

# Experimental Screenshots for: Measuring “Schmeduling”

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## Study 1 Screenshots

You are being asked to take part in a research study on taxation. Your participation is voluntary, and is greatly appreciated. If you agree to be in this study, you will be asked to fill out a brief survey. This survey will take approximately 10 to 15 minutes to complete. Additional details of this study are described below.

**Confidentiality:**

Some questions in this survey will ask about your taxes. While many people are open to discussing these issues, others consider this information private. Your privacy is extremely important to us, and we have designed this survey to protect it. We will never ask for any personally identifying information, such as your name, address, or social security number. Furthermore, your answers will be confidential and will be used only for research purposes. In any data or report we make public, it will not be possible to identify you.

**Eligibility:**

To be eligible to participate in this survey, you must be a U.S. taxpayer. A 2014 Federal Tax Return must be filed by you, or by someone else on your behalf.

**Compensation:**

In addition to the compensation described in your recruitment email, during the survey you will have the opportunity earn an additional \$1 by answering questions correctly.

**Contact information:**

This study is being conducted by economic researchers Alex Rees-Jones (University of Pennsylvania) and Dmitry Taubinsky (Harvard University). If you have any questions or comments, please contact Alex Rees-Jones at [alre@wharton.upenn.edu](mailto:alre@wharton.upenn.edu).

In order to guarantee the responsible conduct of research with human participants, this study has been reviewed by the University of Pennsylvania Institutional Review Board (IRB). Approval for this study was obtained on March 2, 2015, filed under protocol number 822002. Comments, concerns, or complaints about this study can be filed with the IRB by calling (215) 573-2540.

If you agree to participate in this survey, please click "I agree" below to begin.

I agree



To begin, we'd like to ask you a few questions about how you file your taxes.

The annual "tax day," when Federal Tax Returns for 2014 are due, is April 15th. Has a 2014 U.S. Federal Tax Return been filed on your behalf? This includes if you filed a tax return yourself, but also if your return was completed and submitted by a family member or tax preparer.

- Yes, my 2014 Federal Tax Return has already been sent to the IRS.
- No, my 2014 Federal Tax Return has not yet been submitted, but it will be.
- No, I have not and will not submit a 2014 Federal Tax Return.

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When did you send in your 2014 tax return?

Enter a date:

< December 2016 >

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

Who completed your 2014 Federal Tax Return?

- Yourself
- A paid tax preparer
- A friend or family member
- Other (Please explain)



This next group of questions will ask for some details of what you report on your tax form. You might not be sure of the exact answer to all of these questions, especially if your tax return is not yet complete or if someone else completes your tax return for you. If you are unsure of an answer, please give your best guess. For each question, you will have the opportunity to indicate your level of confidence in your answer.

What is your filing status?

- Single
- Married filing jointly
- Married filing separately
- Head of household
- Qualifying widow(er) with dependent child

How confident are you that this is your filing status?

- Very confident
- Somewhat confident
- Not confident at all



When filing your tax return, you may claim exemptions to reduce your tax liability. One exemption is granted for yourself, one for a spouse, and one for each additional dependent claimed (such as children). How many exemptions were claimed on your 2014 Federal Tax Return?

- 0
- 1
- 2
- 3
- 4
- 5
- 6
- 7 or more

How confident are you that your answer about the number of exemptions is correct?

- Very confident
- Somewhat confident
- Not confident at all



When filing your tax return, your taxable income is reduced by claiming either a “standard” deduction, which is a fixed amount based on your filing status, or an “itemized” deduction, which depends on things like mortgage interest payments, donations to charity, and some medical expenses. Which did you claim?

- Standard deduction
- Itemized deduction

How confident are you that your answer about the number of claimed deductions is correct?

- Very confident
- Somewhat confident
- Not confident at all





What was the total income\* reported for your household on your 2014 Federal Tax Return, before applying any adjustments, deductions, or credits?

(Note: your answer must be numeric and should not contain commas)

\*Total income includes income from: wages, salaries, tips etc.; taxable interest; ordinary dividends; taxable refunds, credits, or offsets of state and local income taxes; alimony received; business income (or loss); capital gain (or loss); IRA distributions; pensions and annuities; rental real estate, royalties, partnerships, S corporations, trusts, etc.; farm income (or loss); unemployment compensation; social security benefits.

How confident are you that your answer about reported income is within \$1000 of the correct answer?

- Very confident
- Somewhat confident
- Not confident at all

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Several common types of non-wage income are reported on your tax form using supplemental schedules. Please indicate if any of the supplemental schedules listed below were filed.

