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Projective Paternalism

Abstract

We study experimentally when, why, and how people intervene in others' choices. Choice Architects (CAs) construct opportunity sets containing bundles of time-indexed payments for Choosers. CAs frequently prevent impatient choices despite opportunities to provide advice, believing Choosers benefit. We consider several hypotheses concerning CAs' motives. A conventional behavioral welfarist acts as a correctly informed social planner; a mistakes-projective paternalist removes options she wishes she could reject when choosing for herself; an ideals-projective paternalist seeks to align others' choices with her own aspirations. Ideals-projective paternalism provides the best explanation for interventions in the laboratory and rationalizes support for actual paternalistic policies.

JEL-Codes: D030, D040, H000.

Keywords: paternalism, libertarianism, welfare economics, experiment, false consensus bias.

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1 Introduction

Normative discussions of paternalism have featured in economics, philosophy, and public policy for centuries (Locke, 1764; Mill, 1869; Thaler and Sunstein, 2003). A wide range of government regulations, such as retirement savings mandates, restrictions on payday loans and investment products, various forms of consumer protection, the criminalization of suicide, and legal doctrines concerning undue inducement and unconscionability all address paternalistic concerns (Dworkin, 1971; Zamir, 1998). Paternalistically motivated social programs play a large role in the U.S. economy (Mulligan and Philipson, 2000; Moffitt, 2003; Currie and Gahvari, 2008), and in some important instances even the business models of private companies are paternalistically motivated.[1] Despite the prevalence of paternalism, a *positive* investigation of the phenomenon is largely lacking. Significantly, paternalistic decision making often falls to voters (Faravelli, Man and Walsh, 2015), low-level government officials (Moffitt, 2006), and managers of private firms who find themselves with the authority to influence and nudge others, rather than to experts, omniscient benevolent planners (Besley, 1988), or despotic autocrats (Glaeser, 2005). A large body of research catalogues the fallibility of human judgment in situations where it is possible to compare choices with objective benchmarks (Kahneman, 2011). It is reasonable to assume that normative judgments are also susceptible to systematic confusion or bias.

This paper studies experimentally when, why, and how people act paternalistically. These questions are difficult to address in naturally occurring contexts because real-world policies with paternalistic elements generally implicate non-paternalistic concerns, such as externalities, and in any event people usually disagree about their efficacy. Conducting a laboratory experiment allows us to remove extraneous factors and study paternalistic behavior in isolation. In order to verify the external validity of our findings, we also demonstrate that our main results extend to subjects' assessments of real-world paternalistic policies, and that these assessments are directly related to subjects' decisions within the experiment.

Subjects in the role of Choice Architect construct choice sets that determine the opportunities available to others in the role of Choosers. Each choice option consists of two payments, one received "sooner" and the other received "later." Impatience is costly: larger earlier payments are associated with smaller total payments. We begin by showing that subjects frequently withhold options from Choosers despite ample opportunities to provide advice. The typical intervention requires the Chooser to exercise a minimum level of patience. By definition, interventions are paternalistic only if Choice Architects believe they increase the Chooser's well-being (Dworkin, 1972). According to both incentive-compatible and non-incentivized measures, our Choice Architects believe their interventions are helpful, and those who impose more severe restrictions believe the benefits are greater. We rule out alternative motives, such as the possibility that subjects intervene simply because they prefer to do something rather than remain idle: a condition

[1] The Vanguard Group, for instance, argues that financial advisors should attempt to help clients by "providing discipline and reason to clients who are often undisciplined and emotional" and that they "can act as emotional circuit breakers ... by circumventing their clients' tendencies" (Bennyhoff and Kinniry Jr, 2011).

that removes the opportunity to take issue with the Choosers' objective function (by inducing Chooser's preferences experimentally) dramatically decreases the frequency of interventions.

Taking these initial findings as a starting point, we turn to the main focus of our investigation, which is to determine how Choice Architects decide which options are good for others and which are bad. As a benchmark case, we consider the hypothesis that Choice Architects are *conventional behavioral welfarists* – in other words, that they act as benevolent social planners who know the true distributions of choices and mistakes, and who try to maximize aggregate welfare. Under this hypothesis, there would be no relationship between the restrictions Choice Architects impose on others and either their own preferences over the pertinent options, or the mistakes that infect own choices among those options.

In evaluating the plausibility of this benchmark, one may well wonder how people arrive at their knowledge of others' preferences and mistakes. In *The Theory of Moral Sentiments*, Adam Smith argued that such inferences follow from self-examination: *"As we have no immediate experience of what other men feel, we can form no idea of the manner in which they are affected, but by conceiving what we ourselves should feel in the like situation."* In this spirit, we identify two distinct types of departures from the benchmark case, distinguished according to whether paternalists reason about others based on their own mistakes, or based on their own preferences. *Mistakes-projective paternalism* is present when the paternalist assumes that others tend to share her susceptibility to error. A mistakes-projective paternalist behaves as if trying to help others avoid choices she herself would like to reject, but chooses nevertheless. This inclination generates a *negative correlation* between the choices she makes for herself and the restrictions she imposes on others. *Ideals-projective paternalism* is present when the paternalist behaves as if she assumes her own preferences are relevant for others, either because she thinks they tend to share her preferences,[2] or because she simply believes her preferences are valid and theirs are not. As a result, it generates a *positive correlation* between the choices she makes for herself and the restrictions she imposes on others. Accordingly, to distinguish between conventional behavioral welfarism, mistakes-projective paternalism, and ideals-projective paternalism, we focus on measuring the aforementioned correlation.

The hypothesis of ideals-projective paternalism provides the most compelling account of our subjects' behavior. We find that more patient Choice Architects impose greater patience on others, and that this pattern reflects their judgments about what the Choosers ought to do, rather than a greater inclination to intervene. Patient Choice Architects also believe more strongly that restrictions enhance the Chooser's well-being. Notably, a Choice Architect's proclivity to engage in ideals-projective paternalism is strongly correlated with her susceptibility to a recognized cognitive bias, the *false consensus effect* (Ross, Greene and House, 1977): ideals-projective paternalism is more prevalent among subjects who assume (incor-

[2]This form of projective paternalism is related to the concept of *projection bias* (Van Boven, Dunning and Loewenstein, 2000); i.e., the tendency to exaggerate the degree to which an individual's future tastes (rather than the tastes of others) resemble their current tastes.

rectly) that the choices of others tend to resemble their own. Despite this finding, we also show that ideals-projective paternalism is largely robust with respect to the availability and provision of information concerning others' choices and mistakes. Such knowledge affects the stringency of the restrictions Choice Architects impose on Choosers, but does not attenuate the strength of the relationship between these restrictions and Choice Architects' own preferences. We argue that these findings shed light on the mechanisms of ideals-projective paternalism.

The next step in our investigation is to assess whether paternalists agree with the types of normative judgments that often appear in analyses involving applied behavioral welfare economics. One common supposition among many behavioral economists is that time inconsistency arises at least in part from a tendency to place "too much" weight on immediate or near-term experiences ("present bias"). According to this normative hypothesis, removing the lure of immediacy by introducing "front-end delay" either eliminates the bias (as in the case of quasihyperbolic discounting), or reduces it (as in the case of hyperbolic discounting).[3] To the extent our Choice Architects agree with this normative principle and try to mimic welfarist social planners, the introduction of front-end delay should eliminate interventions, or should at least reduce their frequency. The same implication follows for mistakes-projective paternalists who recognize their own present bias. On the contrary, we find that people are slightly *more* likely to intervene in otherwise equivalent decision problems with front-end delay, and to impose greater patience when they intervene, despite predicting correctly that others exercise greater patience in these settings. Because people also choose more patiently for themselves with front-end delay, these patterns are consistent with ideals-projective paternalism.

The final portion of our analysis explores the external validity of our findings. We elicit subjects' support for imposing various sin taxes and regulation of high-interest, short-term lending in a neighboring country. We also measure subjects' own consumption of the targeted products. The relationships between policy preferences and own consumption are once again consistent with ideals-projective paternalism. For instance, lighter drinkers express significantly more support for an increase in alcohol taxes. Additionally, real-world preferences for paternalistic policies are strongly correlated with Choice Architects' decisions in the behavioral portion of the experiment.

Our work is related to a small empirical literature on paternalistic behavior. The closest parallels are Uhl (2011) and Krawczyk and Wozny (2017). In both studies, some subjects choose between one of two options for themselves and decide whether to eliminate one of the options for others.[4] While these studies do examine the proclivity to intervene, as well as correlations between chosen interventions and

[3] A large number of studies have found that the introduction of front-end delay increases patience (Frederick et al., 2002). For a critical discussion of the common normative claim that people place "too much" weight on the present, see Bernheim (2016).

[4] In Krawczyk and Wozny (2017), the options are two lunch items, one healthy, the other unhealthy. In Uhl (2011), the options are whether to make a second choice (i.e., choosing the point in time at which to collect a rising payment) either in advance or in the moment. The empirical literature on paternalistic behavior also includes Jacobsson, Johannesson and Borgquist (2007); Gangadharan, Grossman and Jones (2015); Lusk, Marette and Norwood (2013); Schroeder, Waytz and Epley (2017).

the options subjects select for themselves, they do not address the associated questions that provide our focus in the current paper. With respect to the questions they do address, their experimental designs introduce two potentially important confounds: first, there are no opportunities to provide advice apart from imposing a restriction; second, the close juxtaposition of essentially identical decisions (for the subjects themselves and for others) may introduce spurious correlation through anchoring or a demand for consistency.

Several other lines of work bear on the empirical analysis of paternalism. One examines the tendency for professional advisors to steer their clients toward the same options they choose for themselves (Foerster, Linnainmaa, Melzer and Previtero, 2017; Linnainmaa, Melzer and Previtero, forthcoming) – a possible reflection of ideals-projective paternalism. A second studies how people feel about being in situations where others can influence or constrain their choices (Fehr, Herz and Wilkening, 2013; Bartling, Fehr and Herz, 2014; Kataria, Levati and Uhl, 2014; Lübbecke and Schnedler, 2018).[5] A third studies social disapproval of ostensibly *repugnant transactions* (Roth, 2007), such as paid organ donation (Basu, 2003, 2007; Leider and Roth, 2010; Elias, Lacetera and Macis, 2015a,b, 2016; Ambuehl, 2017; Ambuehl and Ockenfels, 2017; Clemens, 2017; Exley and Kessler, 2017).[6] A fourth explores how people make surrogate choices for others in settings where the surrogate cannot leave the affected individual with flexibility (see Ifcher and Zarghamee, 2018, for a review). Finally, the literature on social preferences studies the general question of how people make decisions that affect others (see Fehr and Fischbacher, 2002; Cooper and Kagel, 2016, for reviews).

The empirical study of paternalism connects with various other branches of the literature. For example, the literature on *libertarian paternalism* argues that authorities can use *nudges*, rather than coercion, to adjust behavior in directions the authorities (or their policy analysts) deem beneficial (Thaler and Sunstein, 2003; see Loewenstein and Haisley, 2007; Benartzi, Beshears, Milkman, Sunstein, Thaler, Shankar, Tucker-Ray, Congdon and Galing, 2017, for reviews). Our findings raise questions about the objectivity of the principles underlying such judgments in domains that involve preferences, and thereby underscore the urgent need for objective principles of behavioral welfare analysis, as in Bernheim and Rangel (2009) and Bernheim (2016).[7] Our research also contributes more broadly to a literature in cognitive science on moral heuristics (see Sunstein, 2005; Gigerenzer, 2008, for reviews).

The remainder of this paper proceeds as follows. Section 2 formalizes the concepts of ideals-projective and mistakes-projective paternalism and derives their first-order implications. Section 3 outlines our experimental design. Section 4 demonstrates that subjects frequently act paternalistically, typically by

[5] A larger theoretical literature relating to paternalism includes Saint-Paul (2004); Carlin, Gervais and Manso (2013); Bisin, Lizzeri and Yariv (2015); Altmann, Falk and Grunewald (2017); Laibson (2018).

[6] Ambuehl, Niederle and Roth (2015) sketch a model with agents who exhibit a form of ideals-projective paternalism that explains why the introduction of monetary incentives can cause people to judge transactions as unethical (e.g. paid kidney donation), even though they approve of the same transaction in the absence of such incentives (e.g. in-kind kidney exchange).

[7] For a summary of this method as well as empirical applications, see Bernheim and Taubinsky (2018).

forcing others to choose patiently. Section 5 documents our main finding concerning ideals-projective paternalism, explores underlying mechanisms, demonstrates its robust resistance to information provision, and explores the effect of introducing front-end delay. Section 6 documents projective paternalism regarding real-world paternalistic policies. Finally, Section 7 outlines directions for further research and concludes.

2 Conceptual framework

2.1 Preliminaries

Setting There are two agents, a Choice Architect (she) and Chooser (he). Consumption opportunities for the Chooser are indexed by $c \in C \equiv [\underline{c}, \overline{c}]$. The Choice Architect determines the subset $[\underline{r}, \overline{r}] \subseteq C$ of consumption opportunities available to the Chooser. The Chooser then selects $c \in [\underline{r}, \overline{r}]$. In an intertemporal choice application, for instance, higher indices may reflect greater patience, so the Choice Architect's selection of the restrictions $\underline{r}$ and $\overline{r}$ determines the least and most patient choices a Chooser may make.

Suppose the Choice Architect believes the Chooser would select c from the unrestricted set C, but that option u would be best for him. We refer to u as the Chooser's *ideal* choice, and to $m = u - c$ as the Chooser's *mistake* (in each case, according to the Choice Architect). The Choice Architect has imperfect information about the Chooser. Her beliefs about the Chooser's characteristics are given by a cumulative distribution function $F(u, m)$.[8]

Suppose further that, if faced with the same decision problem, the Choice Architect would select $c^A \in C$ for herself. She believes that another option, indexed u^A, would be ideal, and acknowledges that her actual choice c^A involves a mistake $m^A = u^A - c^A$.[9]

Varieties of paternalism We define varieties of paternalism according to the way in which the Choice Architect's beliefs about Choosers, $F(u, m)$, depend on her own type, (u^A, m^A). A *conventional behavioral welfarist* acts as a benevolent and correctly informed social planner of the type envisioned in many standard behavioral welfare analyses (see, e.g., Bernheim and Taubinsky, 2018). They do not consider their

[8] We permit the possibility that the Choice Architects' beliefs about what is good for the Chooser differ from the latter's own assessment, as only the former is relevant for our model. Consider the following examples. (i) A time-consistent Chooser has an annual discount factor of 0.8. The Choice Architect believes that the Chooser would be better off if he applied an annual discount factor of 0.95. Hence, even though the Chooser is time-consistent, the Choice Architect views his choices as mistaken. (ii) A Chooser is a naïve quasi-hyperbolic discounter with $\beta = 0.5$ and $\delta = 1$. The Choice Architect believes the Chooser would be best off if he behaved as if he were a time-consistent decision maker with $\delta = 1$. In this case she views the Chooser's unconstrained choice as mistaken, but only because he is time-inconsistent.

[9] We allow for the possibility that Choice Architects recognize biases and mistakes in others even if they are not aware of the same biases and mistakes in themselves (see, e.g., Fedyk, 2017). Furthermore, a Choice Architect who admits to mistakes does not necessarily exhibit a demand for commitment devices, and therefore need not be sophisticated in the sense of O'Donoghue and Rabin (1999). In particular, she may be unmotivated to correct her mistake, or she may simply view her failure to employ a commitment device as an additional mistake. Our definition simply requires that a Choice Architect subjectively characterizes certain actions (for herself) as mistakes, and not that she is necessarily willing to self-correct.

own inclinations when intervening in others' choices. In contrast, projective paternalists form their views about others by extrapolating from their understanding of themselves. A *mistakes-projective paternalist* believes that others are similar to herself with respect to the existence and intensity of mistakes—she believes m and m^A are positively correlated, but that u and u^A are unrelated. An *ideals-projective paternalist* projects her own ideals on others, thinking that others either do, or should, have ideals similar to her own—she believes u and u^A are positively correlated, but that m and m^A are unrelated. Naturally, hybrids of mistakes-projective and ideals-projective paternalism are also possible.[10]

In order to define these concepts formally, we let $F_u(\cdot)$ and $F_m(\cdot)$ denote the marginal distributions of beliefs about u and m, respectively. Moreover, for each u, we let $F_m(\cdot|u)$ denote the distribution of m conditional on u, and for each m we let $F_u(\cdot|m)$ denote the distribution of u conditional on m. We assume that the conditional distributions $F_u(\cdot|m)$ have the same support for all m and for all Choice Architects, and that they admit probability densities. Throughout, we say that a CDF H for a variable x is increasing in a parameter θ if, for all $\theta' > \theta''$, $H(\cdot, \theta')$ first-order stochastically dominates $H(\cdot, \theta'')$.

Definition

(i) A Choice Architect is a *conventional behavioral welfarist* if F does not depend on her type.

(ii) A Choice Architect is *mistakes-projective* if $F_m(\cdot|u)$ is increasing in m^A and $F_u(\cdot)$ does not depend on her type.

(iii) A Choice Architect is *ideals-projective* if $F_u(\cdot|m)$ is increasing in u^A and $F_m(\cdot)$ does not depend on her type.

These definitions reference the beliefs the Choice Architect would have held if her own values of u^A and m^A had been different. Ultimately, we will infer the predominant type in the population through correlations across subjects.

Optimal interventions The Choice Architect constructs the Chooser's opportunity set to maximize perceived welfare. Specifically, the Choice Architect believes that if a Chooser's choice c differs from his ideal u, he sustains a welfare loss of $l(c-u)$. Here, $l(z)$ is a twice-differentiable, strictly concave function with $l(0) = 0$. The Choice Architect chooses $\underline{r}$ and $\overline{r}$ to minimize the Chooser's expected loss. An additive term $\kappa(\cdot)$ with $\kappa(\overline{c} - \underline{c}) = 0$ captures the Choice Architect's feelings (either positive or negative) about restricting the Choosers' options, other than those arising from anticipated effects on the Chooser's

[10] As a purely logical matter, one could also entertain the possibility that u is correlated with m^A and m is correlated with u^A, but we see no natural explanations for such correlations.

welfare.[11] Hence, the Choice Architect's objective is given by

$$W(\underline{r},\overline{r}) = \int l\big(\varphi_{u,m}(\underline{r},\overline{r}) - u\big)dF(u,m) - \kappa\big(\overline{r} - \underline{r}\big) \tag{1}$$

where $\varphi_{u,m}(\underline{r},\overline{r})$ denotes the Choice Architect's belief about the selection a Chooser of type (u,m) will make when choosing from the restricted set $[\underline{r},\overline{r}]$. We assume that the Choice Architect believes the Chooser will select $c = u - m$ if that option is available, and the next closest available option otherwise. Accordingly, $\varphi_{u,m}(\underline{r},\overline{r}) = \max\{\min\{c,\overline{r}\},\underline{r}\}$.

Our results concern the comparative statics for optimal restrictions $[\underline{r}^*,\overline{r}^*]$, defined as the values that maximize expression (1). For simplicity we focus on the case of $\kappa = 0$.[12]

It is worth noting that our formulation assumes the Choice Architect is concerned only with the Chooser's outcome, and not with his choice process. For example, the Choice Architect does not wish to restrict the Chooser's opportunity set in an attempt to lessen the cognitive effort associated with choosing from a large set.[13] Moreover, while we limit Choice Architects to specifying convex opportunity sets, Amador, Werning and Angeletos (2006) identify conditions under which this restriction is without loss of generality in a setting closely related to ours.

Additional assumptions Our formal results rely on the following two assumptions. First, in many domains, it is reasonable to assume that perceived mistakes are unidirectional. In the domain of intertemporal choice, for instance, there appears to be a widespread perception that people struggle to act sufficiently patiently rather than sufficiently impatiently. Similarly, general wisdom holds that people tend to exercise too little and excessively consume unhealthy foods. Accordingly, we assume that $P(m \geq 0) = 1$, where P denotes the probability measure induced by F.[14]

Assumption 1 $P(m \geq 0) = 1$.

Second, because we aim to infer the typical subject's paternalistic type from the correlation between mandates $(\underline{r}^*,\overline{r}^*)$ and their own choices c^A, we require an assumption concerning the distribution of types among Choice Architects. Intuitively, the assumption states that a Choice Architect who selects a higher value of c^A for herself has a higher perceived ideal u^A and a lower perceived mistake m^A. Formally, we define $G_{m^A}(\cdot|c^A)$ as the marginal distribution of Choice Architects' mistakes among those whose own

[11] A "pure" libertarian Choice Architect, for instance, satisfies $\kappa(\overline{c} - \underline{c}) = 0$ and $\kappa(z) = \infty$ for any $z < \overline{c} - \underline{c}$. Under this formulation of libertarianism, a libertarian who is forced to make a surrogate choice will be indistinguishable from an otherwise identical non-libertarian. This implication is consistent with the experimental results in Section 5.

[12] This assumption rules out the possibility that Choice Architects intervene due to a desire to exert control, which we would represent by assuming that $\kappa(d) < 0$ for $d > 0$. Section 4.3 provides an empirical test of that assumption.

[13] Similarly, by assumption, the Choice Architect does not restrict the Chooser's opportunities in order to spare the Chooser the disutility associated with overcoming temptation (as in Thaler and Shefrin (1981) or implicitly in Gul and Pesendorfer (2001)). Significantly, we structure our experiment in a way that eliminates considerations such as cognitive costs and temptation.

[14] That is, $P(A) = \int_A dF$.

choice is c^A, and $G_{u^A}(\cdot|c^A)$ as the distribution of Choice Architects' ideals among those whose own choice is c^A.

Assumption 2 $G_{u^A}(\cdot|c^A)$ is increasing in c^A and $G_{m^A}(\cdot|c^A)$ is decreasing in c^A.

2.2 Comparative statics

We begin with a lemma: under Assumption 1 (unidirectional mistakes), optimal interventions involve a minimum requirement $\underline{r}^*$ but no cap ($\bar{r}^* = \bar{c}$). The reason is that a paternalist sets restrictions to prevent mistakes. If no Chooser makes excessively high choices, the Choice Architect has no reason to impose an upper limit. As with all other results, proofs are in Appendix A.

Lemma 1 *The Choice Architect does not impose a binding upper bound:* $\bar{r}^* = \bar{c}$.

Correlations between mandates and choices Our first main result shows that it is possible to identify the dominant mode of paternalism by determining whether the correlation between Choice Architects' mandates and the choices they make for themselves is positive, negative, or zero.

Proposition 1

(i) The optimal mandate $\underline{r}^*$ *imposed by a mistakes-projective paternalist is increasing in her own mistake* m^A. *The distribution of optimal mandates imposed by mistakes-projective paternalists is decreasing in their own choices,* c^A.

(ii) The optimal mandate $\underline{r}^*$ *imposed by an ideals-projective paternalist is increasing in her own ideal* u^A. *The distribution of optimal mandates imposed by ideals-projective paternalists is increasing in their own choices,* c^A.

(iii) The optimal mandate $\underline{r}^*$ *imposed by a conventional behavioral welfarist is independent of her own type and choice* c^A.

In applying this result, we examine variation across Choice Architects, and ask whether those who choose larger values of c for themselves impose larger or smaller values of c on others. Specifically, in the context of intertemporal choice, under Assumption 2, more patient Choice Architects view themselves as pursing more patient ideals and as less prone to mistakes. These perceptions lead them to impose greater patience on others if they are ideals-projective paternalists, and to impose less patience if they are mistakes-projective paternalists.

To see the intuition underlying this result, observe that increasing a mandate $\underline{r}$ has two effects. It benefits Choosers with $u - m < \underline{r} < u$ by bringing their choice $\varphi(\underline{r}, \bar{r})$ closer to the ideal u. Simultaneously, it imposes a higher cost on Choosers with $u < \underline{r}$ as it increases the distance between their choice $\varphi(\underline{r}, \bar{r})$ and their ideal u.

Consider two mistakes-projective paternalists, i and j, who share the same ideals for themselves and have the same beliefs about the distribution of ideals for others, but differ with respect to the magnitudes of their own errors. Assuming i makes larger mistakes ($m_i^A > m_j^A$), she also believes that Choosers make larger mistakes. Accordingly, relative to j, i believes than an increase in the mandate involves larger incremental benefits and the same incremental cots. Her optimal mandate $\underline{r}^*$ will thus be higher than j's, even though her own choice is lower. Thus, mandates are negatively related to the choices mistakes-projective paternalists make for themselves.

Next, consider two ideals-projective paternalists, k and l, who are equally susceptible to mistakes when choosing for themselves, and who have the same beliefs about the distribution of mistakes for others, but who have different ideals for themselves. Assuming k has a higher ideal for herself than l ($u_k^A > u_l^A$), she also believes that Choosers have higher ideals. Accordingly, she must set a higher mandate to achieve the same degree of mistake-mitigation. It follows that her optimal mandate $\underline{r}^*$ will be higher, just like her own choice. Thus, optimal mandates are positively related to the choices ideals-projective paternalists make for themselves.

Finally, the result for conventional behavioral welfarists is a straightforward implication of the assumption that their beliefs are independent of their own types.

Beliefs about welfare effects Next we examine Choice Architects' beliefs about the welfare effects associated with setting restrictions. For this purpose, we define $\Delta W(\underline{r}^*) \equiv W(\underline{r}^*, \overline{c}) - W(\underline{c}, \overline{c})$. Clearly, a Choice Architect believes that her optimal restriction strictly increases the Chooser's expected welfare, $\Delta W(\underline{r}^*) > 0$, if and only if she believes that it will bind with positive probability. Focusing on that case, the next proposition derives the relation between $\Delta W(\underline{r}^*)$ and Choice Architects' type and mandate. Formally, we assume that beliefs about the distribution of ideals and mistakes $F(m, u)$ are continuously differentiable in the Choice Architect's own type (u^A, m^A).

Proposition 2 *Suppose $P(u - m < \underline{r}^*) > 0$. Then $\Delta W(\underline{r}^*) > 0$. Moreover:*

(i) For a mistakes-projective paternalist, $\Delta W(\underline{r}^*)$ is increasing in m^A and in $\underline{r}^*$. The distribution of $\Delta W(\underline{r}^*)$ among mistakes-projective paternalists is decreasing in their own choices c^A.

(ii) For an ideals-projective paternalist, $\Delta W(\underline{r}^*)$ may be increasing or decreasing in u^A and in $\underline{r}^*$. The distribution of $\Delta W(\underline{r}^*)$ among ideals-projective paternalists may be increasing or decreasing in their own choices c^A.

The proof of Proposition 2 relies on the envelope theorem, as does its underlying intuition. It is sufficient to consider the effect of a change in the belief distribution on welfare, holding the intervention fixed. Recall that the optimal mandate $\underline{r}^*$ balances the benefits and costs of restricting choice, as explained above. Fixing $\underline{r}^*$, an increase in m^A increases a mistakes-projective paternalist's beliefs about

m, which increases the benefit of imposing $\underline{r}^*$ to Choosers who would have made too low a choice. It does not affect the cost of imposing $\underline{r}^*$ to Choosers who are forced to make a choice that exceeds their ideal. Hence $\Delta W(\underline{r}^*)$ increases. In contrast, for an ideals-projective paternalist, an increase in u^A increases beliefs about u. Within the set of Choosers whom the intervention helps (those with $u - m < \underline{r}^* < u$), the shift in the distribution of u reduces the benefit of the intervention. Within the set of Choosers who would be better off without the intervention (those with $u < \underline{r}^*$), the shift in the distribution of u reduces the mandate's harm.[15] Whether the former effect outweighs the latter depends on parameter values, so $\Delta W(\underline{r}^*)$ may be increasing or decreasing in u^A. (The proof of this proposition in Appendix A provides numerical examples of each possibility.) The relation between $\Delta W(\underline{r}^*)$ and the optimal mandate, $\underline{r}^*$ follows from combining the preceding arguments with Proposition 1, as does the relation between $\Delta W(\underline{r}^*)$ and Choice Architects' own choices, c^A. A mistakes-projective paternalist's optimal mandate $\underline{r}^*$ is increasing in m^A, which implies a positive relation between $\Delta W(\underline{r}^*)$ and $\underline{r}^*$. For an ideals-projective paternalist, the ambiguous relation between $\Delta W(\underline{r}^*)$ and u^A translates into an ambiguous relation between $\Delta W(\underline{r}^*)$ and $\underline{r}^*$. Finally, while a conventional behavioral welfarist's beliefs about Choosers do not depend on her own type, depending on how her beliefs about mistakes relate to her beliefs about ideals, there may be a positive or negative relation between ΔW and $\underline{r}^*$.

Surrogate choices We are also interested in how Choice Architects make surrogate choices, denoted s^*, on behalf of the Chooser. This knowledge will help us determine empirically whether Choice Architects who impose stricter mandates have different beliefs concerning what is good for the Chooser, or whether they are merely more willing to act based on such beliefs. Our framework implies that ideals-projective paternalists' surrogate choices are increasing in their own choice. In contrast, these two decisions are independent both for conventional behavioral welfarists and for mistakes-projective paternalists. This result is a consequence of the fact that surrogate choices only depend on beliefs about ideals, which are uncorrelated with the choices mistakes-projective paternalists make for themselves.

Corollary 1

(i) The optimal surrogate choice s^* made by a conventional behavioral welfarist or by a mistakes-projective paternalist is independent of her own choice c^A.

(ii) The optimal surrogate choice s^* made by a projective paternalist is increasing in her own choice c^A.

Choice Architects' predictions and false consensus By asking Choice Architects to predict the choices unrestricted Choosers have made, we will elicit their beliefs concerning the distribution of $c =$

[15] Because the optimal intervention trades off the benefits to those who are forced to make a choice closer to their ideals with the harm to those forced to make a choice further from their ideals, the probability that the optimal intervention causes harm to some Choosers is generally positive.

$u - m$. In the context of our model, a Choice Architect believes the CDF of c is given by $Q(c) = \int \mathbb{1}(u - m \leq c) dF(u, m)$, where $\mathbb{1}$ denotes the indicator function.

The model implies that both ideals-projective and mistakes-projective paternalists will exhibit a false consensus effect: their predictions are positively related to the choice options they select for themselves. In contrast, the relation between predictions and mandates differs for the two types.

Proposition 3 *For both ideals-projective and mistakes-projective paternalists, Q is increasing in c^A. Moreover:*

(i) A mistakes-projective paternalist's optimal mandate $\underline{r}^*$ is decreasing in her prediction Q.

(ii) An ideals-projective paternalist's optimal mandate $\underline{r}^*$ is increasing in her prediction Q.

Intuitively, an increase in a mistakes-projective paternalist's own choice c^A implies that her mistake m^A is smaller. This property, in turn, implies a belief that the Chooser makes smaller mistakes, which leads to a higher prediction Q and a lower mandate $\underline{r}^*$. In contrast, an increase in an ideals-projective paternalist's own choice c^A implies her ideal u^A is larger. This property, in turn, implies a belief that the Chooser's ideal option is higher, which leads to a higher prediction Q and a higher mandate $\underline{r}^*$. Finally, a conventional behavioral welfarist's inferences do not vary with her own type; moreover, whether higher predictions coincide with higher or lower optimal mandates depends on the correlation between beliefs about ideals and beliefs about mistakes.

