

Conjoint_Experiment_Credit

Start of Block: Informed Consent

Q62 Timing

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Click Count (4)



Q17 We invite you to participate in a research study being conducted by investigators from Washington University in St. Louis (Department of Political Science) and Oxford University (Department of Politics and International Relations). You are being asked to participate in this research study because you are an adult citizen of or resident in the United Kingdom. The purpose of the study is to learn about the preferences of individuals regarding taxation and services provided by governments. We will share anonymized and aggregated conclusions based on this survey in conferences, research meetings, and academic publications. Washington University in St. Louis is funding this research study. Any personal information that could identify you will be removed or changed before files are shared with other researchers or results are made public.

If you agree to participate, we will show you a side-by-side comparison between two countries. These countries differ in how they combine taxation, spending on public services, and access to credit. You may like both countries similarly, or may not like either one of them at all. Regardless of your overall evaluation, we ask that you please indicate which of the two countries you prefer. In total, you will see six such comparisons. The survey will take about 10-12 minutes, and your participation is voluntary. If you do not wish to participate in this study, simply close your browser. Approximately 1200 people will take part in this study.

There are no known risks from being in this study, and you will not benefit personally. However we hope that others may benefit in the future from what we learn as a result of this study.

You will not have any costs for being in this research study. You will not be paid for being in this research study. We will keep the information you provide confidential by keeping your responses completely anonymous.

We will not ask for your name; we will ask you for some socio-economic information, including the first half of your postcode. Federal regulatory agencies and Washington University, including the Washington University Institutional Review Board (a committee that reviews and approves research studies) and the Human Research Protection Office may inspect and copy records pertaining to this research. In any research outputs of this study, we will report in such a way that you cannot be identified.

Your participation in this study is completely voluntary. You may choose not to take part at all. If you decide to participate in the study you may stop participating at any time. Any data that was collected as part of this study will remain as part of the study records and cannot be removed. If you decide not to take part in the study or if you stop participating at any time, you won't be penalized or lose any benefits for which you otherwise qualify.

Your data will be stored in a password-protected file. Your IP address will be stored so we can be sure respondents don't take the survey more than once. Please note that all questions are compulsory, but if you don't feel comfortable answering any questions you are free to withdraw by closing down the browser at any point.

Research data will be stored for a minimum of three years after publication or public release. The anonymised data will be made publicly available through Dataverse.

The data that we collect from you may be transferred to, and stored or processed at, a destination outside the European Economic Area ("EEA"). By submitting your personal data, you agree to this transfer, storing or processing.

Washington University in St Louis, the University of Oxford and the survey provider Bilendi are the data controllers with respect to your personal data. Washington University in St Louis and the University of Oxford will determine how your personal data is used in the study and will process your personal data for the purpose of the research outlined above. Research is a task that we perform in the public interest. Further information about your rights with respect to your personal data is available from <http://www.admin.ox.ac.uk/councilsec/compliance/gdpr/individualrights/>.

This project has been reviewed by, and received ethics clearance through, Washington University St Louis Institutional Research Board [201812009] and the University of Oxford Central University Research Ethics Committee [R61546/RE001].

We encourage you to ask questions. If you have any questions about the research study itself, please contact the Principal Investigator Guillermo Rosas, 314-285-7236, grosas@wustl.edu. If you feel you have been harmed from being in the study, please contact: Guillermo Rosas, 314-285-7236, grosas@wustl.edu. If you have questions, concerns, or complaints about your rights as a research participant, please contact the Human Research Protection Office at 660 South Euclid Avenue, Campus Box 8089, St. Louis, MO 63110, 1-(800)-438-0445 or email hrpo@wustl.edu. General information about being a research participant can be found on the Human Research Protection Office web site, <http://hrpo.wustl.edu>. To offer input about your experiences as a research participant or to speak to someone other than the research staff, call the Human Research Protection Office at the number above.

Thank you very much for your consideration of this research study.

Please note that you may only participate in this survey if you are 18 years of age or over.

If you have read the information above and agree to participate with the understanding that the data (including any personal data) you submit will be processed accordingly, please check the relevant box below to get started.

End of Block: Informed Consent

Start of Block: Quota questions



Q65 In what year were you born? (YYYY)

Q78 What is your gender?

Male (1)

Female (2)

JS

Q70 What is the highest level of education you have successfully completed or the highest degree you have received?

- No qualifications (9)
 - Skills for Life (including Basic Skills, Key Skills, Entry Level Certificates) (1)
 - A-level/NVQ3 or equivalent (2)
 - Bachelor's degree (5)
 - Master's degree (6)
 - Doctoral or professional degree (PhD, JD, MD) (7)
-

Q63 Are you currently a student or enrolled full-time in a training program?

- Yes (1)
 - No (2)
-

Page Break



Q69 Can you please write the **first three characters** of your postcode?

