

Understanding Economic Policies: What Do People Know and How Can They Learn?

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How Do People Understand Economic Policies?

What do people **know** about economic policies?

How do they **reason** about them?

What are the effects of **economics** lessons?

Can we improve the policy debate with better understanding of economic policies?

Six major policies: i) income tax; ii) estate tax; iii) health insurance; iv) trade; v) monetary policy; vi) transfers.

This talk: mostly income and estate tax.

Method: Online Surveys and Experiments

Large-scale surveys & experiments: \approx 2,000 respondents per survey.

Done through commercial survey companies in Jan -September 2019.

Representative samples.

Surveys are a key tool:

- Customizable, controllable, interactive;

- Some things can not be seen in other data, no matter how good it is: Perceptions, attitudes, knowledge, views.

- Unlike old-style surveys measuring variables now better captured in admin data.

Survey Outline

1. Background of respondent

Survey Outline

1. Background of respondent

Standard: income, education, family situation...

Political Views

Media exposure

Survey Outline

1. Background of respondent
2. Own exposure to policy

Survey Outline

- 1. Background of respondent**
- 2. Own exposure to policy**

Do people feel personally affected?

Survey Outline

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**

Survey Outline

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**

Main considerations?

Goals of 'good' system

Shortcomings of the system.

Goal: identify topics without priming.

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy and underlying economic phenomena

Survey Outline

1. **Background of respondent**
2. **Own exposure to policy**
3. **Open-ended questions**
4. **Knowledge about policy and underlying economic phenomena**

Factual, quantitative questions (top tax rate, concentration of wealth...)

Goal: get an idea of how much the respondent knows about the economic policies.

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
5. Mechanisms.

Survey Outline

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Efficiency: Ask how people react to the economic policies?

How do they impact the economy?

Fairness: Who benefits and who loses? Fairness considerations?

Randomize: How would **YOU** react? How does a tax cut on families with income levels similar to **yours**...?

Randomize: How would high-income **women** react? How does a tax cut on high-income **women**.. ?

Goal: Assess whether views about mechanisms affect policy support and whether people think differently about themselves and women vs. men.

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
5. Mechanisms
6. Mini Video courses

Survey Outline

1. Background of respondent
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Redistribution: Distributional impacts of policy.

Efficiency: Efficiency costs of policy.

Economist: Trade-off between redistribution and efficiency.

Survey Outline

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Policy Outcomes**

Survey Outline

- 1. Background of respondent**
- 2. Own exposure to policy**
- 3. Open-ended questions**
- 4. Knowledge about policy**
- 5. Mechanisms**
- 6. Mini Video courses**
- 7. Questions on Policy Outcomes**

Some specific, some general.

Perceptions of fairness of the economic policy

Satisfaction with current policies

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
5. Mechanisms
6. Mini Video courses
7. Questions on Outcomes
8. Government Questions

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
5. Mechanisms
6. Mini Video courses
7. Questions on Outcomes
8. Government Questions

Specific & general. Do you trust government to do what is good ...?

Does the government have the tools to...?

Do you support increased intervention along dimension...?

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
6. Mechanisms
7. Mini Video courses
8. Questions on Outcomes
9. Government Questions
10. Feedback

Survey Outline

1. Background of respondent
2. Own exposure to policy
3. Open-ended questions
4. Knowledge about policy
6. Mechanisms
7. Mini Video courses
8. Questions on Outcomes
9. Government Questions
10. Feedback

Willingness to pay for correct information

Feedback on survey, self-reported attention.

Ensuring Comprehension and Attention

Appeal to people's social responsibility. [▶ Detail](#)

Warn that “careless answers” will be flagged.

Incentivize correct answers with randomized amounts (includes no incentives).

Use of multiple choices, then text entry; sliders; images.

Time spent on separate questions & overall survey. [▶ Time Distributions](#)

Ask for feedback post survey, whether felt survey was biased.

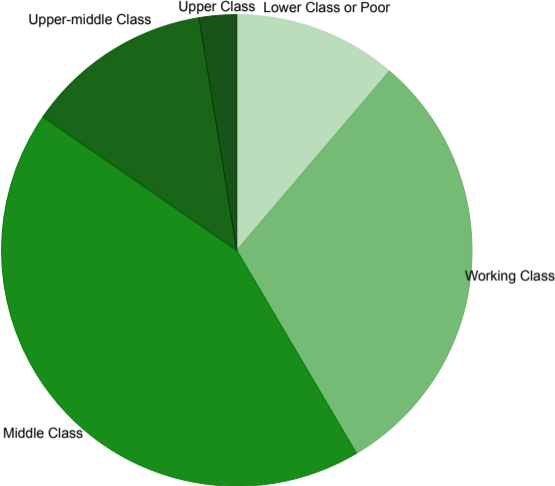
Check careless response patterns (clicking same “middle” answer).

Screening questions, interspersed throughout survey.

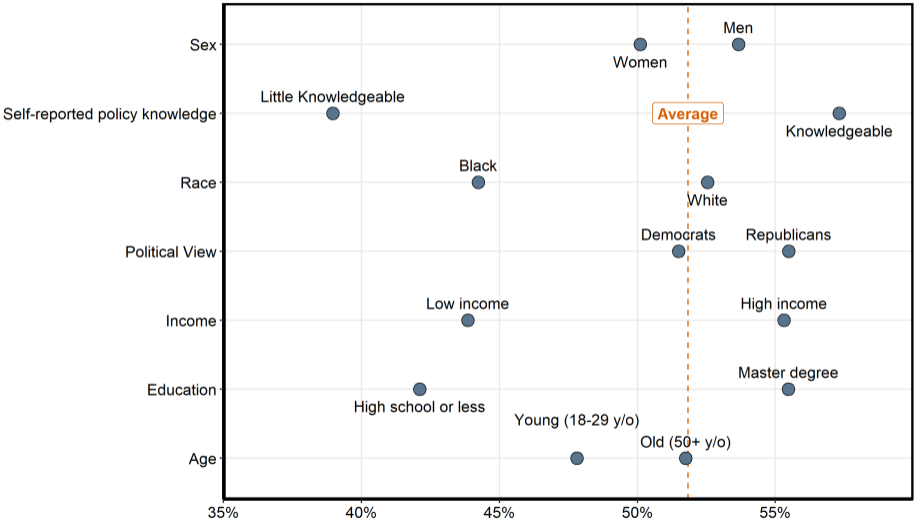
Representativeness of the Survey Sample

	US Population	Income Tax Survey	Estate Tax Survey	Health Insurance	Trade
Male	0.48	0.48	0.46	0.45	0.50
18-29 years old	0.26	0.24	0.24	0.18	0.23
30-39 years old	0.18	0.20	0.21	0.21	0.21
40-49 years old	0.19	0.19	0.19	0.20	0.20
50-59 years old	0.21	0.20	0.19	0.22	0.18
60-69 years old	0.16	0.17	0.19	0.19	0.18
\$0-\$19,999	0.15	0.16	0.17	0.13	0.15
\$20,000-\$39,999	0.18	0.18	0.19	0.20	0.18
\$40,000-\$69,999	0.21	0.23	0.24	0.23	0.23
\$70,000-\$109,999	0.19	0.19	0.20	0.20	0.19
\$110,000+	0.25	0.23	0.20	0.24	0.25
Four-year college degree	0.22	0.33	0.31	0.29	0.28
High-school Graduate or Less	0.39	0.18	0.19	0.19	0.19
Employed	0.58	0.57	0.61	0.66	0.68
Unemployed	0.08	0.07	0.07	0.05	0.05
Married	0.49	0.54	0.54	0.56	0.56
White	0.61	0.76	0.76	0.80	0.78
Black/ African-American	0.13	0.06	0.06	0.05	0.06
Hispanic/Latino	0.18	0.06	0.06	0.05	0.06
Asian/Asian American	0.06	0.07	0.07	0.05	0.06
Sample size		2784	2360	1826	1771

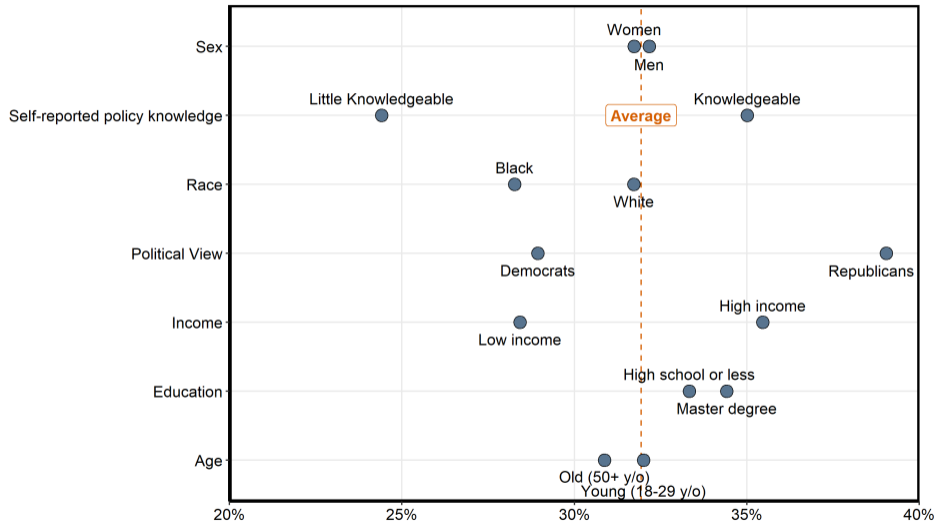
Self-reported Social Class – We are all “middle class”



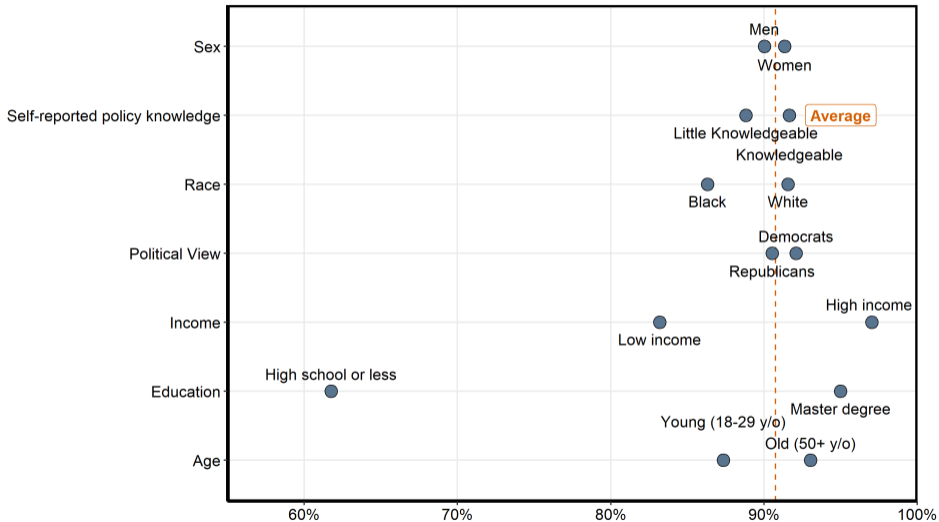
Share of Respondents who Feel Personally Affected by the Income Tax



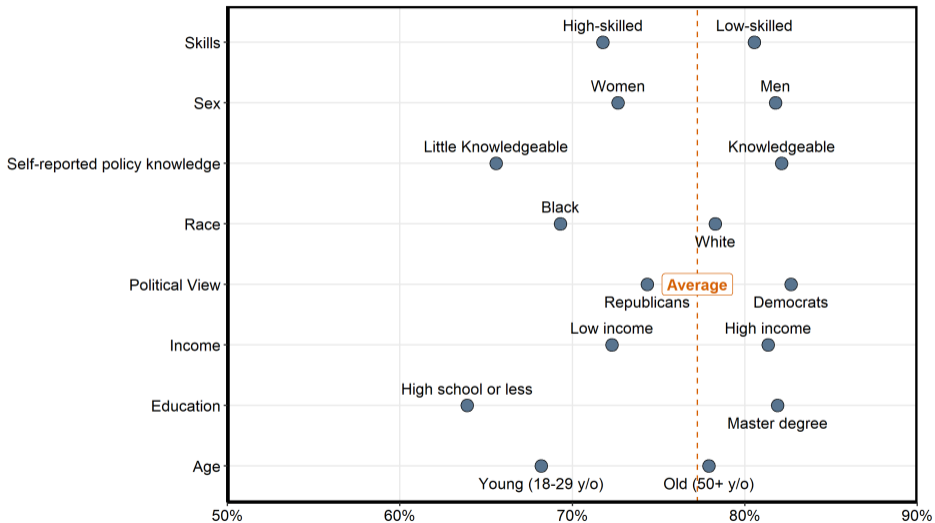
Share of Respondents who Feel Personally Affected by the Estate Tax



Share of Respondents who Have Health Insurance



Share of Respondents who Feel Personally Exposed to Trade Policy



Outline of this Talk

Project generated a lot of data: available online (shortly) to explore.