Front-end delay with timed payoffs Turning to decision problems that involve the timing of payoffs, we now examine the effect of introducing front-end delay (that is, a fixed delay in the receipt of all payments) on paternalistic interventions. As is well-known, front-end delay induces people to choose more patiently for themselves (Frederick et al., 2002). One common interpretation is that they become less prone to making mistakes arising from 'present bias;' in effect, front-end delay ostensibly removes the lure of immediacy that is responsible for excessively impatient choice. Conventional behavioral welfarists who adopt this view will impose less restrictive mandates when Choosers confront decision problems with front-end delay.[16] Likewise, a mistakes-projective paternalist who construes her own behavior this way would assume that others are also less likely to make mistakes once front-end delay is introduced. By the logic of Proposition 1, she would therefore be *less* inclined to impose patience on Choosers in settings with front-end delay. In either case, if the Choice Architect believes that front-end delay eliminates the pertinent biases (as the well-known model of quasihyperbolic discounting implies), she will not intervene at all once it is introduced.

[16]The formal proof of this statement is essentially the same as for the portion of Proposition 1 concerning mistakes-projective paternalism. Here, adding front-end delay induces a shift in beliefs about the distribution of mistakes without altering beliefs about the distribution of ideal points.

Front-end delay may also influence the Choice Architect's conception of her own ideal. A Choice Architect may have in mind a relatively impatient ideal when contemplating decisions (for herself) without front-end delay, and a relatively patient ideal when contemplating decisions (for herself) with front-end delay. Possible reasons include that the Choice Architect is naïve and fails to recognize her own errors when making decisions with immediate consequences, or that she genuinely takes the view that the greater patience she displays in the presence of front-end delay reflects a difference in the applicable ideals. Either way, if the Choice Architect is also ideals-projective, then, by the logic of Proposition 1, she will be *more* inclined to impose patience on Choosers in settings with front-end delay.[17]

In addition, according to Proposition 2, mistakes-projective Choice Architects should believe that the optimal intervention has a smaller welfare benefit once front-end delay is introduced, while ideals-projective Choice Architects could believe that the benefit is either larger or smaller. Our aim is to determine which of these patterns predominate.

3 Experiment Design

Section 3.1 describes the main types of decision problems we use to investigate projective paternalism. Section 3.2 provides an overview of the structure of the experiment. The remaining sections then present details concerning incentivization (Section 3.3), the Choosers' decisions (Section 3.4), and implementation (Section 3.5). For easier readability, this section condenses the presentation of our design. A comprehensive description of all design details appears in Appendix D.1.

3.1 Main decision problems

Each subject in our experiment is either a Choice Architect or a Chooser. Our interest is in the Choice Architects, who determine the set of options that will be available to Choosers. The main building blocks for our analysis consist of answers to the following three questions: (i) What opportunity sets do Choice Architects construct for Choosers? (ii) Do they believe that withholding options helps or hurts the Chooser? (iii) What options do they choose for themselves? We discuss each of these elements in turn.

Constructing opportunity sets The Choice Architect constructs the Chooser's opportunity set from a menu of three options, as illustrated in Panel A of Figure 1. Each choice option is a bundle of two

[17] More formally, the preceding analysis assumes that the addition of front-end delay increases c^A, and that Assumption 2 holds with respect to variation in c^A not only across Choice Architects but also within Choice Architects and across contexts (that is, when comparing choice in intertemporal allocation problems with and without front-end delay). Under these assumptions, to the extent Choice Architects believe they are more susceptible to mistakes when payoffs are immediate, front-end delay decreases m^A. To the extent some of the increase in c^A reflects a change of the Choice Architect's own ideal, front-end delay increases u^A. Proposition 1 then implies that front-end delay will moderate interventions through the mistakes-projection channel, but will intensify interventions through the ideals-projection channel.

monetary payments, one received the day of the experiment, the other received with a half-year delay. We design the options so that a Chooser can increase his present payment only by accepting a smaller amount overall. The Choice Architect must actively decide whether each option will be included in the opportunity set—neither inclusion nor exclusion is a default. The sole restriction is that each opportunity set must include at least one option. We emphasize to subjects that there are no right or wrong answers, and that they should make choices that reflect their genuine views.

We will study the nature of the opportunity sets Choice Architects construct. Four design features narrow the set of possible justifications for paternalistic behavior. First, we ensure that Choice Architects can only influence Choosers' outcomes, not their decision processes. For example, in our experiment, the Choice Architect cannot save the Chooser time or effort, or spare him the ordeal of resisting temptation. The reason is that the Chooser ranks all three of the options that might be in his opportunity set, without knowing which are actually available or how their availability is determined. He then receives the option he has ranked most highly among those that are actually available. Choice Architects are aware of this procedure.

Second, Choice Architects can send messages to the Chooser. Absent this opportunity, Choice Architects might remove options simply to convey their advice, rather than because they perceive a genuine need for intervention. In each round of the experiment, Choice Architects can write a note to the Chooser, with no restrictions on content or length. The Chooser observes the note before making his decision. Choice Architects can also convey disapproval of any option simply by clicking a button. In that case, the Chooser sees a red asterisk next to the corresponding choice option, accompanied by a statement that a previous participant advises against ranking that option highly.[18]

Third, Choice Architects' decisions concerning Choosers' opportunity sets have no material consequences for themselves. This feature mirrors a fundamental property of many paternalistic decisions. For example, members of Internal Review Boards charged with protecting human subjects are usually precluded from having personal interests in any research that is subject to their oversight.

Fourth, we examine decision problems for which there are no information asymmetries between the Choice Architect and the Chooser besides those involving preferences. Thus our analysis excludes the types of information asymmetries present in expert-client relationships that might offer additional rationales for intervention.

Three additional features of this setting merit emphasis. First, our experiment focuses on *hard paternalism* (restricting opportunity sets) rather than *soft paternalism* (influencing choice without changing opportunity sets). Soft paternalism introduces other potentially confounding considerations. For example, the attractiveness of employing a nudge depends in part on beliefs about the nudge's efficacy. In our setting, efficacy is unambiguous. Second, we study paternalistic decisions by individuals, rather than

[18] An analysis of the resulting communication appears in Appendix B.1.

groups. While many paternalistic policies result from group decision making (e.g., through voting), the judgments of individuals are always central to those processes. Third, by using opportunity sets involving delayed monetary payments, our experiment introduces a plausible *a priori* rationale for paternalism: people commonly view patience as virtuous and impatience as a reflection of weakness. However, we are not primarily concerned with the study of intertemporal preferences *per se*. We simply take this setting as useful for studying paternalistic decision making.[19]

Elicitation of beliefs about welfare effects A Choice Architect's decision to withhold options is paternalistic only if she believes it furthers the Chooser's own good (Dworkin, 1972). We measure these beliefs in two ways, on a single screen, as illustrated in Panel B of Figure 1. The Choice Architect sees the opportunity set consisting of all three options on the left,[20] along with a subset of those options on the right. In some rounds, the subset on the right is the one the Choice Architect constructed; in other rounds it is given exogenously (specifics depend on condition, as explained below).

Choice Architects first answer a non-incentivized question that is easy to comprehend: *Which opportunity set is better for the future participant?* They select between *Opportunity Set Left*, *Both equal*, and *Opportunity Set Right*.

Second, Choice Architects complete a decision list that elicits their beliefs about the welfare effects of restrictions. Assuming they are not entirely indifferent towards the Chooser, the elicitation is incentive-compatible. Each line of the list presents a binary choice of the form: *The payment of the future participant should be determined by ... (i) the opportunity set on the left, and the participant's completion payment will remain unchanged, OR (ii) the opportunity set on the right, and the participant's completion payment will be raised / lowered by €p*, with $p \in \{1, 0.5, 0.3, 0.1, 0.05, 0, -0.05, -0.1, -0.3, -0.5, -1\}$.[21] A Choice Architect who believes, for instance, that removing the least patient option improves the Chooser's well-being by €0.4 and is benevolent towards the Chooser will prefer the first option if $p = -0.5$, but will prefer the second option if $p = -0.3$. Generally, the transfer p at which a benevolent Choice Architect switches from *(i)* to *(ii)* reveals her beliefs about the payment that compensates the Chooser for receiving the opportunity set on the right over the one on the left.[22]

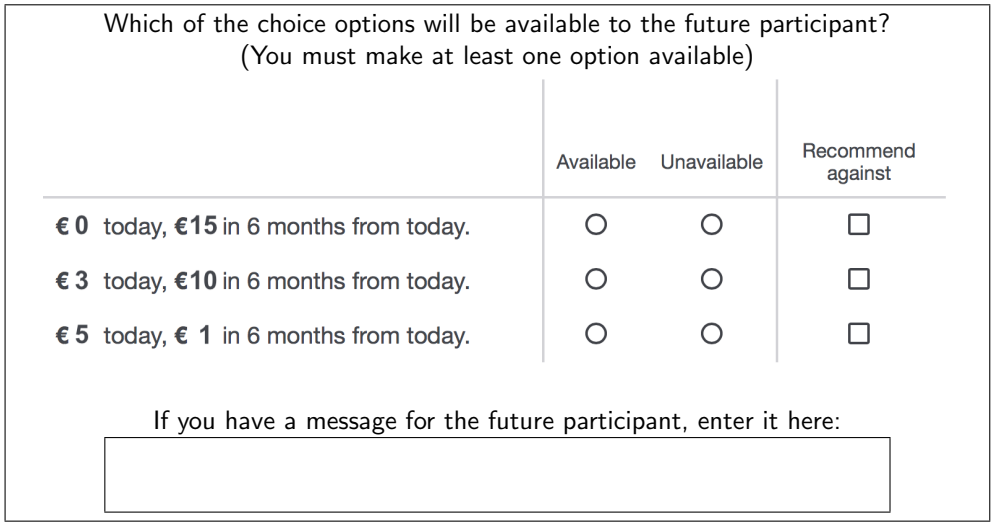
[19] Accordingly, questions about the extent to which choices involving money over time reveal intertemporal rates of substitution (e.g. Cohen, Ericson, Laibson and White, 2016; Andreoni, Gravert, Kuhn, Saccardo and Yang, 2018) are orthogonal to our paper. For completeness, Appendix B.2 presents data on Choice Architects' beliefs regarding the reasons why Choosers select impatient options. Explanations based on preferences and on liquidity constraints are rated as the most plausible. Explanations related to inattention, inability to choose the intended option, trust in the experimenter, and transaction costs are rated as implausible.

[20] The Exogenous Restriction condition (see Section 3.5) is an exception. In two of the four rounds of that condition, the opportunity set on the right consists of two options, while the one on the left consists only of the most patient option.

[21] It is worth highlighting two differences from the types of incentive-compatible belief elicitation techniques commonly used in experimental economics. First, we add or subtract the amount p to or from the Chooser's completion payment, not the Choice Architect's completion payment, even though the Choice Architect is the party expressing the beliefs. Second, we do not compensate the Choice Architects based on the distance between their expressed beliefs and some objective truth. Our approach more closely resembles the incentive-compatible methods used to elicit willingness-to-pay rather than those used to elicit beliefs.

[22] A paternalist may believe that enlarging an opportunity set requires a positive compensating payment to the Chooser if the additional choice options create opportunities for errors.

A. Constructing the Chooser's opportunity set.



B. Beliefs about effect on Chooser's well-being

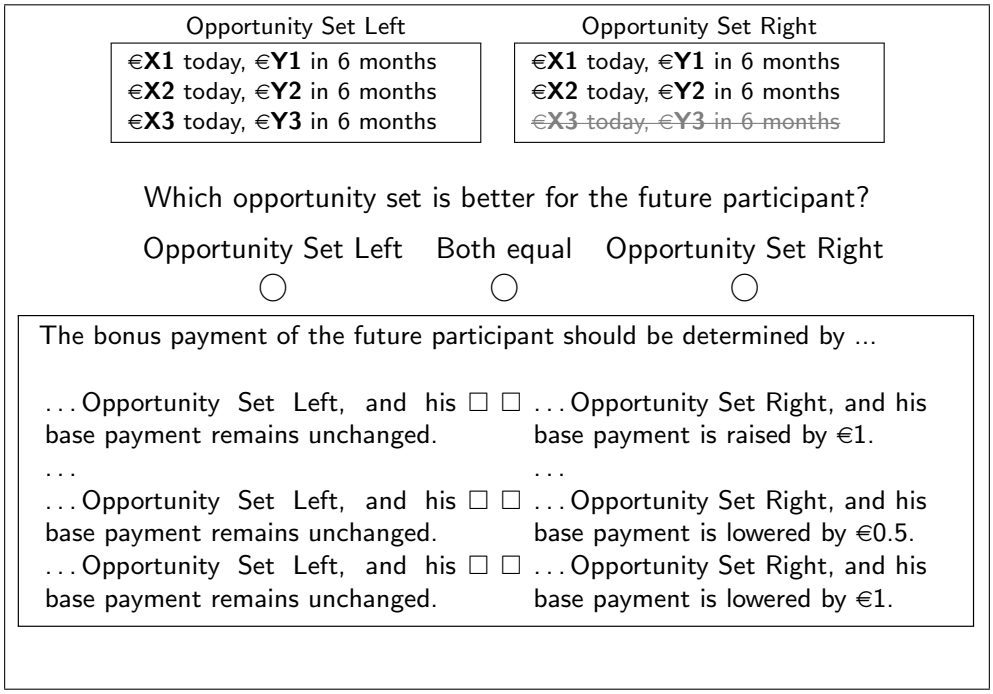


Figure 1: Decision screens for the Choice Architect in the Main condition. The Chooser is called a 'future participant.' Panel A: Constructing opportunity sets and communication. Panel B: Beliefs about effects on the Chooser's well-being.

We do not impose any restrictions on how subjects fill in these lists, such as monotonicity. A Choice Architect may express a preference that the Chooser obtain a higher rather than lower payment (if she is benevolent), that the Chooser obtain a lower rather than higher payment (if she is malevolent), or that the Chooser obtain a higher payment only up to some threshold.[23] The elicitation is incentive-compatible regardless of how the Choice Architect feels about the Chooser – e.g., whether she is benevolent or malevolent.

Choice Architects' own choices We test how Choice Architects decide which options are good for others by comparing the opportunity sets they construct for Choosers to the choices they make for themselves. Therefore, all Choice Architects complete six decision lists, such as the one shown in Figure 2. Each decision on each list is a choice between receiving €x_{early} the day of the experiment, or €x_{late} in t months after the experiment.[24] Subjects complete these lists in an online session three to six days before the laboratory session.

To ensure that our results are not artifacts of anchoring or a demand for consistency, we make it difficult for our subjects to relate the options they select for themselves to the options they make available to Choosers. Specifically, while the decisions they make for themselves hold the monetary amounts constant and vary the delay, the potential options for the Choosers keep the delay fixed and vary the monetary amounts. We also limit the potential influence of confounding mechanisms by requiring Choice Architects to make choices for themselves in an online session three to six days before they construct Choosers' opportunity sets in the laboratory, and by interspersing them with decision lists involving risk taking to obfuscate their purpose.[25] While these decisions involve no immediate payoffs, Choice Architects do make decisions with immediate payoffs during the laboratory session (see Section 3.5).

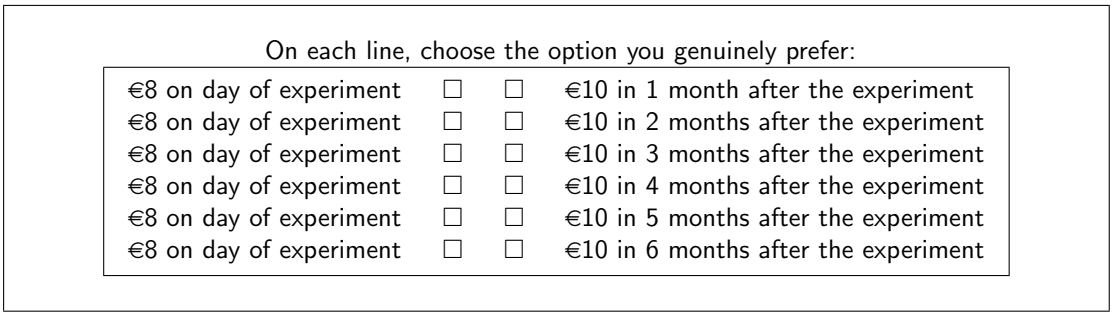


Figure 2: Choice Architects' own intertemporal choices.

[23] Benevolent Choice Architects will choose *(ii)* for high transfers and *(i)* for low transfers. Malevolent Choice Architects will display the opposite pattern, choosing *(i)* for high transfers and *(ii)* for low transfers. Choice Architects who want the Chooser to obtain a higher payment only up to a threshold choose *(i)* for low transfers and for transfers that exceed the threshold, but will choose *(ii)* for transfers of intermediate magnitude.

[24] We use $(x_{early}, x_{late}) \in \{(2,10),(5,10),(8,10),(2,15),(7,15),(12,15)\}$.

[25] For the decision lists involving risk taking, subjects decide between winning amount y with probability p and 0 otherwise, or a sure amount $z \in \{1,2,3,4,5,6\}$. We use $(y,p) \in \{(10,0.5),(6,0.7),(8,0.5),(5,0.8),(20,0.2),(13,0.3)\}$.

3.2 Conditions, timing and additional elicitations

The experiment consists of an online component and a laboratory component. The online component serves to elicit Choice Architects' own intertemporal choices using the six decision lists described above.

The laboratory component consists of three stages. Stage 1 includes 14 rounds of paternalistic decisions. The *Main* condition comprises four rounds, each of which proceeds as described above. These rounds employ the option menus shown in Table 1. To examine the effect of front-end delay, we randomly select either menu 1 or 2 and delay both the early and the late payment for each option in that menu by one week. Each Choice Architect also participates in three additional conditions for which we alter the decision problems described above to test specific hypotheses about the mechanisms underlying projective paternalism. We will describe these conditions when we detail the hypothesized mechanisms, as they come up in Section 4.

Each subject proceeds through the rounds of Stage 1 in an individually randomized order. In each round, the Choice Architect first constructs the Chooser's opportunity set, and then reveals her beliefs about whether the three-option opportunity set or a subset thereof is better for the Chooser. In the Main condition, as well as in 6 additional rounds, the comparator subset is the one the Choice Architect has constructed herself. In two other rounds, that subset either includes only the most patient option, or only the most patient and middle options; we randomize between these two possibilities at the subject level. Finally, in two rounds, the Choice Architect compares a two-option opportunity set to an opportunity set consisting of the most patient option alone.[26]

We collect additional data in Stage 2 of the laboratory component. First, Choice Architects make surrogate choices for Choosers. For these decisions, which are otherwise identical to those in Stage 1, we require Choice Architects to construct opportunity sets consisting of a single choice option. Second, we administer a test to determine whether subjects recall specific features of the experiment. We tell subjects about this test in advance, and advise them that their performance on it could completely determine their earnings from the study. The purpose of the test is to incentivize subjects to pay attention.[27] Third, we ask Choice Architects to adjust the completion payment of a Chooser other than the one affected by their paternalistic decisions. They can either costlessly increase that payment by €1, leave it unchanged, or decrease it by €1. We use their responses to gauge whether they are benevolent or spiteful toward Choosers. The remaining elicitations are, like our supplemental conditions, designed to test specific hypotheses. We will describe them in conjunction with those hypotheses in Section 4.

In Stage 3, subjects express opinions about four real-world paternalistic policy proposals, and then provide information about their own inclinations to engage in the affected activities. We use this infor-

[26] These decisions concern the option menu consisting of the following bundles of immediate and delayed payments: $(0, 15), (4, 6), (5, 1)$.

[27] Appendix B.3 lists the test questions and frequencies of correct responses. Subjects do not learn anything about the content or focus of the test before making decisions concerning the Chooser. The test consists of eight questions about the stimuli the Choice Architects encountered. It does not refer to Choice Architects' own decisions.

mation to evaluate the generalizability of our findings. The experiment ends with a brief memory check on choices subjects made in the Online component.

Table 2 provides a schematic overview of the experiment from the Choice Architect's perspective. Appendix D.1 presents comprehensive detail about all design elements.

Option menu 1		
Option	today	in 6 months
Most patient	€0	€15
Middle	€3	€10
Least patient	€5	€1

Option menu 2		
Option	today	in 6 months
Most patient	€0	€15
Middle	€3	€9
Least patient	€6	€1

Option menu 3		
Option	today	in 6 months
Most patient	€0	€15
Middle	€2	€12
Least patient	€4	€2

Option menu 4		
Option	today	in 6 months
Most patient	€0	€15
Middle	€2	€9
Least patient	€4	€2

Table 1: Menus of options from which Choice Architects construct opportunity sets in the Main condition.

Online component	
Decision lists on intertemporal and risky choice	
Laboratory component	
Stage 1	Decisions concerning Choosers
	Each of 14 rounds: 1. Constructing Choosers' opportunity sets 2. Revelation of welfare beliefs
Stage 2	Additional elicitations (detailed later)
Stage 3	Policy judgments

Table 2: Schematic overview of the experiment.

3.3 Incentives

Choice Architects' decisions concerning Choosers. Because our experiment involves four times as many Choice Architects as Choosers, there is a 25% chance that we will match any given Choice Architect with a Chooser. For those who are matched, we randomly draw one of the rounds in which the Choice Architect makes a decision concerning the Chooser. With 50% probability, we implement the opportunity set specified by the Choice Architect in the first half of that round. With the remaining 50% probability, we determine the Chooser's opportunity set by randomly drawing a line from the decision list in the second

half of the round and implementing the Choice Architect's selection. Separately, with 25% probability, we implement the Choice Architect's decision concerning the completion payment for another randomly assigned Chooser. We do not match any Choice Architect with the same Chooser for both purposes. Choice Architects know that Choosers will participate in a subsequent laboratory session. We inform Choice Architects of the matching and implementation probabilities described above, and explain that, if they are matched to a Chooser, no other subject will influence the Chooser's opportunities. We also let Choice Architects know that the choice problems that determine their own payment have not been manipulated by any subject.

Choice Architects' own payment. A Choice Architect's own payment is determined either by the online component, or by one of three supplemental task blocks in the laboratory component, each with 25% probability.[28] If the attention test is selected, the Choice Architect receives €1 for each correct answer on the eight questions. If another task is selected, her payment is determined according to one randomly selected decision within the task block. In addition, each Choice Architect receives a showup-payment of €4.5 and a completion payment of €8.[29]

3.4 Choosers

Choosers participate in separate sessions after all Choice Architect sessions are completed. Each Chooser ranks one set of three options according to his preferences. He receives the option he has ranked most highly among those the Choice Architect matched to that Chooser has made available. In addition, each Chooser receives a showup-payment of €4.5 and a completion payment of €8. If the Choice Architect task selected for implementation involves the incentive-compatible elicitation of beliefs concerning welfare effects, we raise or lower the Chooser's completion payment based on the Choice Architect's decision.

3.5 Implementation

We conducted the experiment with 303 subjects in the role of Choice Architect at the Cologne Laboratory for Economic Research. We recruited an additional 100 subjects for the Choice Distribution Information condition described in Section 5.2. Separately, 124 subjects participated as Choosers in subsequent sessions.[30]

[28] Subjects learn at the beginning of the online component that there is a 25% chance their payment will be determined entirely by a single decision from the online component, and a 75% chance it will be determined by the laboratory component, but they do not learn at the outset what the latter component will entail.

[29] The completion payment in the first two sessions was €5, which we increased after feedback that subjects perceived the study payment to be too low.

[30] We ran 16 sessions between June 14 and July 4, 2018, that lasted for approximately 90 minutes each. In addition, after we completed the Choice Architects' sessions, we conducted five sessions with subjects in the role of Chooser, who made a single choice each. Appendix D.2 provides details, and Appendix B.4 details Chooser choices. Prior to fielding our laboratory experiment, we conducted pilot experiments on Amazon Mechanical Turk. Data from each pilot are consistent with our conclusions concerning projective paternalism.

The experiment is computer-based. We display all instructions on-screen, and intersperse comprehension checks which subjects must complete correctly in order to continue. We refer those failing the comprehension checks back to the instructions, and then give them additional chances to pass (all subjects eventually passed). The comprehension checks emphasize that there are no right or wrong answers for decisions affecting the Choosers.

We process all incentive payments through PayPal. The invitation email informs subjects of this feature and asks them to open a PayPal account if they do not already have one.[31]

4 Paternalistic interventions

4.1 Restrictions on opportunity sets

We begin by studying the characteristics of the opportunity sets Choice Architects construct, focusing on the Main condition, and on rounds without front-end delay. Figure 3 shows the frequencies with which Choice Architects leave specific types of options unavailable, averaged across rounds. The prevailing tendency is for Choice Architects to prevent impatient choice. They remove the least patient option 33% of the time, the middle option 11.5% of the time, and the most patient option 5.1% of the time. When we limit attention to the 86.3% of Choice Architects who are altruistic in the sense that they choose to costlessly increase a second Chooser's completion payment by €1 in Stage 2, the frequency with which they remove the most patient option in the Main condition drops by half (to 2.5%). The removal frequency for the middle option falls slightly (to 10.6%), and there is no change for the least patient option.[32] The pattern of withholding impatient options and making patient options available occurs within each of the four option menus in the Main treatment (see Appendix B.5 for details).

Imposing a minimum degree of patience is also the modal behavioral pattern on the individual level: 44.9% of our subjects remove at least one option from at least one of the opportunity sets, and never remove an option without also excluding less patient options.[33] Choice Architects who never remove any option in the Main condition comprise the second largest category (38.3%). We refer to this group as

[31] PayPal accounts are free. Subjects received exactly the amount of money promised in the experiment; all transaction fees were paid by the researchers.

[32] Of all Choice Architects, 86.3% increase the second Chooser's completion payment, 11.2% leave it unchanged, and 2.5% reduce it.

[33] With only three options, a Choice Architect can violate this monotonicity condition only if she blocks the middle option in at least one round of the Main condition. Of the Choice Architects who block a least patient option, 26% block a middle option at least once. There are several potential explanations for the observation that Choice Architects tend to impose patience without limiting it, but this experiment is not designed to disentangle them. Choice Architects may simply view patience as virtuous, or they may balance the cost of removing the best options for some Choosers against the benefit of blocking options that others may select in error. In the latter case, the optimality of a lower bound on patience depends on the joint distribution of ideals and mistakes. As Lemma 1 shows, a Choice Architect will impose only a lower bound on patience if she believes that mistakes only lead to overly impatient choice.

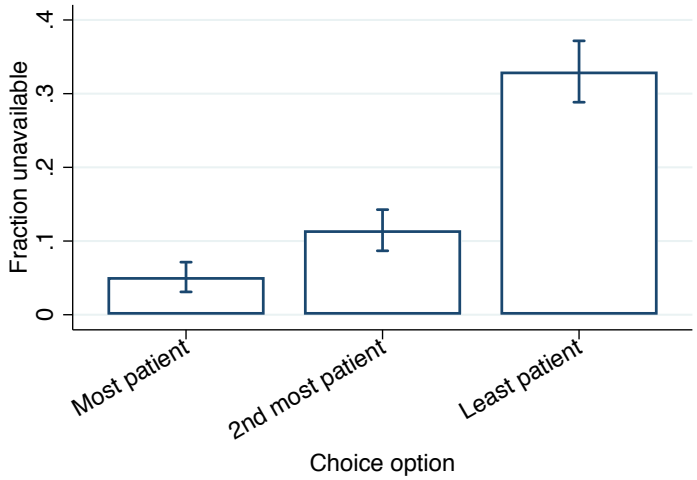


Figure 3: Frequency of withheld choice options, by type, averaged across the four option menus in the Main condition, excluding opportunity sets with front-end delay. Whiskers display 95%-confidence intervals with estimates of standard errors clustered at the subject level.

Libertarians. A small fraction (4.3%) of Choice Architects impose an upper bound on patience.[34] The remaining 12.5% of Choice Architects impose non-monotonic restrictions.[35]

4.2 Are interventions benevolently motivated?

The removal of a choice option is paternalistic only if the Choice Architect believes that it benefits the Chooser (Dworkin, 1972). On average, our Choice Architects hold this belief. Panel A of Figure 4 displays Choice Architects' mean response to the question of whether the full opportunity set, the opportunity set they have constructed, or neither is better for the Chooser, separately for those who make one, two, and three options available. Choice Architects who withhold options indicate a strong belief that their intervention benefits the Chooser, and the belief is stronger for those who withhold more options. Panel B shows that the same relationship holds for beliefs about compensating variations, the elicitation of which is incentive-compatible.

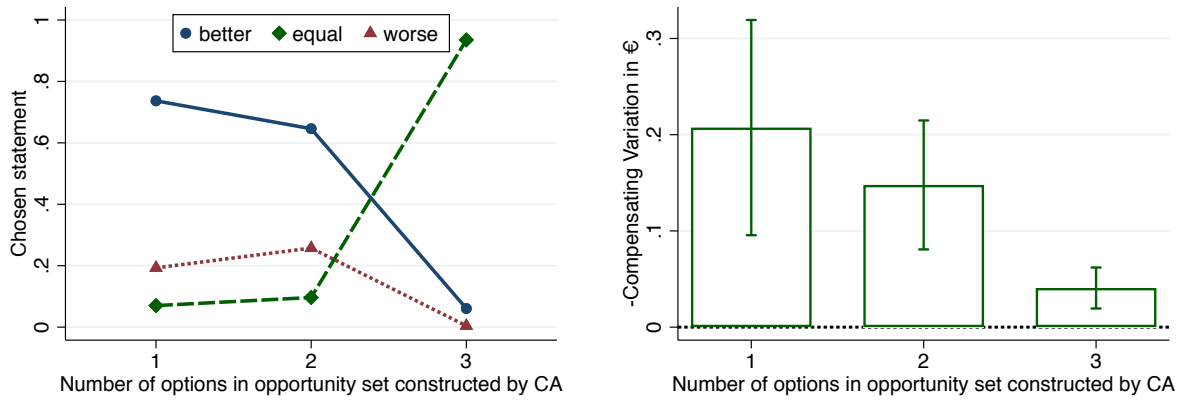
We formalize these comparisons by performing the regressions reported in Table 3. Column 1 is an ordered probit. The dependent variable measures whether the Choice Architect considers the opportunity set she has constructed better, equally good, or worse for the Chooser than the unrestricted set. The independent variables include indicators for the number of options removed (one or two), and for whether

[34] These subjects remove at least one option from at least one choice set, and never remove an option without also excluding more patient options.

[35] Among subjects who prevent impatient options, 89.7% elect to costlessly increase a second Chooser's payment; only 0.7% decrease the payment. Among Libertarians, the corresponding numbers are 92.2% and 0.0%. In contrast, among those who prevent patient options, only 46.2% of subjects behave altruistically, and 23.1% behave spitefully. For those who violate monotonicity, these percentages are 68.4% and 13.2%, respectively. Accordingly, genuine paternalism (intervention motivated by concern for the Chooser's well-being) is probably more common among Choice Architects who enforce patience than among those who intervene in some other fashion.

