**STIMULUSYN**] In the past month, has anyone in your household received a stimulus check from the government?
o No
o Yes

[If participant indicated that their household received a stimulus check:]
[**STIMULUSNUM**] What is the total amount of money your household has received from stimulus checks in the past month?
_____ dollars

[Added on 12/25/20:]
[**UNEMPLOYMENTINSYN**] In the past month, has anyone in your household received money from unemployment insurance?

o No
o Yes

[If participant indicated that their household received unemployment insurance:]
[UNEMPLOYMENTINSNUM] What is the total amount of money your household has received from unemployment insurance in the past month?
_____ dollars

Thanks for your answers so far.

[SAVINGS] Approximately how much savings does your household currently have? This includes:

- Cash

- Bank account balances

- Stock values

- Retirement savings

- Investment values (e.g., in a home or car)

If you do not have savings, enter "0."
_____ dollars

[DEBT] Approximately how much debt does your household currently have? This includes:

- Unpaid credit card debt that you will not be able to pay off this month

- Medical debts

- Mortgages

- Car loans

- Personal loans

- Housing loans

- Student loans

- Loans from friends/family

_____ dollars

[HOUSING] Which of the following best describes your current housing situation?
o Market rate rental

o Subsidized housing
o Income-restricted housing
o Housing voucher
o Public housing
o Home ownership or mortgage
o Staying with friends or family
o Staying in a shelter
o Experiencing homelessness
o Other: _____

[**HOUSINGDEBT**] Are you currently behind on housing payments (e.g., rent, mortgage)?
o No
o Yes
o N/A

[**MEETNEEDS**] How much do you disagree or agree with the following statements? "I can currently meet my and my household's basic needs."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**MEETWANTS**] "I can currently afford many of the things I and my household want."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**INTATTRIBUTION**] How much do you disagree or agree with the following statement? "My abilities and characteristics have determined my current income level."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**EXTATTRIBUTION**] How much do you disagree or agree with the following statement? "Luck and factors outside of my control have determined my current income level."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree

o 4 – Slightly agree
o 5 – Strongly agree

[**CREDITCONSTRAINTALLEV**] Imagine that you have an emergency and you need to pay $500. How possible is it that you could come up with $500 within the next 3 days?
o 1 – Not at all possible
o 2 – Not very possible
o 3 – Somewhat possible
o 4 – Very possible
o 5 – Completely possible

[If selected "Not very possible," "Somewhat possible," "Very possible," or "Completely possible":]
[**CREDITCONSTRAINTSOURCE**] What would be the main source of money that you would use to come up with $500 within the next 3 days?
o I have this money in cash, a checking account, or a savings account
o Working more
o Selling something
o Asking family or friends
o A loan from an employer
o A credit card
o A formal financial institution (e.g., a bank)
o A private lender (e.g., a payday lender, a pawnshop)
o Some other source
o I don't know

[If selected "Asking family or friends," "A loan from an employer," "A credit card," "A formal financial institution (e.g., a bank)," "A private lender (e.g., a payday lender, a pawnshop)," or "Some other source":]
[**LOANINTEREST**] Sometimes lenders charge interest or fees when they loan money. What do you think is the TOTAL amount that you would likely need to pay for the $500 loan by the time you paid it off? If you do not know how much you might need to pay, please select "I don't know."
o $500 - $519
o $520 - $559
o $560 - $599
o $600 - $649
o $650 - $699
o $700 - $799
o $800 - $999
o $1000 or more
o I don't know

[For t2 only. Added on 12/25/20.]
[**HYPOSTIMULUSCHECKCATEGORIES**] Imagine that the government decided to give

everyone a $500 stimulus check. If you got this money today, what are the MAIN thing(s) you would spend the money on?

☐ Rent, mortgage, or lodging
☐ Medical expenses (e.g., insurance, doctor's visits, medications)
☐ Transportation (e.g., bus fare, gas, car repairs, car insurance)
☐ Groceries
☐ Eating "out" (take-out, restaurants)
☐ Alcohol (from a store or in a restaurant), tobacco products (e.g., cigarettes), or other recreational drugs
☐ Internet and utility bills (e.g., water, gas, electric, cell phone; including fees and late charges) Clothing
☐ Entertainment or toys (e.g., renting a move, magazine subscription, vacation) Lottery tickets or gambling (e.g., online poker)
☐ Education expenses (e.g., tuition, online classes, books)
☐ Households items you plan to keep for a while (e.g., furniture, kitchen appliances) Household items you will use up (e.g., soap, toilet paper)
☐ Giving gifts to others
☐ Lending money to others
☐ Paying off debts
☐ Savings
☐ Other

[**AMOUNTSPENT**] Thank you for your answers so far! Now, can you please tell us approximately how much money your household has spent over the LAST 7 days in each of the categories below?

Rent, mortgage, or lodging: _____

Medical expenses (e.g., insurance, doctor's visits, medications): _____

Transportation (e.g., bus fare, gas, car repairs, car insurance): _____

Groceries: _____

Eating "out" (take-out, restaurants): _____

Alcohol (from a store or in a restaurant), tobacco products (e.g., cigarettes), or other recreational drugs: _____

Internet and utility bills (e.g., water, gas, electric, cell phone; including fees and late charges): _____

Clothing: _____

Entertainment or toys (e.g., renting a movie, magazine subscription, vacation): _____

Lottery tickets or gambling (e.g., online poker): _____

Education expenses (e.g., tuition, online classes, books): _____

Household items you plan to keep for a while (e.g., furniture, kitchen appliances): _____

Household items you will use up (e.g., soap, toilet paper): _____

Giving gifts to others: _____

Lending money to others: _____

Paying off debts: _____

Savings: _____

Other: _____

Total: _____

[**FINWELLBEING1**] How well do the following statements describe you or your situation right now? "I feel secure about my financial future."
o 1 – Not at all
o 2 – Very little
o 3 – Somewhat
o 4 – Very well
o 5 – Completely

[**FINWELLBEING2**] "I am behind with my finances."
o 1 – Not at all
o 2 – Very little
o 3 – Somewhat
o 4 – Very well
o 5 – Completely

[**FINWELLBEING3**] "Giving a gift for a wedding, birthday, or other occasion would put a strain on my finances for the month."
o 1 – Not at all
o 2 – Very little
o 3 – Somewhat
o 4 – Very well
o 5 – Completely

[Added on 12/25/20:]
[**SPENDINGSTRESS**] "Over the past week, I have felt stressed by needing to decide how to spend the money I have."
o 1 – Not at all
o 2 – Very little
o 3 – Somewhat
o 4 – Very well
o 5 – Completely

Thank you. In this next section, we're going to do something a little different. Some of the questions may sound tricky, so please read them carefully.