Full set of very detailed tables, figures available online.

This talk: Focus on some key findings for income and estate taxes only.

1. Misperceptions about income and estate tax
2. What are people's main considerations and perceived goals & shortcomings of these taxes? Textual Analysis of Open-Ended Questions
3. Perceived Mechanisms: Behavioral responses and distributional effects.
4. Effects of short "Economics Lessons"

Respondents Who Say They "Do Not Know" about Policies

SSS: Make chart.

Willingness to Pay for Information about Policies

	Income	Estate	Health	Trade
Accuracy Index	0.21*** (0.07)	0.09 (0.06)	0.20** (0.09)	0.01 (0.04)
Women	-0.06*** (0.02)	-0.03 (0.02)	-0.04 (0.02)	-0.09*** (0.03)
College Degree	0.03 (0.02)	0.06** (0.02)	0.03 (0.03)	0.05* (0.03)
Economics related major	-0.04 (0.03)	-0.08** (0.04)	-0.09** (0.04)	-0.03 (0.04)
Policy knowledge	0.07*** (0.02)	0.11*** (0.02)	0.10*** (0.03)	0.07*** (0.03)
Clinton Moderates	-0.10*** (0.03)	-0.06** (0.03)	-0.05 (0.04)	0.05 (0.04)
Trump Moderates	-0.14*** (0.03)	-0.03 (0.03)	-0.01 (0.04)	0.02 (0.04)
Trump Conservatives	-0.14*** (0.03)	-0.09*** (0.03)	-0.08** (0.03)	-0.05 (0.03)
Cost of information: 2 dollars	-0.03 (0.03)	-0.04 (0.03)	-0.01 (0.03)	-0.04 (0.03)
Cost of information: 5 dollars	-0.04 (0.03)	-0.09*** (0.03)	-0.00 (0.03)	-0.05* (0.03)
Cost of information: 10 dollars	-0.09*** (0.03)	-0.05* (0.03)	-0.03 (0.03)	-0.06* (0.03)
Control Group Mean	0.37	0.40	0.34	0.40
Observations	2783	2360	1825	1771

< 50% of respondents willing to pay for info. Accuracy & self-declared knowledge positively related to WTP.
 Republicans less willing to pay.

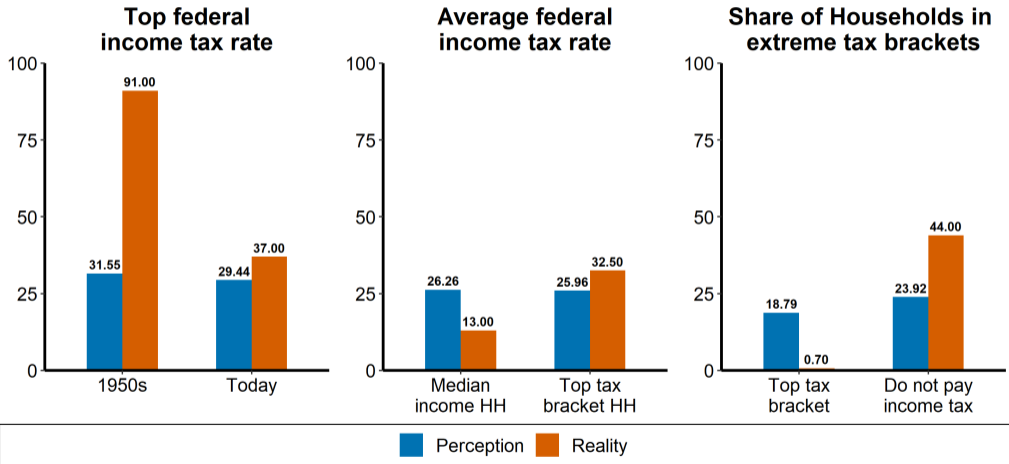
**For those who paid and received information:
Share Declaring They are Surprised by True Answers**

SSS: Make chart.

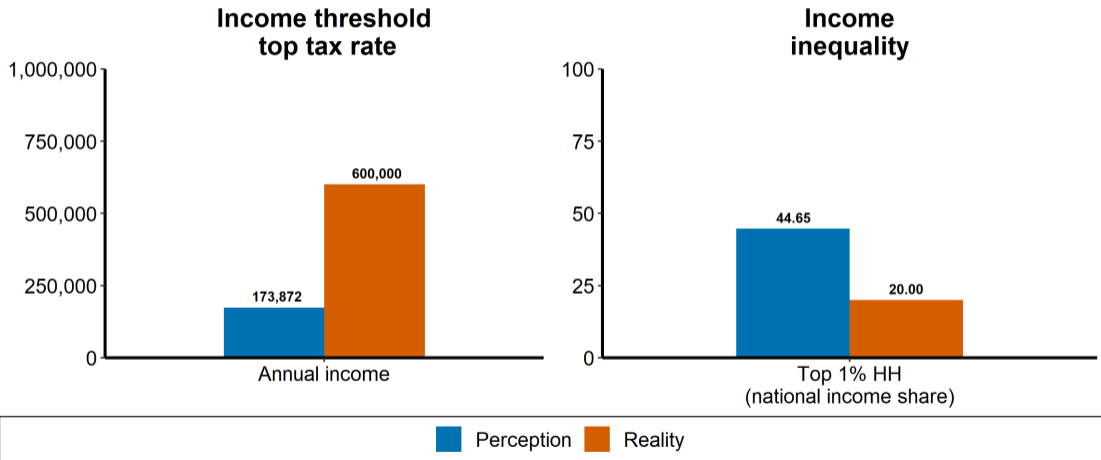
Part 1: Income and Estate Tax

Misperceptions about Income and Estate Taxes

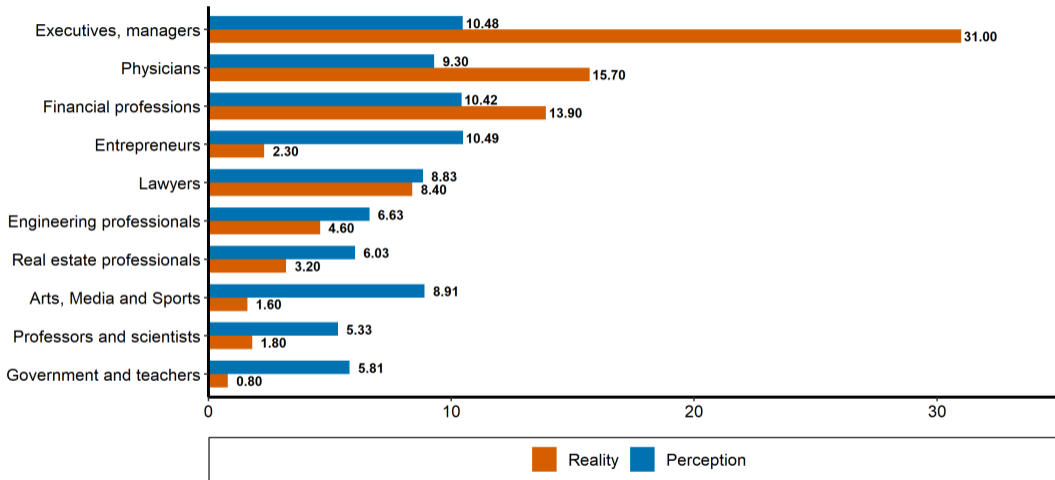
Misperceptions about the Income Tax



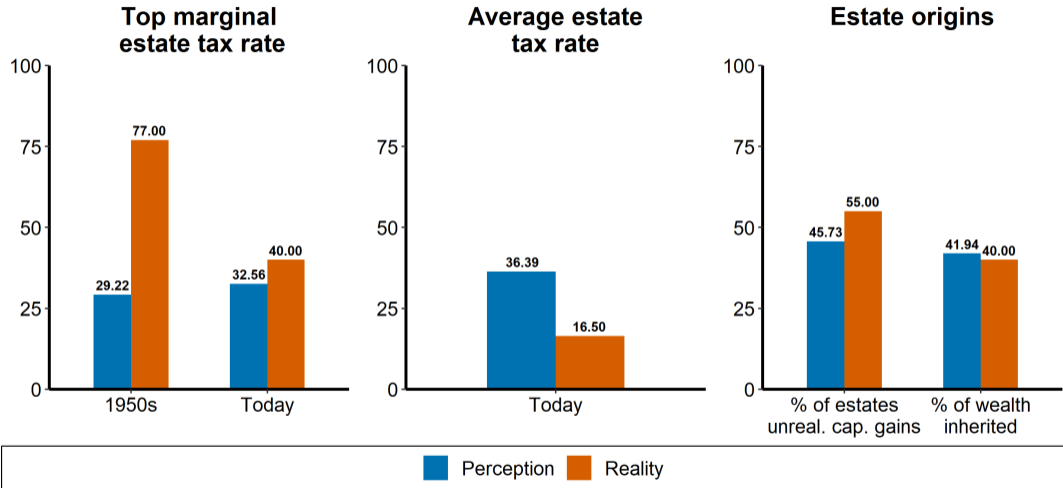
Misperceptions about the Income Tax (II)



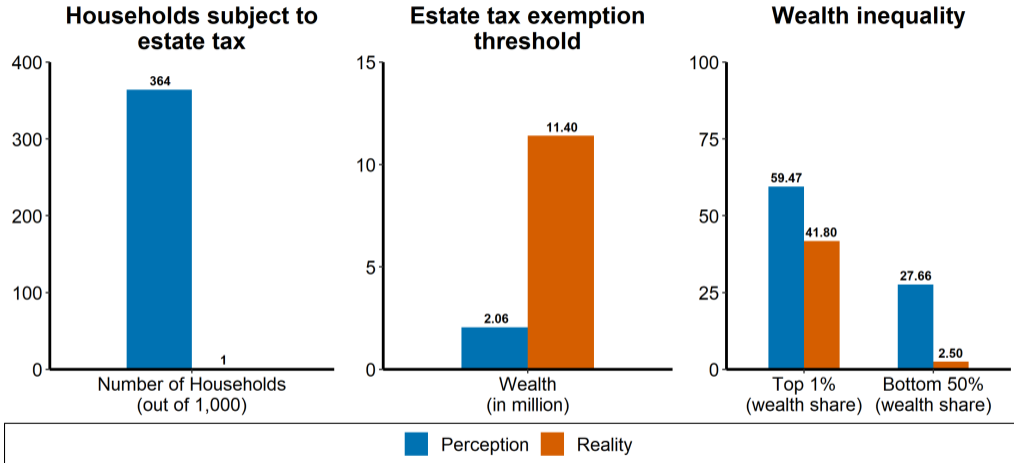
Misperception about Composition of Top 1%



Misperceptions about the Estate Tax



Misperceptions about the Estate Tax (II)



Just for Fun: The Step-Up of Basis

- 8.73% of respondents say they know what the step-up cost basis at death is.
- 38.7% of respondents get the correct answer at the first technical question on how the stepped-up cost basis at death works. 51% get second question about plain capital gains right. 18.5% of respondents are correct for both.