	Yes	No	I don't know
Schedule B—Interest and Ordinary Dividends	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schedule C—Profit or Loss From Business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schedule D—Capital Gains and Losses	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schedule E—Supplemental Income and Loss	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Schedule F—Profit or Loss from Farming	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Was any tax preparation software, such as TurboTax<sup>®</sup>, used to assist in completing your taxes?

- Yes
- No
- I don't know

Were you born before January 2, 1950?

- Yes
- No

Was your spouse born before January 2, 1950?

- Yes
- No

Did you claim the Earned Income Tax Credit when filing your taxes this year?

- Yes
- No
- I don't know

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What is the total earned income (i.e., wage income from employment) that your household earned in 2014?

\$

How many children do you have who count as "qualifying children" for the Earned Income Tax Credit?

- 0
- 1
- 2
- 3 or more

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What is the size of the Earned Income Tax Credit that you claimed for 2014?

\$

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For this next set of questions, we would like to test your knowledge of the Earned Income Tax Credit. In each question, we will ask you to imagine that your earned income were a different amount. For that different amount of earned income, you will be asked to report the size of the Earned Income Tax Credit that you think you could claim.

You might not be sure of the exact answer to these questions. If you are unsure of an answer, please give your best guess.

Suppose that your household's total earned income for 2014 were \$189. What would be the size of your Earned Income Tax Credit?

\$

Suppose that your household's total earned income for 2014 were \$20117. What would be the size of your Earned Income Tax Credit?

\$

Suppose that your household's total earned income for 2014 were \$39972. What would be the size of your Earned Income Tax Credit?

\$

Suppose that your household's total earned income for 2014 were \$8925. What would be the size of your Earned Income Tax Credit?

\$



This next group of questions is about Fred, a hypothetical taxpayer who is very similar to you. Fred is your age, and has a lifestyle similar to yours. Fred filed his 2014 Federal Tax Return claiming 3 exemption(s) and “Married filing jointly” filing status, like you did. Fred also claimed the standard deduction, like you did. However, Fred’s tax computation is particularly simple, since all of his household’s taxable income comes from his and his spouse’s annual salaries. He has no other sources of taxable income, and is not claiming additional credits or deductions.

For the following questions, we will ask you to estimate how much federal income tax Fred’s household would have to pay for different levels of total household income\*. To help motivate careful thought about these questions, we are providing a monetary reward for correct answers. At the end of the survey, one of these questions will be chosen at random. If your answer to that question is within \$100 of the correct answer, \$1 will be added to your survey compensation.

In addition estimating the total taxes owed by Fred’s household, please indicate your level of confidence in each estimate on the provided scales. These responses will not affect your payment, nor will they affect which question is randomly chosen for payment.

\*Total income includes income from: wages, salaries, tips etc.; taxable interest; ordinary dividends; taxable refunds, credits, or offsets of state and local income taxes; alimony received; business income (or loss); capital gain (or loss); IRA distributions; pensions and annuities; rental real estate, royalties, partnerships, S corporations, trusts, etc.; farm income (or loss); unemployment compensation; social security benefits.



If Fred's total household income for the year were \$194173, the total federal income tax that he has to pay would be:

(Note: your answer must be numeric and should not contain commas)

\$

How confident are you that your answer is within \$500 of the correct answer?

- Not confident at all
- Somewhat confident
- Very confident

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Note: subjects completed this forecasting task 16 times, with random values generated according to the sampling scheme described in the paper. We omit the extra iterations of the screen for brevity.



In this next set of questions, you'll be asked for a few details about your employment.

Are you currently employed?

- Yes
- No

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Approximately how many hours per week do you work at your primary job?

At your primary job, are you paid by-the-hour or by a fixed salary?

- Paid by-the-hour
- Paid by salary

Do you have flexible work hours? Or does your work require a fixed number of hours worked per week?

- Flexible work hours
- Fixed work hour

What are your annual pre-tax earnings from your primary job?

How long have you been working at your primary job?

- Less than 6 months.
- 6 months to 1 year.
- 1 year to 2 years.
- More than 2 years.



Next, we would like to ask you some questions about various health- and savings- related choices.

In general, would you say your health is:

- Excellent
- Very good
- Good
- Fair
- Poor

Do you have health insurance?

- Yes
- No

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For this next question, imagine you are offered two options:

**Option 1:** Have \$1 added to your compensation for this study.

**Option 2:** Have \$2 donated to a charity of your choice.

Which of these options would you choose?

- Option 1: \$1 added to your compensation.
- Option 2: \$2 donated to a charity.