[For t2 only. If participant has randomquestionorder=1. Data were collected for a different paper.]
[**NEEDS30DAYS1YN**] Please think about everything your household needs to pay for over the next 30 days. Do you expect to have enough money to pay for everything?
o Yes, definitely
o No or not sure

[For t2 only. If participant has randomquestionorder=1. Data were collected for a different paper.]
[NEEDS30DAYS1NUM] If you said "No or not sure", how much more money would you need? If you said "Yes", you can enter "0". (Your answer will only be used for research. It will not affect what you may receive in the future.)
_____ dollars

[For t2 only. For both randomquestionorder=1 and randomquestionorder=2:]
Next, we're going to ask you to predict how someone else recently answered a question. Let's call them Person A. Here are some things to know about them:

- They are not part of this study, have never received anything from [non-profit organization], and do not expect to receive anything from [non-profit organization]

- They earn less money than the average American

On the next screen, we'll ask you to make your prediction. The top 10 people whose predictions are closest to the correct answer will receive an extra $20.

[For t2 only. If participant has randomquestionorder=1, they see the additional text in brackets. Data were collected for a different paper and are not analyzed here.]
[BELIEFNEED] Now it's time to predict how Person A answered a question! Person A was [asked the same question you just answered. They were] first asked to think about everything their household needed to pay for over the next 30 days. They were then asked whether or not they expected to have enough money to pay for everything, and, if not, how much more money they would need. (Below, you can see exactly what they saw.) How much more money do you think Person A said they would need? (If you think they said they would have enough money, please enter "0".)
_____ dollars

[Screenshot of question text.]

[For t2 only:]
Thank you. As a reminder, each time you complete a survey, you earn 1 entry into a drawing for a $1,000 prize. You already earned 2 entries, and you will earn 1 more entry once you complete this survey. On the next screen, we will ask you to make an important decision about this potential prize.

[For t2 only. Data were collected for a different paper and are not analyzed here.]
[OFFER] If you would like to, you can share any potential prize winnings with Person A. (You just predicted how much extra money they would need over the next 30 days. You said: "[PREVIOUSANSWER]" dollars). If you win one of the $1,000 prizes, how much of it (if anything) would you like to give to Person A? (Note: This is a REAL decision. If you win, we will transfer

this money to Person A. If you do not win, nothing will happen. Either way, your decision will be anonymous and Person A will never find out about you.) Amount you would like to give if you win:

_____ dollars

[For t2 only. If participant has randomquestionorder=2. Data were collected for a different paper.]
[**NEEDS30DAYS2YN**] Now, we are interested in YOUR answer to this question. Please think about everything your household needs to pay for over the next 30 days. Do you expect to have enough money to pay for everything?
o Yes, definitely
o No or not sure

[For t2 only. If participant has randomquestionorder=2. Data were collected for a different paper.]
[**NEEDS30DAYS2NUM**] If you said "No or not sure", how much more money would you need? If you said "Yes", you can enter "0". (Your answer will only be used for research. It will not affect what you may receive in the future.)

_____ dollars

Thank you for your answers so far. You are about 25% done with the survey! Now, we'll ask you some questions about how you have been feeling about yourself and your life lately.

[**AGENCY1**] How much do you disagree or agree with the following statements? "What happens to me in the future mostly depends on me."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**AGENCY2**] "I often feel helpless in dealing with the problems of life."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[Picture of ladder with 10 rungs.]

[**BESTLIFE**] Please imagine a ladder with steps numbered from 1 at the bottom to 10 at the top. The top of the ladder represents the best possible life for you and the bottom of the

ladder represents the worst possible life for you. On which step of the ladder would you say you personally feel you stand at this time?

o 10 – Best possible life for you
o 9
o 8
o 7
o 6
o 5
o 4
o 3
o 2
o 1 – Worst possible life for you

How much do you disagree or agree with the following statements? *[For each: 1=Strongly disagree, 5=Strongly agree]*

[**POSMENTALHEALTH1**] Over the past week, I have often been carefree and in good spirits.
[**POSMENTALHEALTH2**] Over the past week, I have been satisfied with my life.
[**POSMENTALHEALTH3**] Over the past week, I have been in a good emotional condition.

[**HAPPY**] Over the past week, how happy have you felt?
o 1 – Very slightly or not at all
o 2 – A little
o 3 – Somewhat
o 4 – Very
o 5 – Extremely

[**ANXIOUS**] Over the past week, how anxious, afraid, or distressed have you felt?
o 1 – Very slightly or not at all
o 2 – A little
o 3 – Somewhat
o 4 – Very
o 5 – Extremely

[**LONELY**] Over the past week, how lonely have you felt?
o 1 – Very slightly or not at all
o 2 – A little
o 3 – Somewhat
o 4 – Very
o 5 – Extremely

Thank you for your answers. Now, can you please tell us how often you have been bothered by the following over the past week? *[For each: 1=Not at all, 2=Several days, 3=More than half the days, 4=Nearly every day]*

[**DEPRESSION1**] Little interest or pleasure in doing things?
[**DEPRESSION2**] Feeling down, depressed, or hopeless?
[**DEPRESSION3**] Trouble falling or staying asleep, or sleeping too much?
[**DEPRESSION4**] Feeling tired or having little energy?
[**DEPRESSION5**] Poor appetite or overeating?
[**DEPRESSION6**] Feeling bad about yourself – or that you are a failure or have let yourself or your family down?
[**DEPRESSION7**] Trouble concentrating on things, such as reading the newspaper or watching TV?
[**DEPRESSION8**] Moving or speaking so slowly that other people could have noticed? Or so fidgety or restless that you have been moving a lot more than usual?

[**PATIENCE**] Thinking about yourself right now in comparison to others, are you a person who is willing to give up something today in order to benefit from it in the future, or are you not willing to do so? For example, if you give up some money today by saving, you will be able to benefit from it in the future. Or, if you do some chores today instead of waiting until tomorrow, you will be able to enjoy your time more tomorrow.
o 0 – Completely unwilling to give up something today
o 1
o 2
o 3
o 4
o 5
o 6
o 7
o 8
o 9
o 10 – Very willing to give up something today

[**RISKSEEKING**] Thinking about yourself right now, are you a person who is willing to take risks, or do you try to avoid taking risks?
o 0 – Completely unwilling to take risks
o 1
o 2
o 3
o 4
o 5
o 6
o 7
o 8
o 9
o 10 – Very willing to take risks

[**HEALTH**] Thank you for sharing. In this next section, we'll ask you a few questions about your physical health. How would you rate your overall physical health in the past week?

o 1 – Poor
o 2 – Fair
o 3 – Good
o 4 – Very good
o 5 – Excellent

[**SLEEP**] How would you rate your overall sleep quality in the past week?
o 1 – Terrible
o 2 – Bad
o 3 – Okay
o 4 – Good
o 5 – Excellent

[**FOODSECURITY**] Which of these statements best describes the food eaten in your household in the past week?
o 1 – Often not enough to eat
o 2 – Sometimes not enough to eat
o 3 – Enough, but not always the kinds of food we wanted to eat
o 4 – Enough of the kinds of food we wanted to eat

[**NUTRITION**] In the past week, how many days did you eat 5 or more servings of fruits and/or vegetables?
_____ days

[**EXERCISE**] In the past week, how many days did you exercise for 30 or more minutes?
_____ days

[For t2 and t4 only. Order of options counterbalanced. Data were collected for a different paper and are not analyzed here.]
[**INCOMEVSLONGEVITY**] Imagine that you are facing a personal decision between two options.