Let's work through a concrete example about the federal estate tax now. Jack inherits a house from his father. His father paid **\$50,000** for the house **30 years ago**. This house is now **worth \$350,000** at the time of the father's death. But Jack manages to sell the house for **\$400,000**.

What is the amount that the IRS will consider as capital gains that Jack made and that will be **taxed at the capital gains tax rate**?

Imagine now that the father had sold the house for **\$350,000** before his death.

What is the amount that the IRS will consider as capital gains that Jack's father made and that will be **taxed at the capital gains tax rate**?

All Misperceptions by Groups

Income Taxation

- ▶ Republicans vs. Democrats
- ▶ Liberals vs. Conservatives
- ▶ High Incomes vs. Low Incomes
- ▶ Young vs. Old
- ▶ College Educated vs. Non College Educated

Estate Tax

- ▶ Republicans vs. Democrats
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- ▶ Young vs. Old
- ▶ College Educated vs. Non College Educated

Text Analysis of Open-Ended Questions

Text Analysis Roadmap

Questions asked: Main Considerations? Goal of a good system? Shortcomings? Who wins/who loses? What are the effects?

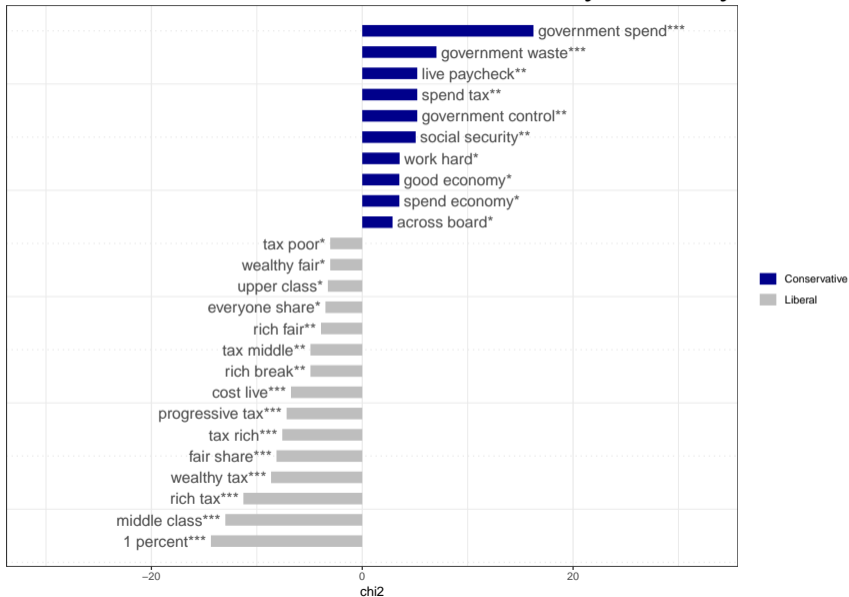
Topic Analysis: Wordclouds, Keyness graphs, Probability distribution of “topics.”

Keyness: Which words are typical of a group of respondents? Score for a n-gram is χ^2 -test statistic testing null that use is equal across groups.

Topic Modeling: Keywords-count based model. Identify a set of topics and associated keywords. Extract Document-Term Matrix (DTM) and define topic dummies based on the presence of keywords.

Sentiments: Positive or Negative Tone? Analytic or Emotional? Use the Linguistic Inquiry and Word Count (LWIC) algorithm by Pennebaker, Booth, Boyd, and Francis.

Main Considerations about the Income Tax? Keywords by Political Views



Topic Analysis: Keywords for the Main Topics Identified

Distribution: “middle class”, “working class”, “low income”, “wealthy”, “millionaire”, “rich”, “corporations”, “poor”, “inequality”

Fairness: “fair”, “unfair”

Gov. spending: “government spending”, “deficit”, “debt”, “government & waste”, “government & budget”, “government & control & spend”

Public goods: “infrastructure”, “education”, “health care”

Efficiency: “hurt & economy”, “work hard”, “flat”

Loopholes: “loophole”, “lawyer”, “account”, “evade”, “avoid taxes”, “evasion”

Double taxation [only for Estate]: “already taxed”, “already paid”, “account”, “twice & pay”, “twice & tax”, “already been & taxed”, “already been & paid”

Grieve [only for Estate]: “grieve”, “bury”, “funeral”

Flat tax [only for Income Tax]: “flat tax”

Social safety net programs [only for Income Tax]: “social services”, “government services”, “social programs”, “government programs”, “help & poor”, “poor & pay”, “live & paycheck”, “poor & work”

Don't know: “enough knowledge”, “really know”, “idk”, “not sure”, “not informed enough”, “know enough”, “unsure”

Main Considerations about the Income Tax? Example Answers by Topic

Distribution:

“That the rich and wealthy do not pay their fair share of taxes.”

“Everyone, including the rich and corporations should pay their fair share.”

“I would want working class and middle class people to get tax cuts and I’d be willing to pay more in taxes for that to happen.”

Fairness:

“I have trouble with the concept of tax brackets that punish an individual for being successful”;

“I believe Everyone should be taxed fairly and the most wealthy should not escape carrying their weight.”

Gov. spending:

“Current tax rates being raised are a result of government mismanagement of funds and over spending without appropriate oversight. Taxes really can’t effectively be lowered until government spending is properly controlled.”;

“I am okay with raising personal income tax to reduce deficit but not for entitlement programs.”

Main Considerations about the Income Tax? Example Answers by Topic (II)

Social safety net:

“What are the taxes going towards? I strongly believe in funding going towards education and infrastructure.”

“Cut government spending on social welfare programs for lower taxes and privatize most government services for lower taxes e.g. mail, law enforcement, parks, schools...”

Efficiency:

“I am concerned about the push to raise taxes on persons with higher incomes. I do believe in trickle down economics and that government should pretty much keep their hands off.”

“I want the US to be competitive for businesses, but also know there needs to be an appropriate amount of money to fund the government necessities”

Flat Tax:

“We need a flat tax. Tax forms are complex.” ; “I think tax Rates are not fairly representative for most taxpayers. I support a flat tax rate for all except the totally disabled and indigent.”

Loopholes:

“I think the more you make, the more you should pay. We need to close the loopholes that are there to make sure that those who make more actually pay more.”

Shortcomings of the Federal Income Tax System? Example Answers by Topic

Distribution: *"It favors the wealthy. The tax brackets are ridiculous."*

Fairness: *"It's always unfair to those that make the least."*

Gov. spending: *"Government waste of taxpayer funds."*

Social services: *"Too much of our taxes are wasted on social programs."*

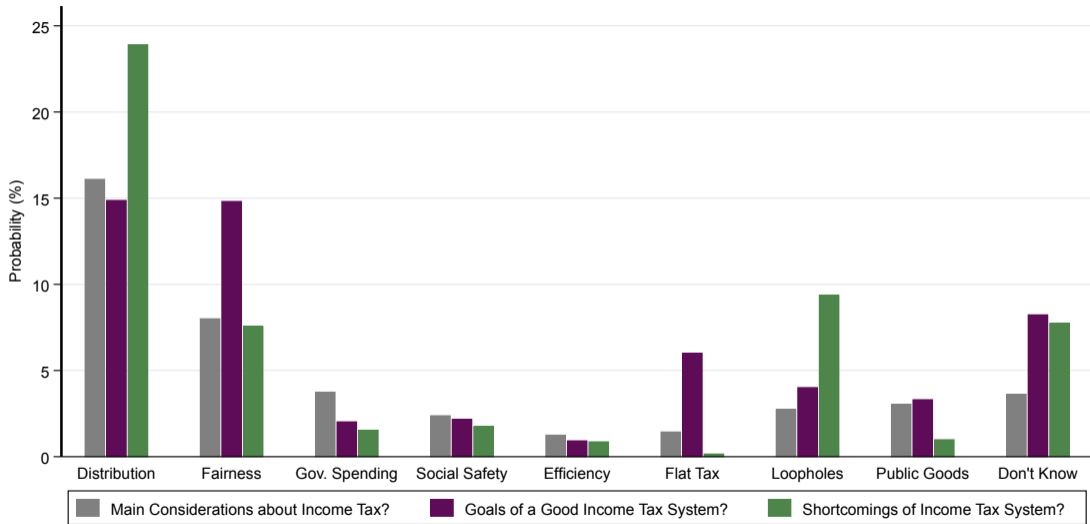
Public goods: *"Rich people avoid paying their share and hence we have a huge national debt, unfunded pension/social security systems, underfunded education and health care systems, and a crumbling infrastructure."*

Efficiency: *"Taxing the wealthy too much will hurt the economy!"*

Flat tax: *"People who don't even work get tax refunds. This is a ridiculous system. Flat tax rate would make it fair."*

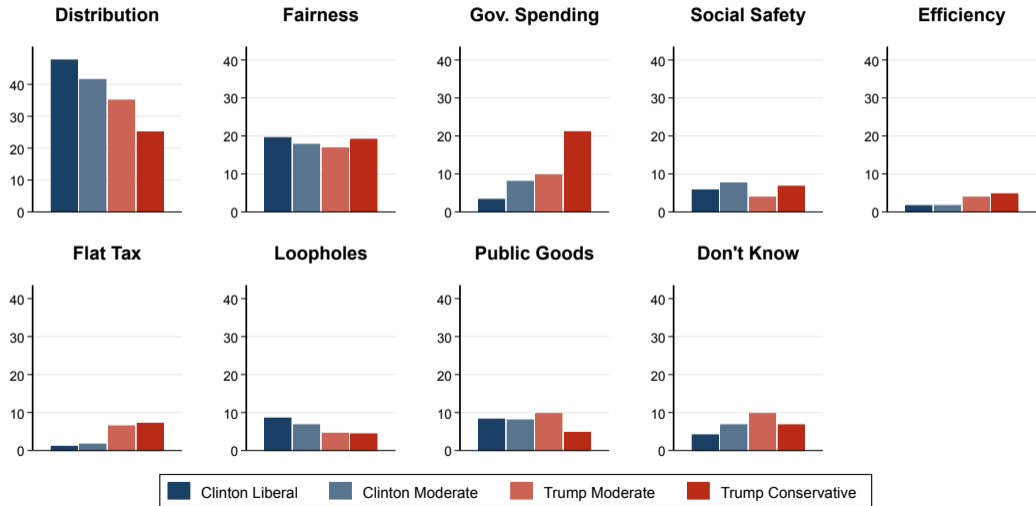
Loopholes: *"Too complex for the layman to understand with countless loopholes that specifically favor the rich." "Loopholes : how'd Amazon pay \$0?"*