Dependent variable	(1) Belief smaller opportunity set better for Chooser	(2)	(3) Negative of Compensating Variation	(4)
Smaller set	Endogenous	Exogenous	Endogenous	Exogenous
Method	Ordered probit	Ordered probit	Interval regression	Interval regression
Effect of number options removed				
1	0.634***		0.094***	
	(0.144)		(0.036)	
2	1.035***		0.156**	
	(0.247)		(0.062)	
Mean # options removed		0.926***		0.107**
in Main condition		(0.187)		(0.045)
No options removed		-0.287		-0.013
in Main condition		(0.202)		(0.051)
Reduced opportunity set consists		0.317**		0.006
of most patient option only		(0.139)		(0.041)
Social preferences				
Altruist	0.193	0.133	0.038	0.078
	(0.194)	(0.223)	(0.036)	(0.063)
Spiteful	-0.957*	-1.238***	0.297	-0.175
	(0.537)	(0.361)	(0.239)	(0.239)
Cut 1	-0.535*	0.888**		
	(0.307)	(0.452)		
Cut 2	1.385***	1.239***		
	(0.310)	(0.455)		
Mean of dependent variable	-	-	0.079	-0.022
			(0.015)	(0.020)
Observations	909	606	817	475
Number of subjects	303	303	289	254

Table 3: Subjects' beliefs about the welfare effects of withholding options. Each column represents a separate regression. The dependent variable for columns 1 and 2 measures whether the Choice Architect considers the smaller opportunity set better, equally good, or worse for the Chooser than the unrestricted set. For columns 3 and 4, it is the negative of the Choice Architect's beliefs about the compensating variation of reducing the opportunity set. The dependent variables in columns 1 and 3 reflect comparisons between the maximal opportunity set and the one the Choice Architect has constructed. In columns 2 and 4 it reflects comparisons to opportunity sets from which we exogenously remove the (middle and) least patient option(s). We include the two rounds from the Exogenous Removal condition in which the larger choice set contains three options. All regressions include session, order, and option menu fixed effects. Numbers in parentheses indicate standard errors, clustered by subject. $^{*}p < 0.1,^{**} p < 0.05,^{***} p < 0.01$.



(A) (B)

Figure 4: Beliefs about the effect of withholding choice options on the Chooser's well-being. Panel A: Statements regarding whether the Choice Architect considers the opportunity set she has constructed better, equally good, or worse for the Chooser, respectively. Panel B: Incentive-compatibly elicited beliefs about the (negative) compensating variation of withholding options. Whiskers indicate 95% confidence intervals, clustered by subject.

the Choice Architect has chosen to costlessly increase a second Choosers' completion payment by €1 (altruist) or decrease it by €1 (spiteful). We include session, order, and option menu fixed effects, and cluster standard errors by subject. On average, Choice Architects who remove a single option have stronger beliefs that their action benefits the Chooser than those who make all options available, and the difference is statistically significant. For Choice Architects who remove two options, the estimated coefficient is even larger, although the increment is only marginally significant ($p = 0.11$). We also see that spiteful Choice Architects believe much less strongly that their action benefits the Chooser.[36]

Although we are primarily interested in Choice Architects' beliefs about the welfare effects of the opportunity sets they themselves construct, the endogeneity of those sets potentially introduces bias. Accordingly, we also examine opportunity sets from which we have removed impatient options exogenously. Column 2 of Table 3 exhibits an ordered probit regression in which the dependent variable measures whether the Choice Architect considers the exogenously restricted opportunity set better, equally good, or worse for the Chooser than the unrestricted set. We drop the indicators for the number of options removed, and add three new variables: the mean number of options removed in the Main condition, a variable that indicates whether the subject removed no options in the Main condition, and a variable indicating whether the exogenously reduced opportunity set consists only of the most patient option. According to the regression, Choice Architects who remove a larger number of options in the Main condition have significantly stronger beliefs that the exogenous removal of impatient options is good for the Chooser.

[36] We caution that this estimate is based on only nine spiteful subjects.

Columns 3 and 4 replicate columns 1 and 2 using dependent variables based on our second measure of welfare effects: beliefs about the compensating variation of removing impatient options, elicited through an incentive-compatible procedure. Here we use interval regression, including only those subjects whose choices in the multiple-decision lists are consistent with preferring that the Chooser receive a higher payment over a lower payment. We replicate the pattern of results obtained with non-incentivized beliefs. We conclude that Choice Architects' behavior is, for the most part, benevolently motivated, and therefore consistent with paternalism.

4.3 Other potential motives

Paternalism is not the only possible motivation for intervention. Various alternatives merit consideration. One possibility is that subjects perceive the imposition of a restriction as an active choice and laissez faire as a passive choice, and prefer to take action ("keep busy") rather than do nothing. Formally, the Choice Architect may experience a fixed utility bonus when picking something other than a default opportunity set. Another possibility is that subjects restrict opportunity sets out of a desire to exert control by taking actions that limit Choosers' options. Formally, the Choice Architect may experience a utility bonus when picking something more restrictive than a default opportunity set.[37] Some Choice Architects may also have weak preferences and randomize among the available alternatives. While all of these alternative hypotheses can account for the observation that Choice Architects frequently restrict Choosers' options, there is no reason to think they would give rise to the particular pattern of patience-promoting interventions and the associated beliefs about welfare effects documented above. To explore these alternatives in greater depth, we include two additional conditions. Each of these conditions comprises several rounds, which are randomly positioned within the first stage of the laboratory component (see Table 2 for a schematic overview, and Appendix D.1 for comprehensive detail).

The Induced Chooser Preferences condition We designed this condition to suppress paternalistic motivations by removing reasons to take issue with the Chooser's objectives. (Some other potential reasons for paternalistic interventions, such as dampening the consequences of trembling-hand errors, remain.) Because it does not affect the other hypothesized motives, any change in behavior is presumably attributable to paternalism.

To understand the design of this condition, recall that choice options in the Main condition are monetary bundles (X, Y) with Y paid later than X. Assuming income effects are negligible for the stakes used in this experiment, we can write the Chooser's utility from such bundles as $X + \delta Y$, where δ is the Chooser's discount factor. For the Induced Chooser Preferences condition, we also present Choosers with menus of bundles of the form (X, Y), but pay them $X + rY$ the day of the experiment. Each

[37] See Pikulina and Tergiman (2018) for a targeted experimental investigation into preferences for exerting control.

Chooser learns the value of the parameter $r \in \{0, 0.5, 1\}$ before making a choice.[38] Choice Architects only learn the distribution of r—each value is equally likely and is drawn independently for each Chooser. We describe X and Y as gold and silver tokens, respectively, to be exchanged for Euros the day of the experiment, and we employ the values of X and Y used for option menus 3 and 4 in Table 1.

Averaging across rounds in the Main condition, the overall frequency with which Choice Architects exclude at least one option from an opportunity set is 39.8% (s.e. 2.3 percentage points). For the Induced Chooser Preferences condition, that frequency drops precipitously, to 22.6% (s.e. 2.1 percentage points). Not only are average removal rates lower, but the monotonic relationship between larger values of X and removal frequencies that characterizes the Main condition vanishes entirely. In particular, removal rates for the options in the Induced Chooser Preferences condition with the largest, middle, and smallest values of X are 12.9% (s.e. 1.6%), 5.1% (s.e. 1.1%), and 7.8% (s.e. 1.3%), respectively.[39] Moreover, Choice Architects are far less likely to believe that the opportunity to intervene benefits the Chooser. Across all rounds and Choice Architects in the Main condition, subjects indicate in 29.6% (s.e. 2.2%) of cases that the unrestricted opportunity set is worse for the Chooser. This number drops to 15.3% (s.e. 1.8%) in the Induced Chooser Preferences condition. Similarly, the elicited compensating variations are more than twice as large in the Main condition as in the Induced Chooser Preferences condition: 0.079 (s.e. 0.015) versus 0.038 (s.e. 0.011). Moreover, with induced preferences, the relation between the number of options removed and the Choice Architect's beliefs about the Chooser's welfare is not statistically significant.[40] These results strengthen our previous interpretation that most of the interventions observed in the Main condition, as well as the patterns of interventions, are attributable to paternalism.

The Exogenous Restriction condition The Induced Chooser Preferences condition refutes the hypothesis that Choice Architects intervene out of a general desire to restrict Choosers' opportunity sets. It leaves room, however, for a more nuanced version of that hypothesis: Choice Architects may wish to exert control as long as they can rationalize their actions as beneficial. Arguably, such rationalization is difficult in the Induced Chooser Preferences condition, and consequently we use the Exogenous Restriction condition to test this hypothesis. This condition consists of four rounds. In one, Choice Architects decide between making all options available, removing the least patient option, and removing the two least patient options. In another, we exogenously remove the least patient option. The Choice Architect

[38] We chose these parameter values to minimize complexity. Another parameterization strategy would have been to match the distribution of r to the representative Choice Architect's subjective distribution of δ. Unfortunately, that subjective distribution is difficult to measure, and may differ from one Choice Architect to the next.

[39] The higher removal rate for the first option may reflect a variety of motives, including fairness concerns. A Chooser facing $r = 0$ can obtain no more than €4 in the Induced Chooser Preferences condition. A Chooser facing $r = 1$, in contrast, obtains €15 from choosing the first option. By removing that option, the Choice Architect can reduce inequality across Choosers.

[40] We estimate regressions that parallel those in columns 1 and 3 of Table 3. Using the non-incentivized measure, we find a coefficient of 0.32 (s.e. 0.20) for removing one option, and a coefficient of -0.18 (s.e. 0.51) for removing two options. With the incentivized measure, the corresponding parameter estimates are 0.06 (s.e. 0.04) and 0.14 (s.e. 0.12). None of these parameter estimates are statistically significantly different from zero at the 10% level.

must decide between offering this reduced opportunity set and removing the middle option.[41] (We describe the other two rounds below.) Under the hypothesis that Choice Architects are solely concerned with the consequences of their actions for Choosers, the exogenous removal of the least patient option should not affect the availability of the middle option. In contrast, under the alternative hypothesis, the availability of the middle option should decline. To see why, consider a Choice Architect who would have constructed the two-option opportunity set had the default consisted of the three-option set. If we remove the least patient option exogenously, constructing the two-option opportunity set no longer involves an exercise of control. To exert control, the Choice Architect must now remove the middle option. Because people typically perceive patience as virtuous, the Choice Architect can rationalize her intervention as beneficial.[42]

Indeed, we find that the availability frequency for the middle option falls slightly from 89.7% when the least restrictive opportunity set contains three options, to 85.8% when we remove the least patient option exogenously. However, because the number of possible responses differs across these two rounds, the reduction in the availability of the middle option could be attributable to subjects who randomize among their alternatives. To control for the effects of random choice, we include two additional rounds that are identical to the first pair, except that the default is the most restrictive opportunity set (i.e., just the most patient option), rather than the least restrictive set. By taking action, the Choice Architect adds rather than removes options. Random choosers will add options, but subjects who are motivated by the desire to restrict others' opportunity sets will not.

In these two rounds, we find that the exogenous removal of the least patient option causes a similar decline in the availability of the middle option (76.2% and 73.9%). The difference-in-differences is far from statistically significant in a regression with session and order fixed effects ($p > 0.6$). While the statistical power of this test is limited, we conclude that there is no evidence indicating that Choice Architects are primarily motivated by a desire to exert control, even when they can potentially rationalize such action as beneficial.[43]

5 Projective paternalism

We have shown that Choice Architects often withhold options for paternalistic reasons. But how do they decide whether particular options are good or bad for Choosers? By definition, paternalists are hesitant

[41] In each one of these four rounds, we use the same three bundles of immediate and delayed payments, $(0, 15), (4, 6), (5, 1)$.

[42] The literature on pure versus impure altruism in charitable giving, starting with Andreoni (1993), tests similar implications (see Vesterlund, 2016, for a review).

[43] This analysis is based on within-subject variation. The results do not change qualitatively if we restrict attention to cross-subject variation by only including each Choice Architect's first decision from among these four rounds. The resulting estimates of the decline in the frequency with which Choice Architects offer the middle option are virtually the same regardless of whether we specify the most restrictive set or the least restrictive set as the default option: it falls from 89.0% to 81.7% in the first instance, and from 78.3% to 71.1% in the second ($p > 0.9$ for the difference-in-differences).

to rely on the judgments implicit in Choosers' decisions, and indeed may even question whether Choosers are aware of their own best interests.

In Section 2, we differentiated between three varieties of paternalism: conventional behavioral welfarism, mistakes-projective paternalism, and ideals-projective paternalism. In all three cases, a paternalist holds beliefs about the distribution of ideals and biases, and maximizes the Chooser's expected well-being. A conventional behavioral welfarist either understands the true distribution of behavioral proclivities or forms a belief about it based on information concerning the Choosers. In contrast, the two forms of projective paternalism portray Choice Architects as arriving at their interventions by considering how they themselves would act in the Chooser's position.[44] A mistakes-projective paternalist views herself as prone to particular decision errors, makes the assumption that the Chooser shares that susceptibility, and intervenes to remedy it. An ideals-projective paternalist assumes that others either share or ought to share her ideals, and intervenes to promote them. We have seen that mistakes-projection induces a *negative* relation between the options Choice Architects select for themselves and those they force on others, whereas ideals-projection induces a *positive* relation, and conventional behavioral welfarism implies the absence of a relation.

To differentiate between these hypotheses, we study the relation between Choice Architects' interventions and the choices they make for themselves. For each round of the Main condition, we construct a variable measuring the Choice Architect's *mandate*, defined as the smallest delayed payment a Choice Architect forces the Chooser to receive.[45] For example, if a Choice Architect offers the most patient and middle alternatives from option menu 4 of Table 1, the mandate is €9. We also construct a measure of the degree of patience the Choice Architect displays when choosing for herself in the experiment's online component. Specifically, we calculate the percentile rank of the number of months she is willing to delay the receipt of the larger payment averaged over the six decision lists. Measuring patience in this way enables us to avoid assumptions about the structure of Choice Architects' intertemporal preferences. To avoid ambiguity, we focus on the 291 (of 303) Choice Architects who respected monotonicity in all of these lists.[46]

Figure 5, which excludes the 38% libertarian subjects, depicts our main result: those who have chosen more patiently for themselves in the online component of our experiment also impose significantly more patience on Choosers. The most patient non-libertarian Choice Architects' mandates exceed those of the least patient Choice Architects by about €3. This difference is almost a quarter of the average gap between the late payments for the most patient and least patient options in our option menus (€13.50). According to Proposition 1 in Section 2, this pattern points to ideals-projective paternalism.

[44] Because we focus on behavior rather than cognitive processes, these are technically "as-if" hypotheses.

[45] Our results are robust with respect to alternative definitions of this variable, such as the maximal amount of money the Choice Architect allows the Chooser to receive early.

[46] The 3.97% of subjects with multiple switches is low compared to other studies using multiple-decision lists, such as Holt and Laury (2002).

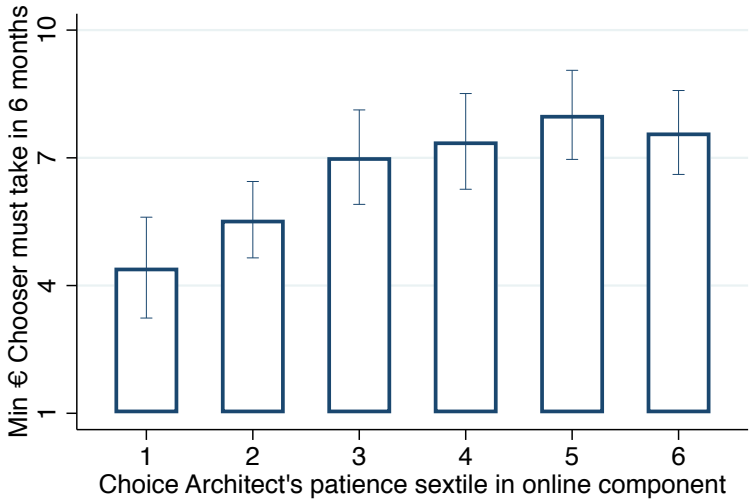


Figure 5: Ideals-projective paternalism. The figure excludes subjects classified as libertarian.

We formalize these observations by regressing the Choice Architect's mandate on the their patience percentile. The unit of observation is a single intervention in a single round. We use data from the Main condition, control for session, order, and option menu fixed effects, and cluster standard errors by subject. For the regression in column 1 of Table 4, we exclude libertarians. As above, we find that the mandate increases by €3.33 as patience moves from the lowest percentile to the highest, and the effect is highly statistically significant. Column 2 shows that the effect is smaller (€1.90), but still highly statistically significant, once all subjects, including the libertarians, are included. This attenuation reflects the fact that a Choice Architect's patience percentile does not predict whether she is libertarian (column 3).

Next we ask whether Choice Architects differ in their judgments about what is good for Choosers, or merely in their propensities to intervene based on those judgments. To address this question, we examine *surrogate choices* from rounds of the Main condition in which we require Choice Architects to select a single item for the Chooser from the same menus as before (Stage 2 in Table 2). These surrogate choices force Choice Architects to intervene, and therefore directly reveal their judgments about what is good for the Chooser. Column 4 shows that among non-libertarian subjects, the relation between Choice Architects' surrogate choices and their patience percentiles is as strong as the relation between their mandates and their patience percentiles. Thus, the latter relationship reflects differences in judgments about what is good for the Chooser, and not merely differences in the propensity to intervene. Column 5 replicates column 4 using the entire sample. As the coefficient of interest changes only slightly, we infer that libertarians are similar to non-libertarians, except for their their willingness to intervene. According to Corollary 1 in Section 2, the positive relation between surrogate choices and own choices is consistent only with ideals-projective paternalism; for conventional behavioral welfarists and for mistakes-projective paternalists, there would be no relation.

Finally, columns 6 and 7 show that more patient Choice Architects not only impose stricter restrictions, but also hold more positive beliefs about the welfare effects they cause. According to Proposition 2, this pattern is inconsistent with mistakes-projective paternalism (intuitively, greater patience implies smaller mistakes, which implies lower benefits from restrictions), but it is consistent with ideals-projective paternalism.

VARIABLES	(1) Min. € Chooser takes late	(2) Min. € Chooser takes late	(3) Libertarian	(4) Surrogate choice	(5) Surrogate choice	(6) Welfare belief non-inc.	(7) Welfare belief - CV
Non-libertarian subjects only	Yes			Yes		Yes	Yes
Method	OLS	OLS	Probit	OLS	OLS	Ordered probit	Interval regression
Patience %-ile	3.328***	1.901***	0.022	3.974***	4.107***	0.858***	0.169**
	(0.843)	(0.654)	(0.235)	(0.678)	(0.519)	(0.219)	(0.067)
Cut 1						-0.067	
						(0.353)	
Cut 2						1.141***	
						(0.358)	
Mean of dep. var.	6.845	4.862	0.383	12.960	13.020	2.282	0.100
	(0.280)	(0.225)	(0.028)	(0.229)	(0.179)	-	(0.022)
Observations	537	873	873	518	837	537	471
Number of subjects	179	291	291	179	291	179	171

Table 4: Relationship between Choice Architect's mandates (in the Main condition) and their patience percentiles (in the online component). We exclude subjects who responded non-monotonically to any of the multiple-decision lists in the online component. We also exclude decisions with front-end delay. Columns 6 and 7 use the two rounds of the Exogenous Restriction condition in which the subjects compare a three-option opportunity set to a smaller opportunity set. The number of observations in column 7 is smaller than in column 6 because the former excludes observations with multiple switching points in the choice list eliciting CV. The number of observations for surrogate choices is smaller because some of these choices were not recorded in the first two sessions. All regressions include session, order, and option menu fixed effects. Numbers in parentheses indicate standard errors, clustered at the subject level. $^{*}p < 0.1$,$^{**}p < 0.05$,$^{***}p < 0.01$.

5.1 Predictions of Choosers' selections and the false consensus effect

We now study the relation between Choice Architects' mandates and their predictions of Choosers' selections. This relation is interesting for two reasons. First, according to Proposition 3, it provides another basis for distinguishing between mistakes-projective and ideals-projective paternalism. Second,

we can compare predictions to the true distribution of choices. As we will see, this comparison links projective paternalism to a well-known bias, the false consensus effect.[47]

We elicit Choice Architects' beliefs about the distribution of choices from each option menu made by ten previous subjects who faced no constraints.[48] Subjects drag and drop ten tags labelled "Participant" into three bins representing the choice options, as shown in Figure 6. (Subjects perform these tasks in Stage 2 of the laboratory component; see Table 2 for a schematic overview, and Appendix D.1 for comprehensive detail). There is a 25% chance that the Choice Architects' payment is determined by one round randomly selected from this belief elicitation stage.[49] In that case, she receives €10 minus the number of tags we must reassign to make the elicited distribution coincide with the observed distribution of choices for that round.[50] For our econometric analysis, we use the elicited information to construct the Choice Architects' beliefs about the mean delayed payment selected by unrestricted subjects.

For Column 1 of Table 5, we regress Choice Architects' mandates on their beliefs, focusing on non-libertarian subjects. A €1 increase in beliefs about the mean selection is associated with a €0.57 increase in mandates. According to Proposition 3, the direction of this relationship is consistent with ideals-projective paternalism, but not with mistakes-projective paternalism. Column 2 performs the same regression for the entire sample, including libertarian subjects. The magnitude of the coefficient declines to 0.34, but is still highly statistically significant.

Next we investigate the connection between ideals-projective paternalism and the false consensus effect. First we regress our measure of Choice Architects' beliefs on their patience percentiles, controlling for session, order, and option menu fixed effects, clustering standard errors by subject. The estimates in Column 3 show that, compared to the least patient Choice Architect, the most patient Choice Architect predicts that Choosers will opt for an additional €3.57 with a half-year delay. By Proposition 3, this manifestation of the false consensus effect is consistent with either form of projective paternalism.

Next we document an *individual-level* relation between false consensus bias and projective paternalism. Let r_i denote Choice Architect i's patience percentile from the online component (averaged across decision lists), and let b_i denote i's beliefs about the mean delayed payment unrestricted Choosers would elect to receive (averaged across rounds). Using $\bar{r}$ and $\bar{b}$ to denote the population means of r_i and b_i, we measure i's susceptibility to false consensus bias as $m_i = \frac{b_i - \bar{b}}{r_i - \bar{r}}$. We partition the pool of Choice Architects into four

[47] In Section 5.2, we address the possibility that a false consensus effect arises due to the lack of information concerning Choosers.

[48] For Choice Architects in sessions 2 and onwards, we use the unrestricted choices that Choice Architects in session 1 had made when choosing from the unrestricted option menus in Stage 2 (see Table 2). For Choice Architects in the first session, we calibrated the benchmark choices according to choices made in online pilots.

[49] Half of our subjects, chosen at random, complete these elicitations before Stage 1. All our regressions control for the ordering of these tasks.

[50] Our elicitation procedure is the balls-in-bins method described in Delavande, Giné and McKenzie (2011). Formally, if the subject places x_i workers in bin i, for $i = 1, \ldots, n$, and the true distribution of choices is $y_1, \ldots, y_n$, then the subject's payoff is given by $10 - \sum_{i=1}^{n} |y_i - x_i|$. Truthful revelation is optimal for a risk-neutral subject. Subjects understand this scheme more easily than alternatives. While risk aversion theoretically generates a tendency towards overly dispersed beliefs, Choice Architects' risk preferences, elicited in the online component, predict neither the location nor the dispersion of elicited belief distributions.

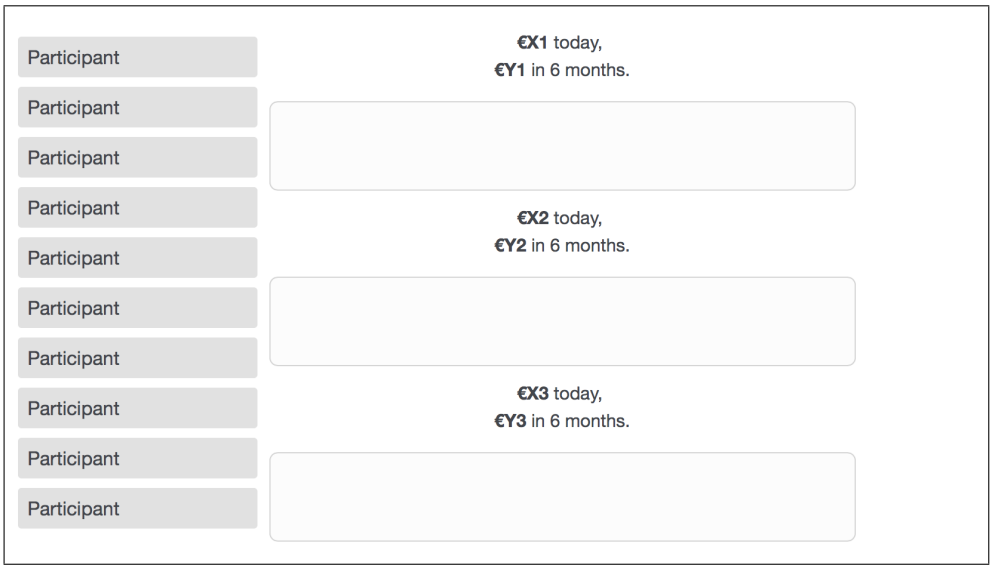


Figure 6: Belief elicitation. Participants drag and drop each of the tags labelled *Participant* into the bins corresponding to the choice options.

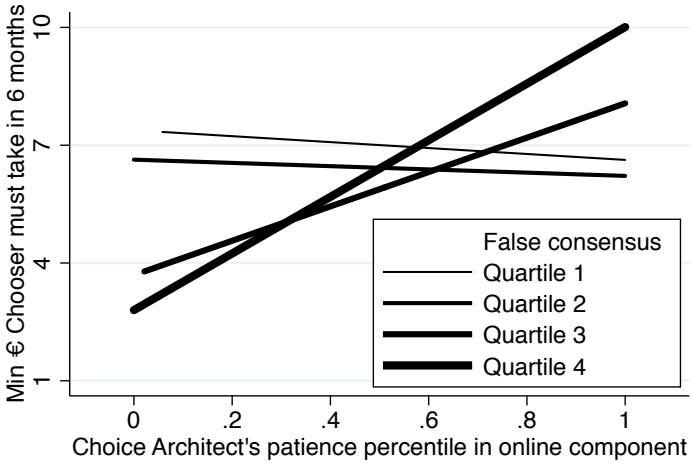


Figure 7: Projective paternalism by false consensus bias quartile. The figure excludes subjects classified as libertarian.

quartiles based on m_i, and study the relationship between mandates and patience percentiles separately within each quartile.

VARIABLES	(1) Min. € Chooser takes late	(2) Min. € Chooser takes late	(3) Mean belief	(4) Min. € Chooser takes late	(5) Surrogate choice	(6) Min. € Chooser takes late	(7) Surrogate choice
Non-libertarian subjects only	Yes						
Method	OLS	OLS	OLS	OLS	OLS	OR-IV	OR-IV
Mean belief	0.572***	0.340***					
	(0.088)	(0.076)					
Patience %-ile			3.566***				
			(0.371)				
Patience %-ile							
× *false consensus Q1*				-1.437	1.476	-0.733	2.079
				(1.561)	(1.072)	(4.011)	(2.116)
× *false consensus Q2*				0.114	1.066	1.130	-0.245
				(1.020)	(0.831)	(2.938)	(2.065)
× *false consensus Q3*				3.677***	4.897***	3.355	5.580*
				(1.161)	(0.829)	(3.458)	(3.042)
× *false consensus Q4*				4.389***	10.630***	5.587**	11.55***
				(1.599)	(1.194)	(2.488)	(1.369)
False consensus quartile fixed effects				Yes	Yes	Yes	Yes
Mean of dep. var.	6.845	4.862	11.32	4.893	13.05	4.893	13.05
	(0.280)	(0.225)	(0.137)	(0.231)	(0.181)	(0.231)	(0.181)
Observations	561	909	873	873	837	873	837
Number of subjects	187	303	291	291	291	291	291

Table 5: Projective paternalism and beliefs about Choosers' unrestricted selections. We exclude subjects who responded non-monotonically to any of the multiple-decision lists in the online component. All regressions control for option menu fixed effects. Columns 1 to 5 also control for session and order fixed effects. Numbers in parentheses indicate standard errors of the estimates, clustered by subject. The number of observations for surrogate choices is smaller because some of these choices were not recorded in the first two sessions. The number of subjects in regressions involving Choice Architects' patience percentiles is smaller because we exclude subjects with multiple switching points in the choice lists eliciting patience. $^{*}p < 0.1,^{**}p < 0.05,^{***}p < 0.01$.

Figure 7 depicts the results graphically. Choice Architects whose susceptibility to false consensus bias falls within the first and second quartiles exhibit no projective paternalism. They are paternalistic, imposing average mandates of around €7, but these mandates are unrelated to their own patience. For Choice Architects in the third quartile, however, there is a strong relationship between mandates and patience percentiles. The relationship is even stronger for Choice Architects in the top quartile. Hence, the

greater a Choice Architect's false consensus bias, the more she projects her ideals onto others.[51] Column 4 of Table 5 presents estimates of the same model as column 1, except that we interact the Choice Architects' patience percentile with indicators for each of the four false consensus quartiles (while also adding quartile fixed effects). The difference between the mandates imposed by the most and least patient Choice Architects in the top false consensus quartile is significant both statistically and economically (€4.39); it is roughly a third of the €13.50 difference between the most and least patient options. While the difference between the coefficient estimates for the third and top quartiles is not statistically significant, both coefficients are significantly larger than those for the first and second quartiles ($p < 0.05$ for each pairwise comparison). Column 5 shows that the same pattern is present in Choice Architects' surrogate choices. Hence, false consensus bias affects a Choice Architect's judgments about what is good for others, and not merely her propensity to act on those judgments. The pairwise differences between the coefficients for the second, third, and fourth quartiles in column 5 are all statistically significant ($p < 0.01$ in each case).

A possible issue with the previous analysis is that subjects may differ according to the noisiness of their choices. OLS might thus yield inconsistent estimates of the relation between projective paternalism and false consensus bias. To address this issue, we make use of the fact that our experiment elicits all variables required to estimate the regressions shown in columns 4 and 5 multiple times, which allows us to apply OR-IV estimation (Gillen, Snowberg and Yariv, forthcoming).[52] As columns 6 and 7 show, the resulting estimates exhibit the same qualitative pattern as the OLS estimates.

The explanatory power of beliefs in accounting for paternalistic interventions raises the question of whether Choice Architects merely remove the options they expect no Chooser will select. Two pieces of evidence show this is not the case. First, if a Choice Architect believes that an option will never be chosen, she should also believe that the Chooser's well-being does not depend on that option's availability. In contrast, as demonstrated in Section 4.2, Choice Architects believe that withholding impatient options significantly increases Choosers' welfare. Second, elicited beliefs about Choosers' unrestricted choices show that Choice Architects frequently remove options they believe many Choosers would have selected. Among Choice Architects who removed the least patient option, 59.5% (s.e. 3.7%) believe Choosers would have selected it with positive probability (averaged across the four decisions in the Main condition). For Choice Architects who removed the middle and most patient option, the respective numbers are 63.8% (s.e. 6.1%) and 87.0% (s.e. 7.5%), respectively.