- In Option A your own income (to spend on whatever you want) will be 11% higher for the rest of your life than it otherwise would have been, but nothing else will change.

- In Option B you will live for 5 years longer than you otherwise would have, but nothing else will change.

Which would you choose?
o 1 – Definitely Option A
o 2 – Probably Option A
o 3 – Indifferent between Options A and B
o 4 – Probably Option B
o 5 – Definitely Option B

Thank you! You are about halfway done with the survey. In this next section, we'll ask you about your social relationships.

[If the participant has children:]
[**PARENTINGQUALITY**] Please think about how you feel about yourself as a parent or caregiver to your child or children. Would you say you are. . .
o 1 – Not a very good parent / caregiver
o 2 – A good parent / caregiver
o 3 – A very good parent / caregiver
o 4 – An excellent parent / caregiver
o Does not apply

[If the participant has children:]
[**RELCHILD**] Please think about your relationship with your child (or children) over the past week, and how it compares to how it usually is. Would you say it is...
o 1 – Much worse than usual
o 2 – Slightly worse than usual
o 3 – About the same
o 4 – Slightly better than usual
o 5 – Much better than usual
o Does not apply

[If the participant has a partner or spouse:]
[**RELPARTNER**] These next 2 questions will be about your partner or spouse. Please think about your relationship with your partner or spouse over the past week, and how it compares to how it usually is. Would you say it is...
o 1 – Much worse than usual
o 2 – Slightly worse than usual
o 3 – About the same
o 4 – Slightly better than usual
o 5 – Much better than usual
o Does not apply

[If the participant has a partner or spouse:]
[**INTRAHHBARGAIN**] Please think about how you and your partner or spouse have recently been making decisions that affect both of you. Would you say that...
o 1 – You have had a lot more say than your partner/spouse
o 2 – You have had a little more say than your partner/spouse
o 3 – About the same
o 4 – You partner/spouse has had a little more say than you
o 5 – You partner/spouse has had a lot more say than you
o Does not apply

[**FRIENDSPOSENERGY**] How much do you disagree or agree with the following statement? "My friends and family give me positive energy every day."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**RELOTHERS**] Please think about your relationships outside the house– e.g., those with friends, coworkers, extended family, neighbors, or other people you know. Please think about how you currently feel about those relationships and how they compare to how they usually are. Would you say they are worse than usual (e.g., more arguments / fights, worse communication) or better than usual (e.g., a closer connection, better communication)?
o 1 – Much worse than usual
o 2 – Slightly worse than usual
o 3 – About the same
o 4 – Slightly better than usual
o 5 – Much better than usual

[Added on 12/25/20:]
[**OVERWHELMEDOTHERSNEEDS**] How much do you disagree or agree with the following statement? "Over the past week, I have felt overwhelmed or burdened by the financial needs of people outside my household."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**TRUST1**] How well does the following statement describe you as a person? "As long as I am not convinced otherwise, I assume that people have only the best intentions."
o 1 – Does not describe me at all
o 2 – Describes me a little
o 3 – Describes me somewhat
o 4 – Describes me well
o 5 – Describes me perfectly

[**TRUST2**] Please think about people in your community. Would you say that they are just looking out for themselves or trying to help others also?
o 1 – Everyone or nearly everyone is just looking out for themselves
o 2 – Most people are just looking out for themselves
o 3 – It's about half and half
o 4 – Most people are trying to help others

o 5 – Everyone or nearly everyone is trying to help others

[**COMMUNITYSUPPORT**] How much support do you currently feel you have from your friends, family, neighbors, and community? You can think about financial support, emotional or informational support, advice, child care, help around the house, or anything else you may need help with.
o 1 – No support at all
o 2 – A little support
o 3 – A moderate amount of support
o 4 – A lot of support
o 5 – A great deal of support

[**PROVGENHELP**] How much help have you provided to others in your community or network over the past week? You can think about volunteering your time, giving financial or emotional help, giving advice, watching someone's kids, helping people with their daily necessities (e.g., bringing groceries or medications), or anything else.
o 1 – None at all
o 2 – A little
o 3 – A moderate amount
o 4 – A lot
o 5 – A great deal

[**RECGENHELP**] How much help have you received from others in your community or network over the past week? You can think about people volunteering their time, giving you financial or emotional help, giving advice, watching your kids, helping you with daily necessities (e.g., bringing groceries or medications), or anything else.
o 1 – None at all
o 2 – A little
o 3 – A moderate amount
o 4 – A lot
o 5 – A great deal

[Added on 1/6/21:]
[**PROVFINHELP**] Now we'd like to ask you about money in particular. In the past month, approximately how much money have you given or loaned to friends or family outside your household?
_____ dollars

[Added on 1/6/21:]
[**RECFINHELP**] And in the past month, approximately how much money have friends or family outside your household given or loaned to YOU?
_____ dollars

[Data were collected for a different paper and are not analyzed here.]
Thank you! How much do you disagree or agree with the following statements? *[For each: 1=Strongly disagree, 5=Strongly agree]*
[**REDIST1**] The wealthy should give more money to those who are worse off.
[**REDIST2**] The government should intervene economically to redistribute wealth from those who have more resources to those who have fewer resources.
[**REDIST3**] The government should increase taxes and thus give more help to the poor.
[**REDIST4**] The distribution of money in the US is very unequal.
[**REDIST5**] There is not a big difference in the distribution of money from the bottom to the top in the US.

[Data were collected for a different paper and are not analyzed here.]
[**DISTINCOMEFAIR**] How unfair or fair do you think the distribution of incomes is in the United States?
o 1 – Very unfair
o 2 – Somewhat unfair
o 3 – Neither unfair nor fair
o 4 – Somewhat fair
o 5 – Very fair

[Data were collected for a different paper and are not analyzed here.]
[**MOBILITY**] Thank you for sharing. Now we'll switch gears. Let's imagine that we have 500 families that represent the U.S. population. We can divide them into five groups on the basis of their income, with each group containing 100 families. These groups are:

- The richest 100 families

- The second richest 100 families

- The middle 100 families

- The second poorest 100 families

- The poorest 100 families

We'd like to ask you to think about the chances that children born in one of the poorest 100 families will grow up to belong to any of these income groups. In your opinion, how many out of 100 children coming from the poorest 100 families will grow up to be in each income group? Please fill out the entries below the figure to tell us. Note that the "Total" box at the bottom must sum to 100. Again, in your opinion, how many out of 100 children coming from the poorest 100 families will grow up to be in each income group?
A: The richest 100 families : _____
B: The 2nd richest 100 families : _____
C: The middle 100 families : _____
D: The 2nd poorest 100 families : _____
E: The poorest 100 families : _____
Total : _____

Thank you! Let's switch gears again. We're interested in knowing how you think about patterns and problems. In this next section, we'll show you a picture with a piece of the picture missing. Below the picture, you will see a few tiles that can be used to fill in the picture. Your task will be to choose the tile you think best completes the picture. Some of these questions may seem abstract and difficult, and that's okay. There's no pressure in this survey, just pick whatever tile you think is best.