Income Taxation - Probability of Topics Appearing in Answers

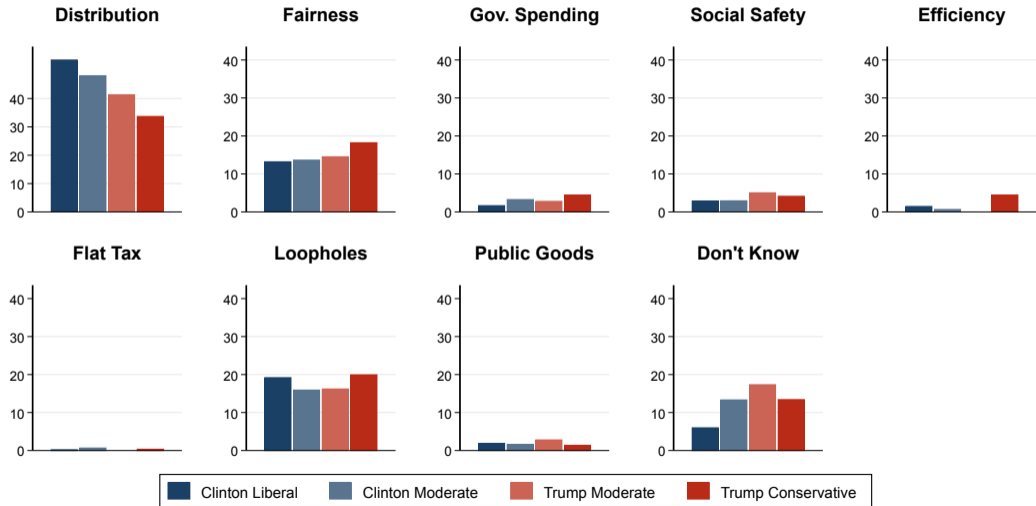


What are your Main Considerations about the Income Tax?

Within-political Views Frequency of Topics



What are the Shortcomings of the Federal Income Tax System? Within-political Views Frequency of Topics



Topic Analysis: All Figures

What are your Main Considerations on Federal Personal Income Taxation?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

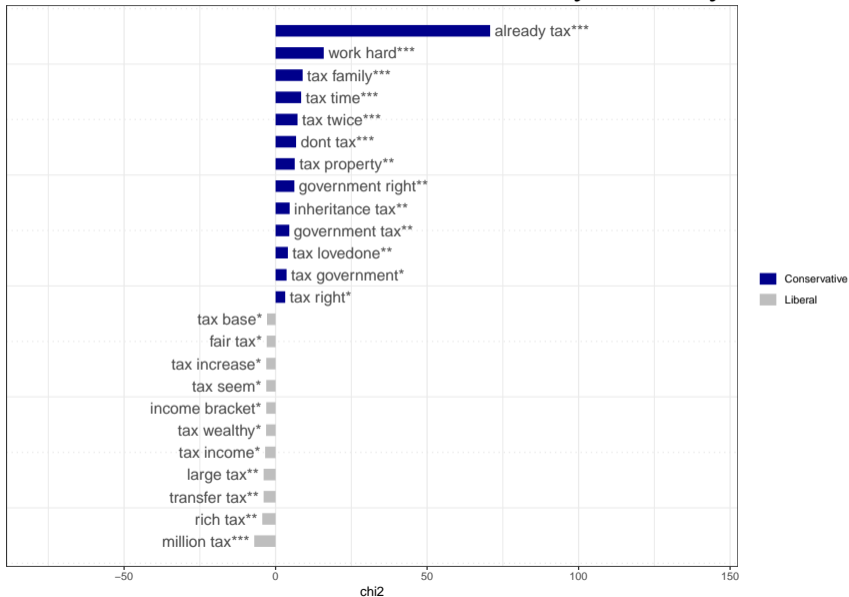
What are the Goals of a Good Income Tax System?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

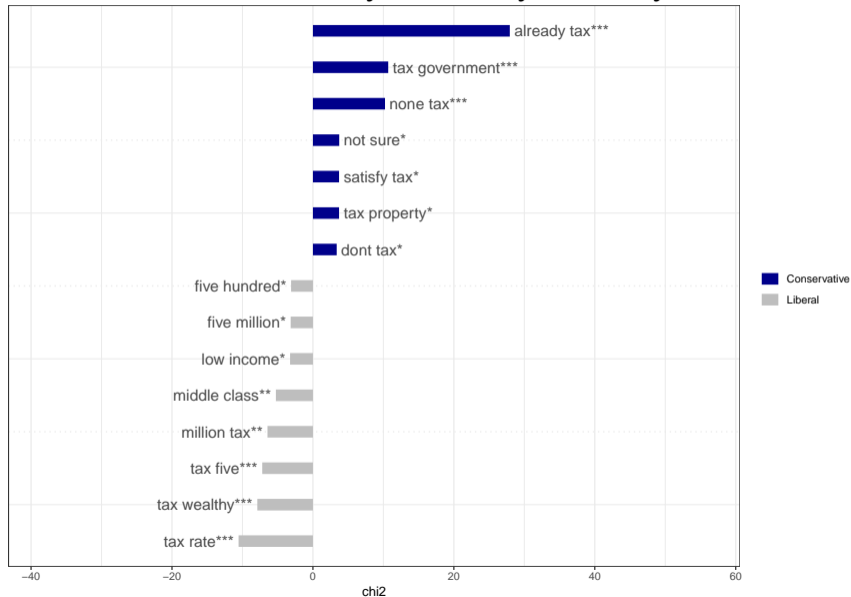
What are the shortcomings of the U.S. federal income tax system?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

Main Considerations about the Estate Tax? Keywords by Political Views



Goal of a Good Estate Tax System? Keywords by Political Views



Main Considerations about the Estate Tax? Example Answers by Topic

Distribution:

"It can help keep the ultra wealthy accountable for their wealth."

"Passing wealth from one generation to the next contributes to wealth inequality. Federal estate tax should be much higher."

Fairness:

"I don't think there should be a federal estate tax because it's kind of unfair to have to pay taxes on money that already belongs to your family and has most likely had taxes paid on it already."

Gov. spending:

"I believe in smaller government, so all taxes should be lower. I actually think we should have a flat tax for income - period. Then estate taxes wouldn't even be an issue."

Public goods:

"I would like higher taxes to pay for more domestic spending such as education, healthcare, etc."

Main Considerations about the Estate Tax? Example Answers by Topic

Efficiency:

“Lower taxes mean I have more disposable income to spend therefore more products can be made and more jobs created. I feel it is wrong to penalize people for increased wealth”

Loopholes:

“The wealthy don’t usually pay these taxes, they find a loophole. Why should my children have to pay taxes on things I’ve already paid taxes on during my lifetime?”

Double taxation:

“I think it is ridiculous, you pay taxes twice.”

Grief:

“I don’t think we should have one at all. You’re taxing a family member for the death of their loved one? That’s messed up.”

Shortcomings of the U.S. Federal Estate Tax? Example Answers by Topic

Distribution: *"Tax the poor and middle class too much and the wealthy not enough."*

Fairness: *"It's not taxing enough and some people find sneaky ways to hide the money which isn't fair."*

Gov. spending: *"The entire scheme of it to line the government with more money to wastefully spend."*

Public goods: *"If taxes were higher maybe free healthcare could be accomplished."*

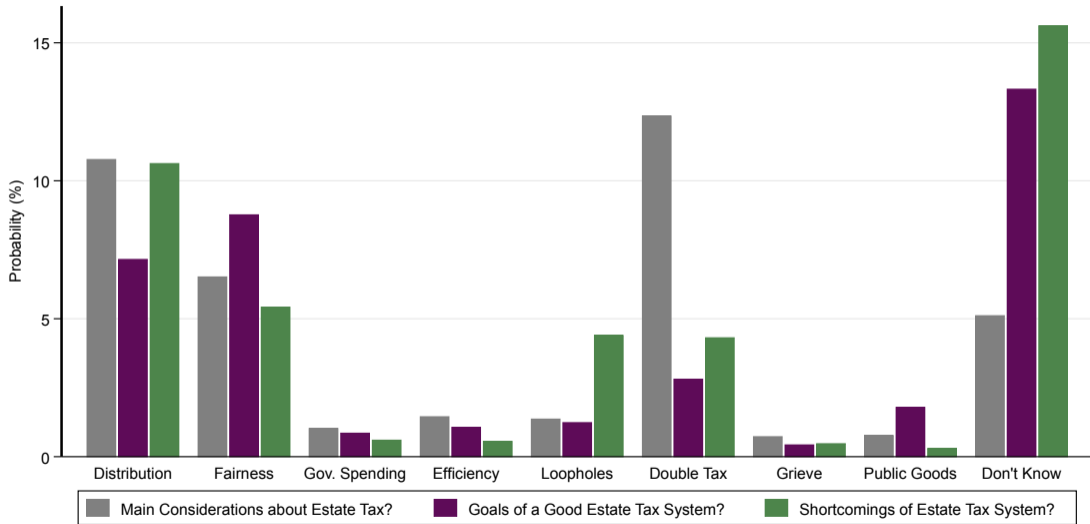
Efficiency: *"It's just another way for liberals to try and redistribute wealth to those who do not want to work hard to better their lives they just want Government handouts."*

Loopholes: *"The rich know ways to avoid this tax or have accountants who do it for them. This is a great shortcoming I see as totally unfair."*

Double taxation: *"You're paying taxes on money that was already taxed."*

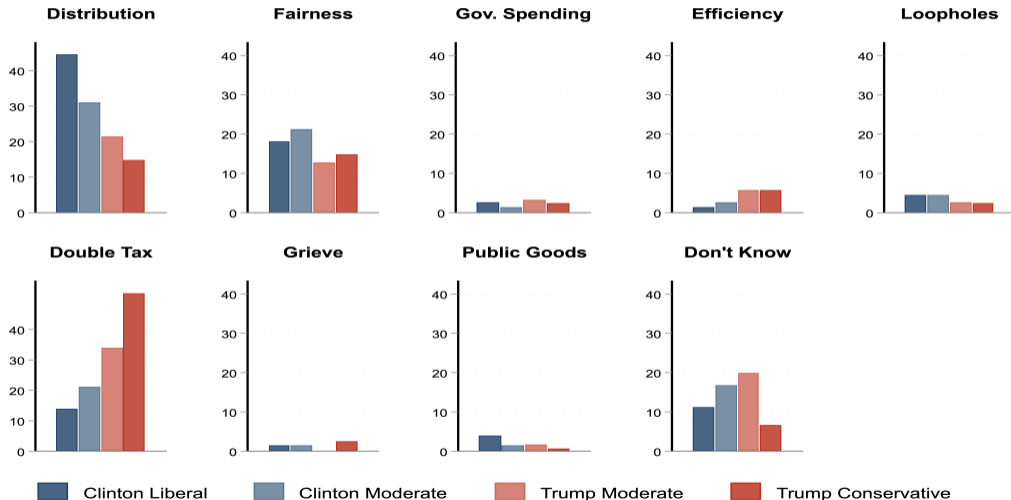
Grieve: *"I think it's a way to get money out of grieving families."*

Estate Tax - Frequencies of Each Topic



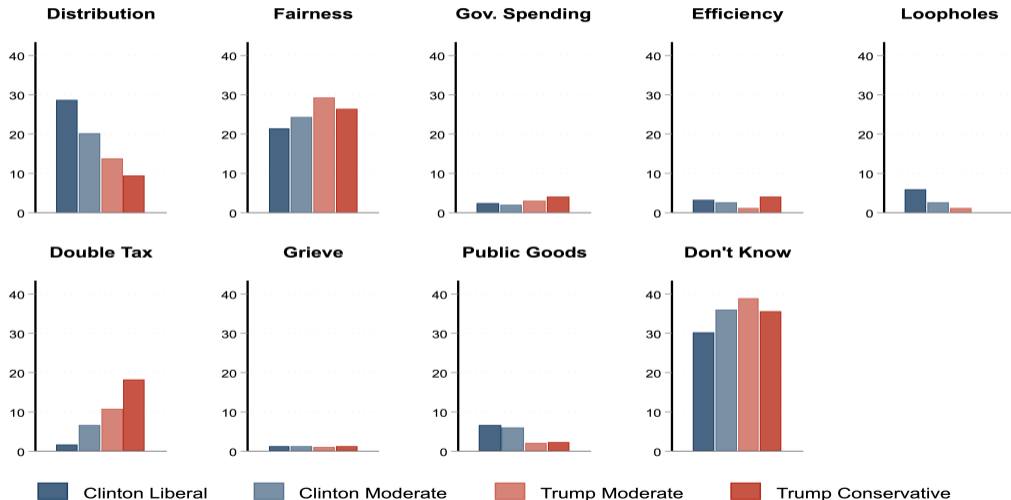
What are Your Main Considerations About the Estate Tax?