[51] There is no relationship between a Choice Architect's false consensus quartile and the likelihood we classify her as libertarian ($p > 0.4$ in a joint test with session and order fixed effects).

[52] Specifically, we calculate each Choice Architects' mean patience rank separately for the three decision lists involving a delayed payment of €10, and for those involving a delayed payment of €15. We also calculate subjects' beliefs concerning Choosers' unrestricted selections separately for option menus 1 and 2, and for option menus 3 and 4. This procedure yields two indices of false consensus bias for each Choice Architect that use no overlapping data. We interact each index with the Choice Architect's patience percentile for the choices that were used to calculate the index. Monte Carlo simulations show that, in some circumstances, OLS would spuriously suggest a relation between projective paternalism and false consensus bias even if none exists, while OR-IV would correctly detect the absence of a relation.

5.2 The role of information

Projective paternalism could potentially be a consequence of scarce information about the Chooser's preferences. We now study whether information provision attenuates projective paternalism, using the *Chooser Information* condition. It resembles the Main condition, except that Choice Architects can condition their intervention on information about their Chooser. Specifically, Choosers endorse one of the four statements listed in Table 6. These statements allow them to describe themselves as patient or impatient, and as generally happy or unhappy with their intertemporal choices. The condition consists of four rounds, one for each of the four statements, which we randomly intermingle with the other ten rounds in Stage 1 of the laboratory sessions (see Table 2).[53] If projective paternalism is simply a consequence of scarce information, this condition should attenuate the relationship between mandates and patience percentiles.

- I am a patient person. I am happy with this (I often forego things in the present with regard to the future).
- I am an impatient person. I am happy with this (I rarely forego things in the present with regard to the future).
- I am a patient person. I often regret my decisions (Perhaps too often, I forego things in the present with regard to the future).
- I am an impatient person. I often regret my decisions (Perhaps too rarely, I forego things in the present with regard to the future).

Table 6: Statements for the Chooser Information condition.

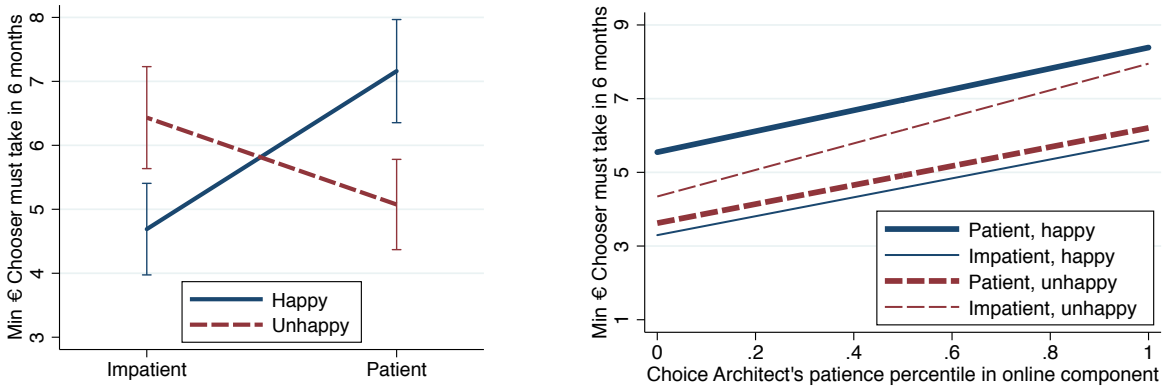
Panel A of Figure 8 shows that Choice Architects respond to this information. It displays average mandates by Chooser statement. For Choosers who claim to be generally happy with their choices, Choice Architects impose more patience when Choosers also claim that they generally behave patiently rather than impatiently. For Choosers who claim to be generally unhappy with their intertemporal choices, this relationship reverses. Despite the fact that Choice Architects treat these statements as informative and relevant to their intervention decisions, this information does not attenuate ideals-projective paternalism, as Panel B shows. More patient Choice Architects impose greater patience on Choosers, and do so to roughly the same degree, regardless of how the Chooser describes himself. We obtain these results even though, on average, Choice Architects believe that a substantial fraction of Choosers falls into each of the four categories.[54]

[53] Each of these rounds concerns the following three bundles of immediate and delayed payments: $(0, 15), (3, 7), (4, 1)$. We ask subjects in the role of Choosers to select the statement that describes them best at the start of their session, before they receive any other information.

[54] On average, Choice Architects believe that 31.8% of Choosers will classify themselves as patient and happy, 25.4% as impatient and happy, 17.2% as patient and unhappy, and 25.6% as impatient and unhappy. We elicited these beliefs either

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
VARIABLES	Min. € Chooser takes late			Belief € Chooser takes late			Min. € Chooser takes late	Surrogate choice
Chooser								
Patient, happy	5.092***	4.932***	3.791***	12.08***	10.35***	8.847***		
	(0.308)	(1.094)	(0.996)	(0.178)	(0.844)	(1.112)		
Impatient, happy	3.383***	3.210***	2.069**	8.482***	6.796***	5.864***		
	(0.251)	(1.080)	(0.934)	(0.209)	(0.847)	(1.076)		
Patient, unhappy	3.719***	3.478***	2.368**	11.05***	9.296***	7.959***		
	(0.253)	(1.056)	(0.960)	(0.182)	(0.843)	(1.083)		
Impatient, unhappy	4.657***	4.413***	2.966***	9.049***	7.321***	6.275***		
	(0.293)	(1.044)	(0.960)	(0.200)	(0.840)	(1.071)		
Patience %-ile								
× 1		1.483**			3.454***		1.678**	4.427***
		(0.670)			(0.373)		(0.649)	(0.542)
× *Chooser*								
Patient, happy			1.367			3.952***		
			(0.934)			(0.498)		
Impatient, happy			1.368*			2.990***		
			(0.809)			(0.637)		
Patient, unhappy			1.316*			3.680***		
			(0.787)			(0.524)		
Impatient, unhappy			1.885**			3.186***		
			(0.955)			(0.585)		
× *Choice Dist. Info. tr.*							-1.177	-0.709
							(1.260)	(1.040)
Choice Dist. Info. tr.							0.815	0.541
							(0.851)	(0.857)
Session and order FE		Yes	Yes		Yes	Yes	Yes	Yes
p-values								
Patient = impat.								
if happy	0.000	0.000	1.000	0.000	0.000	0.240		
if unhappy	0.000	0.000	0.560	0.000	0.000	0.460		
Diff-in-diff	0.000	0.000	0.670	0.000	0.000	0.610		
Joint test	0.000	0.000	0.920	0.000	0.000	0.660		
Observations	1,212	1,164	1,164	1,212	1,164	1,164	1,548	1,446
Number of subjects	303	291	291	303	291	291	387	387

Table 7: Effect of information provision on projective paternalism. We exclude subjects who responded non-montonically to any of the multiple-decision lists in the online component for columns 2, 3, 5, and 6. *p*-values labeled *Joint test* correspond to the hypothesis that all of the coefficients associated with each Chooser statement are equal to each other; those in columns 1, 2, 4, and 5 refer to the level effects of Chooser statements, while those in columns 3 and 6 refer to the interaction effects between patience percentile and Chooser statements. All regressions include session and order fixed effects. Columns 7 and 8 include subjects in the Choice Distribution Information treatment and opportunity sets with front-end delay. They also include opportunity set and front-end delay fixed effects. Numbers in parentheses indicate standard errors of the estimates, clustered by subject. $^{*}p < 0.1,^{**}p < 0.05,^{***}p < 0.01$.



(A) (B)

Figure 8: Projective paternalism and the provision of Chooser information. Panel A: Mandates by Chooser statement, averaged across Choice Architects. Whiskers indicate 95% confidence intervals with standard errors clustered by subject. Panel B: Projective paternalism by Chooser statement. Figures exclude subjects classified as libertarian.

To document these results formally, we regress mandates on indicators for each of the four Chooser statements along with various combinations of additional explanatory variables discussed below, clustering standard errors on the subject level. We only employ data from the Chooser Information condition. In contrast to Figure 7, we also include subjects classified as libertarians.

Table 7 displays the results. Column 1 shows that the level effects associated with the various Chooser statements differ significantly from each other both economically and statistically. Column 2 adds the Choice Architect's patience percentile as a right-hand-side variable; its coefficient is positive and highly statistically significant.[55] Thus, ideals-projective paternalism prevails despite the provision of Chooser-specific information. As a further check on the robustness of ideals-projective paternalism, we estimate a specification that allows the coefficient of Choice Architects' patience percentile to vary freely across the four Chooser statements (see column 3). The estimated coefficients are all similar, and we cannot reject the hypothesis that they are identical, either in pairwise comparisons or in a joint test ($p > 0.5$ for each test).

Next, we explore the mechanisms by which the information we provide affects the Choice Architects interventions. Column 4 reports a regression of Choice Architects' beliefs about the mean delayed payment selected by unrestricted Choosers on indicators for the four Chooser statements. The large and statistically significant differences between the four coefficients establish that the information changes Choice Architects' beliefs about the Choosers' inclinations. However, it is also apparent from the same

directly before or directly after eliciting beliefs about the distribution of choices by ten unrestricted subjects (randomized on the individual level).

[55] The magnitude of the estimated coefficient is comparable to its counterpart in Table 4. However, this comparison is imperfect because the two estimates are based on different option menus.

regression that the information does not affect Choice Architects interventions *only* by changing beliefs about Choosers' selections. In particular, we know that, as a general matter, an increase in the mean of the Choice Architect beliefs about the Chooser's unrestricted selection increases the chosen mandate (see Section 5.1). And yet, conditional on knowing that the Chooser is unhappy, also knowing that he is patient rather than impatient drives beliefs and mandates in *opposite* directions (compare the pertinent coefficients in columns 1 and 4). The difference in differences is highly statistically significant.[56]

The next two columns show, however, that despite its effects on beliefs and mandates, Chooser information does not alleviate the false consensus effect—neither when we include the Choice Architects' patience percentile as a single regressor (column 5), nor when we allow for different effects across the four Chooser statements (column 6). This finding is consistent with previous research showing that the false consensus effect is surprisingly robust with respect to information provision (Engelmann and Strobel, 2012).[57]

In addition to the Chooser-specific information analyzed above, 100 additional Choice Architects participated in the *Choice Distribution Information* condition. The experiment for these Choice Architects proceeded in the same fashion as for all other Choice Architects, with the exception that, in each round, these Choice Architects could click a button to view the distribution of previous selections Choosers made when all options were available.[58] Remarkably, 39.7% of non-libertarian subjects in this treatment never viewed any distributions of Choosers' selections, even though they could do so costlessly, at the click of a button.[59]

The regression reported in column 7 allows us to ask whether the option to view information on the distribution of unrestricted Choosers' selections meaningfully affect ideals-projective paternalism. Because of the small sample size and the limited number of Choice Architects who viewed the information, the confidence interval for the key coefficient is large, encompassing both the absence of projective paternalism and the possibility that it is unchanged. However, we continue to find a strong relation between surrogate choices and Choice Architects' patience percentiles, even in the Choice Distribution Information treatment ($p < 0.01$, column 8). Accordingly, there is evidence of projection even when Choice Architects have access to full information about the distribution of unrestricted Choosers' selections.

Taken as a whole, our results show that ideals-projective paternalism is robust with respect to information provision.

[56] $p < 0.001$ in a two-equation system OLS-regression with bootstrapped standard errors clustered on the subject level (1,000 samples).

[57] The finding is also consistent with the possibility that the information we provide to subjects is imperfect.

[58] Upon clicking the button they observed, for each of the three options in the menu, a line of text of the following form: *Out of 100 previous Choosers, N choose X today and Y in six months.* We calibrated the numbers N based on online pilot studies. Each Choice Architect in each session session faced a 25% chance of being assigned to the Choice Distribution Information condition.

[59] Surprisingly, this fraction is similar for libertarians and non-libertarians (37.5% for libertarians). Libertarians may choose to view the information out of curiosity. Alternatively, some of the Choice Architects we classify as libertarian might have been willing to intervene had the distribution of past choices been different.

5.3 Front-end delay

Next, we examine the effect of adding front-end delay (one incremental week) to all payments. As we explained in Section 2.1, under the view that the desire for immediate gratification is a bias (see, e.g., Frederick, Loewenstein and o'Donoghue, 2002), the introduction of front-end delay should eliminate or at least diminish the incentive to intervene. Mistakes-projective paternalism reinforces this tendency, while ideals-projective paternalism creates a countervailing tendency.

	(1)	(2)	(3)	(4)	(5)	(6)
VARIABLES	€ Choice Architect takes late	Mean belief	Min. € Chooser takes late	Surrogate Choice	Welfare belief non-inc.	Welfare belief -CV
Method	OLS	OLS	OLS	OLS	Ordered probit	Interval regression
Front-end delay	0.747***	0.350***	0.462*	0.064	0.149**	0.046**
	(0.195)	(0.117)	(0.265)	(0.202)	(0.069)	(0.020)
Cut 1					-0.917***	
					(0.210)	
Cut 2					0.922***	
					(0.209)	
Mean of dep. var.	13.26***	11.22***	4.712***	12.88***	-	0.086***
	(0.196)	(0.134)	(0.220)	(0.184)	-	(0.014)
Observations	1,212	1,212	1,212	1,136	1,212	1,093
Number of subjects	303	303	303	303	303	290

Table 8: Paternalism with front-end delay. All regressions include session, order, and option menu fixed effects. Numbers in parentheses indicate standard errors of the estimates, clustered by subject. The number of observations regarding surrogate choice is smaller because some of these choices were not recorded in the first two sessions. $^{*}p < 0.1$,$^{**}p < 0.05$,$^{***}p < 0.01$.

Choice Architects choose for themselves among options with front-end delay in the penultimate part of Stage 2 of the laboratory sessions (see Table 2). We present them with all of the menus they encountered earlier in the experiment when constructing opportunity sets. One of these choices determines the Choice Architects' payment with 25% probability.[60]

[60]Potentially, mechanisms such as anchoring or a demand for consistency may create an artificial relation between the Choice Architect's own choices during the laboratory component and the opportunity sets she has previously constructed for the Choosers. We test for such mechanisms as follows. First, we rank subjects according to the mean amount of money they choose to receive with a half-year delay in Stage 2 of the laboratory experiment for the three-option menus used in the Main condition (excluding the round with front-end delay). Second, we define a variable d_i as the difference between the rank we just defined and the rank of a Choice Architect's patience elicited in the online component. Third, we define m_i as the percentile rank of the mean mandate a Choice Architect imposes on Choosers in the Main condition (excluding the round with front-end delay). We then examine the relation between d_i and m_i. We continue to maintain the assumption that the confounding mechanisms do not apply to the relation between mandates and choices in the online component (see Section 3.1). If the confounding mechanisms are quantitatively important, then we should observe a positive relation between m_i and d_i: if the selected mandates influence subsequent choices that Choice Architects make for themselves through anchoring or a demand for consistency, then those who impose higher mandates should exhibit larger discrepancies between their patience ranks in the online component and Stage 2 of the laboratory component. If the confounding mechanisms play

Column 1 of Table 8 presents a regression of the delayed payment for the Choice Architect's selected option on an indicator for front-end delay. We use all choices in the Main condition, include session, order, and option menu fixed effects, and cluster standard errors by subject. The estimates show that the addition of front-end delay yields an increase in the selected delayed payment that is both statistically and economically significant (€0.75). Choice Architects, moreover, predict that unrestricted Choosers will exhibit this pattern, although to a smaller degree (€0.35, as shown in column 2).[61]

Turning to Choice Architects' interventions, our results contradict conventional behavioral welfarism and mistakes-projective paternalism, but are consistent with ideals-projective paternalism. The introduction of front-end delay leads Choice Architects to impose a mandate that is €0.46 higher ($p < 0.1$, column 3). However, front-end delay does not, on average, alter surrogate choices (column 4). Accordingly, it strengthens Choice Architects' inclinations to intervene conditional on a particular judgment of what is good for the Chooser, but leaves those judgments unchanged. We caution, however, that the estimated impact on surrogate choices may be attenuated due to ceiling effects.[62]

Interventions remain paternalistic in the presence of front-end delay. Indeed, Choice Architects believe that the restrictions they impose benefit the Chooser to a greater extent with front-end delay than without it, according to both non-incentivized statements (column 5) and elicited compensating variation (column 6).[63]

6 Real-world policies

We conclude this investigation by showing that projective paternalism extends to judgments about real-world paternalistic policies. Additionally, we demonstrate that subjects' paternalistic judgments across the experimental and policy domains are related.

To this end, in Stage 3 of the experiment, we ask subjects to rate four policy proposals concerning taxes on sugary drinks, alcohol, and tobacco, as well as restrictions on short-term, high-interest loans. Because our subjects live in Germany, we focus on tax policies for Switzerland, so that personal interests would not influence their answers, at least in principle. We ask subjects to assume that the tax policies would be budget-neutral, so responses do not reflect general attitudes about the size of government. For each

no role, then we should observe no relation between d_i and m_i. Formally, when we regress d_i on m_i, we obtain a coefficient estimate of 0.03 (s.e. 0.05). This relation is far from statistically significant ($p = 0.56$).

[61] Relatedly, the subjects in Fedyk (2017) predict that others' decisions will be more patient when made in advance than when the earliest consequence of the decision arises immediately.

[62] A possible explanation for the observed pattern is that, with immediate rewards, the Chooser has private information about his own momentary preference shocks. In contrast, with front-end delay, this informational asymmetry may be smaller, providing a justification for more restrictive interventions.

[63] Comparing Choice Architects' own choices in Stage 2 to the choice sets they construct for Choosers provides additional evidence against mistakes-projective paternalism. According to mistakes-projective paternalism, we should observe that Choice Architects who choose an impatient option for themselves will tend to remove that option for the Chooser. Yet, conditional on choosing the least patient or middle option for herself, the chance that a Choice Architect removes this option for the Chooser never exceeds 12.5% for any opportunity set (see Appendix A5).

policy, we elicit the extent to which the subject supports or opposes its implementation.[64] We also elicit beliefs about the impact of each policy on the welfare of the average citizen.[65] After subjects provide these judgments and answer additional non-incentivized questions,[66] they provide information about themselves that relates to the impacted activities. Specifically, we elicit subjects' body mass index,[67] their average alcohol consumption, their frequency of binge drinking (defined as the consumption of four or more units[68] of alcohol for men, or five or more units for women, within a two-hour period), their cigarette consumption, and their experience with short-term, high-interest loans. In addition, subjects provide information about their credit card debt in the online portion of the experiment (see Table 2 for a schematic overview, and Appendix D.1 for comprehensive detail).[69]

Projective paternalism with real-world paternalistic policies How do respondents' own characteristics relate to their policy judgments? Focusing on the example of alcohol taxes, mistakes-projective paternalism entails a positive relation between alcohol consumption and support for alcohol taxation, which could arise if heavier drinkers appreciate aids to limit their drinking, and believe that others would also benefit from those aids. Ideals-projective paternalism predicts the opposite relationship. If people project their own preferred level of alcohol consumption on others, lighter drinkers, for instance, will tend to believe that heavier drinkers would be better off with lower alcohol consumption. Therefore, we should expect a negative relationship between own alcohol consumption and support for alcohol taxes.

To test these hypotheses, we estimate ordered probit models relating subjects' support for a policy to the subset of personal characteristics pertaining to that policy. We include all subjects from all treatments and control for session fixed effects. Table 9 displays the results. Column 1 shows that our subjects are more likely to express support for alcohol taxes the less they themselves drink on average, and the less often they binge drink, exactly as ideals-projective paternalism predicts. Because we elicit German subjects' opinions concerning Swiss policy, the relation is probably not attributable to differences in subjects' willingness to bear taxes themselves. Column 2 shows that these results are robust with respect to the inclusion of controls for gender, age, monthly expenses, and political orientation. Although the coefficient of weekly consumption is no longer statistically significant at the 5% level, its magnitude and

[64] Because small, short-term, high-interest loans are not available in Switzerland (possibly due to a lack of demand), questions regarding lending restrictions pertain to Germany.

[65] The question about alcohol taxes concerns adolescents and young adults rather than the average citizen, but is otherwise identical.

[66] See Appendix D.4.

[67] Subjects can click a button to open a window that asks them to enter their height h in cm and weight w in kg. The window then displays their body mass index as BMI $= \frac{w}{(h/100)^2}$.

[68] The experiment defined a unit of alcohol as 0.2 liters of beer, 0.1 liter of wine, or 1 shot of schnapps or liquor.

[69] With respect to all of these measures, misreporting is a potential concern. For example, people tend to over-report height and under-report weight (Gorber et al., 2007). A strong correlation remains, however, between reported and measured BMI (Nawaz et al., 2001). Because our interest centers on the signs of correlations, underreporting of BMI does not qualitatively affect our conclusions. Parallel statements hold regarding self-reported alcohol consumption (Sobell and Sobell, 1995) and self-reported cigarette smoking (West et al., 2007).

Stated support for policy	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Increase alcohol tax		Increase tobacco tax		Introduce sugary drinks tax		Tighten restrictions on short-term lending	
Alcohol consumption								
Alcohol units / week	-0.055**	-0.052*						
	(0.027)	(0.027)						
log(days binge drinking / year)	-0.123***	-0.117***						
	(0.044)	(0.045)						
Tobacco consumption								
Smoker yes / no			-0.952***	-0.981***				
			(0.211)	(0.221)				
Cigarettes / day			-0.017	-0.018				
			(0.029)	(0.028)				
Body Mass Index					-0.049**	-0.047**		
					(0.021)	(0.021)		
Debt								
Credit card debt (in €1,000)							-0.614***	-0.717***
							(0.167)	(0.177)
Other short-term debt yes / no							0.088	0.105
							(0.384)	(0.392)
Male		-0.165		-0.268**		-0.038		0.154
		(0.120)		(0.118)		(0.117)		(0.121)
Age		0.009		-0.022**		-0.002		0.018
		(0.012)		(0.010)		(0.012)		(0.016)
Monthly expenses (in €1,000)		0.172		0.248*		0.081		0.068
		(0.166)		(0.147)		(0.164)		(0.168)
Political orientation		-0.036		0.058		0.077		0.021
		(0.054)		(0.061)		(0.058)		(0.060)
Cut 1	-1.774***	-1.501***	-2.088***	-2.560***	-2.533***	-2.424***	-1.862***	-1.292**
	(0.215)	(0.368)	(0.225)	(0.351)	(0.540)	(0.587)	(0.463)	(0.608)
Cut 2	-0.767***	-0.483	-1.402***	-1.858***	-1.727***	-1.613***	-0.844*	-0.273
	(0.201)	(0.360)	(0.200)	(0.337)	(0.526)	(0.574)	(0.459)	(0.610)
Cut 3	0.205	0.492	-0.429**	-0.865***	-0.775	-0.658	0.104	0.680
	(0.199)	(0.360)	(0.199)	(0.329)	(0.521)	(0.568)	(0.460)	(0.610)
Cut 4							1.048**	1.635***
							(0.466)	(0.613)
Observations	403	403	403	403	398	398	351	351

Table 9: Support of real-world paternalistic policies and respondent characteristics. Each column shows a separate ordered probit regression. For population means, support is measured as *should definitely not do, should probably not do, should probably do, should definitely do*. Sample size in some columns falls short of 403 because some subjects refused to disclose personal characteristics. Binge drinking is defined as the consumption of at least 4 (females) or 5 (males) units of alcohol within a period of two hours (National Institutes on Alcohol Abuse and Alcoholism, 2018). Subjects choose from intervals; we use the midpoint of each interval for analysis. Because we asked subjects about *loosening* restrictions on short-term lending, we reverse-coded these responses for easier comparability (so that higher values correspond to greater support for tightening restrictions). All regressions include session fixed effects. Numbers in parentheses indicate standard errors of the estimates, clustered by subject. $^{*}p < 0.1$,$^{**}p < 0.05$,$^{***}p < 0.01$.

standard error both change only slightly.[70] Columns 3 and 4 show that German subjects are substantially and significantly more likely to express support for tobacco taxes in Switzerland if they do not smoke themselves. In columns 5 and 6, we focus on the relationship between support for taxes on sugary drinks and body mass index. Because body mass index depends on many factors other than sugary drink consumption, these two measures are perhaps more distantly related than the corresponding variables used for the alcohol and cigarette tax policies. Nonetheless, we find that people with lower body mass indexes express stronger support for sugary drinks taxes, again consistent with ideals-projective paternalism. Similarly, subjects are less likely to support restricting the market for short-term, high-interest lending when they have larger credit card balances (columns 7 and 8).[71]

Expressions of support for these policies are consistent with paternalistic motivations. For each of the three tax policies, an increase in the support for that policy is associated with an economically and statistically significant increase in the magnitude of the perceived social benefits (see Appendix B.7 for details). For the case of limits on short-term, high-interest lending, a similar relation obtains except at the highest two levels of support.[72] Overall, the evidence on judgments about real-world paternalistic policies is consistent with ideals-projective paternalism, and inconsistent with both conventional behavioral welfarism and mistakes-projective paternalism.

In principle, the observed relationship between one's own behavior and support for paternalistic policies may also be due to systematic variation in beliefs about the effectiveness of a given policy. This would be the case, for instance, if heavier individuals are more likely to believe that losing weight is difficult, and hence think that the demand elasticity for sugary drinks is lower. Appendix C reports a vignette experiment with US subjects in which we control for variations in beliefs about efficacy. Whenever the pattern of support for paternalistic policies points to ideals-projection, controlling for beliefs about efficacy leaves that pattern qualitatively unchanged.[73]

Experimental interventions and judgments of real-world policies Subjects' judgments of real-world paternalistic policy proposals are not only consistent with ideals-projective paternalism, but also relate meaningfully to the decisions they make as Choice Architects in our experiment. To demonstrate this point, we regress mandates in the Main condition on the first principal component of the four policy judgments, controlling for session, order, and option menu fixed effects; see Column 1 of Table 10. We find a positive relationship that is statistically significant at the 5% level. Column 2 adds

[70] Moreover, the coefficient on weekly consumption becomes statistically significantly (and remains negative) when weekly consumption is the only alcohol-related predictor in the regression, regardless of whether we control for demographic characteristics. In describing the alcohol tax proposal, the survey explicitly referenced binge drinking.

[71] Only 12 out of 403 subjects report ever having taken a short-term loan other than through their credit cards.

[72] We cannot exclude the possibility, however, that non-paternalistic considerations such as the prevention of externalities also enter subjects' assessment of the policies. Choice Architects' behavior in stages 1 and 2 of the laboratory part is not subject to such confounding mechanisms.

[73] That survey considers alcohol taxes, retirement savings mandates, restrictions on short-term, high-interest lending and sugary drinks taxes. We observe statistically significant ideals-projective paternalism for the first two policies. The evidence does not support mistakes-projective paternalism for any policy.

controls for the same demographic characteristics of Choice Architects used in Table 9, as well as for each of each of the behaviors that relate to the four real-world policy proposals. We also control for educational background, which may be related both to support for real world paternalistic policies (for instance, through better health knowledge) and to mandates in the experimental treatment (through the relationship between cognitive ability and patience, as documented in Dohmen, Falk, Huffman and Sunde, 2010). We separately include high school GPA, as well as final grades in mathematics and German literature. These additions strengthen the estimated relationship between policy judgments and experimental behavior. As a placebo test, columns 3 and 4 perform parallel regressions for the Induced Chooser Preferences condition, using the mandated number of silver tokens, which serve as the currency to which the induced discount factor applies. There is no evidence of a relationship between policy judgments and interventions in that condition.

	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)
	Min € Chooser must take late		Min silver tokens Chooser must take		Belief that smaller opportunity set is better		−Compensating Variation	
Conditions	Main		Ind. Chooser Pref.		Exogenous Restriction		Exogenous Restriction	
Method	OLS		OLS		Ordered probit		Interval regression	
Policy support (1st princ. comp.)	0.347**	0.477***	-0.128	-0.052				
	(0.135)	(0.153)	(0.088)	(0.095)				
Welfare judgment about policies (1st princ. comp.)					0.123***	0.181***	0.021*	0.036***
					(0.044)	(0.051)	(0.012)	(0.013)
Cut 1					0.634*	0.560		
					(0.334)	(0.906)		
Cut 2					0.881***	0.821		
					(0.334)	(0.907)		
Controls	No	Yes	No	Yes	No	Yes	No	Yes
Observations	1,612	1,364	806	682	806	682	638	551
Number of subjects	403	341	403	341	403	341	343	293

Table 10: Experimental decisions and support for real-world paternalistic policies. Controls consist of all the predictive variables in Table 9, as well as high school GPA and grades on final examinations in high school mathematics and German literature. All regressions include session, order, and option menu fixed effects. Columns 5 - 8 control for whether the Choice Architects' welfare beliefs pertain to removing the least patient or the two least patient options. Numbers in parentheses indicate standard errors of the estimates, clustered by subject. $^{*}p < 0.1,^{**}p < 0.05,^{***}p < 0.01$.

We also find a positive relationship between Choice Architects' beliefs about the welfare effects of laboratory interventions and of real-world paternalistic policies. We regress Choice Architects' beliefs about the welfare effects of exogenously removing impatient options on the first principal component of Choice Architects' judgments regarding the welfare effects of the four real-world policies. Column

5 uses non-incentivized beliefs as the dependent variable. It shows that there is a significant positive relationship, which remains unchanged when we control for the same collection of variables as in Table 9 (column 6). Similar results obtain when we use beliefs regarding compensating variations as the dependent variable (columns 7 and 8). Overall, both interventions and welfare judgments pertaining to the timing of payments are strongly associated with subjects' assessments of real-world paternalistic policies.

7 Conclusion

This paper examines when, why, and how people intervene in others' choices. In a setting involving intertemporal tradeoffs, we find that Choice Architects frequently remove options that are attractive to impatient decision makers. Choice Architects believe their interventions benefit the Chooser, and are thus acting paternalistically. How do Choice Architects judge what is good for others? This is a difficult task because, by definition, paternalists are hesitant to rely on the judgments implicit in Choosers' decisions, and indeed may even question whether Choosers are aware of their own best interests. Ideals-projective paternalism emerges from our empirical analysis as the key organizing principle. An ideals-projective paternalist acts *as if* she believes other share, or ought to share, the ideals to which she aspires for herself. We show that ideals-projective paternalism is related to the false consensus effect (an objective fallacy), and that it is robust with respect to the provision of information about the Choosers. It is also consistent with the otherwise surprising finding that the introduction of front-end delay does not reduce, and may increase, the inclination to intervene, and it extends to subjects' assessment of real-world paternalistic policies. Ideals-projective paternalism contrasts with mistakes-projective paternalism, according to which subjects view themselves as prone to particular types of decision errors, make the assumption that others share that susceptibility, and intervene to remedy it. It also contrasts with conventional behavioral welfarism, which holds that subjects either understand the true distribution of behavioral proclivities or form a belief about it based on information concerning the Choosers. Both of these alternative hypotheses are more closely aligned with widespread perspectives in behavioral welfare economics, but neither finds support in our data.