[**RAVENSPRACTICE1**] Let's do a practice picture first. The picture at the top is missing a piece. Which of the 6 tiles below it do you think best fit the picture?
o 1
o 2
o 3
o 4
o 5
o 6

Here's an example of how you might complete this picture. Tile #3 has horizontal stripes with the same thicknesses as you see in the main picture, so you might want to choose that. Here's the picture again so you can see what you did.

[**RAVENSPRACTICE2**] Here's another practice picture. Which of the tiles do you think best fill the missing piece in the picture?
o 1
o 2
o 3
o 4
o 5
o 6

For this one, you might want to choose Tile #1. It has sharp corners, just like the piece in the picture on the upper right hand side, and also would create a closed shape if inserted into the picture. Here's the picture again so you can see what you did.

Over the next 9 screens, you'll see 9 pictures like these. For each of them, please choose the tile that you think best fits the picture. There is no time limit. The questions will start when you

press the button below.

[RAVENS] *[Raven's matrices]*

Thank you, you are about 75% done with the survey! For these next 2 screens, please assume that establishments near you are open for business and social distancing is no longer needed.

[For t1 only:]
[MONEYMIND1A] Suppose you sit to watch one of your favorite movies, with a bottle of beer you had at home. Suppose the bottle costs $3.00 at your local store. Which of the following best captures your thoughts about drinking the beer? *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*
While I enjoy drinking the beer, I don't think at all about what it costs me. I paid for the bottle a while back and I had intended to drink it all along.
*While I enjoy drinking the beer, I still think about its cost, or the cost of buying future bottles.

[For t1 only:]
[MONEYMIND1B] Imagine that a good friend of yours is getting married in a couple of months. You and several other mutual friends are all planning on attending the wedding, and are excitedly talking about the big day. The group decides to all chip in for a nice present for the couple. What do you think of at that moment? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*
What kind of present would the couple like the most?
*How much will I need to chip in for the present?
It will be so exciting to see all my friends!
Should I still get the couple a separate card?
What kind of present would I want if I were getting married?

[For t2 only:]
[MONEYMIND2A] Suppose you are running late for an important meeting across town. While you had originally planned to walk there, there is not enough time now, and no quick public transportation to get you there. So you take a cab. As you sit in the cab in traffic, what do you think of? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*
I really ought to plan my time better.
There really ought to be better public transportation available.
Should I have tried running instead?
It's nice to sit back and enjoy the scene.
*How much will this unexpected cab ride cost me?
Is this time of day good or bad for traffic?

[MONEYMIND2B] Suppose that you and a large group of friends want to attend a sporting event this weekend. To make sure you can all sit together, you buy the tickets ahead of time for everyone. As you think about how much you will enjoy the event, what comes to mind? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*

I hope the weather will be good that day.

How nice it is to be able to spend time with friends!

*When will my friends pay me back for their tickets?

Should we all meet ahead of time and go to the game together?

Will the team I'm rooting for win?

[MONEYMIND3A] Suppose it is Friday evening, and you are at your local hangout with a couple of good friends watching sports on TV. It's one friend's birthday and the group decides to all chip in and get a real good bottle of wine to celebrate. What do you think of at that moment? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*

What kind of wine will they order?

*How much will I need to chip in for the wine?

How nice it is to celebrate birthdays with good friends!

Do I need to drive soon after drinking?

How much alcohol have I had already?

How would I like to celebrate when my birthday rolls around?

[MONEYMIND3B] Imagine that you went on a short trip to a different city and have tickets to fly home on the evening of the last day of the trip. As you sit at the airport, you learn that the flight has been seriously delayed due to weather and that you may not be able to leave until the following day. As you plan for this possibility, what do you think of? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*

Who might need to know that I may be late?

Can I get on a flight with a different airline?

Maybe now I can enjoy vacationing in this city a bit longer.

*How much would it cost to unexpectedly pay for lodging for tonight?

Maybe I should have tried to get on an earlier flight.

[MONEYMIND4A] Imagine that a good childhood friend just got engaged, and you offer to treat them to a celebration lunch. They choose a restaurant you have never been to before, which

turns out to be highly rated. As you enjoy the meal, what comes to mind? Please indicate how much you would think about each factor. *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*

How nice it is to be able to treat a friend to a nice lunch!

What other restaurants have I been to that compare to this one?

Are the dishes that I ordered healthy enough and not too fattening?

*How much will I have to pay for this lunch?

Who should I recommend this restaurant to?

How would I like to celebrate if I got engaged?

[For t4 only:]

[MONEYMIND4B] Suppose that one of your favorite musicians is coming to do a concert in your area, and you purchased a ticket for the concert a couple months in advance. Which of the following best captures your thoughts about attending the concert? *[Items below displayed in random order. Cost-related item marked with an asterisk (*). For each: 1=I wouldn't think about it at all, 5=I would think about it a lot]*

While I enjoy the concert, I don't think at all about what it cost me. I paid for the ticket a while back and I had intended to attend the concert all along.

*While I enjoy the concert, I still think about its cost, or the cost of attending future concerts.

Below are some examples of things that happen to people in everyday life. Some of them may happen frequently and some may happen very rarely. We would like to know how often on average you think each one has happened to you in the past week. *[For each: 1=Once or less in the last week, 2=Once every few days, 3=About once a day, 4=More than once per day]*

[MEMORY1] Having to check whether you have done something that you should have done.

[MEMORY2] Forgetting that you were told something yesterday or a few days ago, and maybe having to be reminded about it.

[MEMORY3] Finding that a word is 'on the tip of your tongue'. You know what it is but cannot quite find it.

[MEMORY4] Completely forgetting to do things you said you would do, and things you planned to do.

[For t2 only:]

[RECEIVEDSTUDY] Thank you for your answers! Now, we'd like to ask you about your experiences with [non-profit organization]. Different people in this [non-profit organization] research study are having different experiences. Below is a list of possible experiences you may have had in this study. Please check ALL the boxes that apply to you.