Frequency of Topics Within Political Views



What would be the Goal of a Good Estate Tax System?

Within-political Views Frequency of Topics



Topic Analysis: All Figures

What are your Main Considerations on the Federal Estate Taxation?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

What are the Goals of a Good Estate Tax System?

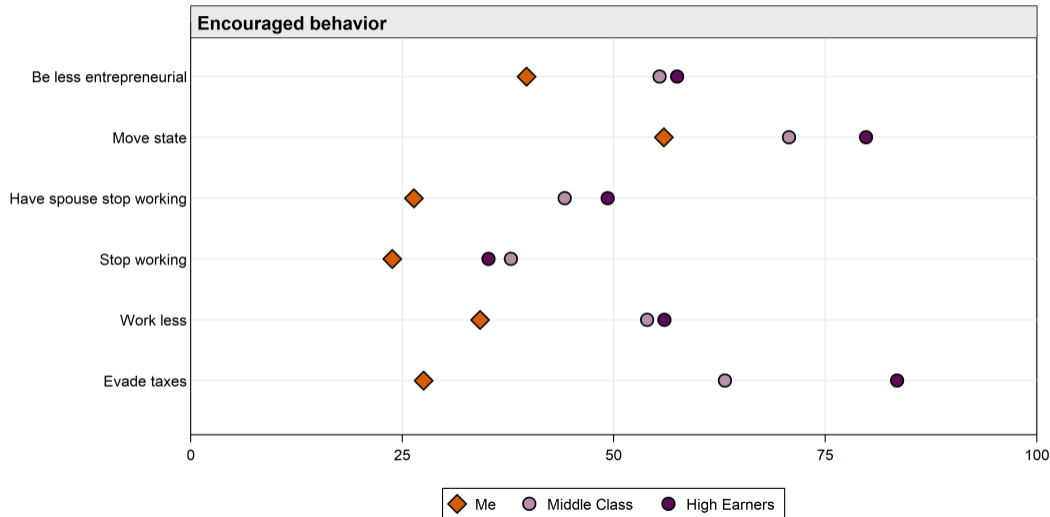
- ▶ Within-group Frequency of Topics: By Age
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- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

What do you think are the shortcomings of the U.S. federal estate tax?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

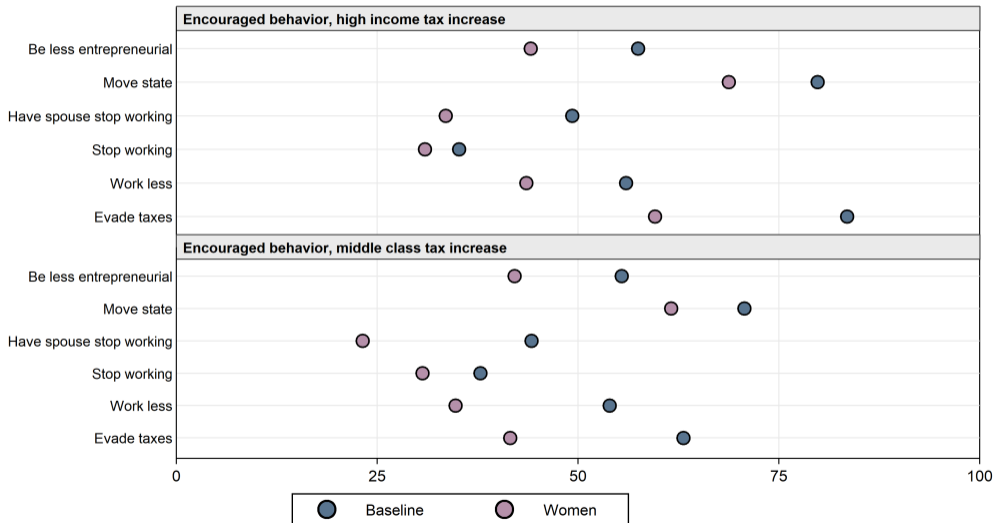
Perceived Mechanisms of Income and Estate Taxes

If the Income Tax Rate were to Increase for the Middle Class/High Earners/You, Would it Encourage the following?

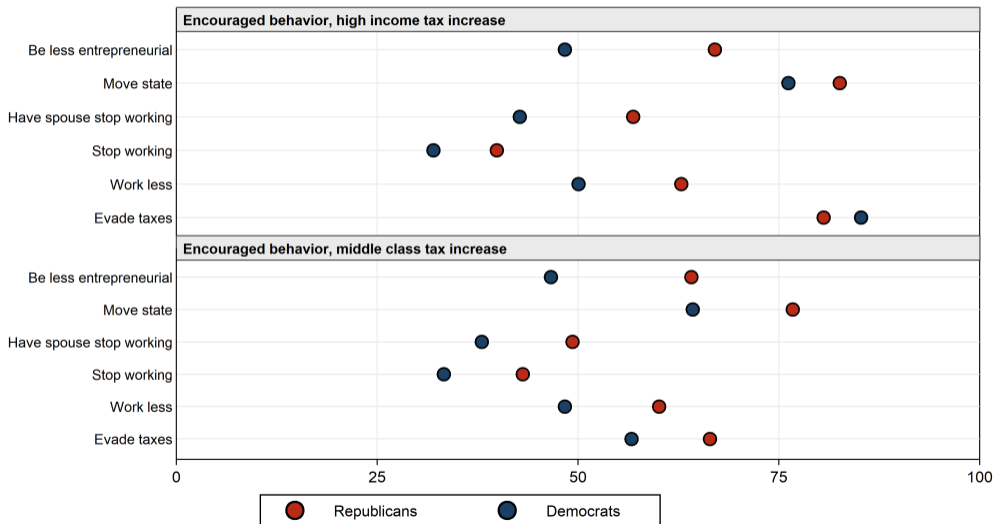


Respondents perceive themselves as much less responsive than others.

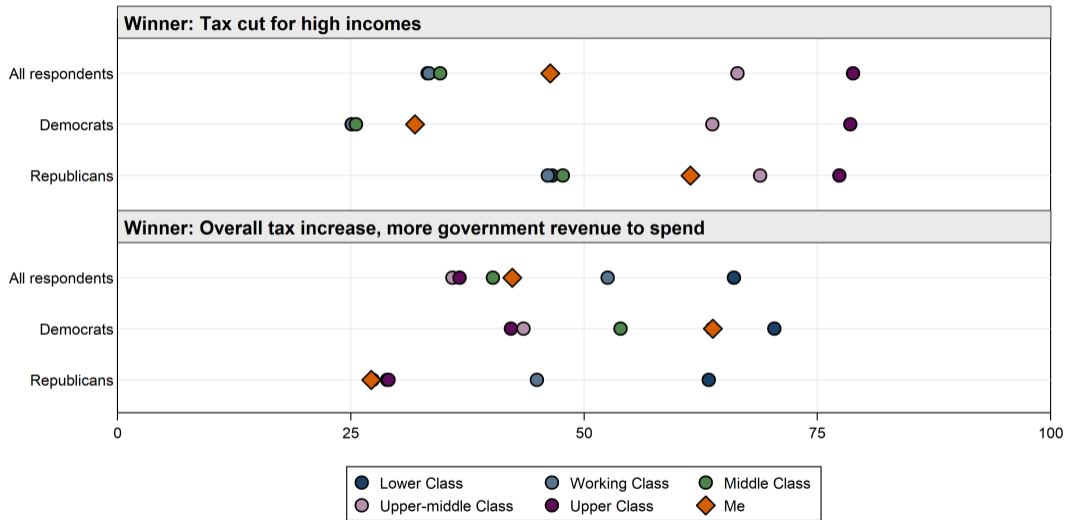
If the Income Tax Rate were to Increase for the Middle Class/High Earners/Women, Would it Encourage the following?



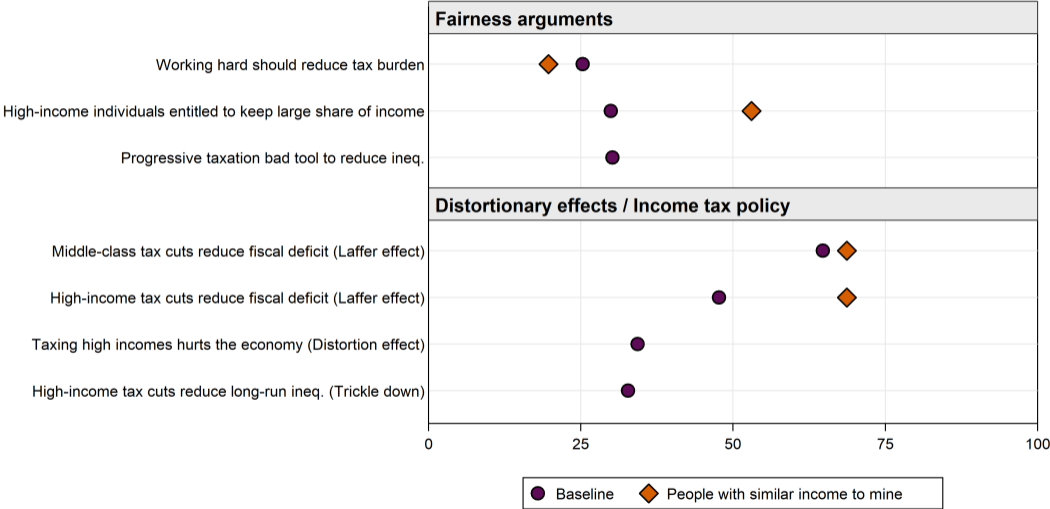
If the Income Tax Rate were to Increase for the Middle Class/High Earners/You, Would it Encourage the following? - By Political View



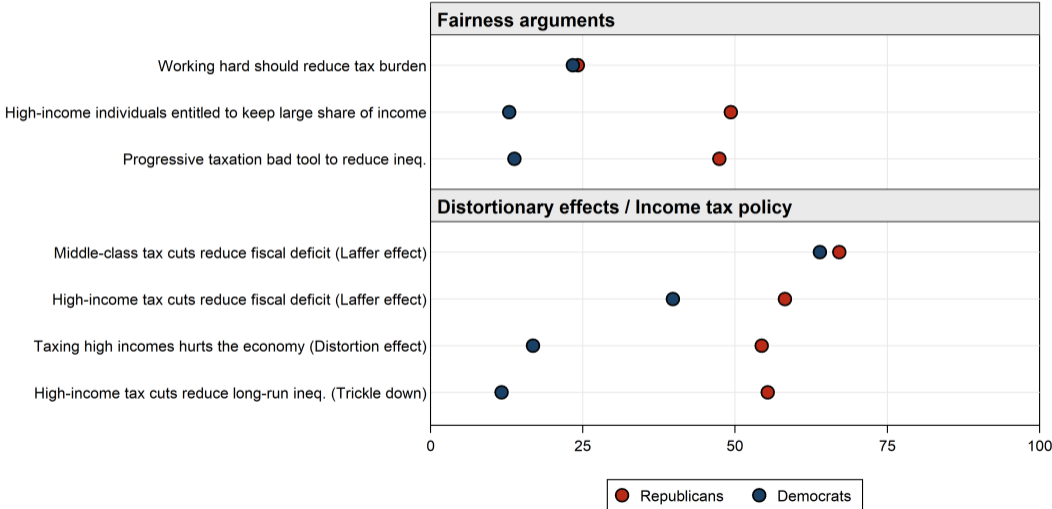
Would the following Groups/You Win if the Income Tax were Cut?