End of Block: Quota questions

Start of Block: Explanation

Q21 Timing

First Click (1)

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Q16

In today's survey we will **show you a side-by-side comparison between two countries**.

These countries differ in how they combine taxation, spending on public services, and access to credit. You may like both countries similarly, or may not like either one of them at all.

Regardless of your overall evaluation, please indicate **which of the two countries you prefer**.

In total, we will show you **six comparisons** that look like this (this is a sample, you do not have to take any action in this screen) and ask you to think about the comparison for at least 4 seconds:

| Living conditions | Country 1 | Country 2 |
|---|---|-----------|
| Housing loans (average interest rate) | This option tells you how expensive it is to borrow to buy your own home (average interest rate) | |
| Credit card loans (average interest rate) | This option tells you how expensive it is to take on debt on your credit card (average interest rate) | |
| Unemployment support | This option tells you how long unemployed individuals receive publicly-provided income support | |
| Basic social security for low-income families | This option tells you how much support low-income families obtain from the government | |
| Average income tax | This option tells you what percentage of an average person's wage is taxed | |

Which living conditions do you prefer?

Country 1

Country 2

Q30

In addition to deciding which country you would prefer, we will also ask how likely it is (on a scale of 1 to 7) that you would move to each of these countries if you had to leave the UK. The higher the number (closer to 7), the more favorable you feel about that country, the lower the number (closer to 1), the less favorable you feel.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q32

At the end of the survey we will ask you **a few additional questions**.

End of Block: Explanation

Start of Block: Conjoint 1



Q65

Comparison 1 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------------------|-----------------------|
| Housing loans (average interest rate) | 6% | 2% |
| Credit card loans (average interest rate) | 5% | 25% |
| Unemployment support | Up to 24 months | Up to 12 months |
| Basic social security for low-income families | 33% of average income | 66% of average income |
| Average income tax | 25% | 25% |

Country 1

Country 2

Q66

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q56 Timing
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End of Block: Conjoint 1

Start of Block: Conjoint 2



Q103
Comparison 2 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------|-----------------------|
| Housing loans (average interest rate) | 6% | 2% |
| Credit card loans (average interest rate) | 25% | 15% |
| Unemployment support | None | Up to 12 months |
| Basic social security for low-income families | None | 33% of average income |
| Average income tax | 35% | 25% |

Country 1

Country 2

Q104

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |



Q57 Timing

- First Click (1)
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- Page Submit (3)
- Click Count (4)

End of Block: Conjoint 2

Start of Block: Conjoint 3



Q105

Comparison 3 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------------------|-----------------|
| Housing loans (average interest rate) | 2% | 6% |
| Credit card loans (average interest rate) | 5% | 25% |
| Unemployment support | Up to 12 months | Up to 12 months |
| Basic social security for low-income families | 66% of average income | None |
| Average income tax | 15% | 35% |

Country 1

Country 2

Q106

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q58 Timing
First Click (1)
Last Click (2)
Page Submit (3)
Click Count (4)

End of Block: Conjoint 3

Start of Block: Conjoint 4



Q107
Comparison 4 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------------------|-----------------------|
| Housing loans (average interest rate) | 6% | 10% |
| Credit card loans (average interest rate) | 25% | 15% |
| Unemployment support | Up to 12 months | Up to 12 months |
| Basic social security for low-income families | 66% of average income | 66% of average income |
| Average income tax | 15% | 15% |

Country 1

Country 2



Q108

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q59 Timing

First Click (1)

Last Click (2)

Page Submit (3)

Click Count (4)

End of Block: Conjoint 4

Start of Block: Conjoint 5



Q109

Comparison 5 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------------|-----------------------|
| Housing loans (average interest rate) | 10% | 2% |
| Credit card loans (average interest rate) | 5% | 15% |
| Unemployment support | Up to 12 months | None |
| Basic social security for low-income families | None | 33% of average income |
| Average income tax | 25% | 25% |

| | |
|-----------|-----------|
| Country 1 | Country 2 |
|-----------|-----------|

Q110

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q60 Timing
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Click Count (4)

End of Block: Conjoint 5

Start of Block: Conjoint 6

JS

Q120
Comparison 6 out of 6

| Living conditions | Country 1 | Country 2 |
|---|-----------------------|-----------------|
| Housing loans (average interest rate) | 6% | 6% |
| Credit card loans (average interest rate) | 5% | 25% |
| Unemployment support | Up to 12 months | Up to 12 months |
| Basic social security for low-income families | 66% of average income | None |
| Average income tax | 35% | 15% |

Country 1

Country 2

Q121

Please rate on a scale from 1 to 7 how likely it is you would move to each of the countries if you had to leave the UK.

| | Would definitely not move [1] (1) | [2] (2) | [3] (3) | [4] (4) | [5] (5) | [6] (6) | Would definitely move [7] (7) |
|---------------|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|-----------------------|-------------------------------|
| Country 1 (1) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |
| Country 2 (2) | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> | <input type="radio"/> |

Q61 Timing

First Click (1)

Last Click (2)


Page Submit (3)

Click Count (4)

End of Block: Conjoint 6

Start of Block: Left-Right self-placement

Q27 In politics people sometimes talk of "left" and "right". Where would you place yourself on this scale, where 0 means the left and 10 means the right?

| | Left | Right |
|-------|--|-------|
| | 0 1 2 3 4 5 6 7 8 9 10 | |
| 1 () |  | |

End of Block: Left-Right self-placement

Start of Block: Experience welfare state

Q60 We would like to ask you a set of questions about your personal experience in the United Kingdom.