Throughout, we have remained agnostic about the effects of Choice Architects' interventions on Choosers' welfare. Finding an objective basis for making such assessments is challenging. For example, from a libertarian perspective, any intervention is welfare-reducing. Alternatively, if one believes that, given the high cost of impatience in our experiment, the most patient option always dominates the other alternatives, then removing the least patient option, or both the least patient and middle options, is weakly welfare-enhancing, because it helps Choosers avoid accidental errors.[74] Existing evidence does suggest, however, that people have a positive willingness to pay for autonomy (Fehr, Herz and Wilken-

[74] We have frequently encountered both of these viewpoints among audiences of economists.

ing, 2013; Bartling, Fehr and Herz, 2014; Owens, Grossman and Fackler, 2014; Lübbecke and Schnedler, 2018).

There are many questions we hope future research will clarify. For example, do Choice Architects intervene because they take issue with the Chooser's objectives or because they question the Chooser's competence to achieve his own objectives? Do Libertarian subjects abstain from intervening due to matters of principle, or simply because they do not feel confident in their assessment of what is good for others? We also hope to extend the empirical study of paternalistic decision making to subject pools consisting of "professional paternalists" such as medical doctors and policy makers. In contexts where objective benchmarks are available, existing evidence suggests that nearly everyone exhibits behavioral biases (Stango and Zinman, 2019), including elected politicians (Sheffer, Loewen, Soroka, Walgrave and Sheafer, 2018).

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ONLINE APPENDIX

Projective Paternalism

Sandro Ambuehl, B. Douglas Bernheim, Axel Ockenfels

Table of Contents

A Proofs

We repeatedly use the fact that if G and H are two probability distributions such that G dominates H in the first order, then for any non-decreasing function f, $\int f(u)dG(u) \geq \int f(u)dH(u)$. We also make repeated use of the fact that if X and Y are two random variables such that X dominates Y in the first order, then for any non-decreasing function f, $f(X)$ dominates $f(Y)$ in the first order.

A.1 Proof of Lemma 1

The welfare function can be written as

$$\begin{aligned} W(\underline{r},\overline{r}) &= \int_u \int_m l\left(\max\{\underline{r}, \min\{\overline{r}, u-m\}\} - u\right) dF_m(m|u)dF_u(u) \\ &= \int_u \left\{ \int_0^{u-\overline{r}} l\left(\overline{r}-u\right) dF_m(m|u) + \int_{u-\overline{r}}^{u-\underline{r}} l\left(-m\right) dF_m(m|u) + \int_{u-\underline{r}}^{\infty} l\left(\underline{r}-u\right) dF(m|u) \right\} dF_u(u) \end{aligned}$$

Accordingly, by the Leibniz rule,

$$\begin{aligned} \frac{dW}{d\overline{r}}(\underline{r},\overline{r}) &= \int_u \int_{m \leq u-\overline{r}} l'\left(\overline{r}-u\right) dF_m(m|u)dF_u(u) \\ &= \int_u l'\left(\overline{r}-u\right) P(m \leq u-\overline{r}|u)dF_u(u) \end{aligned}$$

If $u < \overline{r}$, then $P(m \leq u-\overline{r}|u) \leq P(m<0) = 0$. Moreover, for $u \geq \overline{r}$, we have $l'\left(\overline{r}-u\right) \geq 0$. Accordingly the previous expression is always positive, and thus the Choice Architect does not impose a binding upper bound $\overline{r}$.

A.2 Proof of Proposition 1

For parts (i) and (ii) we use the following fact. By Lemma 1, the Choice Architect imposes no upper bound. Hence, the welfare function is given by

$$\begin{aligned} W(\underline{r}) &= \int l\big(\max\{\underline{r}, u-m\} - u\big) dF(m,u) \\ &= \int_u \int_m l\big(\max\{\underline{r}, u-m\} - u\big) dF_m(m|u)dF(u) \end{aligned}$$

(i) *Relation to m^A.* Let G be a cumulative distribution function over m and u. We let $\underline{r}^*(F)$ and $\underline{r}^*(G)$ denote the optimal mandates under measures F and G, and we let P_F and P_G denote the probability measures induced by F and G, respectively. Assume that $G_u(\cdot) = F_u(\cdot)$, and that for each u, $G_m(\cdot|u)$ dominates $F_m(\cdot|u)$ in the first order. We show that $\underline{r}^*(G) \geq \underline{r}^*(F)$. We write

$$W(\underline{r};F) = \int_u \left\{ \int_{\{m \geq u-\underline{r}\}} l\big(\underline{r}-u\big) dF_m(m|u) + \int_{\{m<u-\underline{r}\}} l\big(-m\big) dF_m(m|u) \right\} dF_u(u).$$

Hence, using the Leibniz rule, we get

$$\begin{aligned}\frac{dW(\underline{r};F)}{d\underline{r}} &= \int_u \Big\{ \int_{\{m\geq u-\underline{r}\}} l'\big(\underline{r}-u\big)dF_m(m|u)\Big\}dF_u(u)\\ &= \int_u l'\big(\underline{r}-u\big)P_F(m\geq u-\underline{r}|u)dF_u(u).\end{aligned}$$

By assumption, $P_F(m\geq 0)=P_G(m\geq 0)=1$. Hence, for all $u<\underline{r}$, $P_F(m\geq u-\underline{r}|u)=P_G(m\geq u-\underline{r}|u)=1$. Moreover, by the stochastic dominance assumption, for all $u\geq\underline{r}$, $P_G(m\geq u-\underline{r}|u)\geq P_F(m\geq u-\underline{r}|u)$. Accordingly, using that $F_u(\cdot)=G_u(\cdot)$, we get

$$\begin{aligned}\frac{dW(\underline{r};F)}{d\underline{r}}-\frac{dW(\underline{r};G)}{d\underline{r}} &= \int_u l'\big(\underline{r}-u\big)\big[P_F(m\geq u-\underline{r}|u)-P_G(m\geq u-\underline{r}|u)\big]dF_u(u)\\ &= \int_{\{u\geq\underline{r}\}} l'\big(\underline{r}-u\big)\big[P_F(m\geq u-\underline{r}|u)-P_G(m\geq u-\underline{r}|u)\big]dF_u(u)\\ &\leq 0\end{aligned}$$

where we use that $l'(z)\geq 0$ for $z\leq 0$. Therefore, by Topkis' monotone selection theorem, $\underline{r}^*(F)\leq\underline{r}^*(G)$, as was to be shown.

Relation to c^A. Consider choices $c_1^A>c_2^A$. By Assumption 2, the distribution of mistakes of Choice Architects who choose c_2^A, $G_{m^A}(\cdot|c_2^A)$, first-order stochastically dominates the distribution of mistakes of Choice Architects who choose c_1^A, $G_{m^A}(\cdot|c_1^A)$. As shown above, a mistake-projective paternalist's optimal mandate is increasing in her own mistake. The claim follows due to the preservation of first-order dominance relationships under monotonic transformations.

(ii) *Relation to u^A.* By assumption, for a mistakes-projective Choice Architect, an increase in u^A increases the conditional distributions $F_u(\cdot|m)$ in the sense of first-order dominance, and leaves the marginal distribution $F_m(\cdot)$ unchanged. Hence, we consider two Choice Architects with conditional belief distributions $F_u(\cdot|m)$ and $\tilde{F}_u(\cdot|m)$, respectively, such that $\tilde{F}_u(\cdot|m)$ dominates $F_u(\cdot|m)$ in the first order. We will show that the second belief distribution implies a higher optimal mandate $\underline{r}^*$.

For $\theta\in[0,1]$ define $F_u^\theta(\cdot|m)=(1-\theta)F_u(\cdot|m)+\theta\tilde{F}_u(\cdot|m)$. Given beliefs $F_u^\theta(\cdot|m)$, the Choice Architect's objective function equals

$$W(\underline{r},\theta) = \int_m\left[\int_0^{\underline{r}+m} l\big(\underline{r}-v\big)dF_u^\theta(v|m)+\int_{\underline{r}+m}^{\infty} l\big(-m\big)dF_u^\theta(v|m)\right]dF_m(m) \tag{2}$$

Next, we express the above integral as a function of $F_u(\cdot|m)$ instead of $F_u^\theta(\cdot|m)$. We define, for all u,

$$w(u,\theta)=(F_u^\theta)^{-1}(F_u(u|m)|m),$$

where $(F_u^\theta)^{-1}(\cdot|m)$ is the inverse function of $F_u^\theta(\cdot|m)$. By the assumption that all $F_u(\cdot|m)$ have the same support, this expression is well-defined. Observe that $w(0,\theta) = 0$ and $w(\infty,\theta) = \infty$. Moreover,

$$\frac{\partial w(u,\theta)}{\partial u} = \frac{f_u(u|m)}{f_u^\theta\big((F_u^\theta(\cdot|m)^{-1}(F_u(u|m))\big|m\big)} = \frac{f_u(u|m)}{f_u^\theta\big(w(u,\theta)\big|m\big)},$$

where $f_u^\theta(\cdot|m)$ and $f_u(\cdot|m)$ are the densities of $F_u^\theta(\cdot|m)$ and $F_u(\cdot|m)$, respectively.

Expressed using density functions, equation (2) reads as

$$W(\underline{r},\theta) \;=\; \int_m \left[\int_0^{\underline{r}+m} l\big(\underline{r}-v\big) f_u^\theta(v|m)dv + \int_{\underline{r}+m}^{\infty} l\big(-m\big) f_u^\theta(v|m)dv\right] dF_m(m)$$

We now apply the substitution $v = w(u,\theta)$ in the inner integrals of the above expression. We let $w^{-1}(\cdot,\theta)$ denote the inverse of $w(\cdot,\theta)$ with respect to the first argument. This yields

$$\begin{aligned}
W(\underline{r},\theta) \;&=\; \int_m \left[\int_{w^{-1}(0,\theta)}^{w^{-1}(\underline{r}+m,\theta)} l\big(\underline{r}-w(u,\theta)\big)\frac{\partial w(u,\theta)}{\partial u} f_u^\theta(w(u,\theta)|m)du \right.\\
&\qquad \left. + \int_{w^{-1}(\underline{r}+m,\theta)}^{w^{-1}(\infty,\theta)} l\big(-m\big)\frac{\partial w(u,\theta)}{\partial u} f_u^\theta(w(u,\theta)|m)du\right] dF_m(m)\\
&=\; \int_m \left[\int_0^{w^{-1}(\underline{r}+m,\theta)} l\big(\underline{r}-w(u,\theta)\big)\frac{f_u(u)}{f_u^\theta\big(w(u,\theta)\big)} f_u^\theta(w(u,\theta)|m)du \right.\\
&\qquad \left. + \int_{w^{-1}(\underline{r}+m,\theta)}^{\infty} l\big(-m\big)\frac{f_u(u)}{f_u^\theta\big(w(u,\theta)\big)} f_u^\theta(w(u,\theta)|m)du\right] dF_m(m)\\
&=\; \int_m \left[\int_0^{w^{-1}(\underline{r}+m,\theta)} l\big(\underline{r}-w(u,\theta)\big) f_u(u)du + \int_{w^{-1}(\underline{r}+m,\theta)}^{\infty} l\big(-m\big) f_u(u)du\right] dF_m(m)\\
&=\; \int_m \left[\int_0^{w^{-1}(\underline{r}+m,\theta)} l\big(\underline{r}-w(u,\theta)\big) dF_u(u|m) + \int_{w^{-1}(\underline{r}+m,\theta)}^{\infty} l\big(-m\big) dF_u(u|m)\right] dF_m(m)
\end{aligned}$$

By the Leibniz integral rule, the derivative of $W(\underline{r},\theta)$ regarding the mandate $\underline{r}$ thus takes the following form (the derivatives regarding the integral bounds mutually cancel).

$$\frac{dW(\underline{r};\theta)}{d\underline{r}} \;=\; \int_m \left[\int_0^{w^{-1}(\underline{r}+m,\theta)} l'\big(\underline{r}-w(u,\theta)\big) dF_u(u|m)\right] dF_m(m).$$

Moreover, the cross-derivative of (2) is given by

$$\begin{aligned}
\frac{d^2W(\underline{r};F)}{d\theta d\underline{r}} \;&=\; \int_m \left[l'\big(-m\big) f_u\big(w^{-1}(\underline{r}+m,\theta)|m\big)\frac{\partial w^{-1}(\underline{r}+m,\theta)}{\partial\theta} \right.\\
&\qquad \left. + \int_0^{w^{-1}(\underline{r}+m,\theta)} \left(-l''\big(\underline{r}-w(u,\theta)\big)\frac{\partial w^{-1}(u,\theta)}{\partial\theta}\right) dF_u(u|m)\right] dF_m(m).
\end{aligned}$$

To sign the foregoing expression, observe that, due to $m > 0$, we have $l'\big(-m\big) > 0$. Further, $-l''\big(\underline{r} - w(u,\theta)\big) > 0$ because $l'' < 0$ by assumption, and $f_u\big(w^{-1}(\underline{r}+m,\theta)|m\big) \geq 0$ by the definition of a probability density function. It remains to be shown that $\frac{\partial w^{-1}(u,\theta)}{\partial \theta} \geq 0$ for any u, as we do below. Using that fact, we obtain $\frac{d^2W(\underline{r};F)}{d\theta d\underline{r}} > 0$. Therefore, by the fundamental theorem of calculus, we have $\frac{dW(\underline{r};\tilde{F})}{d\underline{r}} \geq \frac{dW(\underline{r};F)}{d\underline{r}}$. Hence, the Choice Architect's objective function has increasing differences. By Topkis' monotone selection theorem, the optimal intervention $\underline{r}^*$ is thus an increasing function of u^A, as needed.

To sign $\frac{\partial w^{-1}(u,\theta)}{\partial \theta}$, we derive $\frac{\partial w(u,\theta)}{\partial \theta}$, which has the same sign. For ease of notation we suppress the conditioning of $F^\theta(\cdot|m)$ on m. By construction, we have $\frac{\partial w(u,\theta)}{\partial \theta} = \frac{\partial}{\partial \theta}(F^\theta_u)^{-1}\big(F_u(u)\big)$. To derive $\frac{\partial}{\partial \theta}(F^\theta_u)^{-1}$, observe that, by the definition of an inverse function, we have $(F^\theta)^{-1}\big(F^\theta(u)\big) = u$. Using $s \in [0,1]$ to denote the argument of $(F^\theta)^{-1}$, we differentiate both sides of that identity with respect to θ. Upon rearranging, we obtain

$$\frac{\partial (F^\theta)^{-1}}{\partial \theta}\big(F^\theta(u)\big) = -\left.\frac{\partial \big(F^\theta\big)^{-1}(s)}{\partial s}\right|_{s=F^\theta(u)} \cdot \frac{\partial F^\theta(u)}{\partial \theta}.$$

Writing $s = F^\theta(u)$, we see that for all s we have

$$\frac{\partial (F^\theta)^{-1}(s)}{\partial \theta} = -\frac{\partial \big(F^\theta(s)\big)^{-1}}{\partial s} \cdot \frac{\partial F^\theta\big((F^\theta)^{-1}(s)\big)}{\partial \theta}.$$

Because F^θ is strictly increasing, so is $(F^\theta)^{-1}$, and thus $\frac{\partial (F^\theta)^{-1}}{\partial s} > 0$. Moreover, $\frac{\partial F^\theta(u)}{\partial \theta} = \tilde{F}(u) - F(u)$. This expression is non-positive because $\tilde{F}(u)$ dominates $F(u)$ in the first order. Accordingly, for all s, we have $\frac{\partial (F^\theta)^{-1}}{\partial \theta}(s) \geq 0$. Therefore, for all u, we have $\frac{\partial w^\theta_m(u)}{\partial \theta} \geq 0$, as needed.

Relation to c^A. Consider choices $c^A_1 > c^A_2$. By Assumption 2, the belief about the distribution of ideals by Choice Architects who choose c^A_1, $G_{u^A}(\cdot|c^A_1)$, dominates belief about the distribution of ideals by Choice Architects who choose c_2, $G_{u^A}(\cdot|c^A_2)$. As shown above, an ideals-projective paternalist's optimal mandate is increasing in her own ideal. The claim follows due to the preservation of first-order dominance relationships under monotonic transformations.

(iii) This is true because the objective function is independent of the Choice Architect's type.

□

A.3 Proof of Proposition 2

In this proof, we first show the comparative statics with respect to m^A and u^A. The statements regarding the relation between ΔW and $\underline{r}^*$, as well as the relation between ΔW and c^A, then follow as explained in the main text. In the remainder of this proof, we use the notation θ to denote m^A if the Choice Architect is a mistakes-projective paternalist, and u^A if she is an ideals-projective paternalist. Moreover, observe

that by the assumption that $P(u - m < \underline{r}^*) > 0$, the optimal mandate $\underline{r}^*$ must either be interior, or $\underline{r}^* = \overline{c}$.

(i) For a mistakes-projective paternalist, we write

$$W(\underline{r}^*(\theta), \overline{c}) - W(\underline{c}, \overline{c}) = \int_u \left[\int_{u-\underline{r}^*(\theta)}^{\infty} \big(l(\underline{r}^*(\theta) - u) - l(-m)\big) dF_m^\theta(m|u) \right] dF_u^\theta(u)$$

A mistakes-projective paternalist will impose a higher mandate if she has higher beliefs about mistakes. The expression $-l(-m)$ is increasing in m. Because the increase in θ leads to an increase in $F_m^\theta(\cdot|u)$ for all u, the inner integral increases for all u. Because the marginal distribution $F_m^\theta(u)$ is independent of θ, the $\Delta W(r)$ is thus increasing in θ for any r. If $\underline{r}^* = \overline{c}$, it follows directly that $\Delta W\big(\underline{r}^*(\theta)\big)$ is increasing in θ. Otherwise, the same conclusion follows by the envelope theorem.

(ii) For an ideals-projective paternalist we write

$$\begin{aligned} W(r) - W(\underline{c}) \quad = \quad & \int_m \left[\int_0^r \big(l(r-u) - l(-m)\big) dF_u^\theta(u|m) \right. \\ & \left. + \int_r^{r+m} \big(l(r-u) - l(-m)\big) dF_u^\theta(u|m) \right] dF_m^\theta(m) \end{aligned}$$

The first term in brackets corresponds to the welfare of Choosers who are harmed by the mandate r, the second term in brackets corresponds to the welfare of Choosers who are helped. The expression suggests that an increase in $F_u^\theta(\cdot|m)$ may both increase or decrease the overall integral.

We verify numerically that the overall effect may take either sign. We consider the example $m \sim U(0, 10)$ and $u \sim U(0, 20)$, with u independent of m. First, we replace u by $u' \sim U(5, 20)$, which dominates u in the first order. In this case, the welfare increase from imposing the optimal mandate (compared to no mandate) is larger if ideals are given by u' than if they are given by u. Second, we replace u by $u'' \sim U(0, 25)$, which dominates u in the first order. Numerical verification shows that the welfare increase from imposing the optimal mandate (compared to no mandate) is smaller if ideals are given by u'' than if they are given by u. □

A.4 Proof of Corollary 1

(i) The case of the conventional behavioral welfarist is trivial. For mistakes-projective paternalists, the welfare associated with surrogate choice s is

$$W(s) \quad = \quad \int l\big(s-u\big) dF(m,u) = \int_u \int_m l\big(s-u\big) dF_m(m|u) dF_u(u) = \int_u l\big(s-u\big) dF_u(u)$$

which is independent of the conditional distribution $F_m(\cdot|u)$.

(ii) For ideals-projective paternalists, we write

$$W(s) \quad = \quad \int l\big(s-u\big)dF(m,u) = \int_m \int_u l\big(s-u\big)dF_u(u|m)dF_m(m)$$

Accordingly,

$$W'(s) \quad = \quad \int_m \int_u l'\big(s-u\big)dF_u(u|m)dF_m(m)$$

Because $l'(s-u)$ is increasing in u, an increase in $F_u(\cdot|m)$ increases $W'(s)$. Therefore, the Choice Architect's objective function has increasing differences, and hence the result follows by Topkis' monotone selection theorem.

A.5 Proof of Proposition 3

To show that both mistakes-projective and ideals-projective paternalists display the false consensus effect consider the following two cases. First, by Assumption 2, higher choices by a mistakes-projective paternalist imply lower own mistakes. By definition of mistakes-projective paternalism these imply lower beliefs about Choosers' mistakes m, and do not affect beliefs about Choosers' ideals u. Hence, the mistakes-projective paternalist has higher beliefs about Choosers' unrestricted choices $c = u - m$. Second, by Assumption 2, higher choices by an ideals-projective paternalist imply higher own ideals. By definition of ideals-projective paternalism these imply higher beliefs about Choosers' ideals u, and do not affect beliefs about Choosers' mistakes m. Hence, the ideals-projective paternalist has higher beliefs about Choosers' unrestricted choices $c = u - m$.

(i) By definition, a mistakes-projective paternalist's beliefs about the distribution of ideals u are independent of her own choices, so that variation in predictions directly reveal variation in beliefs about the distribution of mistakes m. An increase in predictions Q corresponds to a decrease in the beliefs about mistake, which, by Proposition 1, and the fact that first-order dominance is robust to monotonic transformations, implies a decrease in the optimal mandate $\underline{r}^*$.

(ii) By definition, an ideals-projective paternalist's beliefs about the distribution of mistakes m are independent of her own choices, so that variation in predictions directly reveal beliefs about variation in the distribution of ideals u. An increase in predictions Q corresponds to an increase in the beliefs about ideals, which, by Proposition 1, and the fact that first-order dominance is robust to monotonic transformations, implies an increase in the optimal mandate $\underline{r}^*$. □

B Additional Analysis

B.1 Communication

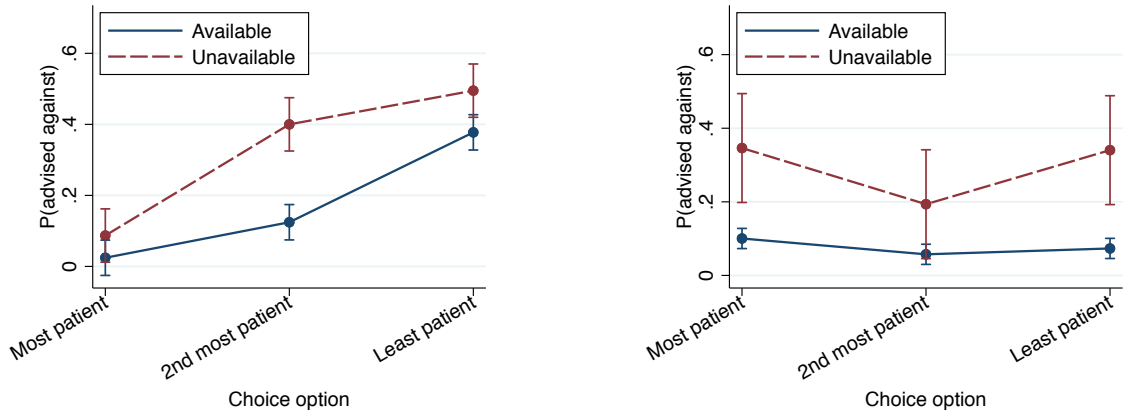


Figure A1: Recommendations against ranking an option highly. Panel A: Main condition. Panel B: Induced Chooser Preferences condition. Whiskers indicate 95% confidence intervals, clustered by subjects.

Subjects make infrequent use of the opportunity to write open-ended messages to the Chooser. 21.45% of subjects write at least 5 characters in at least one of the rounds in Stage 1 of the laboratory part. This subset of subjects writes a message in 17.58% of all rounds, on average.[1]

Subjects more frequently make use of the option to advise against choice options by the click of a button. Figure A1 displays the fraction of times subjects recommend against specific options. Panel A displays the data for the Main condition, Panel B those for the Induced Chooser Preferences condition. Three features stand out. First, in the Main condition, subjects are substantially more likely to recommend against impatient options than against patient options. Second recommendations in the Induced Chooser Preferences condition do not significantly depend on the characteristics of the options. Third, in both conditions, subjects are substantially more likely to advise against options they remove than to advise against options they make available. Communication appears to be a complement to paternalistic interventions rather than a substitute—as if Choice Architects wanted to provide justification for removing options.

B.2 Beliefs about reasons for impatient choice

Here, we examine subjects' responses to survey questions regarding the reasons for choosing impatiently, asked in Stage 3.2 of the experiment (see Table A10). Table A1 displays the results. It lists the six

[1] Including also subjects in the Choice Distribution Information condition, we find that the fraction of subjects who ever write a message is 19.85%.

possible reasons presented to Choice Architects for why a Chooser may choose €4 today and €0 in half a year over €0 today and €10 in half a year.

	(1)	(2)	(3)	(4)
	Mean response	Regression with dependent variable		
		Min. € Chooser must take late	Welfare belief	
			non-inc.	−CV
Objectives				
They are generally rather impatient.	0.640***	0.206	0.032	-0.004
	(0.056)	(0.221)	(0.031)	(0.015)
They have an urgent need for money to pay for things like food or rent.	0.782***	-0.413**	-0.003	-0.016
	(0.069)	(0.202)	(0.024)	(0.014)
Implementation				
They did not pay attention and chose randomly.	-0.436***	0.030	-0.053*	-0.010
	(0.059)	(0.252)	(0.031)	(0.016)
They meant to choose €0 today, €10 in half a year, but chose something else because some irrelevant event prevented them from choosing what they actually meant to choose (e.g. their hand trembled, or they confused the order of the radio-buttons).	-1.360***	-0.184	-0.015	-0.020
	(0.053)	(0.249)	(0.032)	(0.018)
Experiment-related factors				
They are not sure whether the experimenter will really pay them half a year from now.	-0.838***	0.147	0.052*	0.041**
	(0.064)	(0.237)	(0.027)	(0.017)
They are not sure whether they will be able to receive the money in half a year from now, for instance because they no longer have a PayPal account.	-0.667***	-0.474*	-0.081***	-0.011
	(0.062)	(0.252)	(0.029)	(0.019)
Observations	303	1,212	1,212	1,093
Subjects	303	303	303	290

Table A1: Non-incentivized assessment of the plausibility of particular reasons for impatience. Subjects were asked to suppose that a future experiment participant chooses €4 today and €0 in half a year over €0 today and €10 in half a year, and were asked to indicate how likely they think that each of the reasons listed motivated the participant's choice. Responses are given on the scale *extremely unlikely, unlikely, possible, likely, extremely likely*, encoded as -2, -1, 0, 1, 2, respectively. Column 1 displays the mean responses for each item. Columns 2 - 4 each display the coefficients of a regression of the variable in the first row on the items.

Choice Architects provide judgments on a scale from -2 to 2. Column 1 lists the mean responses. Choice Architects believe that impatience as a personality trait and liquidity constraints are plausible explanations, with significantly positive mean scores of 0.640 and 0.782, respectively. Choice Architects on average consider the other reasons relatively unlikely. Choice Architects do not consider inattention and random choice plausible reasons. They consider the inability to implement one's objectives downright

implausible. Neither do Choice Architects believe that impatient choices are due to experiment-specific factors such as trust in the experimenter or technical issues with the monetary transaction.

Column 2 studies how these beliefs affect interventions. It regresses mandates on Choice Architects' assessment of the plausibility of the six reasons. Choice Architects are unwilling to intervene if they believe impatient choices are due to factors external to the Chooser, such as liquidity constraints and transaction costs. The remaining factors are not statistically significantly different from zero. We do note, however, that beliefs that impatient choices are due to an impatient personality lead, if anything, to more stringent interventions. This contrasts with standard economic theory that regards idiosyncratic preference variation as normatively valid. If anything, standard theory would approve of interventions only to the extent they aid patient individuals avoid choice mistakes, but not to make impatient people choose more patiently.

Columns 3 and 4 show Choice Architects' beliefs whether an exogenous removal of the least patient or least patient two options in an opportunity set furthers the Chooser's own good. Two correlations stand out. First, Choice Architects believe that such a removal hurts Choosers if the reason for impatient choice consists of transactional difficulties with receiving late payments. Second, Choice Architects believe that Choosers who choose impatiently because they do not trust they would receive the late payment are mistaken, and that an exogenous removal of the least patient option(s) would therefore further their own good.

B.3 Attention test

Table A2 displays the attention test administered in Stage 2.2 of the experiment (see Table A10). For each statement, the subject indicates whether it is true or false. The table also lists the percentage of correct responses next to each statement. The mean test score is 6.40 out of 8, with a standard deviation of 1.23. The lowest performance is on question 5, which was answered correctly by 58% of participants. The question concerns front-end delay, which was present in just two out of the 25 rounds that constitute stages 1 and 2.1 of the experiment. While some subjects might not have remembered these questions in this test, the fact that the introduction of a front-end delay leads to significant behavioral differences suggests they did pay attention.

B.4 Choosers' choices

Table A3 lists the choices by Choosers. Each Chooser ranked the three options associated with single round of the experiment. Choosers participate merely to make the Choice Architects' decisions incentive-compatible; their sessions are not designed to conduct any type of inference. Accordingly, we did not record any data other than those required to determine each Chooser's payment.

1. In some rounds I could remove options, but I could never add options for the future experiment participant. (False, 85%)
2. For all options which the future experiment participant could receive, the early payment will always be on the day of the experiment. (False, 60%)
3. For some options that the future experiment participant could have received, the late payment will occur up to 7 months after the day of the study. (False, 86%)
4. In some rounds, I had to make a single option available to the future experiment participant; I could not make multiple options available, even if I wanted to. (True, 77%)
5. Some rounds concerned gold tokens and silver tokens. These rounds only concerned money that would be paid soon after the experiment, not money that would be paid only months after the experiment. (True, 58%)
6. Other experiment participants could receive €0.40, €0.50, or €0.60 per silver token, each with the same probability. (False, 98%)
7. In some lines of the decision lists, the base payment of the future participant could be increased. In other rounds it could be decreased. (True, 93%)
8. If I made some options unavailable, this means that the other experiment participant cannot see that option, and therefore does not need to think about these options. (False, 83%)

Table A2: Attention test concerning decisions made for Choosers. Fractions of correct answers are given in parentheses.

	Preference rank			Availability
	First	Second	Third	
Most Patient Choice				
Money over time	79.61% (82)	11.65% (12)	8.74% (9)	94.17%
Induced preferences	57.14% (12)	23.81% (5)	19.05% (4)	42.86%
Middle Choice				
Money over time	5.83% (15)	5.83% (85)	88.35% (3)	26.19%
Induced preferences	23.81% (5)	71.43% (15)	4.76% (1)	11.9%
Least Patient Choice				
Money over time	5.83% (6)	5.83% (6)	88.35% (91)	16.07%
Induced preferences	19.05% (4)	4.76% (1)	76.19% (16)	4.76%

Table A3: Choosers' choices. Numbers in parentheses represent the number of Choosers making each choice. *Money over time* concerns choices in the Main, Exogenous Restriction, and Chooser Information conditions.