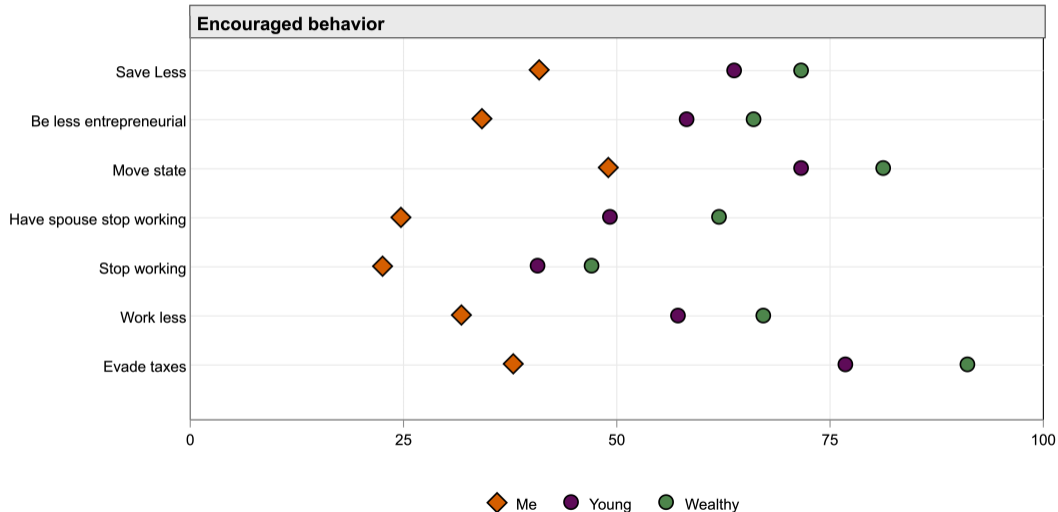
Fairness of and Distortionary Effects of Income Tax



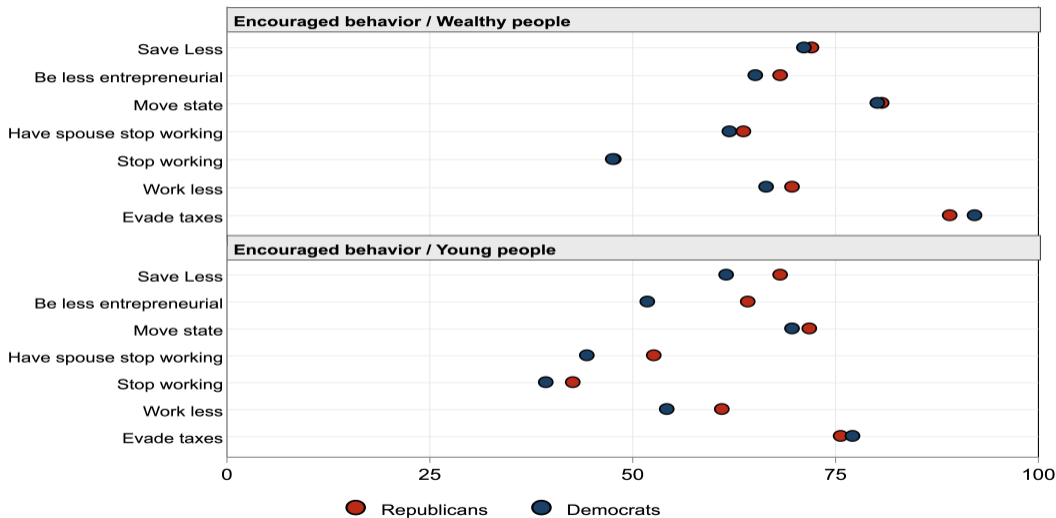
Fairness of and Distortionary Effects of Income Tax by Political View



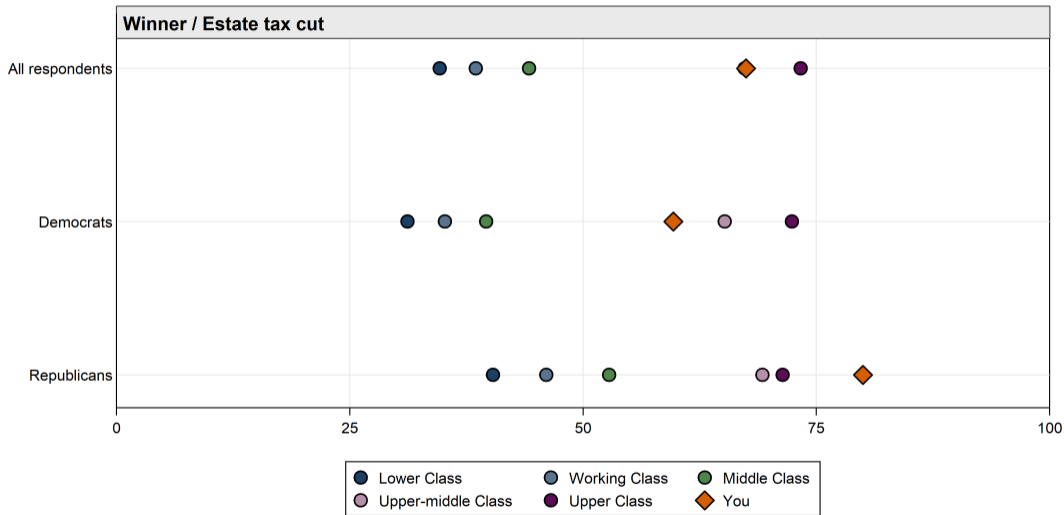
If the Estate Tax were to Increase, Would it Encourage the Young/Wealthy/You towards towards the following?



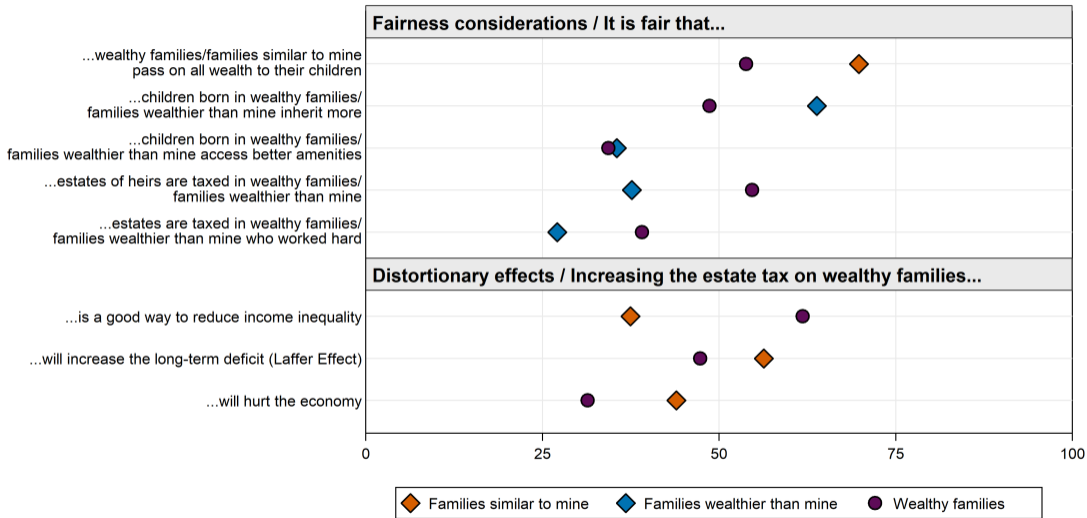
If the Estate Tax were to Increase, Would it Encourage the Young/Wealthy towards the following? - By Political View



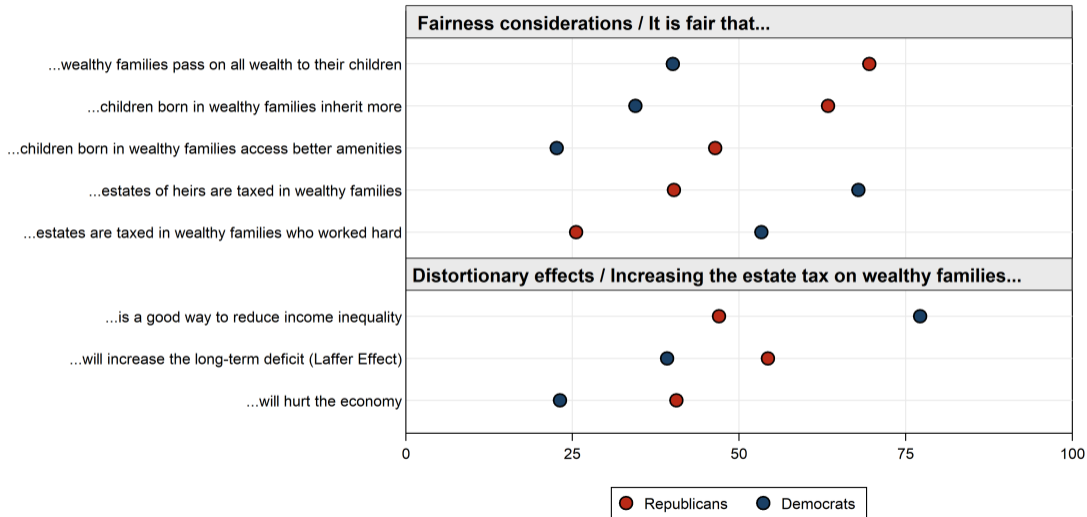
Would the following Groups/You Win if the Estate were Cut?