☐ [Non-profit organization] sent me emails

☐ [Non-profit organization] asked me to fill out surveys

☐ [Non-profit organization] asked me to complete a short task every day for a month

☐ [Non-profit organization] sent me money or deposited money into my account

☐ [Non-profit organization] sent me a book

☐ [Non-profit organization] gave me access to an online platform / website

☐ [Non-profit organization] put me in a group with 4 other people

☐ [Non-profit organization] sent me coupons
☐ Other (please fill in): _____

[For people who checked the box that "[non-profit organization] sent me money or deposited money into my account":]
[RECEIVEDSTUDYCASH] On the last page, you indicated that [non-profit organization] sent you money or deposited money into your account. Approximately how much money have you received from [non-profit organization] in the last month?
_____ dollars

[For people who checked the box that "[non-profit organization] gave me access to an online platform/website":]
[RECEIVEDSTUDYOP] On the last page, you indicated that [non-profit organization] gave you access to an online platform / website. Can you please describe what this platform is called and what features it has (e.g., what you can do on that online platform / website)? If you are not sure, you can write "Not sure." *[Large text box.]*

[For t4 only. Added on 2/12/21:]
[DEMANDEFFECTS1] How much do you disagree or agree with the following statements? "I would NOT change my opinions (or the way I do things) in order to please someone or win their favor."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[For t4 only. Added on 2/12/21:]
[DEMANDEFFECTS1] "My behavior often depends on how I feel others wish me to behave."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[For t4 only. Added on 2/12/21:]
[REFERENCEDEPENDENCE1] How much do you disagree or agree with the following statements? "I frequently compare my life to how it was in better times and then feel bad."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**REFERENCEDEPENDENCE2**] "When I think about my finances as they are now, I often compare them to times in my past when I was doing worse."
o 1 – Strongly disagree
o 2 – Slightly disagree
o 3 – Neither agree nor disagree
o 4 – Slightly agree
o 5 – Strongly agree

[**EXPECTATIONSSIGNUP**] Please think back to when you signed up for this study. What, if anything, did you expect to receive as part of this study, in addition to surveys and payments you receive for responding to surveys? Please check all that apply.
☐ Money or financial support
☐ Information on resources that could help me
☐ Support from a social worker
☐ Peer support from people like me
☐ Other (please fill in): _____
☐ None of the above

[**WHATGOT**] Different people in this study got different things and different benefits. Can you briefly describe what [non-profit organization] gave you in this study? *[Large text box.]*

[**WHATGOTREASON**] In 1-2 sentences, can you describe why you think some people got one thing in this study and others got something else? *[Large text box.]*

[**ANSWERAFFECTMONEY**] Throughout this study, we asked you various questions about how you were doing financially (e.g., whether you could currently meet your and your household's basic needs). How likely did you think it was that your answers to these questions would affect whether [non-profit organization] gave you money in the future?
o 1 – Not at all likely
o 2 – A little likely
o 3 – Somewhat likely
o 4 – Very likely
o 5 – Extremely likely

[**BELIEVEORGMONEYAMT**] Suppose that [non-profit organization] did give you more

money. What is your BEST GUESS as to how much more you would receive?
_____ dollars

[For t4 only. Added on 2/12/21:]
[BELIEVEORGWANTSTOSEE] [Non-profit organization] sometimes gives people like you money. When [non-profit organization] gives someone money, what do you think they want to see from that person afterwards?
I think [non-profit organization] wants to see that, after receiving money, the person is...
o 1 – Not at all needy
o 2 – A little needy
o 3 – Somewhat needy
o 4 – Very needy
o 5 – Extremely needy

[For t4 only:]
[EXPERIMENTERTRUST] There's always some uncertainty when you sign up for a research study like this one. We would like to know how certain you felt throughout the study that we would do the things you expected (e.g., pay you on time and keep your answers confidential). Would you say you typically felt...
o 1 – Not at all certain
o 2 – A little certain
o 3 – Somewhat certain
o 4 – Very certain
o 5 – Extremely certain

[OPENCOMMENTS] Thank you! That's the whole survey. Is there anything else you would like to tell us? (Optional.) *[Large text box.]*

Thanks so much for your answers! We really appreciate your participation. Once you click the "Submit" button below, your answers will be recorded. We will then begin to process your $20 payment. You will also earn X entr[y/ies] for the drawing to win a $1,000 prize. Please feel free to go to [website] if you have any questions or concerns. Thanks again for your help, and be safe! *[X=2 for t1, and 1 for t2 through t4.]*

2 Prediction study: Materials

2.1 Survey

[We denote language shown to participants in upright font. Notes to the reader are in italics and square brackets. Variable names are in bold and square brackets.]

[For lu.cid participants only:]
[**EDUCATION**] What is the highest level of education you have completed?
o Less than high school
o High school / GED
o Some college (no degree)
o Associate's degree
o Bachelor's degree
o Graduate degree (Master's, professional, or doctoral)

[For lu.cid participants only:]
[**HHINC2019**] What was your total household income last year (in US dollars)? Please think of income from all sources in 2019 before taxes.
o Less than $10,000
o $10,000 to $19,999
o $20,000 to $29,999
o $30,000 to $39,999
o $40,000 to $49,999
o $50,000 to $59,999
o $60,000 to $69,999
o $70,000 to $79,999
o $80,000 to $89,999
o $90,000 to $99,999
o $100,000 to $149,999
o $150,000 or more

[For lu.cid participants only:]
[**COVIDEFFECT**] How, if at all, has the coronavirus pandemic impacted your financial situation?
The pandemic has made my financial situation...
o Much worse
o Moderately worse
o Slightly worse
o About the same
o Slightly better
o Moderately better
o Much better

[For lu.cid participants only:]
[AGE] Age:
o Under 20
o 20 - 29
o 30 - 39
o 40 - 49
o 50 - 59
o 60 - 69
o 70 or over

[For lu.cid participants only:]
[GENDER] Gender:
o Male
o Female
o Non-binary

[For lu.cid participants only:]
[RACE] Which race do you identify with most?
o White
o Black or African American
o American Indian or Alaska Native
o Asian
o Native Hawaiian or other Pacific Islander
o Two or more races

[For lu.cid participants only:]
[REGION] Which of the following best describes where you live?
o Midwest
o Northeast
o South
o West

[For lu.cid participants only:]
[POLITICS] In politics, as of today, do you consider yourself a Republican, a Democrat, or an independent?
o Republican
o Democrat
o Independent

Welcome! In this study, we will ask you predict the outcomes of a different study that we are running. There are 4 main sections:
1) Overview of the study you will be making predictions about
2) Practice with making predictions

3) The actual predictions
4) Questions about you

[For lu.cid participants only:]
Please read the text on the coming pages closely. There will be comprehension check questions in this survey. In addition, you will have an opportunity to earn extra money (up to $100) based on your answers.

Study description

What is the study about?
In collaboration with a US-based non-profit organization, we are randomly assigning approximately 5,000 low-income individuals in the US to one of three groups: Control, Small Cash, or Large Cash.