Suppose you had \$100 in a savings account and the interest rate was 2 percent per year. After 5 years, how much do you think you would have in the account if you left the money to grow?

- More than \$102.
- Exactly \$102.
- Less than \$102.
- Do not know.

Imagine that the interest rate on your savings account was 1 percent per year and inflation was 2 percent per year. After 1 year, would you be able to buy more than, exactly the same as, or less than today with the money in this account?

- More than today.
- Exactly the same as today.
- Less than today.
- Do not know.

Do you think that the following statement is true or false?

"Buying a single company stock usually provides a safer return than a stock mutual fund."

- True
- False
- Do not know.

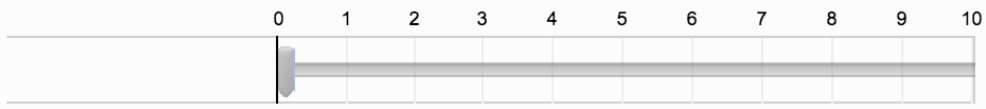
Sometimes participants who take online surveys don't read all of the instructions and click through the questions more quickly than they should. We want to make sure that participants taking this survey are paying attention to the instructions. On this screen, your instructions are simply to click on the continue button at the bottom of the screen, and to not fill in any of the answers below. Please click continue now.

- Always
- Most of the Time
- Sometimes
- Rarely
- Never



You are almost done! We have one final question about your tax awareness.

What is your state sales tax rate (expressed in percentages)? (If your state exempts some goods from the full sales tax, please indicate the rate for a standard non-exempt good.)



A horizontal slider input field with a scale from 0 to 10. The scale is marked with integers from 0 to 10. A vertical line is positioned at 0, and a grey slider bar extends from 0 to the right, ending at 0. The slider bar has a small grey handle at the 0 mark.

>>

Thank you for completing this survey! Your participation is helping us to better understand the way citizens respond to our tax system.

As promised, one of your tax forecasts has been randomly selected for a potential reward. The randomly selected question asked about the case where: "Fred's (household) total income is \$190890."

You answered that the total income tax corresponding to that amount is \$0.

The correct answer is \$33906.2, which is not within \$100 of your answer.

A blue rectangular button with rounded corners containing the white text '>>'.

Do you have any questions, comments, or concerns about this survey?

A large, empty rectangular text input field with a thin grey border and a small cursor icon in the bottom right corner.



## Study 2 Screenshots

## Consent—Part A



**This is a consent form. Please read it carefully, and click below to accept and continue.**

You are being asked to take part in a research study on decision-making. Your participation is voluntary and is greatly appreciated. If you agree to be in this study, you will be asked to fill out a brief survey. This survey will take approximately 5 minutes to complete. Additional details of this study are described below.

**Eligibility:** All U.S. MTurkers over the age of 18 are eligible to participate, and may participate only once. However, this survey cannot be taken on a mobile device, and participants who fail the comprehension check will be ineligible to complete the survey.

**Compensation:** Compensation in this study depends on choices that you make and on chance. All participants will earn at least 10 cents, with opportunities for bonuses available in the study. The

## Consent—Part B

participants will earn at least 10 cents, with opportunities for bonuses available in the study. The average participant will earn 94 cents.

**Confidentiality:** This study is anonymous. You will never be asked to provide your name or identifying information.

**Contact Information:** This study is being conducted by economics researchers Alex Rees-Jones and Dmitry Taubinsky. Please contact Sara Sermarini (saraserm@wharton.upenn.edu) with any questions or feedback.

### Agreement to Participate

By clicking to continue, you are indicating that you have read this consent form and that you voluntarily agree to participate in the study.

I AGREE TO PARTICIPATE IN THIS STUDY

I DO NOT AGREE TO PARTICIPATE IN THIS STUDY

## End of Survey (Consent Denied)




We thank you for your time spent taking this survey.  
Your response has been recorded.

## reCaptcha (Consent Given)



Click here to confirm you are human.

 I'm not a robot   
reCAPTCHA  
Privacy - Terms

## Comprehension Check



As a reward for completing this study, you will receive a bonus. Your reward comes in two accounts, A and B. **We impose a tax on your earnings in account A, but not on your earnings in account B.** Your final bonus will be the sum of the after-tax amounts from the two accounts. You will face choices on the next screen about how much we will put in each account. The tax that applies to account A is as follows:

Taxes in Account A

# cents in A	10	20	30	40	50	60	70	80	90	100
Tax (in cents)	2	4	6	8	10	12	14	16	18	20

Once you have read these instructions, please answer the question below. You must answer this question correctly to proceed with this study.

Which of the following is true?