Option menus	Percent unavailable			Observations	Subjects
	Most patient option	Middle option	Least patient option		
1, 2, 3, 4	5.1 (1.0)	11.5 (1.4)	33.0 (2.1)	1212	303
1	6.0 (1.9)	9.3 (2.4)	32.0 (3.8)	150	150
2	5.2 (1.8)	14.4 (2.8)	23.5 (3.4)	153	153
3	4.3 (1.2)	8.3 (1.6)	38.9 (2.8)	303	303
4	5.3 (1.3)	14.5 (2.0)	31.4 (2.7)	303	303

Table A4: Fraction of options removed in Main condition. Numbers in parentheses indicate the standard error of the mean, clustered by subject. Decisions with front-end delay are excluded.

B.5 Prevention rates by option menu

Table A4 reports the removal rates for the Main treatment. The first row corresponds to the figure; the remaining four rows show these frequencies separately for each option menu. Choice Architects consistently remove less patient options more frequently than more patient ones.

The variation in removal frequencies across rounds is well-explained by differences in the costs of impatience, as we show next. We focus on the price of choosing a less patient option within each option menu. We define that price as the amount of future Euros a Chooser would gain if she decreased his current payment by €1. For the most patient option, we normalize that price to 1. Formally, letting y_i^s is the amount of money that option i in option menu s pays late and x_i^s is the amount of money it pays early, we define the price of impatience for option C in option menu s as $p_C^s = -\frac{y_C^s - y_B^s}{x_C^s - x_B^s}$ and that of option B as $p_B^s = -\frac{y_B^s - y_A^s}{x_B^s - x_A^s}$. We normalize the price of option A to 1. Across all option menus, the price of increasing the present payout by €1 varies between 1.5 and 3 when comparing the most patient option to the middle option, and between 2.67 and 5 when comparing the middle option to the least patient option. Figure A2 shows the prevention rate as a function of the price of impatient choice within each option menu. We find an approximately linear relation. The R^2 coefficient corresponding to the graph is 93.2%. After including an indicator for whether an option is the least patient within an option menu, the R^2 coefficient rises to 98.0%.

B.6 Choice Architects' own choices

In Stage 2.4 of the experiment (see Table A10), Choice Architects choose one of the options from each option menu in Panel A of Table 1 (see Appendix Section D.1). Table A5 lists the distribution of these

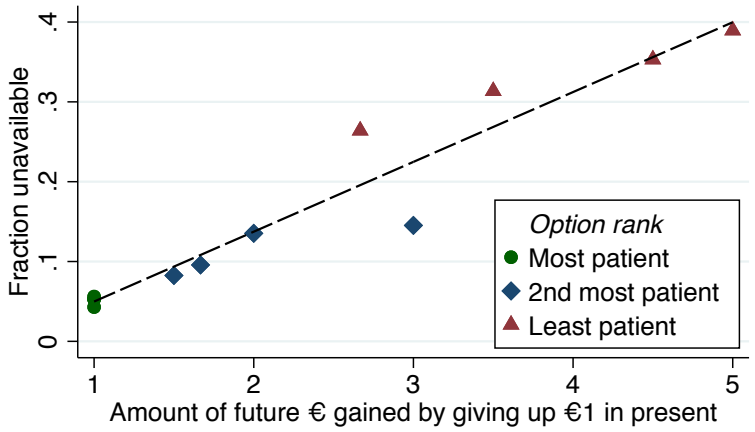


Figure A2: Frequency of removals of each option, by the benefit of one less €1 in current payments, measured in future payments, at that option (normalized to €1 for option A in each option menu).

choices as they concern money over time. In addition, the table lists the fraction of Choice Architects who remove an option for the Chooser given that they select this option for themselves.

Option menus	Percent chosen			Prevented if chosen			Obs.	Subjects
	Option 1	Option 2	Option 3	Option 1	Option 2	Option 3		
1, 2, 3, 4	78.3	13.0	8.4	3.0	4.8	5.9	1612	403
	(1.7)	(1.2)	(1.2)	(0.7)	(1.5)	(2.0)		
1	68.7	18.5	12.3	6.0	2.8	0.0	195	195
	(3.3)	(2.8)	(2.4)	(2.1)	(2.8)	(0.0)		
2	77.9	9.6	12.5	1.9	5.0	11.5	208	208
	(2.9)	(2.0)	(2.3)	(1.1)	(5.0)	(6.4)		
3	70.7	23.1	6.0	2.5	3.2	4.2	403	403
	(2.3)	(2.1)	(1.2)	(0.9)	(1.8)	(4.2)		
4	87.6	4.7	7.4	2.5	10.5	0.0	403	403
	(1.6)	(1.1)	(1.3)	(0.8)	(7.2)	(0.0)		
1, 2	81.4	10.4	7.9	3.4	7.1	12.5	403	403
Front-end delay	(1.9)	(1.5)	(1.3)	(1.0)	(4.0)	(5.9)		
1, 2	73.4	13.9	12.4	3.7	3.6	6.0	403	403
No front-end delay	(2.2)	(1.7)	(1.6)	(1.1)	(2.5)	(3.4)		

Table A5: Choices that Choice Architects make for themselves in each option menu of the Main condition. Option 1 is most patient, followed by options 2 and 3, respectively.

B.7 Judgments about welfare effects of real-world policies

Table A6 replicates Table 9 using judgments about the welfare implications instead of policy support as dependent variable. The variables *Smoker yes / no* and *Cigarettes / day* are highly statistically significant if only one of them is included in the regression, but they lose significance once both are included simultaneously.

Table A7 shows that statements of support are significantly positively related to judgments about the welfare effect of real-world paternalistic policies. The one exception is the case of restrictions on short-term, high-interest lending. For that policy, we find a non-monotonicity once levels of support exceed 3. However, that association is statistically much weaker than the positive relation found amongst lower levels of support for that policy.

B.8 Behavior by performance on memory check

Here, we report our main findings regarding projective paternalism on the subsample of Choice Architects who were unable to reproduce their intertemporal choices from the Online part of the experiment. Observe that a Choice Architect may be able to reproduce their choice for two reasons. First, they may actually memorize their choice from the Online part. Second, they may apply the same choice procedure to the reproduction stage than they applied in the Online part. The second mechanism causes a coincidence of original and reproduced choices even if the Choice Architect does not remember the original choices. Further, observe that the pairs of early and late amounts in the decision lists were $(2, 10), (5, 10), (8, 10)$. Choice Architects were asked to reproduced their choices for the lists corresponding to $(2, 10)$ and $(5, 10)$. 60.1% of all subjects chose the delayed option on each line on the list (31.5% chose that way in all three decision lists). We find that 46.9% of subjects correctly reproduced their responses in both decision lists they were asked about. 90.4% of them had chosen the delayed option on each line in the list. With such extreme choices, both memorization and reconstruction are easier.

As a robustness check of our main results concerning projective paternalism, Table A8 reproduces Table 4 using only subjects who failed to reproduce at least one of their choices from the Online component. In spite of the significantly smaller sample, both the estimates and their statistical significance are not materially changed. The exception is the effect of the Choice Architect's patience percentile in column (7), which, in spite of a largely unchanged magnitude, is no longer statistically significant.

Judgment about welfare effect	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)
	Increase alcohol tax		Increase tobacco tax				Introduce sugary drinks tax		Tighten restrictions on short-term lending	
Alcohol consumption										
Alcohol units / week	-0.038	-0.039								
	(0.024)	(0.025)								
log(days binge drinking / year)	-0.111***	-0.105**								
	(0.042)	(0.044)								
Tobacco consumption										
Smoker yes / no			-0.502***	-0.509***						
			(0.135)	(0.139)						
Cigarettes / day					-0.064***	-0.063***				
					(0.019)	(0.019)				
Body Mass Index							-0.033	-0.032		
							(0.022)	(0.023)		
Debt										
Credit card debt (in €1,000)									-0.609***	-0.617***
									(0.180)	(0.189)
Other short-term debt yes / no									0.572	0.574
									(0.376)	(0.384)
Male		-0.016		-0.037		-0.070		0.128		0.088
		(0.115)		(0.112)		(0.111)		(0.113)		(0.120)
Age		0.008		-0.015		-0.012		-0.002		0.009
		(0.011)		(0.009)		(0.009)		(0.011)		(0.015)
Monthly expenses (in €1,000)		-0.000		-0.111		-0.139		-0.230		-0.107
		(0.144)		(0.128)		(0.127)		(0.157)		(0.172)
Political orientation		0.014		0.046		0.037		0.082		0.041
		(0.050)		(0.054)		(0.054)		(0.060)		(0.067)
Cut 1	-2.058***	-1.834***	-1.879***	-2.327***	-1.880***	-2.297***	-2.523***	-2.640***	-1.193***	-0.987*
	(0.193)	(0.329)	(0.229)	(0.321)	(0.231)	(0.324)	(0.549)	(0.596)	(0.458)	(0.565)
Cut 2	-1.135***	-0.907***	-1.239***	-1.684***	-1.240***	-1.655***	-1.636***	-1.749***	-0.085	0.122
	(0.174)	(0.320)	(0.215)	(0.315)	(0.217)	(0.316)	(0.544)	(0.588)	(0.442)	(0.554)
Cut 3	-0.510***	-0.281	-0.623***	-1.065***	-0.625***	-1.037***	-0.774	-0.881	0.821*	1.030*
	(0.170)	(0.316)	(0.210)	(0.306)	(0.211)	(0.308)	(0.542)	(0.585)	(0.444)	(0.557)
Cut 4	0.396**	0.623**	0.175	-0.260	0.170	-0.236	0.253	0.155	1.902***	2.115***
	(0.172)	(0.315)	(0.208)	(0.302)	(0.210)	(0.304)	(0.543)	(0.585)	(0.459)	(0.565)
Observations	403	403	403	403	403	403	398	398	351	351

Table A6: Judgments about the welfare effect real-world paternalistic policies and respondent characteristics. Each column shows a separate ordered probit regression. Judgments are measured as *People in Switzerland would be . . . significantly worse off; a little worse off; neither better nor worse off; a little better off; significantly better off.* Regarding alcohol, the question concerns *adolescents or young adults in Switzerland.* Regarding loan restriction, the question concerns *the average German.* Subject numbers in some columns fall short of 403 because some subjects refused to disclose personal characteristics. Binge drinking is defined as the consumption of at least 4 (females) or 5 (males) units of alcohol within a period of two hours (National Institutes on Alcohol Abuse and Alcoholism, 2018). Subjects were asked about loosening restrictions on short-term lending. For easier comparability, reverse-coded values are shown (corresponding to tightening restrictions). All regressions include session fixed effects.

Judgment about welfare effect	(1) Increase alcohol tax	(2) Increase tobacco tax	(3) Introduce sugary drinks tax	(4) Tighten restrictions on short-term lending
Support level (baseline 1)				
2	0.712***	0.576***	1.112***	0.608**
	(0.200)	(0.191)	(0.240)	(0.289)
3	1.748***	0.796***	2.232***	1.892***
	(0.220)	(0.194)	(0.224)	(0.301)
4	2.812***	1.248***	2.936***	1.732***
	(0.285)	(0.219)	(0.248)	(0.313)
5				1.344***
				(0.385)
Male	0.040	0.063	0.236**	0.063
	(0.114)	(0.111)	(0.115)	(0.110)
Age	0.009	-0.022**	-0.002	-0.005
	(0.010)	(0.009)	(0.011)	(0.013)
Political orientation	0.047	0.044	0.033	-0.022
	(0.052)	(0.055)	(0.058)	(0.061)
Monthly expenses (in €1,0000)	-0.192	-0.185	-0.339*	0.009
	(0.155)	(0.132)	(0.184)	(0.168)
Cut1	-0.559*	-1.771***	-0.592	-0.637
	(0.335)	(0.340)	(0.385)	(0.449)
Cut2	0.613*	-1.087***	0.759**	0.583
	(0.341)	(0.340)	(0.373)	(0.455)
Cut3	1.446***	-0.429	1.974***	1.699***
	(0.351)	(0.335)	(0.382)	(0.463)
Cut4	2.696***	0.404	3.267***	2.773***
	(0.377)	(0.334)	(0.392)	(0.469)
p-values comparing levels of support				
2=3	0.000	0.097	0.000	0.000
2=4	0.000	0.000	0.000	0.000
3=4	0.000	0.004	0.000	0.193
2=5				0.007
3=5				0.035
4=5				0.161
Observations	403	403	403	403

Table A7: Relation between expressions of support and judgments about welfare effects of real-world paternalistic policies. Each column shows a separate ordered probit regression. Judgments are measured as *People in Switzerland would be . . . significantly worse off; a little worse off; neither better nor worse off; a little better off; significantly better off.* Regarding alcohol, the question concerns *adolescents or young adults in Switzerland.* Regarding loan restriction, the question concerns *the average German.* Subjects were asked about loosening restrictions on short-term lending. For easier comparability, reverse-coded values are shown (corresponding to tightening restrictions). All regressions include session fixed effects.

VARIABLES	(1) Min. € Chooser takes late	(2) Min. € Chooser takes late	(3) Libertarian	(4) Surrogate choice	(5) Surrogate choice	(6) Welfare belief non-inc.	(7) Welfare belief - CV
Non-libertarian subjects only	Yes			Yes		Yes	Yes
Patience %-ile	3.378**	2.296**	-0.111	5.708***	4.585***	0.740**	0.181
	(1.538)	(1.025)	(0.168)	(1.401)	(1.001)	(0.318)	(0.122)
Cut 1						-0.123	
						(0.426)	
Cut 2						1.194***	
						(0.424)	
Mean of dep. var.	5.880	4.237	0.390	11.990	12.130	–	0.039
	(0.323)	(0.256)	(0.039)	(0.375)	(0.279)	–	(0.026)
Observations	273	447	447	254	411	273	228
Number of subjects	91	149	149	91	149	91	86

Table A8: Replication of Table 4 using only subjects who failed to reproduce their choice for at least one of the two decision lists eliciting their patience in the online part they were asked to reproduce at the end of the experiment.

C Vignette experiment

C.1 Design

In order to study whether differential beliefs about the effectiveness of various interventions are the underlying mechanism in our results in Section 6, we conduct a vignette study on Amazon Mechanical Turk. Its structure is similar to the part of our main experiment concerning policy judgments. Appendix D.5 displays the full text of the vignette study.

In order to control beliefs about the effectiveness of the interventions, we describe a specific individual, ask subjects to assume that the policy will affect that individual in a precisely specified fashion, and ask what their support of the policy would be if all affected individuals were exactly like that individual. In addition, we elicit beliefs about the effectiveness of the policies on potentially heterogenous members of the general population, permitting a test of whether effectiveness beliefs are related to respondent characteristics in a way that would artificially generate ideals-projective paternalism.

We use four policies, displayed to subjects in random order: Alcohol taxes, sugary drinks taxes, retirement savings mandates, and restrictions on short-term, high-interest lending.[2] For each policy we describe an individual living in an Anglo-Saxon country other than the US, so respondents' attitude to paying taxes themselves should not influence their responses. Moreover, we describe all taxes as budget-neutral. Regarding sugary drinks taxes, for instance, we employ the following language: *"Anne, [is] a resident of Melbourne, Australia. She is 35 years old, 5 feet and 4 inches tall, and she weighs 190 pounds. ... For this question, assume that if the tax is introduced, Anne will reduce her consumption of sugary drinks so that her weight permanently drops to 145 pounds (from the previous 190 pounds). Given Annes height, this is a normal weight, according to the World Health Organization. If all residents of Melbourne were exactly like Anne, would you support or oppose the introduction of the tax?"*

After subjects provide their judgments, we also elicit respondents' own characteristics that allow for tests of mistakes-projective or ideals-projective paternalism for each of the policies. Specifically, we elicit weekly alcohol consumption, yearly binge drinking frequency, weight and height (to calculate BMI), a subjective assessment of the respondents' body-shape (underweight, healthy, overweight, etc.), the amount of the respondent's credit card debt, whether the subject has ever taken a payday loan, as well as the current stock of retirement savings and the respondent's current retirement savings rate.[3]

C.2 Analysis

We conducted the survey on the morning of February 1, 2019, with a total of 250 mTurk workers. Subjects received $3 plus $0.25 for each of eight attention check questions they answered correctly (two per policy). We retain the 161 subjects who correctly answered all attention check questions.

[2] We do not elicit attitudes to tobacco taxes because we conduct our survey with US subjects. The fraction of smokers in the US is substantially smaller than amongst our German laboratory subjects.

[3] We elicit additional characteristics, see Appendix D.5.

We define our independent variable by combining a subjects' responses to the two questions relating to any given policy, by extracting the first principal component. We encode the resulting variable such that negative coefficient estimates correspond to ideals-projective paternalism whereas positive coefficient estimates correspond to mistakes-projective paternalism.

For each policy, we perform an ordered probit regression of the support the respondent expresses for the policy under the assumption that all affected individuals are exactly as the person we had described in the vignette.

Panel A of Table A9 displays the results. We find significant ideals-projective paternalism for alcohol taxes and for the retirement savings mandate. For sugary drinks taxes and for limits on short-term, high-interest lending, our coefficient estimates are not statistically significantly different from zero. In no case are our estimates consistent with mistakes-projective paternalism.

Panel B uses as dependent variable the support respondents express for the policy overall, when we ask them to consider that the policy will affect heterogenous individuals and might affect externalities. We find a significant negative relation between support and own characteristics for alcohol taxes and for the retirement savings mandate. We find a null effect for sugary drinks taxes. Accordingly, the fact that we do not observe ideals-projective paternalism amongst US respondents does not appear to be a result of beliefs about the effectiveness of the policy varying with respondents' own characteristics. Rather, US respondents simply appear to have different attitudes than Germans regarding body weight. Panel C uses beliefs about the effectiveness of the policies as a dependent variable and shows that in no case are they significantly associated with respondents' own characteristics. Regarding support for restrictions on short-term, high-interest lending, we do find a negative relation to respondent characteristics once we consider overall effects of the policy as opposed to the effects on the specific individual we described. That relation, however, is significant only at the 10%-level.

Overall we conclude that ideals-projective paternalism regarding real-world paternalistic policies is not due to beliefs about the effectiveness systematically varying with respondent characteristics. Moreover, while our results show that ideals-projective paternalism describes attitudes towards some but not all paternalistic policies amongst our US subjects, we find no indication of mistakes-projective paternalism.

Policy	(1) Alcohol	(2) Sugar	(3) Retirement	(4) Loans
A. Policy support regarding person described in vignette				
Own characteristics	-0.226**	0.031	-0.282***	0.029
	(0.095)	(0.081)	(0.101)	(0.070)
Cut 1	-0.464	-1.922***	-1.654**	-0.822
	(0.691)	(0.736)	(0.716)	(0.666)
Cut 2	0.000	-1.458**	-1.123	0.402
	(0.694)	(0.722)	(0.708)	(0.653)
Cut 3	0.673	-0.933	0.097	1.338**
	(0.697)	(0.716)	(0.695)	(0.658)
Observations	161	161	146	158
B. Overall policy support				
Own characteristics	-0.269***	0.072	-0.273***	-0.148*
	(0.087)	(0.082)	(0.104)	(0.084)
Cut 1	-0.341	-1.982***	-2.189***	-1.131*
	(0.702)	(0.719)	(0.759)	(0.656)
Cut 2	0.164	-1.534**	-1.511**	-0.041
	(0.709)	(0.711)	(0.740)	(0.654)
Cut 3	0.913	-0.882	-0.500	0.926
	(0.712)	(0.701)	(0.721)	(0.659)
Observations	161	161	146	158
C. Effectiveness beliefs				
Own characteristics	-0.029	-0.055	-	-0.023
	(0.068)	(0.063)		(0.089)
Observations	161	161	-	158

Table A9: Results of the vignette study. Each column in each panel is a separate ordered probit regression that controls for the stage at which each policy was displayed, whether arguments in favor of or opposed to the interventions were mentioned first, the logarithm of the duration the subjects took to complete the sample, age, gender, and a dummy for each level of education. Standard errors clustered by subjects. We did not elicit beliefs about the effectiveness of the retirement savings mandate.

D Experiment implementation and instructions

D.1 Details

The experiment consists of an online component and a laboratory component, each encompassing multiple stages. Table A10 provides a schematic overview, corresponding to the order in which subjects proceed through the stages.[4]

Online component
1. Decision lists on intertemporal and risky choice
2. Non-incentivized questions
Laboratory component
1. Constructing Chooser's opportunity sets
2. *Additional decisions*
2.1 Surrogate choices
2.2 Attention test
2.3 Belief elicitation
2.4 Choice for oneself
2.5 Altruism / spite elicitation
3. *Real-world policies survey*
3.1 Policy judgments
3.2 Questions about reasons for impatient choice
3.3 Elicitation of characteristics related to real-world policies
4. Memory test

Table A10: Stages of the experiment. A random half of subjects completed Stage 2.3 of the laboratory component just before Stage 1.

Online component The main part of the online component presents the decision lists to elicit Choice Architects' own intertemporal choices described above. The online component concludes with a battery of non-incentivized questions concerning demographic variables such as age and gender, as well as subjects' financial and educational background, including their current overall credit card debt. Subjects also select one of the statements in panel B of Table 6 to describe themselves, and make a selection from four similar statements concerning risk preferences. Moreover, subjects provide answers to the non-numerical questions about risk and time preferences of Falk et al. (2016).

Laboratory component The laboratory component consists of the following stages.

1. Constructing opportunity sets. In each of fourteen rounds, Choice Architects first construct a opportunity set for the Chooser, and subsequently reveal their beliefs about the extent to which receiving a specific subset rather than the full option menu affects the Chooser's well-being. In all but the Exogenous Restriction conditions, that subset is the one the Choice Architect has constructed herself. In the Exogenous Restriction conditions, the subset is given exogenously. In the two rounds of that condition

[4]Only Choice Architects who reveal beliefs before constructing opportunity sets are in the Choice Distribution Information treatment, because the value of belief elicitation after information provision is debatable.

in which all three options can be made available, the comparison subset consists either of only the most patient option, or of the two most patient options, determined randomly for each subject but the same in each round.[5]

2.1 Surrogate choices. Decisions in this stage reveal whether Choice Architects differ in their judgments about what choices are good for Choosers, or whether they merely vary in their propensity to act on such judgments. We exclude the latter mechanism by requiring Choice Architects to create singleton opportunity sets, and thus, essentially, to make surrogate choices.

2.2 Attention test. We incentivize subjects to pay attention by informing them before Stages 1 and 2.1 that these stages will be followed by a test about "what happened during this part." Subjects know that their performance could completely determine their payment from the study.[6]

2.3 Belief elicitation. To relate projective paternalism to individuals' levels of the false consensus effect, we elicit their beliefs about the distribution ten previous Choosers' choices when all options were available. Subjects drag and drop ten tags labelled 'Participant' into three bins representing the choice options, as shown in Figure 6.[7] We incentivize subjects to reveal their genuine beliefs as described below.

2.4 Choice for oneself. In order to test how front-end delay affects Choice Architects, they select an option from each of the option menus in Figure 1, one of which is subject to front-end delay.

2.5 Altruism / spite. As a measure of whether Choice Architects are benevolent or spiteful towards Choosers, they decide about the completion payment of a Chooser other than the one affected by their paternalistic decisions. They can either costlessly increase that payment by €1, leave it unchanged, or decrease it by €1.

3.1 Policy judgments. Subjects rate four policy proposals concerning taxes on sugary drinks, alcohol, and tobacco, as well as about restrictions on short-term, high-interest loans. The tax policies concern Switzerland. Because our subjects reside in Germany, their answers should thus not be influenced by considerations of having to pay those taxes themselves. We ask subjects to assume that the tax policies would be budget neutral. For each policy, we elicit the extent to which the subject supports or opposes its implementation in Switzerland.[8] We also elicit beliefs about how the policy would change the welfare of the average citizen.[9]

3.2 Questions about reasons for impatient choice. Subjects answer questions about the factors they believe may cause impatient choices, and about their own reasons for making choice options unavailable to Choosers.[10]

[5] In the remaining two rounds of that condition, Choice Architects compare the opportunity set consisting of the most patient and middle options to the singleton opportunity set consisting of the most patient option.

[6] Appendix B.3 lists the test questions and incidences of correct responses. Subjects do not learn anything about the content or focus of the test before completing Stages 1 and 2.1. The test consists of eight questions about the stimuli the Choice Architects were presented with. It does not refer to Choice Architects' own decisions.

[7] Our elicitation procedure is the balls-in-bins method described in Delavande, Giné and McKenzie (2011).

[8] Because the short-term, high-interest loans with small principal amounts we are interested in do not exist in Switzerland (possibly due to lacking demand), questions regarding short-term, high-interest lending concern Germany.

[9] The question about alcohol taxes concerns adolescents and young adults rather than the average citizen, but is otherwise identical.

[10] The questions and responses appear in Appendix B.3.

3.3 Elicitation of characteristics related to real-world policies. We elicit subjects' body mass index,[11] their average alcohol consumption, their frequency of binge drinking (defined as the consumption of four (females) / five (males) or more units of alcohol within a two-hour period), their smoking status and cigarette consumption,[12] as well as their experience with short-term, high-interest loans.

4. Memory test. To test whether Choice Architects' interventions might be affected by their memory of their own choices in the online component, we ask them to exactly reproduce their answers to four of the multiple-decision lists. Subjects only learn of this test immediately before it begins. They receive €2 for exact replication. Summary statistics and a robustness assessment of our results regarding subject performance in this memory check appear in Appendix B.8.

Incentives *Choice Architects' decisions concerning Choosers.* Each Choice Architect faces a 25% chance that her decisions in Stages 1 or 2.1 affect a Chooser. If so, one of the rounds in one of these stages is drawn at random. Within that round, there is a 50% chance that the first half (construction of the Chooser's opportunity set) determines the Chooser's opportunity set, and a 50% chance that a randomly drawn line from the decision list in the second half (elicitation of beliefs about the welfare impact on the Chooser) determines the Chooser's opportunity set and completion payment. Choice Architects know that Choosers will participate in a later laboratory session, and that their opportunities have not been altered by any other subject. Each Choice Architect, moreover, knows she faces a 25% chance of being matched with a second Chooser whose completion payment is adjusted according to her decision in Stage 2.5.

Choice Architects' own payment. A Choice Architects' own payment is determined by the online component, or by Stages 2.2, 2.3, or 2.4 of the laboratory component, each with a 25% chance.[13] If Stage 2.2 (attention test) is selected, the Choice Architect receives €1 for each of 8 questions she answers correctly. Otherwise, her payment is determined according to one randomly selected round within the selected stage. If Stage 2.3 (belief elicitation) is selected, she receives €10 minus the number of tags that must be placed in different bins to make the elicited distribution coincide with the observed distribution of past Choosers' choices for the randomly selected round.[14]

Timing Each Choice Architect proceeds through the laboratory component in the order listed in the previous section, except for the random half of subjects who complete Stage 2.3 first. Choice Architects

[11] Subjects can click a button to open a window that asks them to enter their height h in cm and weight w in kg. The window then displays their body mass index as BMI $= \frac{w}{(h/100)^2}$.

[12] Individuals tend to over-report height and under-report weight (Gorber et al., 2007). A strong correlation remains, however, between reported and measured BMI (Nawaz et al., 2001). Because our interest centers on the sign of correlations, underreporting of BMI does not qualitatively affect our conclusions. Parallel statements hold regarding self-reported alcohol consumption (Sobell and Sobell, 1995) and self-reported cigarette smoking (West et al., 2007).

[13] Subjects learn at the beginning of the online component that there is a 25% chance that their payment will be determined entirely by a single decision from the online component, and a 75% chance that it will be determined by the laboratory component, without knowing what the latter component will entail.

[14] Formally, if the subject places x_i workers in bin i, for $i = 1, \ldots, n$, and the true distribution of choices is $y_1, \ldots, y_n$, then the subject's payoff is given by $10 - \sum_{i=1}^{n} |y_i - x_i|$. Truthful revelation is optimal for a risk-neutral subject. Subjects understand this scheme more easily than alternatives. While risk aversion theoretically generates a tendency towards overly dispersed beliefs, Choice Architects' risk preferences, elicited in the online component, predict neither the location nor the dispersion of elicited belief distributions.

make one surrogate choice for each round of each condition, with the exception that they make only one surrogate choice from option menu 5, for a total of eleven rounds.[15] The belief-elicitation stage, Stage 2.3, consists of the same eleven rounds, and is preceded by an elicitation of beliefs about how Choosers selected from among the four statements in Table 6. In Stage 2.4, Choice Architects make a choice for themselves in eight rounds, six for each condition involving delayed money amounts, and two corresponding to the Induced Chooser Preferences condition.

Within each of these stages, the order in which subjects proceed through the conditions is randomized on an individual level. Questions regarding real world policies, by contrast, are presented in the same order for all subjects.[16]

Implementation All instructions are displayed on-screen. We intersperse them with four comprehension checks which subjects must pass in order to continue with the study, concerning (i) the incentive scheme and Induced Chooser Preferences condition, (ii) the fashion in which Choosers rank and obtain outcomes, (iii) choices concerning Choosers in Stages 1 and 2.1, and (iv) the belief elicitation in Stage 2.3. Each comprehension check consists of at least five statements with at least two answer options each. The subject must select the correct response to each statement. In case of a mistake, no feedback is given. Accordingly, it is exceedingly unlikely that subjects pass the comprehension checks by luck or by trial and error. Subjects who do not pass are referred back to the instructions (all subjects eventually passed). The instructions and comprehension checks are reproduced in Appendix D. The comprehension checks emphasize that there are no right or wrong answers in decisions affecting the Choosers.

All incentive payments are processed through PayPal. The invitation email informs subjects of this fact and asks them to open a PayPal account if they do not already possess one.[17] Subjects received individualized links to ensure they would continue with the correct survey (implemented in qualtrics) even though they completed the online component on a different machine than the laboratory component.

D.2 Sessions

We ran the experiment in 16 sessions at the Cologne Economics Research Lab. All materials were presented in German. The same head research assistant was present in every session. Each session, two additional research assistants were present to help. Table A11 lists the details of each session. Dates and times reflect availability of the lab and the research assistant.

After the main sessions were concluded, we conducted four sessions to implement the Choice Architects' decisions that affected a Chooser. Choosers were presented with a single decision, and collected

[15] Option menu 5 corresponds to the Exogenous Restriction condition. The four rounds in that condition vary the constraints on the opportunity sets the Choice Architects may construct. Once Choice Architects are required to choose a single option, the rounds become identical.

[16] The order is 1. sugary drinks taxes, 2. alcohol taxes, 3. tobacco taxes, 4. restrictions on short-term, high-interest lending.

[17] PayPal accounts are free. Subjects received exactly the amount of money promised in the experiment; all transaction fees were paid by the researchers.

their payments according to the decision the Choice Architect had made in that round. We do not use any data from the implementation sessions.