- The Control group is not receiving any payments

- The Small Cash group is receiving a one-time unconditional cash transfer of $500

- The Large Cash group is receiving a one-time unconditional cash transfer of $2,000

We are interested in how much (if at all) you think the cash will change participants' financial well-being, psychological well-being, cognitive capacity, and physical health.

Over the next few pages, we'll give you more information on this. Additional details can be found at http://www.socialscienceregistry.org/trials/6149.

Who is enrolled in our study?

All participants applied to receive COVID-19 related relief funds from a non-profit organization
They live throughout the US (40 different states and the District of Columbia)
They are 33 years old on average
90% are female
45% have no more than a high school degree
76% are non-white (with the majority of non-white participants identifying as black or African-American)
The average household size is about 4 people
86% are parents
They are low income (in 2019, most had a household income less than $20,000/year)
All were hurt financially by the pandemic

Note: these data are based on the first 1,476 participants who enrolled.

How do we decide who goes into which group, and how do the groups differ?

Each participant is randomly placed into 1 of these 3 groups:

- Control: Does not receive any cash

- Small Cash: Receives $500

- Large Cash: Receives $2,000

By "randomly placed," we mean that every participant could end up in any of these 3 groups, and which group they end up in is based on chance.

The participant does not need to do anything to earn or keep the cash. The cash is paid into an online account the participant has with the non-profit organization. The participant can transfer the money to their own bank account with just a few clicks.

In addition, ALL participants are paid for participating in the study. They receive $100 if they complete all the surveys. Five participants are also randomly chosen to win a $1,000 prize at the end of the study.

What are participants asked to do, and when?

Participants are asked to complete 4 online surveys, the timing for which is illustrated below. Survey 1 serves as the baseline measurement. Randomization and the "treatment" (i.e., receiving cash payments, if any) are 1 week before Survey 2.
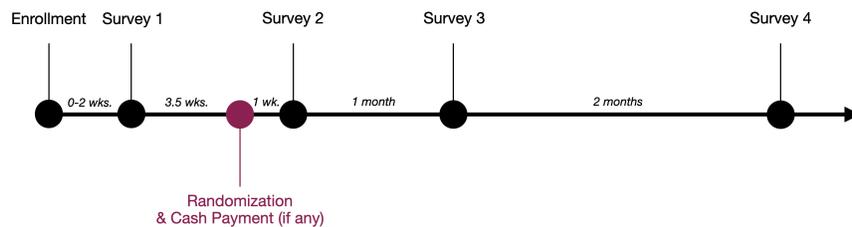
Initial data collection began in late July 2020. We anticipate all participants will be enrolled by December 2020.

How many people will be in the study?

We intend on enrolling approximately 5,000 participants. Breaking it out by treatment group:
Control: 3,076
Small Cash: 1,256
Large Cash: 671

We expect about 10% of people to drop out of the study over time. However, the exact number of people we enroll and who drop out will depend on participants' interest in signing up and staying on with the study.

[For lu.cid participants only:]

[COMPREHENSION1] Which of the following best describes the predictions you will be making?
o What is the effect of randomization on outcomes
o What is the effect of giving people money on outcomes
o What is the effect of coronavirus (COVID-19) on outcomes

[If participant chose any answer other than "What is the effect of giving people money on outcomes":]
Your answer was incorrect. In this survey, you will be making predictions about the effect of giving people money on their outcomes.

[If participant chose "What is the effect of giving people money on outcomes":]
Your answer was correct! In this survey, you will be making predictions about the effect of giving people money on their outcomes.

[For lu.cid participants only:]
[COMPREHENSION2] In the study you will be making predictions about, there are 3 groups, called "Control," "Small Cash," and "Large Cash." Not including study participation payments, how much money are participants in each of these 3 groups getting?
Control: _____ dollars
Small Cash: _____ dollars
Large Cash: _____ dollars

[If participant put in any amounts other than $0, $500, and $2,000:]
One or more of your answers was incorrect. In our study:

- The Control group gets nothing ($0)

- The Small Cash group gets $500

- The Large Cash group gets $2000

[If participant put in $0, $500, and $2,000:]
Your answers were correct! In our study:

- The Control group gets nothing ($0)

- The Small Cash group gets $500

- The Large Cash group gets $2000

[For lu.cid participants only:]
Next, we'll do some practice with how to make predictions.

Practice with Making Predictions

We are interested in your predictions about how much (if at all) the cash will change people's outcomes (e.g., financial well-being).

In addition to the [\$3.00 flat donation we will make to a charity of your choice / payment you are receiving for completing this study], we will also conduct a contest. After the experiment is over, we will randomly pick 1 of the predictions you and other participants made and identify the 3 people whose answers were closest to the true values. These people will receive an additional \$100.00 Amazon gift card.

In this survey, we will ask you to predict how effective the treatments (\$500 and \$2000) will be at changing people's outcomes. These predictions will be in units of "standard deviations" ("SDs"), which describe how much variation there is in data. Specifically, we will measure treatment effectiveness for a given outcome as the difference between the treatment group and control group averages, divided by the control group's standard deviation.

If you are not familiar with treatment effectiveness or standard deviations, please click here to read a short description. This may help you make more accurate predictions. *["Click here" was a link that redirected to a webpage that contained the information shown in Section 2.2. This link was also embedded later in the survey each time the tutorial was referenced.]*

To help get you calibrated, we'll start with 2 practice problems. These problems will NOT be related to the study we are running.

It's important to know that when we measure treatment effectiveness, we typically use numbers between -1 SD and 1 SD. In the practice questions that follow, and in the main predictions, you will be asked to only enter numbers between -1 and 1.

Practice Problem #1
As a reminder, this problem is NOT related to the study we will be running.

"Default effects" occur when someone pre-selects an option for participants among a set of options, and then those participants are more likely to end up with that option than if that option had not been pre-selected. Researchers have shown that changing the default for participants is one of the most consistent and effective ways of altering a participant's choice.

[**PRACTICE1**] Approximately how large of an effect do you think defaults typically have, relative to a control group that does not have a default? Please write your answer in standard deviations (SDs).
If you think that defaults do not shift participants' likelihood of ending up with the pre-selected choice at all, please write 0.
If you think that defaults increase participants' likelihood of ending up with the pre-selected choice, please write a POSITIVE value between 0 and 1. The more effective you think defaults are, the larger your number should be.
If you think that defaults decrease participants' likelihood of ending up with the pre-selected choice, please write a NEGATIVE value between -1 and 0. The more you think defaults backfire, the more negative your number should be.
——

You entered: *[participant's answer]* SDs.

In fact, researchers (Jachimowicz et al., 2019, Behavioural Public Policy) have found that on average, defaults typically increase the likelihood of participants ending up with the pre-selected option by 0.68 SDs, relative to a control group (notwithstanding any potential publication biases, etc). This is considered to be a treatment that changes outcomes a lot.

Let's do a second practice problem. Again, it is unrelated to our study.