Both account A and B are taxable

Neither account A nor account B are taxable

Only account A is taxable

Only account B is taxable



## Failed Comprehension Check Message



You failed the comprehension check. Please submit this HIT for your 10 cent payment.

DO NOT ATTEMPT TO RE-TAKE THIS STUDY.



## Main Decision Task—Part A



As a baseline, you are provided with the following compensation in your accounts:

**Account A Earnings:** 40 cents

*Total tax on these earnings:* 8 cents

*Effective tax rate on these earnings:* 20%

**Account B Earnings:** 60 cents

*Total tax on these earnings:* 0 cents

*Effective tax rate on these earnings:* 0%

▼ As a reminder, the full tax schedule can be seen here.

**Taxes in Account A**

# cents in A	10	20	30	40	50	60	70	80	90	100
Tax (in cents)	2	4	6	8	10	12	14	16	18	20

### Main Decision Task—Part B

Below, we ask you to make 12 decisions about additional money in your accounts. For each, please indicate if you prefer the option on the left or the option on the right. The bonuses listed are pre-tax: like your other earnings in account A, the extra money in account A will be subject to the tax. At the end of the experiment, one of these decisions will be randomly chosen, and the option you selected will be used to determine your additional compensation. Since you do not know which decision number will be randomly selected, **it is in your interest to answer each question carefully and honestly.**

Decision #1	I prefer an extra 20 cents in account A	I prefer an extra 0 cents in account B
Decision #2	I prefer an extra 20 cents in account A	I prefer an extra 1 cent in account B
Decision #3	I prefer an extra 20 cents in account A	I prefer an extra 3 cents in account B
Decision #4	I prefer an extra 20 cents in account A	I prefer an extra 5 cents in account B

### Main Decision Task—Part C

Decision #3	I prefer an extra 20 cents in account A	I prefer an extra 3 cents in account B
Decision #4	I prefer an extra 20 cents in account A	I prefer an extra 5 cents in account B
Decision #5	I prefer an extra 20 cents in account A	I prefer an extra 7 cents in account B
Decision #6	I prefer an extra 20 cents in account A	I prefer an extra 9 cents in account B
Decision #7	I prefer an extra 20 cents in account A	I prefer an extra 11 cents in account B
Decision #8	I prefer an extra 20 cents in account A	I prefer an extra 13 cents in account B



### Main Decision Task—Part D

#8	account A	account B
Decision #9	I prefer an extra 20 cents in account A	I prefer an extra 15 cents in account B
Decision #10	I prefer an extra 20 cents in account A	I prefer an extra 17 cents in account B
Decision #11	I prefer an extra 20 cents in account A	I prefer an extra 19 cents in account B
Decision #12	I prefer an extra 20 cents in account A	I prefer an extra 21 cents in account B



## Attention Check



In order to facilitate our research, we are interested in knowing certain factors about you. Specifically, we are interested in whether you actually take the time to read the directions; if not, then the data we collect based on your responses will be invalid. So, in order to demonstrate that you have read the instructions, please ignore the next question, and simply write "I read the instructions" in the box labeled "Any comments?" Thank you very much.

What is your relationship status?

Single, never married

Married

Divorced

Separated

Widowed

Any comments?

## Demographics Questions—Part A



You are almost done. Please complete these final demographic questions.

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What is your gender?

Male

Female

---

What is your age?

**Demographics Questions—Part B**

What is your ethnicity?

American Indian or Alaskan Native

Asian

Black or African-American

Hispanic or Latino

Pacific Islander

White

Other

### Demographics Questions—Part C

We are interested in knowing your approximate annual income. Please choose the answer from the range below.

Less than \$10,000

\$10,000 - \$19,999

\$20,000 - \$29,999

\$30,000 - \$39,999

\$40,000 - \$49,999

\$50,000 - \$59,999

\$60,000 - \$69,999

### Demographics Questions—Part D

\$60,000 - \$69,999

\$70,000 - \$79,999

\$80,000 - \$89,999

\$90,000 - \$99,999

\$100,000 - \$149,999

More than \$150,000



## Payment Screen

*Payment screen appears just before end of survey screen with completion code.*



Thank you for your participation.

From your random draw, you were assigned your choice from **DECISION #8**, which assigned **13 cents** to **Account B**.

As a result, your payment is as follows:

Account A Earnings: 40 cents  
Total tax on these earnings: 8 cents  
Effective tax rate on these earnings: 20%

Account B Earnings: 73 cents  
Total tax on these earnings: 0 cents  
Effective tax rate on these earnings: 0%

Total Earnings: 105 cents