Choice Architect sessions		
Session	Date	Time
1	6/14/18	4 pm
2	6/15/18	4 pm
3	6/19/18	10 am
4	6/19/18	1 pm
5	6/19/18	3.30 pm
6	6/20/18	10 am
7	6/20/18	1 pm
8	6/20/18	3.30 pm
9	6/26/18	10 am
10	6/26/18	1 pm
11	6/26/18	3.30 pm
12	6/27/18	1 pm
13	6/27/18	3.30 pm
14	7/3/18	1 pm
15	7/3/18	3.30 pm
16	7/4/18	2 pm

Chooser sessions		
Session	Date	Time
1	7/10/18	2 pm
2	7/10/18	3.30 pm
3	7/11/18	2 pm
4	7/11/18	3.30 pm
5	10/1/18	2pm

Table A11: Dates for experimental sessions.

D.3 Instructions for the online component

[Horizontal lines represent screen breaks.]

Technical Check

To test whether your computer can display the study correctly, please copy the following number into the field below.

[Number]

If you do not see the number above, make sure Javascript is enabled on your web browser. Alternatively, use a different web browser.

This is a research study by the University of Cologne and the University of Toronto.

Parts

This study has two parts.

Online Part

Finish this part until [Date] (by midnight). This will only take a few minutes.

If you do not complete the online part, you will not be allowed to participate in the laboratory part.

Laboratory Part

Please appear in the laboratory at the time mentioned in the invitation email. This part will take between 1 and 2 hours.

PAYMENT

The payment for your participation in this study consists of two parts:

Base payment €12,50

[For sessions 1 and 2, the base payment was 9.50]
(€4.50 for the appearance at the laboratory part, and €8 for the completion of the laboratory part)

Bonus payment between €0 and €15

You will receive your base payment as soon as you have completed the laboratory part of the study.

The exact amount of your bonus payment, as well as the time at which you will receive it, depends on your decisions, as well as on chance.

The bonus payment and €5 of the base payment will be transferred via PayPal. For this purpose, you will provide your email address for the referral to the laboratory staff.

If you finish the online part but do not appear in the laboratory, you are entitled to pick up €2 at Prof. Ockenfels's office on weekdays between 10 a.m. and 12 noon until one week after the laboratory part's date.

At this stage, the subject gives informed consent. If no consent is given, the study is terminated.

Instructions for the online part

IMPORTANT: What happens in the online part of this study has no influence on what will happen in the laboratory part of the study.

In this part of the study you will participate in 12 decision rounds. Then you will answer some questions about yourself.

In each round you will see a list of six decisions, for example as follows:

Option A1	◯	◯	Option B1
Option A2	◯	◯	Option B2
Option A3	◯	◯	Option B3
Option A4	◯	◯	Option B4
Option A5	◯	◯	Option B5
Option A6	◯	◯	Option B6

These options will be replaced by specific amounts of money.

Your task is to select the option you truly prefer on each line.

With 25% probability, your total bonus payment will be determined by a single decision in one such list. In this case you will receive exactly what you have chosen on the corresponding line. (Which list and which decision this will be will be randomly decided by the computer at the end of this study.)

You should make every decision as if it were the one that counts - because it might be.

Bonus payment for this part

There is a 25% chance that your bonus payment from this study will be determined exclusively by this part of the study. (With the remaining probability of 75% it will be determined by a decision you will make in the laboratory part.)

In this case, at the end of the whole study, the computer will randomly select one of the decision rounds, and one decision from that round. You will receive exactly what you have chosen in this decision.

So it is in your interest to make every decision as if it were the one that counts because it may be!

Payments that depend on chance

Some options you can choose depend on chance (such as "Get €X with p% probability").

If you choose such an option, and it is randomly selected to determine your bonus payment, the following will happen. At the end of the laboratory part of this study, the study director will provide you with a die. You will be able to throw it once. The resulting number determines your final payout.

Late Payments

Some options you may choose involve receiving a certain amount of money at a given future date. This date can be up to six months after the laboratory part.

On behalf of the Ockenfels research group, we guarantee that if you decide for such an option, we will transfer exactly the specified amount at the specified time by PayPal.

The online part of this study starts now.

Your decisions and answers **will not** affect what will happen in the laboratory part of this study.

Please click NEXT.

[Decisions regarding time. The parameters X and Y are listed in footnote 24 of the main text.]

Please select an option on each line according to your real preference.

I would rather have . . .

. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 1 month after the laboratory part
. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 2 months after the laboratory part
. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 3 months after the laboratory part
. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 4 months after the laboratory part
. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 5 months after the laboratory part
. . . €X on the day of the laboratory part	◯ ◯	. . . €Y 6 months after the laboratory part

[Decisions regarding risk. The parameters X and Y are listed in footnote 25 of the main text.]

Please choose one option on each line, depending on what you really prefer (all payments for this round will be made on the day of the lab experiment)
I would rather have ...

...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€6 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€5 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€4 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€3 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€2 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯ ...€1 with certainty

Questions about yourself.

To conclude the online part, we would like to ask you some questions about yourself.

Please answer truthfully.

Your answers will not affect your payment or what will happen in the laboratory part of this study.

What is your gender?
[male; female; not listed above (e.g. genderqueer); prefer not to say]

How old are you?
[18 - 90]

How many credit cards do you hold?
[1; 2; 3; 4; 5; 6; 7; 8; 9; 10; >10; prefer not to say]

How much credit card debt do you currently have (in total, in Euros, across all your credit cards)?
[; 0; 1–250; 251–500; 501–750; 751–1000; 1001–1500; 1501–2000; 2001–3000; 3001–5000; 5001–10000; >10000]

How much money do you spend on average per month (including rent, food, mobility, etc.)?
[€ 0 - € 50; € 50 - € 100; € 100 - € 150; € 150 - € 200; € 200 - € 250; € 250 - € 300; € 300 - € 350; € 350 - € 400; € 400 - € 450; € 450 - € 500; € 500 - € 600; € 600 - € 700; € 700 - € 800; € 800 - € 900; € 900 - € 1000; € 1000 - € 1250; € 1250 - € 1500; € 1500 - € 1750; € 1750 - € 2000; € 2000 - € 2500; € 2500 - € 3000; more than € 3000; I prefer not to say]

Please select the statement that describes you best *[Choices were displayed in individually randomized order.]*
[I am a patient person. I am happy with this. (I often forego things in the present with regard to the future.); I am a patient person. I often regret my decisions. (Perhaps too often, I forego things in the present with regard to the future.); I am an impatient person. I am happy with this. (I rarely forego things in the present with regard to the future.); I am an impatient

person. I often regret my decisions. (Perhaps too rarely, I forego things in the present with regard to the future.)]

Please select the statement that describes you best
[I am a risk-taker. I am happy with that. (I like to take risks.); I am a risk-averse person. I am happy with that. (I try to avoid risks if possible.); I am a risk-taker. I often regret my decisions. (I might be taking too many risks.); I am a risk-averse person. I often regret my decisions. (I might be trying to avoid risks too much.)]

Please select the statement that describes you best: I often do without things so that I can afford more later.
[Absolutely not like me; Very little like me; Not really like me; Neutral; A little like me; Very similar to me; Absolutely like me]

Are you generally a person who takes risks or do you try to avoid them?
[I try extremely hard to avoid risks; I try pretty hard to avoid risks; I try a little bit to avoid risk; I don't dislike taking risks; I'm quite willing to take risks; I'm extremly willing to take risks]

Please select the statement that describes you best: I tend to put things off until later, although it would be better to do them right away.
[Absolutely not like me; Very little like me; Not really like me; Neutral; A little like me; Very similar to me; Absolutely like me]

At which faculty do you study?
[Faculty of Economics, Management and Social Science; Faculty of Law; Faculty of Medicine; Faculty of Philosophy; Faculty of Mathematics and Natural Sciences; Faculty of the Humanities; I am not a student]

Which state conferred your Abitur?
[Baden-Württemberg; Bayern; Berlin; Brandenburg; Bremen; Hamburg; Hesse; Mecklenburg-Vorpommern; Niedersaxen; Nordrhein-Westfalen; Rheinland-Pfalz; Saarland; Sachsen; Sachsen-Anhalt; Schleswig-Holstein; Thüringen; I received the International Baccalaureate; I do not have an Abitur; I prefer not to say]

What was your Grade Point Average in the Abitur?
[1.0, 1.1, 1.2, . . . , 3.9, 4.0; I do not have an Abitur; I do not remember; I prefer not to say]

What was your Abitur grade in Mathematics?
[15 points (1+), 14 points (1), 13 points (1-), 12 points (2+), 11 points (2), 10 points, (2-), . . . , 3 points (5+), 2 points (2), 1 point (2-), 0 points; I do not have an Abitur; I do not remember; I prefer not to say]

What was your Abitur grade in German?
[15 points (1+), 14 points (1), 13 points (1-), 12 points (2+), 11 points (2), 10 points, (2-), . . . , 3 points (5+), 2 points (2), 1 point (2-), 0 points; I do not have an Abitur; I do not remember; I prefer not to say]

Have you taken an honors class in Mathematics in high school (Leistungskurs im Abitur)?
[Yes; No; I do not have an Abitur]

Have you taken an honors class in German in high school (Leistungskurs im Abitur)?
[Yes; No; I do not have an Abitur]

This is the end of the online part of this study

Please arrive at the laboratory on time.

This is a study of individual decision making. Therefore, please do not discuss this study with other people.

Please close this browser window.

(If you leave this window open, the laboratory part of this study will not start for you.)

D.4 Instructions for the laboratory component

Laboratory Part

Please enter your personal experiment code to ensure that you are proceeding with the correct questionnaire.[18]

Please enter the password provided by the experiment staff to start the laboratory part of this study.[19]

Instructions

Please read carefully.

This study contains multiple comprehension tests.

For simplicity, this study uses male pronouns throughout. They refer to both genders.

Payment for this study

The laboratory component of this study consists of 3 parts. Your decisions influence not only your own pay, but also that of future experiment participants. The study ends with some opinion questions, and some questions about yourself.

Affecting your own payment

There is a 75% chance that the lab component of the study will determine your bonus payment. (With the remaining 25% probability, your bonus payment will be determined by the online component.)

In this case your payment will be determined by exactly one of the three parts of the lab component. At the end of the study, the computer will randomly select a part and a decision you made in that part. This decision will be the only one that determines your bonus payment.

So you should make every decision as if it's the one that counts - because it may be!

Affecting the payment of other experiment participants

A part of this study consists of decisions that affect a future experiment participant. You will be able to influence that person's decision options and bonus payment.

At the end of this study, the computer selects *exactly one* decision you have made in this part. With a 1 in 4 chance we will match you with a future experiment participant. Your decisions in this study will then affect that person exactly as you have determined.

[18] Each participant received an individual number in the invitation email. They were asked to sit at the computer terminal corresponding to their number. That computer contained the individual-specific link to the qualtrics survey that the subject had started in the online part. This mechanism ensures that subjects continue with their own survey, without requiring the storage of any identifiable data within the qualtrics survey.

[19] Subjects could begin the laboratory part only after every subject was seated at the correct terminal. At that stage, the experiment staff supplied the password required to continue.

The future experiment participant's options for the bonus payment are determined entirely by the single decision of yours that the computer has randomly selected to be carried out.

You are the only person who determines the options of this future experiment participant. The future experiment participant will not make decisions that affect others; all his decisions will only affect himself.

You are the only person who determines the options of this future experiment participant. The future experiment participant will not make decisions that affect others; all his decisions will only affect him.

None of the options that may determine your own payment in this study have been influenced by anyone else.

IMPORTANT: There is NO DECEPTION in this study. We will conduct the partner studies with the future experiment participants within the next 30 days and your decisions will affect future experiment participants with exactly the stated probability.

Anything else would violate the Ethics Protocol (UT36180) under which this study is conducted.

Some rounds are about money that you or the other experiment participant can receive at different times. Other rounds are about gold and silver coins. We now explain these one after the other.

Money at different points in time

In every decision concerning money at different points in time, the following choice will be made available (both for the future experiment participant, and for you):

Standard option:
Receive a bonus of €0 today and €15 in 6 months.

Alternative options such as the following may also be available:
Receive a bonus of €X today and €Y in 6 months.

(X and Y will be replaced by concrete amounts)

On behalf of the Ockenfels research group, we guarantee that if an experiment participant chooses such an option, we will transfer exactly the specified amount at the specified time via PayPal.

Gold and silver tokens

Some decisions in this study concern gold and silver tokens. If an experiment participant is paid with gold and silver tokens, the following will happen.

We will exchange all tokens into Euros and transfer them to the PayPal account of the experiment participant on the day of the study.

Value of gold and silver tokens

Each **gold token** is worth exactly €**1**.

The value of the silver tokens varies for different experiment participants.

For **1/3** of the participants the value of a **silver token is €1**.
For another **1/3** it is €**0.5**.
And for the last **1/3** it is €**0**.

Before the future experiment participant makes a choice, he learns exactly how many Euros he will receive per silver token. If you make a choice regarding the tokens for your own bonus, you will also know exactly how many Euros you will receive per silver token.

However, you will **not** know how many euros the future experiment participant will receive per silver token. He could get €1,€0.5, or €0 per silver token. All you know is that for the future experiment participant each of these cases is equally likely.

To ensure that you have understood these elements of the study correctly, please click on all true statements (and only those).[20]

- ☐ For 1/3 of the experiment participants the value of a silver token is €1. For another 1/3 it is €0.5. And for the last 1/3 it is €0. I will know which of them the future experiment participant will get, but the future experiment participant will not know.
- ☐ For 1/3 of the experiment participants the value of a silver token is €1. For another 1/3 it is €0.5. And for the last 1/3 it is €0. The future experiment participant will know which one of these he will get before making a choice, but I don't know which one he will get.
- ☐ My bonus payment is determined by three randomly selected decisions, one from each part of the study.
- ☐ My bonus payment is determined by exactly one decision from one part of the study.
- ☐ The options of the future experiment participant who is assigned to me with a 1 in 4 chance are completely determined by a single randomly selected decision of mine.
- ☐ All the decisions I make in the study do not affect anyone else, but determine my own payment.

If you feel that you have understood the instructions but still cannot continue, please raise your hand.

The three parts of the laboratory component of this study begin now.

You will receive the instructions for each part just before the corresponding part begins.

Part 1 of 3

The decisions you make in this part will affect another experiment participant's bonus payment.

This is the longest part of the study, and will take about twice as long as the other two parts.

Please make all decisions in this section carefully.

How the future experiment participant is affected by your decisions in this part

This part has 25 rounds. Each round has two halves.

The computer randomly selects one round from this part and one of the two halves within this round. Every round and every half is equally likely.

[20] All statements were displayed in individually randomized order. A subject could continue only if he had correctly marked all of the statements. In case of an error, the participant did not receive feedback about which of the statements was marked incorrectly.

The bonus payments and decision options of the future experiment participant will be determined by exactly this decision of yours.

So you should make every decision as if it were the decision that will affect the future experiment participant. Because it may be!

How this part affects your own bonus payment

It is in your own interest to be attentive. At the end of this part there will be a test of what happened during this part. It is possible that your bonus payment for this study will be determined entirely by your performance on this test.

We now explain what will happen in each of the two halves of each round.

First half of each round

Available and unavailable choice options
The future experiment participant will be able to choose his bonus payment from a set of options as follows:[21]

Opportunity set X

☐	Option A
☐	Option B
☐	Option C

(Options A, B, and C will be replaced by concrete payments.)

You decide whether all options should be available to the future experiment participant or whether one or more of them will be unavailable. (You must make at least one option available in each round.)

We ask you to make these decisions with care. There are no right or wrong decisions. These decisions do not affect your own bonus payment.

The details by which you will make the choice options of the future experiment participant available or unavailable will vary across the rounds.

Why such decisions?

People have different views about influencing other people's choices and decisions.

There are no right or wrong answers. We ask you to make exactly those decisions that reflect your genuine views.

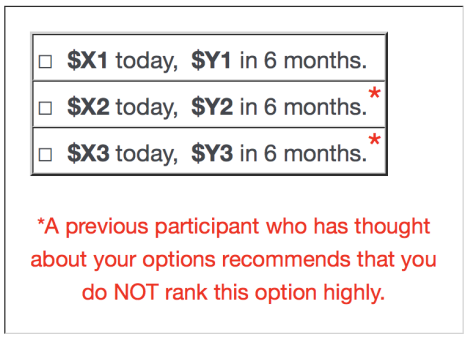
Messages to the future experiment participant

In addition to making options available or unavailable, you will be able to send messages to future experiment participants if you wish. There are two types of messages in this study.

Click messages

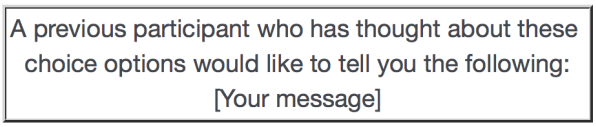
In some rounds you will be able to click a button to advise the future experiment participant not to rank an option highly. If you do, the future experiment participant will see the following when making decisions about his options:

[21] There is no natural-sounding translation of the expression 'opportunity set' in German. We have used the semantically closest expression 'Warenkorb'. Its literal translation is 'basket of goods'.



Free-form messages

If you wish, you can also send a freely formulated message to the future experiment participant. In this case, the future experiment participant will see the following when deciding between his options:



[This screen is only displayed to participants in the Choice Distribution Information treatment]

How previous experiment participants have chosen from the options

In addition to making options available or unavailable, in each round you can click a button to view a table like the following.

N1 of 100 previous experiment participants chose	€X1 today and €Y1 in six months
N2 of 100 previous experiment participants chose	€X2 today and €Y2 in six months
N3 of 100 previous experiment participants chose	€X3 today and €Y3 in six months

This table displays how 100 previous experiment participants have chosen between the options when all options were available (X1, Y1, N1, etc. will be replaced by numbers).

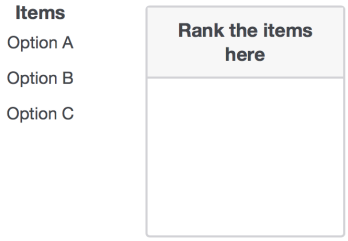
How the future experiment participant will choose

The future experiment participant will **not** see which of the options are available in an opportunity set and which are not.

Instead, he will see all options and rank them according to his preference, regardless of whether they are available or not. The participant then receives the available option that he has ranked the highest.

The experiment-participant will know that not all options may be available, and that he will receive the option he has ranked the highest among those options that are available. This is all he knows about how his payments are determined.

Here you can see how the future experiment participant can rank his options. We will ask him to put the option he most wants first and the option he least wants third (To try this, drag the options into the box on the right.)



Example

Suppose there are three options, A, B and C.

Also suppose you make option A unavailable for the future experiment participant.

For example, the future experiment participant might rank A first, then B, and C last. In this case, the experiment participant will receive B. The reason is that A is not available, and the participant ranks B higher than C.

To ensure that you understand how your decisions affect the other experiment participant, please answer the following questions.

Each question concerns three options, A, B and C.

Assume that the future experiment participant ranks B at the top, followed by C, and that he ranks A lowest.

If all options are available, which will the future experiment participant receive?
[Option A, Option B, Option C.]

If Option A is not available, which option will the future experiment participant receive?
[Option A, Option B, Option C.]

If Option B is not available, which option will the future experiment participant receive?
[Option A, Option B, Option C.]

If Option C is not available, which option will the future experiment participant receive?
[Option A, Option B, Option C.]

If Option B and C are not available, which option will the future experiment participant receive?
[Option A, Option B, Option C.]

Second Half of Each Round

In the second half of each round you will see two opportunity sets according to which the choices of future experiment participants could be determined, such as in the following example.

Opportunity Set Right	Opportunity Set Left
Option A	Option A
Option B	~~Option B~~
Option C	Option C

In this example, all options are available in the opportunity set on the left. Option B is not available in the opportunity set on the right.

Your decision is

- whether the future experiment participant should receive the option that he has ranked highest from the opportunity set on the left, or
- whether the future experiment participant should receive the option that he has ranked the highest from the opportunity set on the right; AND additionally the amount €Z should be added to / deducted from his base payment for the experiment.

You make several such decisions, for different values of Z, in a list such as this one:

The bonus payment of the future participant should be determined by ...		
... opportunity set Left and his base payment remains unchanged	◯	◯ ... opportunity set Right and his base payment is raised by €0.5.
... opportunity set Left and his base payment remains unchanged	◯	◯ ... opportunity set Right and his base payment is raised by €0.3.
... opportunity set Left and his base payment remains unchanged	◯	◯ ... opportunity set Right and his base payment is raised by €0.2.
... opportunity set Left and his base payment remains unchanged	◯	◯ ... opportunity set Right and his base payment is raised by €0.1.
...		...

Implementation

If this half of a round is randomly selected for the implementation, the following will happen:

The computer randomly selects one of the lines in the list. The decision you made in this line is carried out.

Therefore, you should make every decision on each line as if it were the one that counts. Because it may be!

In some rounds Opportunity Set Left and Opportunity Set Right may be the same. This is intentional. In these cases too, please make a careful choice in each line.

In the second half of each round we will also ask you:

In your opinion, which opportunity set is better for the future experiment participants' own good?

This question refers to **your opinion** about which opportunity set is better for the future experiment participant's own good – **regardless of whether the future experiment participant would agree with you or not!**

To ensure that you have understood these elements of the study correctly, please click on all true statements (and only those).[22]

☐ The computer will carry out all decisions I make in this part.

[22] All statements were displayed in individually randomized order. A subject could continue only if he had correctly marked all of the statements. In case of an error, the participant did not receive feedback about which of the statements was marked incorrectly.

☐ I can make some options available and others not, if I think that is right.

☐ I can make all the options available if I think that is right.

☐ I can make all but one option unavailable if I think that's right.

☐ There are NO right or wrong decisions, I can make available or unavailable whatever I think is right (as long as at least one option is available for the future experiment participant).

☐ There ARE right or wrong decisions, I can NOT just make available or unavailable whatever I think is right.

☐ The future experiment participant will only see the options I make available and will not even see the options I make unavailable.

☐ The future experiment participant will rank all options. He will not know which ones are available or unavailable. His bonus payment is based on the option he has ranked most highly amongst those that are available.

☐ The computer carries out ONE randomly selected decision. This decision is equally likely from the first half of a round as from the second half of a round. And each round is equally likely.

If you feel that you have understood the instructions but still cannot continue, please raise your hand.

First half of round 1

(Note: The subject is informed that they have been matched with another participant that's either impatient and unhappy, impatient and happy, patient and unhappy, patient and happy, or they are informed that they have been matched randomly.)

If this round is implemented, it will concern an experimental participant who says about himself:

I'm an impatient person. I often regret my decisions. (Perhaps too often, I forego things in the present with regard to the future.)

Which of the choice options will be available to the future participant?
(You must make at least one option available)

	Available	Unavailable	Recommend against
€X1 today, **€Y1** in 6 months from today.	○	○	☐
€X2 today, **€Y2** in 6 months from today.	○	○	☐
€X3 today, **€Y3** in 6 months from today.	○	○	☐

If you have a message for the future participant, enter it here:

Second half of round 1

(Note: The subject is informed that they have been matched with another participant that's either impatient and unhappy, impatient and happy, patient and unhappy, patient and happy, or they are informed that they have been matched randomly.)

If this round is implemented, it will concern an experimental participant who says about himself:

I'm an impatient person. I often regret my decisions. (Perhaps too often, I forego things in the present with regard to the future.)

Choice Set Left	Choice Set Right
€**X1** today, €**Y1** in 6 months	€**X1** today, €**Y1** in 6 months
€**X2** today, €**Y2** in 6 months	€**X2** today, €**Y2** in 6 months
€**X3** today, €**Y3** in 6 months	~~€**X3** today, €**Y3** in 6 months~~

Which choice set is better for the future participant's own good?

Choice set Left ◯ Both equal ◯ Choice set Right ◯

The bonus payment of the future participant should be determined by . . .

. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is raised by €1.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is raised by €0.5.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is raised by €0.2.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is raised by €0.1.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is lowered by €0.1.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is lowered by €0.2.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is lowered by €0.5.
. . . opportunity set Left, and his base payment remains unchanged	◯	◯ . . . opportunity set Right and his base payment is lowered by €1.

[The subject proceeds through the remaining rounds of parts 1 and 2 in the same fashion]

Please answer all questions about this part

If the computer selects this part to determine your payment, your bonus is calculated as follows: You receive €1 for each correct answer, and €0 for each incorrect answer.

In some rounds I could remove options, but I could never add options for the future experiment participant.
[True, False]

For all options which the future experiment participant could receive, the early payment will always be on the day of the experiment.
[True, False]

For some options that the future experiment participant could have received, the late payment will occur up to 7 months after the day of the study.
[True, False]

In some rounds, I had to make a single option available to the future experiment participant; I could not make multiple options available, even if I wanted to.

[True, False]

Some rounds concerned gold tokens and silver tokens. These rounds only concerned money that would be paid soon after the experiment, not money that would be paid only months after the experiment.
[True, False]

Other experiment participants could receive €0.40, €0.50, or €0.60 per silver token, each with the same probability.
[True, False]

In some lines of the decision lists, the base payment of the future participant could be increased. In other rounds it could be decreased.
[True, False]

If I made some options unavailable, this means that the other experiment participant cannot see that option, and therefore does not need to think about these options.
[True, False]

Part 2 of 3

This part has 12 rounds. Each round follows the same structure.

Previous experiment participants decided between different options from shopping baskets of three options each as follows:

Shopping basket X

☐	Option A
☐	Option B
☐	Option C

(Options A, B, and C were concrete payments.)

In each round we show you a different shopping basket. Your task is to estimate how previous participants chose between the options in the given shopping basket.

(In one of the 12 rounds we ask you instead to estimate which of 4 descriptions each of the previous participants considered the best description of themselves.)

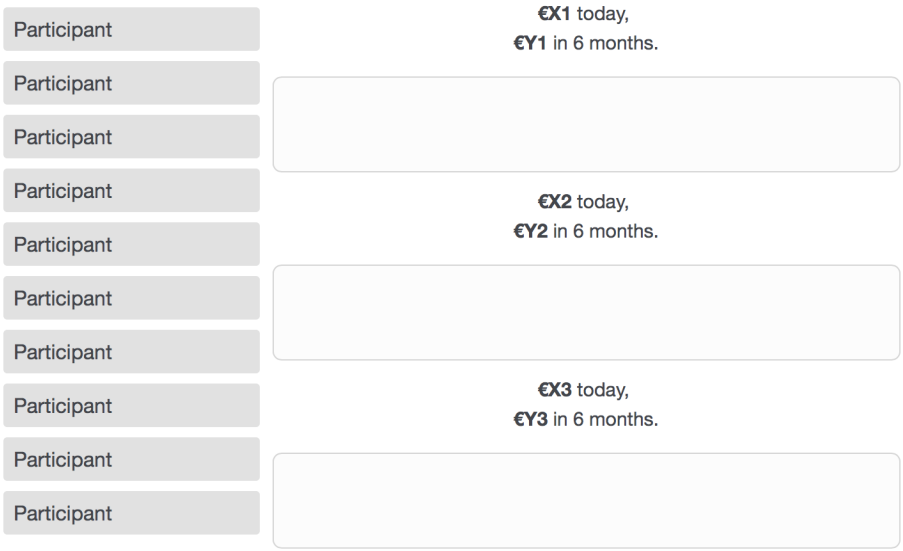
You will make these estimates as follows:

On the left side of the graph below you see "Participant" written 10 times. Each represents one of the 10 experiment participants. You can move them using Drag & Drop.

On the right side you see three fields. Each of them is a choice option.

Your task is to sort each of the 10 experiment participants on the left into one of the boxes on the right, depending on your estimate of how previous experiment participants actually chose from these options.

If you estimate that X of the previous participants had selected option A, that Y had selected option B, and that Z had selected option C, place X of the "Participants" in the "Option A" container, Y of the "Participants" in the "Option B" container, and Z of the "Participants" in the "Option C" container.



How your estimate will affect your bonus payment

Your payment from this study could be determined solely by this part of the study! (The computer will randomly decide whether you will be paid for this or another part.)

If so, the following will happen.

The computer randomly draws a round from this part.

We have data on how 10 previous experiment participants chose among these choice options. We compare your estimate with what the previous experiment participants actually chose.

If your estimate for the selected round is correct, your bonus payment will be €10, which you will receive today via PayPal.

If your estimate is incorrect compared to what previous experiment participants actually did, the following will happen.

Suppose you have assigned too many experiment participants to one option and too few to another option (compared to what the previous experiment participants actually chose).

We then take one of the fields "experiment participant" from one of the containers that has too many fields "experiment participant", and place it in one of the containers that has too few. We will do this until there are exactly as many "experiment participants" fields in each container as we actually observed with the 10 previous experiment participants.

For each "experiment participant" field that we put in a different container in this way, we will deduct €1 from the €10 that you would receive if you had perfectly estimated the decisions of the previous experiment participants. The rest you will receive as a bonus payment.

Therefore, you can expect that you will earn the most with this study if you think carefully about how the previous experiment participants actually decided and place the experiment participants in the containers accordingly.

Gold and silver coins

Some rounds involve decisions on gold and silver coins.

Their estimate concerns former **experiment participants** who knew whether they would receive €1, €0.5, or €0 per silver coin **before** making their decisions.

Please select all true statements. You can continue as soon as you have classified all statements correctly.

- ☐ I will make the most money in this part if I put all the experiment participants in the same container.
- ☐ I will make the most money in this part if I put the same number of experiment participants in each container.
- ☐ I will make the most money in this part by placing the experiment participants in the containers, according to my best estimate of how the previous experiment participants actually decided.
- ☐ If I put too many experiment participants in one container and too few in another (compared to what the previous experiment participants actually chose), I lose €1 for each experiment participant that I put in the wrong container.
- ☐ My answers in this section do not affect my payment.
- ☐ My payment from this study could be determined solely by this part of the study!

If you feel that you have understood the instructions but still cannot continue, raise your hand.

Part 3 of 3

In this section you make decisions that only affect your own payment.

This part has 8 rounds. You will make a selection in each round. At the end of the experiment, the computer randomly selects **exactly one** of your options. If this part determines your payment for this study, this option is the only one that counts.

So you should make every decision as if it were the one that counts. Because it maybe be!

[In rounds corresponding to the Induced Chooser Preferences condition, subjects see the following screen.]

Please choose one of the following options, depending on what you actually prefer.

- ◯ X1 gold coins, Y1 silver coins
- ◯ X2 gold coins, Y2 silver coins
- ◯ X3 gold coins, Y3 silver coins

Value of gold and silver coins

Each gold coin is worth €1.

The value of the silver coins differs between the experiment participants. For you every silver coin is worth €0.5.

This payment will be made today.

[In rounds except those corresponding to the Induced Chooser Preferences condition, subjects see the following screen. In the round with front-end delay, the dates are '1 week from today' and '6 months plus a week from today']

Please choose one of the following options, depending on what you actually prefer.