Practice Problem #2

[**PRACTICE2**] It has been proposed that providing students with free breakfast at school will increase their academic achievement (e.g., test scores, grades), relative to a control group that does not receive universal free breakfast. How effective do you think providing free breakfast is at improving students' academic achievements, relative to a control group? Again, please provide your answer in SDs.

If you think that providing breakfast does not shift students' academic achievement at all, please write 0.

If you think that providing breakfast increases students' academic achievement, please write a POSITIVE value between 0 and 1. The more effective you think it is, the larger your number should be.

If you think that providing breakfast decreases students' academic achievement, please write a NEGATIVE value between -1 and 0. The more you think free breakfast makes outcomes worse, the more negative your number should be.

———

You entered: *[participant's answer]* SDs.

In one study, researchers (Frisvold, 2015) found that relative to a control group, the effect of universal free school breakfast on academic achievement was about 0.09 SDs.

Now let's move onto the predictions for our study!

Predictions

Over the next 4 screens, we will ask you to make predictions related to our study. Each of these predictions corresponds to a set of questions we will ask participants on a given outcome topic (e.g., financial well-being). There are 4 sets of questions.

To make things a little easier, for each set of questions, we will create something called an "index." You can think of an index as a single number that summarizes a general outcome (like financial well-being).

Mathematically, it's a weighted average of all the questions in that set. In each index, questions that are less similar to the others get more weight (i.e., have a bigger impact on the

index) than questions that are more similar to the others.

The larger the index number, the better the outcomes.

You can see more details here: http://www.socialscienceregistry.org/trials/6149.

For each of the 4 indices, we will ask you to think about how much (if at all) the cash treatments will shift that index relative to the Control group (which does not receive any cash).

We will ask you to make this prediction for 3 different time points:

1 week after the cash payment (Survey 2)

1 month and 1 week after the cash payment (Survey 3)

3 months and 1 week after the cash payment (Survey 4)

[The next four sections eliciting predictions for the four different indices were presented in random order.]

On this page, we would like you to think about how much our treatment will affect FINANCIAL OUTCOMES. To measure financial outcomes, we will ask participants about:

- Whether they were employed in the past week

- Their performance at work (if they were working)

- Their satisfaction with their job (if they were working)

- How much savings they have

- How much money they had earned through working in the last month

- Their financial well-being (measured through financial stress and perceived ability to meet needs and wants)

- How easily they could pay an unexpected $500 bill in the next 3 days

We will then create a "financial outcomes index" using participants' answers to the above questions. The larger the index number, the better the financial outcomes. You can see more details here: http://www.socialscienceregistry.org/trials/6149.

[FININDEX] How much do you think each cash treatment will change the financial outcome index at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

On this page, we would like you to think about how much our treatment will affect PSYCHOLOG-ICAL WELL-BEING. To measure psychological well-being, we will ask participants about:

- How much agency or control they feel they have in their lives

- Their positive mental health over the past week (e.g., how often they have been carefree and in good spirits), how happy they have felt in the past week, to what extent they feel they are living the "best life" they could be living

- Their negative mental health over the past week: how anxious, how lonely, and how depressed they have felt (all questions reverse coded such that higher values are better)

We will then create a "psychological well-being index" using participants' answers to the above questions. The larger the index number, the better the psychological well-being. You can see more details here: http://www.socialscienceregistry.org/trials/6149.

[**PSYCHINDEX**] How much do you think each cash treatment will change the psycho-logical well-being index at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

On this page, we would like you to think about how much our treatment will affect COGNITIVE CAPACITY (a person's ability to think about problems at hand). To measure cognitive capacity, we will ask participants about:

- Raven's matrices (a psychological test measuring how well people can reason through abstract problems)

- The extent to which they would think about financial matters in situations that are not necessarily directly related to finances (e.g., taking an unexpected cab ride)

- Their sense of how good their memory is (e.g., how frequently in the past week they forgot to do something they planned on doing)

We will then create a "cognitive capacity index" using participants' answers to the above questions. The larger the index number, the better the cognitive capacity. You can see more details here: http://www.socialscienceregistry.org/trials/6149.

[**COGCAPINDEX**] How much do you think each cash treatment will change the cognitive capacity index at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

On this page, we would like you to think about how much our treatment will affect PHYSICAL HEALTH. To measure physical health, we will ask participants about:

- Their general physical health in the past week

- Their sleep quality in the past week

- How food secure they were in the past week (i.e., whether they had enough to eat, and enough of the kinds of foods they wanted to eat)

- Their diet in the past week (how many days they ate 5+ servings of fruits/vegetables)

- Their exercise in the past week (how many days they exercised for 30+ minutes)

We will then create a "physical health index" using participants' answers to the above questions. The larger the index number, the better the physical health. You can see more details here: http://www.socialscienceregistry.org/trials/6149.

[**HEALTHINDEX**] How much do you think each cash treatment will change the physical health index at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

[For non-lu.cid participants only:]
Thank you! If you are interested, you can now make 4 more sets of predictions about the same project. As a thank you for doing these, we will increase the donation to your charity of choice to $5.00, and enter you into a second contest (the winners of which will receive an additional $100.00 payment). You would be eligible to win both contests.

[**MOREPREDICTIONS**] Would you like to make 4 additional predictions?
o Yes
o No thank you; please take me to the final section of the survey

[Participants who indicated that they did not want to continue with predictions were then routed to the demographics section. All other participants continued below.]

Thanks so much! In the previous sections, you made predictions about indices (weighted averages of similar outcomes). Now, we're going to ask you to make predictions about 4 individual questions, one from each of those 4 indices.

[The next four sections on the individual question predictions were presented in the same (random) order as the participant saw the index questions.]

We will ask participants the following question: "How much do you disagree or agree with the following statement? 'I can currently meet my and my household's basic needs.'" Participants will respond using the following scale: 1=Strongly disagree, 2=Slightly disagree, 3=Neither agree nor disagree, 4=Slightly agree, 5=Strongly agree.
Although you do not need this information to answer the question below, some people may find it helpful to know that: In our baseline survey (Survey 1), before there were any cash payments, participants on average answered the question with a 2.4, indicating that they slightly disagreed with the statement.

[**FININDIV**] How much do you think each cash treatment will change participants' abilities to meet their basic needs at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

We will ask participants the following question: "How much do you disagree or agree with the following statement? 'Over the past week, I have been in a good emotional condition.'" Participants will respond using the following scale: 1=Strongly disagree, 2=Slightly disagree, 3=Neither agree nor disagree, 4=Slightly agree, 5=Strongly agree.

Although you do not need this information to answer the question below, some people may find it helpful to know that: In our baseline survey (Survey 1), before there were any cash payments, participants on average answered the question with a 3.0, indicating that they neither agreed nor disagreed with the statement.

[**PSYCHINDIV**] How much do you think each cash treatment will change the extent to which participants feel as though they are in a good emotional condition at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]	☐	☐	☐
Large Cash ($2,000) [relative to the Control group]	☐	☐	☐

We will ask participants to complete a set of Raven's matrix questions – a psychological assessment that measures a person's ability to reason through abstract problems.