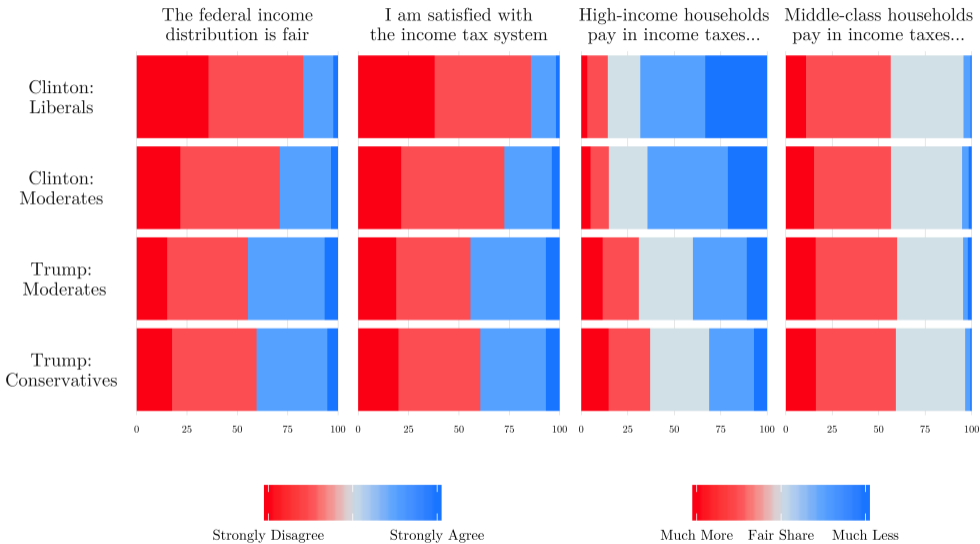
Fairness of Inheritance and Distortionary Effects of Estate Tax



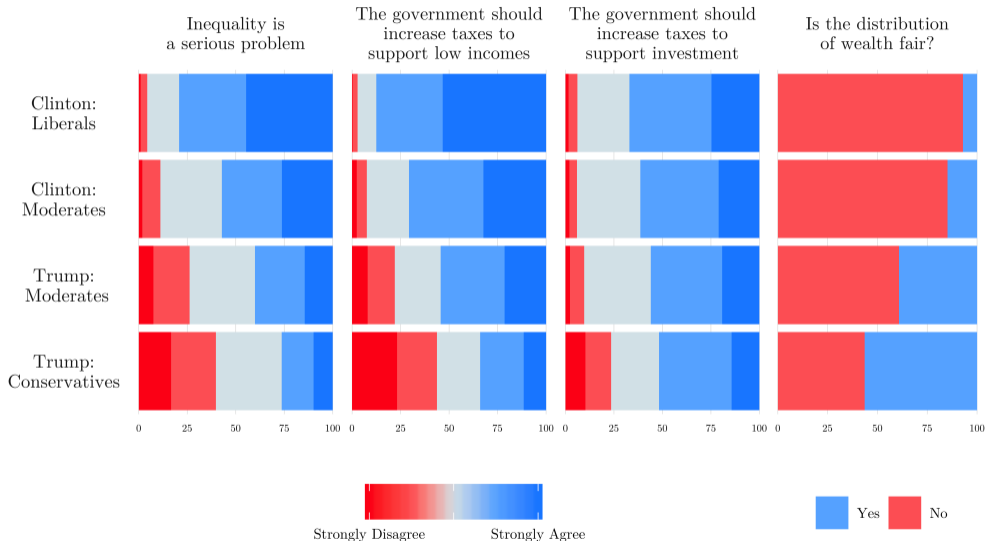
Fairness of Inheritance and Distortionary Effects of Estate Tax by Political View



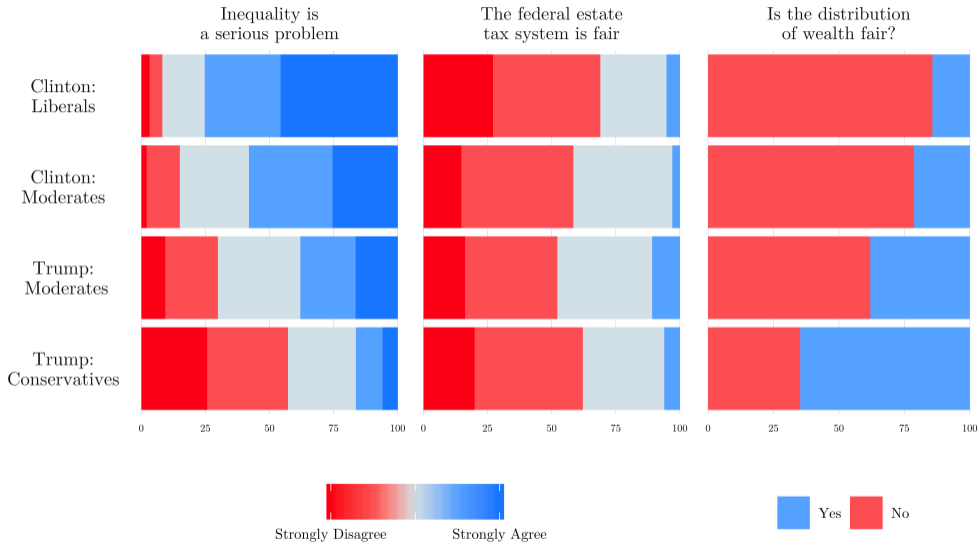
Views on Income Taxation



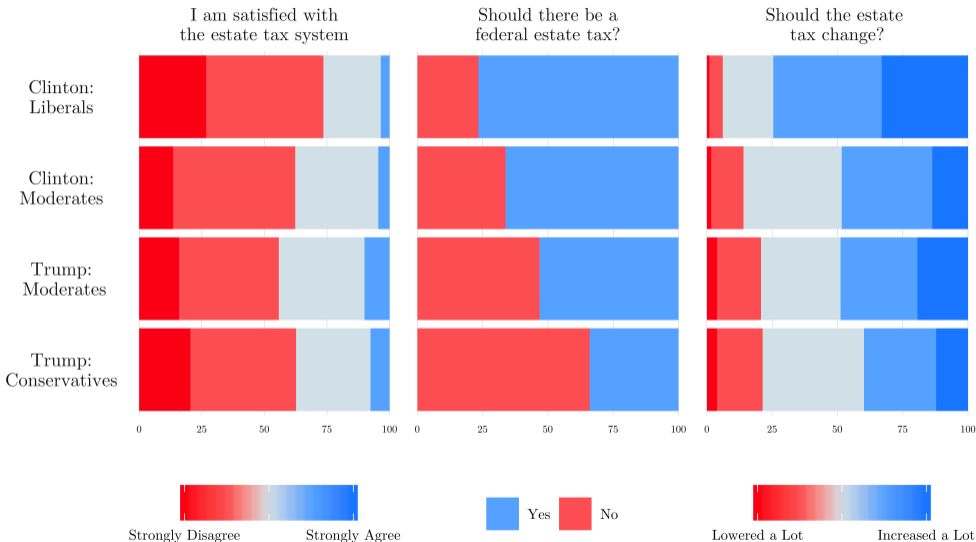
Views on Income Taxation (II)



Views on the Estate Tax



Views on the Estate Tax (II)



Effects of Video Courses of Income and Estate Tax

Three different video courses

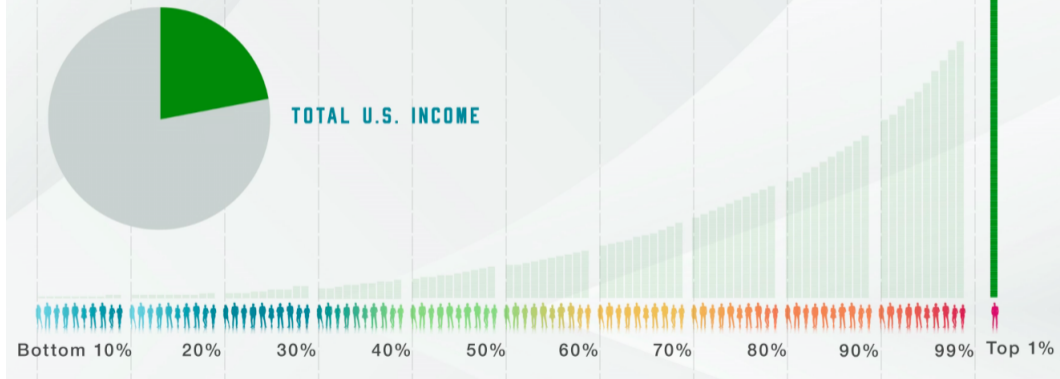
Redistribution: Distributional impacts of policy.

Efficiency: Efficiency costs of policy.

Economist: Trade-off between redistribution and efficiency.

Income Tax: Redistribution Treatment (I)

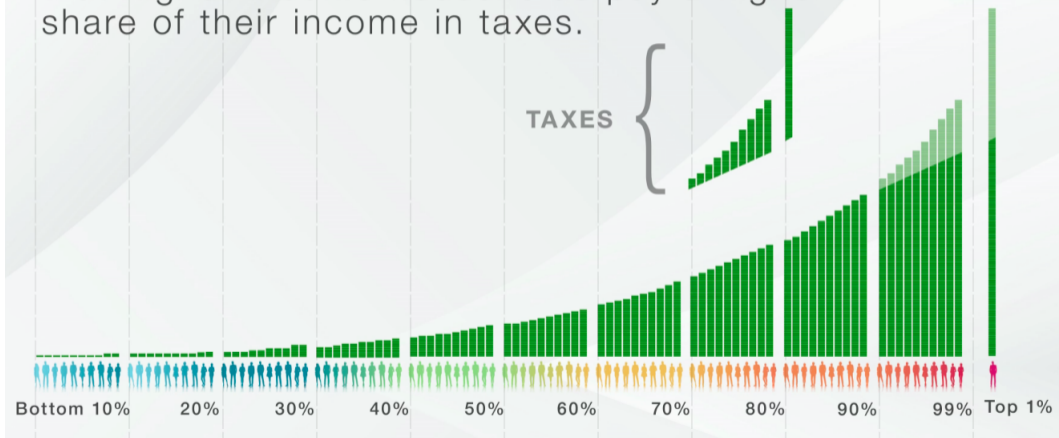
The top 1% richest agents, just one person in 100, earn around 22% or almost one quarter of all income in the U.S.



[Link to the video here](#)

Income Tax: Redistribution Treatment (II)

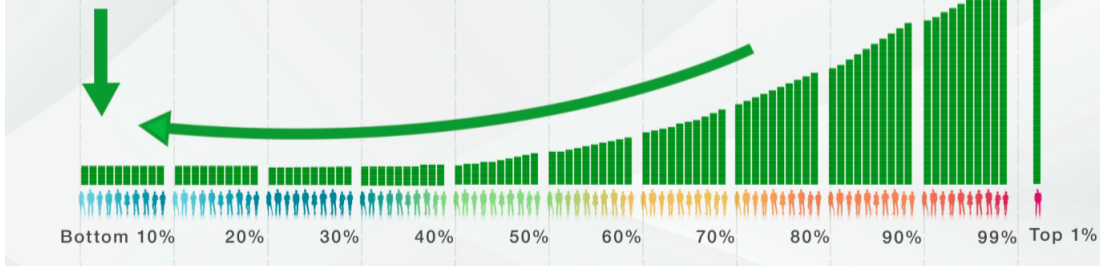
A progressive income tax system means that higher income households pay a higher share of their income in taxes.