◯ € X1 today, € Y1 in 6 months

◯ € X2 today, € Y2 in 6 months

◯ € X3 today, € Y3 in 6 months

Completion payment for future experiment participants

There is a 1 in 4 chance that you will be assigned to a second future experiment participant. This is another experiment participant than the one for which you have decided what choice options they should get.

Like yourself, this future experiment participant will receive a base payment of € 9.50 for the completion of the study.

However, you can decide to change his base payment. The base payment of the future experiment participant will be exactly what you decide.

What completion payment should the second future experiment participant receive?

(This is a person other than the one whose options you have made available or unavailable)

◯ The future experiment participant should receive a base payment of € 10.50 instead of € 9.50.

◯ The future experiment participant should receive the planned base payment of € 9.50.

◯ The future experiment participant should receive a base payment of € 8.50 instead of € 9.50.

Questions about your opinion and about yourself

The last part of this study consists of a questionnaire. Please answer the questions honestly. Your answers do not affect your payment or the payment of other people from this study.

We would first like to ask your opinion on four policy proposals.

The first three proposals concern Switzerland. That country is very similar to Germany in many aspects. Since Switzerland has only one tenth of Germany's population and is not a member of the European Union, policy changes in Switzerland have no direct effect on Germany.

Proposal 1: Taxes on high-sugar beverages

Several countries around the world levy taxes on beverages with a high sugar content (which is associated with obesity). These countries include Hungary, Ireland, Norway, the Philippines, the United Arab Emirates, Great Britain and others.

There are many overweight people in Switzerland, as in the vast majority of developed countries.

What is your attitude towards a tax that would increase the price of sugary beverages in Switzerland by 20% (income tax would be reduced so that the government would earn the same tax revenue as before)?

Switzerland should . . .
[definitely not introduce such a tax, probably not introduce such a tax, probably introduce such a tax, definitely introduce such a tax.]

What do you think the effect of such a tax would be?

If such a tax were introduced, people in Switzerland would be on average. . .
[significantly worse off, a little worse off, neither better nor worse off, a little better off, significantly better off.]

Proposal 2: Taxes on alcoholic beverages

Binge drinking is the excessive consumption of alcoholic beverages with the aim of getting heavily drunk. Binge drinking is sometimes considered problematic. One reason is that binge drinking might be harmful to health.

It is therefore being discussed whether alcohol taxes should be increased in order to make binge drinking more expensive and correspondingly less frequent. Specifically, the price of cheap alcohol (spirits and cheap wines) could be increased disproportionately in percentage terms by charging the tax per liter of pure alcohol in the beverage.

What is your attitude towards a tax that would increase the price of spirits and cheap wines in Switzerland by 50%, on average (income tax would be reduced so that the government would earn the same tax revenue as before)?

Switzerland should ...
[definitely not introduce such a tax, probably not introduce such a tax, probably introduce such a tax, definitely introduce such a tax.]

What do you think the effect of such a tax would be?
If such a tax were introduced, adolescents or young adults in Switzerland would be on average...
[significantly worse off, a little worse off, neither better nor worse off, a little better off, significantly better off.]

Proposal 3: Taxes on tobacco

The harmful effects on health and the addictive potential of smoking cigarettes have been proven scientifically.

There is therefore a discussion as to whether taxes on cigarettes and other tobacco products in Switzerland should be further increased in order to reduce consumption and to deter young people more from smoking.

What is your attitude towards a tax that would increase the price of cigarettes of other tobacco products in Switzerland by an average of half the current price (income tax would be reduced so that the government would earn the same tax revenue as before)?

Switzerland should ...
[definitely not introduce such a tax, probably not introduce such a tax, probably introduce such a tax, definitely introduce such a tax.]
What do you think the effect of such a tax would be?

If such a tax were introduced, people in Switzerland would be on average...
[significantly worse off, a little worse off, neither better nor worse off, a little better off, significantly better off.]

Proposal 4: Restrictions on short-term loans

Short-term loans have been available in Germany since 2010. Such loans typically finance consumption, ranging from €50 to €3000, and must be repaid after 30 or 60 days.

The interest that can be charged on such loans is high, but limited by law. Therefore, people with very bad credit cannot obtain such loans, even if banks would be willing to grant such loans at very high interest rates and borrowers with very low credit ratings would be willing to pay very high interest rates for them.

It is being discussed whether the restrictions should be loosened. Advocates argue that many people who really need the money will otherwise not get credit. Opponents argue that such loans are very expensive and people can end up debt cycles.

How do you feel about that? The market for short-term loans in Germany should...
[be severely restricted (in this case, far fewer people can receive a short-term loan), be somewhat restricted (in this case, fewer people can get a short-term loan), remain unchanged, be somewhat liberalized (in this case, more people can get a short-term loan), be severely liberalized (in this case, far more people can get a short-term loan)]
What do you think the effect of such liberalization would be?

If this market were strongly liberalized, the average German would be...
[significantly worse off, a little worse off, neither better nor worse off, a little better off, significantly better off.]

In a previous part of this study, you decided to make certain options available or unavailable.

We would like to ask you to explain in your own words: Why did you make the decisions you did?

Specifically we ask you about your decisions in the following round:

The round was about an experimental participant who said about himself:

I'm an impatient person. I often regret my decisions. (I probably do without the present too seldom with regard to the future.)

You have made the following options available: ...

You have made the following options unavailable: ...

Your answer:

We would now like to ask you some questions about the experimental decisions

The questions on this page concern the following scenario:

Suppose an experiment participant can choose between the following options:

- Option A: Get €0 today, €10 in half a year
- Option B: Get €4 today, €0 in half a year

How easy do you think it is for the future experiment participant to know which of these two options is best for him?
[Very easy, Rather simple, rather difficult, very difficult]

How many out of 10 participants will choose the option that is really best for them?
[0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10]

How many out of 10 experiment participants will choose an option other than the one they actually wanted to choose?
[0, 1, 2, 3, 4, 5, 6, 7, 8, 9, 10]

Suppose an experiment participant chooses "Option A: €0 today, €10 in 6 months from today". Given the experiment participant chooses this option, is this a good or bad choice for this experiment participant?
[Most likely bad, Very likely bad, Somewhat likely bad, Somewhat likely good, Very likely good, Most likely good]

Suppose the experiment participant chooses "€4 today, €0 in 6 months from today". Given the experiment participant chooses this option, is this a good or bad choice for this experiment participant?
[Most likely bad, Very likely bad, Somewhat likely bad, Somewhat likely good, Very likely good, Most likely good]

Suppose an experiment participant can choose between the following options:

- Option A: €0 today, €10 in 6 months from today, and
- Option B: €4 today, €0 in 6 months from today

Assuming the experiment participant chooses the less patient option "€4 today, €0 in 6 months from today".

How likely do you think the following reasons are for someone making such a decision?

	Very unlikely	Unlikely	Maybe	Likely	Very likely
They are generally impatient.	○	○	○	○	○
They are not sure if they can receive the money in half a year, for example, because they will no longer have a PayPal account.	○	○	○	○	○
They actually wanted to choose "Get €0 today, €10 in half a year," but chose the other option because an irrelevant event prevented them from choosing what they actually wanted (e.g. their hand trembled, or they confused the order of radio buttons).	○	○	○	○	○
Today they urgently need money to pay expenses such as food or rent.	○	○	○	○	○
They are not sure if the study director would really pay them in half a year.	○	○	○	○	○
They were not attentive and chose randomly.	○	○	○	○	○

Finally, please answer the following questions about yourself truthfully

How many alcoholic beverages did you consume on average per week, calculated over the last 12 months? (1 alcoholic drink = 0.2 liter beer, 0.1 liter wine, 1 shot of spirits or liquor)
[10 or more per week, 5-10 per week, 3-5 per week, 1-3 per week, less than 1 per week but some, none]

How often did you have 4 or more alcoholic beverages within a 2-hour period over the last 12 months?

[7 days per week, 5-6 days per week, 3-4 days per week, 2 days per week, 1 day per week, 2-3 days per month, 3-11 days over the last year, 1-2 days over the last year, never]

Sometimes people need to borrow money quickly and take out short-term, high-interest loans. Such loans include consumer loans of EUR 5000 or less with less than 1-year maturity, payday loans, pawn shop loans, or rent-to-own loans (but not credit card debt).

Do you have experience with short-term, high-interest loans?
[No, I've never taken out a loan like this before; Yes, I have taken such a loan in the past, but I don't do it regularly; Yes, I regularly take out such loans]

If you have taken out a short-term, high-interest loan (for example, payday loan or pawnbroking) in the past:
How did the repayment work? (If you have taken out several such loans or take them out regularly, please indicate what typically happens.)
[I repaid it in full on my next payday without taking out another loan immediately; I repaid it in full or in part on my next payday, but took up another loan to pay it; I held the loan longer than originally planned, but later repaid it without immediately taking out another loan; I held the loan longer than originally planned, but later paid it back and took out another loan to pay the other one; I was unable to pay it back and I went bankrupt with the loan; I've never taken out a loan like this before]

Which of the following categories describes you best? I am...
[severely underweight (BMI <16); underweight (BMI between 16 and 18.5); normal weight, on the lighter side (BMI between 18.5 and 21.7); normal weight, on the heavier side (BMI between 21.7 and 24.9); overweight (BMI between 24.9 and 29.9); severely overweight (BMI > 29.9); I prefer not to say]

[Subjects can click a button labelled 'calculate BMI'. If they do so, a window pops up prompting subjects to enter their weight and height. Upon clicking enter, the subjects can then view their BMI.]

Are you a smoker, or have you ever been a smoker? *[I am a non-smoker, and have never been a smoker; I now am a non-smoker, but I used to be a smoker; I am an occasional smoker; I am a smoker]*

How many cigarettes do you consume per day, based on the last 12 months (excluding e-cigarettes)?
[40 (2 packs) or more per day; Between 20 (1 pack) and 40 (2 packs) per day; Between 10 (1/2 pack) and 20 (1 pack) per day; Between 1 and 10 (1/2 pack) per day; I am a non-smoker]

What is your political orientation?
[left, center-left, left-of-center, centrist, right-of-center, center-right, right]

Memory test

As the final part of this study, you have the opportunity to earn an additional €2. These will be added to all your other payments via PayPal.

In the online part of this study you made a number of decisions about your bonus payment.

In this section we ask you to reproduce these decisions if you remember them.

It is **not** about what options you actually prefer now. It is about clicking on **the same** options as in the online part, even if you might prefer a different option now.

We will show you 4 lists of such decisions. If for all lists you click on the same options as in the online part of this study, we will add €2 to your PayPal payment today.

In each line, please select the SAME option you selected in the online part of this experiment (regardless of which option you currently prefer).

In the online part of this experiment I had chosen the following options:
I would rather have ...

...€X on the day of the laboratory part	◯ ◯	...€Y 1 month after the laboratory part
...€X on the day of the laboratory part	◯ ◯	...€Y 2 months after the laboratory part
...€X on the day of the laboratory part	◯ ◯	...€Y 3 months after the laboratory part
...€X on the day of the laboratory part	◯ ◯	...€Y 4 months after the laboratory part
...€X on the day of the laboratory part	◯ ◯	...€Y 5 months after the laboratory part
...€X on the day of the laboratory part	◯ ◯	...€Y 6 months after the laboratory part

---

In the online part of this experiment I had chosen the following options: I would rather have ...

...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€6 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€5 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€4 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€3 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€2 with certainty
...€X with probability p% and €Y with probability $(1-p)$%	◯ ◯	...€1 with certainty

---

This is the end of this study

Thank you for your participation!

Your Payment

You will receive your showup payment of €4.50 in cash, and your base payment of €5 via PayPal. You will also receive the bonus payment below.

The computer has randomly determined that your bonus payment for this study is determined by ...

Your bonus payment therefore is €5

Your responses to the memory coincide with your choices in the online part. Therefore you will receive an additional €2.

Do you have any comments on this study?

Please click here if you wish to withdraw your data from this study. If you choose to do so, you will receive €1 for your participation in this study. You will not receive any other payment, and the decisions you have made in this experiment will not affect any future experiment participant.

☐ I want to withdraw my data from the study

Now, please raise your hand.

Someone from the experiment staff will take care of your payment.

D.5 Vignette experiment

Subjects were shown the four policies in individually randomized order. Subjects were paid $3 for completion, plus an additional $0.25 for each of eight attention check questions (two per policy) they answered correctly.

[Horizontal lines represent screen breaks.]

Policy 1 of 4: Sugary drinks taxes in Melbourne, Australia

The next questions are all about Anne, a resident of Melbourne, Australia. She is 35 years old, 5 feet and 4 inches tall, and she weighs 190 pounds. According to a classification by the World Health Organization, Anne is thus moderately obese. Sugary drinks such as Coca Cola are a major contributor to the obesity epidemic, according to a study by Harvard University. Currently, Australia does not have a sugary drinks tax. Suppose the city of Melbourne therefore considers introducing a sugary drinks tax. If passed, the price of all sugar-sweetened beverages would double. The value added tax on all other goods would be lowered, so that the state would collect the same overall amount of taxes as without the change.

With the sugary drinks tax, people would consume fewer sugar-sweetened beverages. On the one hand, this would lower their body weight. On the other hand, they would less frequently enjoy the consumption of a good that gives them satisfaction and enjoyment.
[For a random half of subjects, the previous two sentences are presented in reverse order]

For this question, assume that if the tax is introduced, Anne will reduce her consumption of sugary drinks so that her weight permanently drops to 145 pounds (from the previous 190 pounds). Given Annes height, this is a normal weight, according to the World Health Organization.

If all residents of Melbourne were exactly like Anne, would you support or oppose the introduction of the tax?
[I would strongly support the tax, I would weakly support the tax, I would weakly oppose the tax, I would strongly oppose the tax]

How do you think Anne is affected overall if the tax is introduced?
[Anne will be much better off with the tax than without, Anne will be a little better off with the tax than without, Anne will be equally well off with the tax as without, Anne will be a little worse off with the tax than without, Anne will be much worse off with the tax than without]

Science does not have a definitive answer about how much the introduction of a sugary drinks tax will change Melbourne residents body weight. What do you believe are likely effects?

What do you believe is the chance that the tax will cause a typical moderately obese person to lose enough weight to be classified as merely overweight? I believe this is
[Extremely likely, Very likely, Somewhat likely, Somewhat unlikely, Very unlikely, Extremely unlikely]

A sugary drinks tax will not affect everyone equally, because some people are richer than others, some are heavier than others, some like sugary drinks more than others, and so on. On the left you see 10 tags labelled Random resident. Please sort the labels into the bins to show, from amongst ten randomly selected Melbourne residents, how many people you believe would be affected in what way.

[Subjects drag and drop ten tags labelled "Random resident" into three bins labeled "Better off", "Neither better nor worse off", "Worse off"]

Effect on whole society

If residents like Anne have a healthier weight, this affects the well-being of these residents. It also affects the general public. The reason is that people who have a healthier weight are less likely to get ill and cause medical costs. Health insurance in Australia is partly publicly provided. Hence, the less a person relies on it, the lower the costs she causes to the public.

Suppose the city of Melbourne asked for your opinion on the proposed sugary drinks tax. Please indicate your opinion. I would
[Strongly support the proposed sugary drinks tax, Weakly support the proposed sugary drinks tax, Weakly oppose the proposed sugary drinks tax, Strongly oppose the proposed sugary drinks tax]

What determined your answer in the previous question? The well-being of those who change their sugary drinks consumption, or the effects on society at large (lower health costs)?
[Exclusively the change in well-being of those who change their sugary drinks consumption; Mostly the change in well-being of those who change their sugary drinks consumption; Both, but a little more the change in well-being of those who change their sugary drinks consumption; Both, but a little more the effects on society at large (lower health costs); Mostly the effects on society at large (lower health costs); Exclusively the effects on society at large (lower health costs)]

Questions for bonus payment About how tall is Anne?
[5 feet 0 inches, 5 feet 4 inches, 5 feet 8 inches, 6 feet 2 inches]

What effect would the tax have on the overall price of sugary drinks?
[It would increase one-and-a-half fold, It would increase two fold, It would increase two-and-a-half fold, It would increase three fold, It would increase three-and-a-half fold]

Policy 2 of 4: Alcohol taxes in London, UK

The next questions are all about Peter, an undergraduate student at Queen Mary University, London, UK. Like many undergraduate students, on one day of each weekend, Peter consumes five or more alcoholic drinks within two hours or less, a practice known as binge-drinking. The price of alcohol has a large influence on how much alcohol people consume. Suppose the United Kingdom considers increasing the alcohol tax, such that each unit of alcohol would become twice as expensive as it is today. The value added tax on all other goods would be lowered, so that the state would collect the same overall amount of taxes as without the change.
If the increased tax reduces alcohol consumption, this will have two effects. On the one hand, it will limit the unfavorable health effects of alcohol consumption. On the other hand, people will less frequently enjoy consuming something they like.
[For a random half of subjects, the previous two sentences are presented in reverse order]

For the following questions, assume that if the tax is introduced, Peter reduces his binge drinking from once a week to once a month.

If all residents of London were exactly like Peter, would you support or oppose the tax?
[I would strongly support the tax, I would weakly support the tax, I would weakly oppose the tax, I would strongly oppose the tax]

How do you think Peter is affected overall if the tax is introduced— *[Peter will be much better off with the tax than without, Peter will be a little better off with the tax than without, Peter will be equally well off with the tax as without, Peter will be a little worse off with the tax than without, Peter will be much worse off with the tax than without]*

Science does not have a definitive answer about how much the introduction of an alcohol tax will affect the frequency of binge drinking. What do you believe is the chance that the tax will reduce the frequency by which people like Peter binge-drink by at least half? I believe this is
[Extremely likely, Very likely, Somewhat likely, Somewhat unlikely, Very unlikely, Extremely unlikely]

An alcohol tax will not affect everyone equally, because some people are richer than others, some like to drink alcoholic drinks more than others, and so on. On the left you see 10 tags labelled random college student. Please sort the labels into the bins to show how many college students you believe would be affected in what way.
[Subjects drag and drop ten tags labelled "Random resident" into three bins labeled "Better off", "Neither better nor worse off", "Worse off"]

Effect on whole society
If college students like Peter binge-drink less frequently, this affects the well-being of these students. It also affects the general public. The reason is that binge-drinking college students sometimes cause trouble to others, for instance, by vomiting in public places, through vandalism, or harassing bystanders.

Suppose the city of London asked for your opinion on the proposed alcohol tax. Please indicate your opinion. I would
[Strongly support the proposed alcohol tax, Weakly support the proposed alcohol tax, Weakly oppose the proposed alcohol tax, Strongly oppose the proposed alcohol tax]

What determined your answer in the previous question? The well-being of those who change their alcohol consumption, or the effects on society at large (less vomit, vandalism, etc.)?
[Exclusively the change in well-being of those who change their alcohol consumption; Mostly the change in well-being of those who change their alcohol consumption; Both, but a little more the change in well-being of those who change their alcohol consumption; Both, but a little more the effects on society at large (less vomit, vandalism, etc.); Mostly the effects on society at large (less vomit, vandalism, etc.); Exclusively the effects on society at large (less vomit, vandalism, etc.)]

Questions for bonus payment
How often does Peter binge-drink?
[Twice a week, Once a week, Twice a month, Once a month, Once every other month]

What effect would the tax have on the overall price of alcohol?
[It would increase one-and-a-half fold, It would increase two fold, It would increase two-and-a-half fold, It would increase three fold, It would increase three-and-a-half fold]

Policy 3 of 4: Restrictions on payday loans in Christchurch, New Zealand

The next questions are all about James, a 40 year old janitor at a school in Christchurch, New Zealand. James receives his paycheck monthly. In the middle of the month, James is running very tight on money. Suddenly, a need comes up that James considers very important. James considers taking out $500 from a payday loan store. If he does so, he will have to repay the $500

he has taken out, in addition to $90 in interest and fees, two weeks later. Currently, New Zealand does not have any restrictions on the interest and fees that payday lenders can charge their clients. New Zealand is considering introducing tight restrictions on payday lending. Those restrictions would consist of upper limits on the interest rates and fees that payday lenders can charge. Such regulation would have two effects. First, people can get trapped in debt cycles in which they take up loans to pay back previous loans, at ever increasing interest and fee payments. Some experts argue that restrictions on payday lending make debt cycles less likely. Second, fewer people will be able to get a payday loan, because some payday loan shops may go out of business. Hence, some people who would genuinely benefit from a payday loan may no longer be able to obtain them.
[For a random half of subjects, the previous two arguments are presented in reverse order]

Suppose regulation is introduced such that James will be unable to get the payday loan of $500 for a cost of $90 in interest and fees two weeks later. Suppose that James will also be unable to borrow that money from anywhere else.

If all residents of New Zealand were exactly like James, would you support or oppose the introduction of the restrictions?
[I would strongly support the restrictions (so loans become unavailable), I would weakly support the restrictions (so loans become unavailable), I would weakly oppose the restrictions (so loans remain available), I would strongly oppose the restrictions (so loans remain available)]

How do you think James is affected if the regulation is introduced?
[James will be much better off if he cannot get the loan, James will be a little better off if he cannot get the loan, James will be just as well off if he can get the loan as if he cannot get it, James will be a little better off if he can get the loan, James will be a much better off if he can get the loan]

Science does not have a definitive answer about exactly how much the introduction of payday loan regulation limits individuals ability to obtain high-cost, short-term credit. The reason is that even people they cannot get a payday loan, they may find alternatives, such as pawn shops, bank overdrafts, or asking friends and family. All of these options may also cost much in interest and fees or damaged social relationships, and bear a risk of trapping people in debt cycles.

What do you think are likely effects? I believe that if James can no longer get a payday loan, the chance that he will get a loan from some other place at similar costs with similar risks is
[Extremely high (>90%), Very high (75% - 90%), Somewhat high (50% - 75%), Somewhat low (25%-50%), Very low (10%-20%), Extremely low (< 10%)]

Restrictions on payday lending will not affect everyone equally, because people differ in their reasons for taking out these loans. On the left you see 10 tags labelled Random resident. Please sort the labels into the bins to show how many people like James (who would otherwise get a payday loan) you believe would be affected in what way if payday loans were no longer available.
[Subjects drag and drop ten tags labelled "Random resident" into three bins labeled "Better off", "Neither better nor worse off", "Worse off"]

Effect on whole society

If workers like James can no longer take out payday loans, this affects these workers. It also affects the general public, for instance by changing the probability that people go bankrupt or become homeless. Suppose the country of New Zealand asked for your opinion on the proposed regulation to limit the availability of payday loans. Please indicate your opinion. I would
[Strongly support the proposed regulation, Weakly support the proposed regulation, Weakly oppose the proposed regulation, Strongly oppose the proposed regulation]

What determined your answer in the previous question? The well-being of those who change their borrowing behavior, or the effects on society at large?
[Exclusively the change in well-being of those who change their borrowing behavior; Mostly the change in well-being of those who change their borrowing behavior; Both, but a little more the change in well-being of those who change their borrowing behavior; Both, but a little more the effects on society at large; Mostly the effects on society at large; Exclusively the effects on society at large]

Questions for bonus payment

If James took out a payday loan of $500 today, how much would he have to repay in total (including interest and fees) in two weeks?
[$500 - $600 in steps of $10]

What line of work is James in?
[Factory worker, Farmer, Janitor, Truck driver, Server at a restaurant, Musician]

Policy 4 of 4: Minimal retirement savings requirements in Dublin, Ireland
The next questions are all about Frank, a 30 years old resident of Dublin, Ireland. Franks income is EUR2900 per month, which is about USD3300 per month. Currently, Frank does not save anything for retirement. Research finds that in countries in which there is no requirement that people save for retirement, such as the US, only about 1 in 5 working age adults have a retirement savings plan, and that many will start retirement with savings far lower than needed to maintain their standard of living when transitioning into retirement. Ireland currently does not have a minimum retirement savings mandate. For this question, suppose that Ireland considers introducing a law that every working-age adult must save at least 10% of their income for their retirement. Financial advisors recommend that everyone save between 10% and 30% of their income for retirement, depending on their age. If the policy is introduced, Frank would be forced to pay at least $330 per month into a retirement savings account. Upon retirement, he would receive a constant monthly pension for the rest of his life. With the policy could expect to experience only a moderate drop in his standard of living when transitioning into retirement.
Some therefore argue that people should be forced to save some minimal amount for retirement to ensure nobody experiences a large drop in their standard of living upon retirement. Others argue that people should be free to decide how and when to spend or save their money.
[For a random half of subjects, the previous two arguments are presented in reverse order]

Suppose the law is passed that requires Frank to save at least 10% of his income for retirement ($330 of the $3300 he earns each month). If all residents of Ireland were exactly like Frank, would you support or oppose the introduction of the minimal retirement savings law?
[I would strongly support the minimal retirement savings law, I would weakly support the minimal retirement savings law, I would weakly oppose the minimal retirement savings law, I would strongly oppose the minimal retirement savings law]

How do you think Frank is affected if the regulation is introduced?
[Overall, Frank will be much better off if he is forced to save; Overall, Frank will be a little better off if he is forced to save; Overall, Frank will be just as well off if he is forced to save as if he is not; Overall, Frank will be a little worse off if he is forced to save; Overall, Frank will be much worse off if he is forced to save]

Minimal retirement savings laws will not affect everyone equally, because people differ in their financial backgrounds. Some are in stable jobs, while others may be in a period of their lives in which they earn unusually little or unusually much. On the left

you see 10 tags labelled Random resident. Please sort the labels into the bins to show how many people in Ireland you believe would be affected in what way if a minimal compulsory retirement savings rate of 10% were introduced.
[Subjects drag and drop ten tags labelled "Random resident" into three bins labeled "Better off", "Neither better nor worse off", "Worse off"]

Effect on whole society

If workers like Frank save differently for retirement, this affects the well-being of these workers. It also affects the general public, for instance by changing the probability that people go bankrupt or become homeless. Suppose the Republic of Ireland asked for your opinion on the proposed minimal retirement savings law. Please indicate your opinion. I would
[Strongly support the law that forces workers to save 10% of their income for retirement, Weakly support the law that forces workers to save 10% of their income for retirement, Weakly oppose the law that forces workers to save 10% of their income for retirement, Strongly oppose the law that forces workers to save 10% of their income for retirement]

What determined your answer in the previous question? The well-being of those who change their saving behavior, or the effects on society at large (reliance on social security)?
[Exclusively the change in well-being of those who change their saving behavior; Mostly the change in well-being of those who change their saving behavior; Both, but a little more the change in well-being of those who change their saving behavior; Both, but a little more the effects on society at large; Mostly the effects on society at large; Exclusively the effects on society at large]

Questions for bonus payment

What is Frank's approximate monthly income (in USD)
[$1000 - $10,000 in steps of $1000]

If the minimal retirement savings law is introduced, what percentage of his earnings will each resident have to put away, at least, each month?
[1%, 2.5%, 5%, 7.5%, 10%, 12.5%, 15%, 17.5%, 20%, 25%, 30%]

Questions about yourself

As the last part of this survey, we would like to ask 22 questions about yourself. Please answer truthfully.

What is your age?
[18 90 in steps of 1 year]

What is your gender?
[male, female, other (e.g. non-binary)]

How do you feel about your own alcohol consumption?
[I am perfectly comfortable with my alcohol consumption; I am fairly comfortable with my alcohol consumption; I feel neutral about my alcohol consumption; I am fairly uncomfortable with my alcohol consumption; I am totally uncomfortable with my

alcohol consumption]

How do you feel about your use of short-term credit (such as payday loans)?
[I am perfectly comfortable with my use of short-term credit; I am fairly comfortable with my use of short-term credit; I feel neutral about my use of short-term credit; I am fairly uncomfortable with my use of short-term credit; I am totally uncomfortable with my use of short-term credit]

How do you feel about your retirement savings choices?
[I am perfectly comfortable with my retirement savings choices; I am fairly comfortable with my retirement savings choices; I feel neutral about my retirement savings choices; I am fairly uncomfortable with my retirement savings choices; I am totally uncomfortable with my retirement savings choices]

How do you feel about your body weight?
[I am perfectly comfortable with my body weight; I am fairly comfortable with my body weight; I feel neutral about my body weight; I am fairly uncomfortable with my body weight; I am totally uncomfortable with my body weight]?

How many alcoholic beverages did you consume on average per week, calculated over the last 12 months? (1 alcoholic drink = 0.2 liter beer, 0.1 liter wine, 1 shot of schnapps or liqueur)
[10 or more per week, 5-10 per week, 3-5 per week, 1-3 per week, less than 1 per week but some, none]

How often have you had 4 or more alcoholic beverages within a 2-hour period over the last 12 months?
[For males, "4 or more" is replaced by "5 or more"]
[7 days per week, 5-6 days per week, 3-4 days per week, 2 days per week, 1 day per week, 2-3 days per month, 3-11 days over the last year, 1-2 days over the last year, never]

What is your body height?
Feet *[Subject can enter any integer]*
Inches *[Subject can enter any integer]*

What is your body weight (in pounds)? *[Subject can enter any integer]*

How would you describe yourself?
[Underweight, Healthy weight, Overweight, Moderately obese, Severely obese, prefer not to answer]

Please indicate your current household income in U.S. dollars
[Under $10,000, $10,000 - $19,999, $20,000 - $29,999, $30,000 - $39,999, $40,000 - $49,999, $50,000 - $74,999, $75,000 - $99,999, $100,000 - $150,000, Over $150,000, prefer not to answer]

What is your credit card debt (across all credit cards you have)?
[$0-$500, $500-$1000, $1000-$2500, $2500-$5000, $5000-$7500, $7500-$10,000, $10,000-$20,000, $20,000-$50,000, $50,000 or more, prefer not to answer]

Have you ever taken a payday loan?
[No, never; Yes, once; Yes, a couple of times; Yes, often; prefer not to answer]

Have you ever been in a debt cycle (getting into debt in order to repay other debt)?
[No, never; Yes, once; Yes, a couple of times; Yes, often; prefer not to answer]?

What are your total retirement savings?
[$0, $0 - $10,000, $10,000-$25,000, $25,000-$50,000, $50,000-$100,000, $100,000-$200,000, $200,000-$300,000, $300,000-$400,000, $400,000-$500,000, $500,000-$750,000, $750,000-$1,000,000, more than $1,000,000, I do not know, prefer not to say]

Approximately what percentage of your income do you currently save for retirement each month?
[0%, 0%-2.5%, 2.5%-5%, 5%-7.5%, 7.5%-10%, 10%-15%, 15%-20%, 20%-30%, more than 30%]

Do you currently work for a company that offers a retirement savings plan (401k)?
[Yes, No]

Where do you stand politically?
[Conservative; Leaning conservative; Centrist; Leaning liberal; Liberal]

Please indicate the highest level of education you completed.
[Elementary School, Middle School, High School or equivalent, Vocational/Technical School (2 year), Some College, College Graduate (4 year), Master's Degree (MS), Doctoral Degree (PhD), Professional Degree (MD, JD, etc.)]

Which of the following best describes the area you live in?
[Urban, Suburban, Rural]

Please choose the option that best describes your situation
[I am unemployed, I am employed part-time, I am employed full-time]