Although you do not need this information to answer the question below, some people may find it helpful to know that: In a pilot survey with a similar population that did not receive any cash, we found that participants on average received a score of 6.2 out of 9.

[**COGCAPINDIV**] How much do you think each cash treatment will change participants' Raven's matrices score at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurements and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]			
Large Cash ($2,000) [relative to the Control group]			

We will ask participants the following question: "How would you rate your overall physical health in the past week?" Participants will respond using the following scale: 1=Poor, 2=Fair, 3=Good, 4=Very good, 5=Excellent.

Although you do not need this information to answer the question below, some people may find it helpful to know that: In our baseline survey (Survey 1), before there were any cash payments, participants on average answered the question with a 2.8, indicating that they felt their health was good.

[**HEALTHINDIV**] How much do you think each cash treatment will change participants' ratings of their overall physical health at each survey time point, relative to the Control group (i.e. those participants who do not receive any cash)? The unit in the question below is standard deviations (SDs). Please click here if you'd like a review of treatment effectiveness measurement and SDs.

	Survey 2 (1 week after cash)	Survey 3 (1 month & 1 week after cash)	Survey 4 (3 months & 1 week after cash)
Small Cash ($500) [relative to the Control group]			
Large Cash ($2,000) [relative to the Control group]			

Thank you, that's it for the predictions! Now just a few more questions about you...

[**OCCUPATION**] We are interested in whether you have any experience working with the sorts of studies or contexts we told you about earlier. Are you currently working as any of the following? Please check all that apply.

☐ Researcher at a university (e.g., faculty, postdoc, PhD student)
☐ Researcher in a government organization
☐ Researcher at a non-profit organization
☐ Researcher at a for-profit organization
☐ Policymaker in a local/regional government or local/regional organization
☐ Policymaker in a national government or national organization
☐ Policymaker in a supranational or international organization (e.g., EU, UN, OECD, World Bank)

☐ None of the above

[For participants who indicated that they were any type of researcher:]
[**RESEARCHFIELD**] Which of the following best describes your field(s)? Please check all that apply.
☐ Economics
☐ Psychology
☐ Public policy
☐ Political science
☐ Marketing
☐ Management
☐ Sociology
☐ Other

[For participants who indicated that they were any type of researcher:]
[**RESEARCHERYRS**] Approximately how long have you worked as a researcher?
o 0 - 2 years
o 3 - 5 years
o 6 - 10 years
o More than 10 years

[For participants who indicated that they were any type of policymaker:]
[**POLICYMAKERYRS**] Approximately how long have you worked as a policymaker?
o 0 - 2 years
o 3 - 5 years
o 6 - 10 years
o More than 10 years

[For non-lu.cid participants only:]
[**HHINC2019**] What was your total household income last year (in US dollars)? Please think of income from all sources in 2019 before taxes.
o Less than $10,000
o $10,000 to $19,999
o $20,000 to $29,999
o $30,000 to $39,999
o $40,000 to $49,999
o $50,000 to $59,999
o $60,000 to $69,999
o $70,000 to $79,999
o $80,000 to $89,999
o $90,000 to $99,999
o $100,000 to $149,999
o $150,000 or more

[For non-lu.cid participants only:]
[**COVIDEFFECT**] How, if at all, has the coronavirus pandemic impacted your financial situation?
The pandemic has made my financial situation...
o Much worse
o Moderately worse
o Slightly worse
o About the same
o Slightly better
o Moderately better
o Much better

[For non-lu.cid participants only:]
[**AGE**] Age:
o Under 20
o 20 - 29
o 30 - 39
o 40 - 49
o 50 - 59
o 60 - 69
o 70 or over

[For non-lu.cid participants only:]
[**GENDER**] Gender:
o Male
o Female
o Non-binary

[For non-lu.cid participants only:]
[**TAKENSURVEYBEFORE**] Have you taken this survey before? It's not a problem if so, we'd just like to know!
o No
o Yes
o Not sure

[For non-lu.cid participants only:]
[**CHARITYCHOICE**] Thank you! Which of the following 3 charities would you like to donate your $[amount] participation fee to?
o Helen Keller International: [description]
o The Rotary Foundation: [description]
o Develop Africa: [description]

[EMAIL] Finally, should you win the prediction contest(s), we need your email address to send you payment. If you would like to receive this potential payment, please provide your email address here. (Optional.) *[Text box.]*

[OPENCOMMENTS] Do you have any feedback or other comments you would like to share with us? (Optional.) *[Text box.]*

2.2 Effect size tutorial

<u>What does it mean for a treatment to be effective?</u>
Given an experimental group (such as the "Small Cash group" or the "Large Cash group") and a control group that does not get any treatment, the "treatment effectiveness" is a measure of how different the experimental and control groups are. More specifically, it's a measure of how much the "treatment" (in this case, giving someone \$500 or \$2000) changed a person's outcomes (e.g., how happy they felt).

<u>How do we measure treatment effectiveness?</u>
In this survey, we'll measure treatment effectiveness in terms of "standard deviations." Standard deviations ("SDs") are a measure of how much variation exists in data. We will measure treatment effectiveness as:

$$(\text{TreatmentGroupAverage - ControlGroupAverage}) / \text{ControlGroupSD}$$

Here, the "TreatmentGroupAverage" may be the average happiness rating of someone in the Large Cash group, the "ControlGroupAverage" may be the average happiness rating of someone in the Control (no cash) group, and the "ControlGroupSD" is a measure of the control group's standard deviation (how varied people in the control group generally were in their happiness).

<u>What kinds of numbers do we typically see when measuring treatment effectiveness?</u>
Generally, when we measure treatment effectiveness, we use numbers between -1 SD and +1 SD. In our survey, negative numbers mean that the treatment made outcomes WORSE, whereas positive numbers mean that the treatment made outcomes BETTER. The bigger the number, the more positive of an effect the treatment had.

Here are some examples of what other researchers have found:

- Relative to a control group, the effect of universal free school breakfast on academic achievement is 0.09 SDs (Frisvold, 2015).

- Relative to a control group, a cash transfer to low-income Kenyan individuals changed their food security by 0.26 SDs (Haushofer, et al., 2016)

- Relative to a control group, the effect of pre-selecting a particular option for participants on participants' likelihood of ending up with that option is 0.68 SDs (Jachimowicz, et al., 2019)

The positive values found in all 3 of these examples mean that the treatment was effective at achieving the desired outcome. The larger the number, the more effective the treatment was.

How does this relate to the predictions I will be making?

In this study, we want you to predict how much receiving $500 (for the Small Cash group) or $2000 (for the Large Cash group) changed participants' outcomes, relative to not receiving cash (the Control group). We will ask you to give us your prediction in units of SDs—just like the 3 examples above.