Some people rely on support from the government to make ends meet. Are you currently or have you ever been in one of the following situations?

- Yes, I receive/have received unemployment support (2)
- Yes, I receive/have received welfare transfers (e.g. food stamps, subsidized housing) (3)
- No, I receive/have received neither unemployment support nor welfare transfers (1)

Page Break _____

Q61

What is your current employment situation?

- I have temporary full-time employment (2)
- I have permanent full-time employment (3)
- I am self-employed (6)
- I have part-time employment (7)
- I am currently unemployed (1)
- None of the above (8)

Skip To: End of Block If What is your current employment situation? = I am currently unemployed

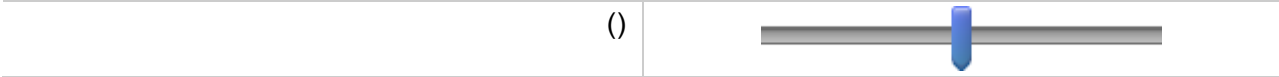
Skip To: End of Block If What is your current employment situation? = None of the above

Page Break

Q76 How likely do you think it is that you will lose your job in the next 12 months?

Extremely unlikely Extremely likely

1 2 3 4 5



Q75 How easy would it be for you to get a similar or better job with another employer?

Not Very Easy Very Easy

1 2 3 4 5



Page Break



Q74 Which of the following sectors most closely matches the one in which you are employed?

- Agriculture, hunting and forestry (1)
- Fishing (2)
- Mining and quarrying (3)
- Manufacturing (4)
- Electricity, gas and water supply (5)
- Construction (6)
- Wholesale and retail trade; repair of motor vehicles, motorcycles and personal and household goods (7)
- Hotels and restaurants (8)
- Transport, storage and communication (9)
- Financial intermediation (10)
- Real estate, renting and business activities (11)
- Public administration and defence; compulsory social security (12)
- Education (13)
- Health and social work (14)
- Other community, social and personal service activities (15)
- Activities of households (16)
- Extra-territorial organizations and bodies (17)

End of Block: Experience welfare state

Start of Block: Credit history



Q113 We would like to ask you a few questions about your personal experience **obtaining** and **repaying** bank loans. Have you ever **obtained** one of the following loans?

- Mortgage loan (1)
- Credit card loan (2)
- Other loans (3)
- No loans taken out (4)

Skip To: Q116 If We would like to ask you a few questions about your personal experience obtaining and repaying ba... = No loans taken out

Page Break

Q114 Considering your experience with financial products, how difficult or easy has it been for you to **obtain** a loan from a financial institution?

Extremely easy Extremely difficult

1 2 3 4 5



Page Break

Q115 Now we will ask you about **repaying** loans. Did you ever face any difficulties in the **repayment** of your loans?

- Yes, I had to declare bankruptcy. (5)
- Yes, I had to renegotiate the payment schedule. (1)
- Yes, I had to take out another loan to repay a previous one. (2)
- Yes, I had to stop payments for a short while. (3)
- No. (4)

Page Break _____

Q116 We would like to know how you and people around you were personally affected by the 2007-9 global financial crisis. Please read the following statements and select an appropriate answer.

- I lost at least some of my savings during the crisis (1)
- Someone in my family lost some of their savings during the crisis (2)
- A person I know (not in my family) lost some of their savings during the crisis (3)
- None of the above (4)

End of Block: Credit history

Start of Block: Current SES

Q78 If you add up the income from all sources, which of the following describes your household's annual net income?

- Less than £11,475 (1)
 - £11,475 to £15,392 (2)
 - £15,392 to £19,088 (3)
 - £19,088 to £23,060 (4)
 - £23,060 to £27,473 (5)
 - £27,473 to £32,824 (6)
 - £32,824 to £39,169 (7)
 - £39,169 to £47,830 (8)
 - £47,830 to £63,277 (9)
 - £63,277 or more (12)
-

Q79 Do you or any member of your household own the house you are living in?

- No, we do not own our house (1)
- Yes, we are currently paying our mortgage (2)
- Yes, our house is fully paid for (3)

End of Block: Current SES

Start of Block: Anything else?



Q33 The survey is now over, thanks for your participation. Is there anything else you would like us to know?

End of Block: Anything else?