Income Tax: Redistribution Treatment (III)

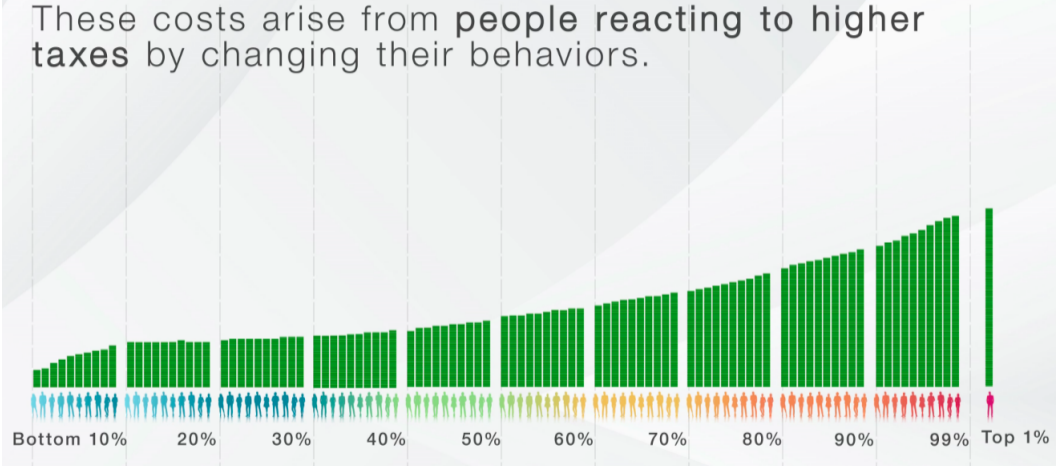
Revenues from the income tax go to fund tax cuts or transfers for lower income families.

TRANSFERS



Income Tax: Efficiency Treatment (I)

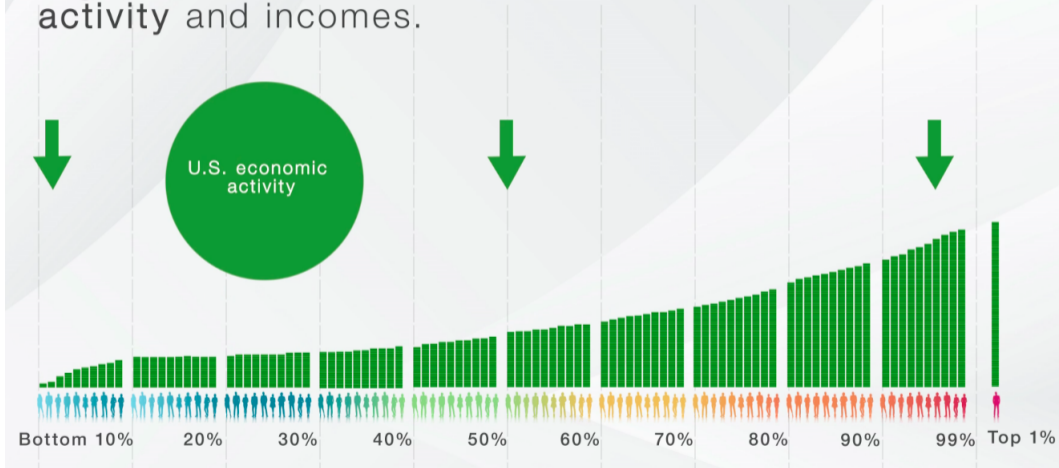
However, raising taxes has some economic costs. These costs arise from **people reacting to higher taxes** by changing their behaviors.



[Link to the video here](#)

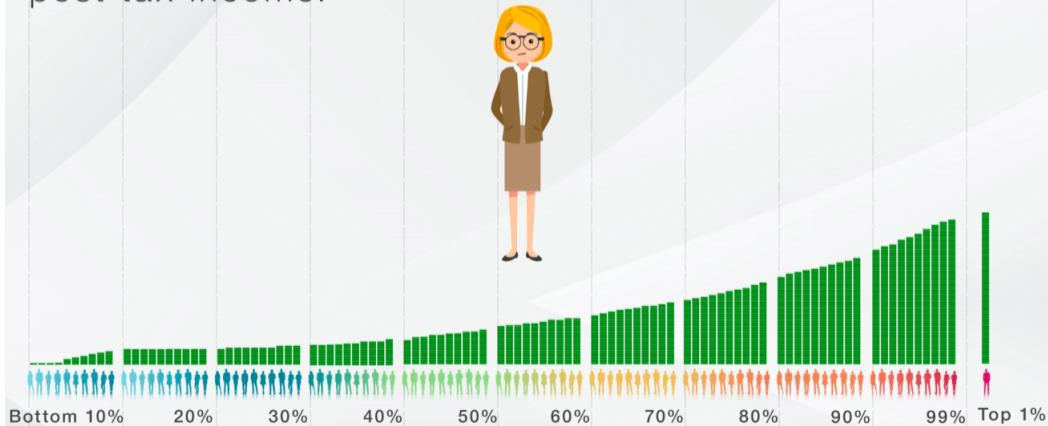
Income Tax: Efficiency Treatment (II)

Higher taxes could thus reduce overall economic activity and incomes.



Income Tax: Efficiency Treatment (III)

When the tax rate rises, Martha may decide to not look for a job anymore, since the cost of searching and working may no longer be worth the lower post-tax income.



Income Tax: Economist Treatment (I)

All taxes have an **economic cost** and too high taxes can discourage economic activity.

But there are also **benefits**. Progressive taxes make the income distribution **more equal and fair** by redistributing some income from richer to poorer people. The ideal income tax system will be the one that balances these costs and benefits.

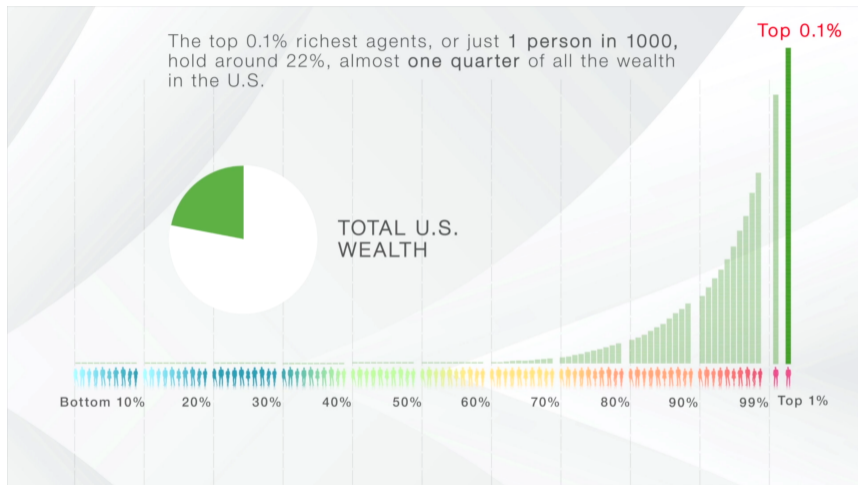
RAISE TAXES



LOWER TAXES

[Link to the video here](#)

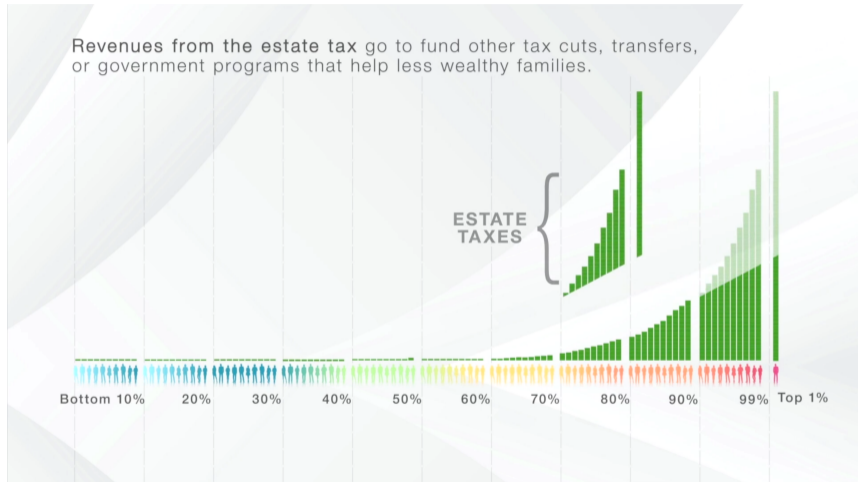
Estate Tax: Redistribution Treatment (I)



[Link to the video here](#)

Estate Tax: Redistribution Treatment (II)

Revenues from the estate tax go to fund other tax cuts, transfers, or government programs that help less wealthy families.



Estate Tax: Redistribution Treatment (III)

Leveling the playing field through the estate tax is even more important since children from wealthy families already start with many more advantages in life, such as:



better schools



better health



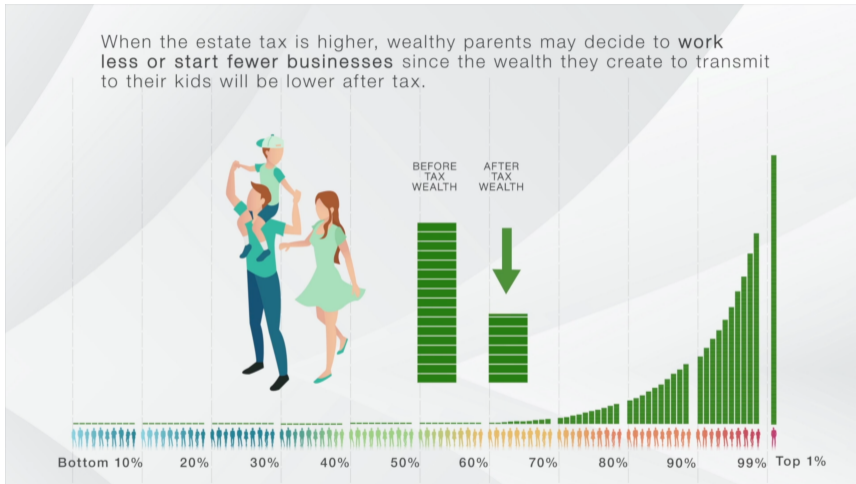
better neighborhoods



better social and professional networks

Estate Tax: Efficiency Treatment (I)

When the estate tax is higher, wealthy parents may decide to **work less or start fewer businesses** since the wealth they create to transmit to their kids will be lower after tax.

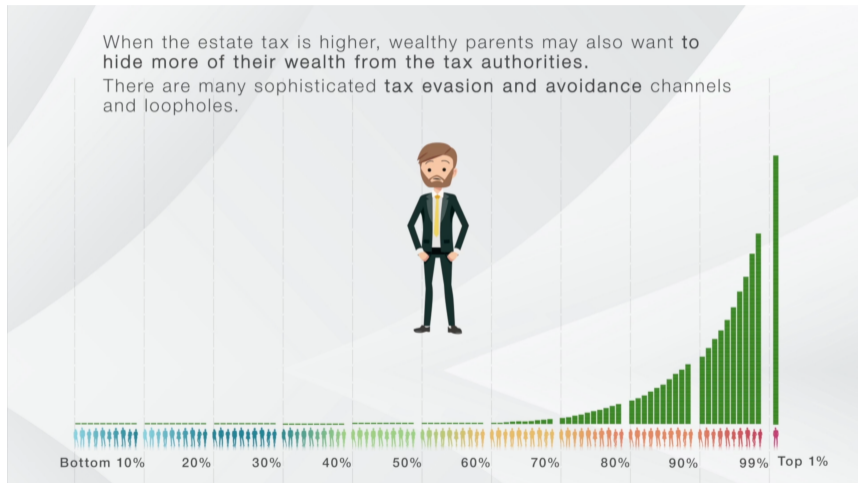


[Link to the video here](#)

Estate Tax: Efficiency Treatment (II)

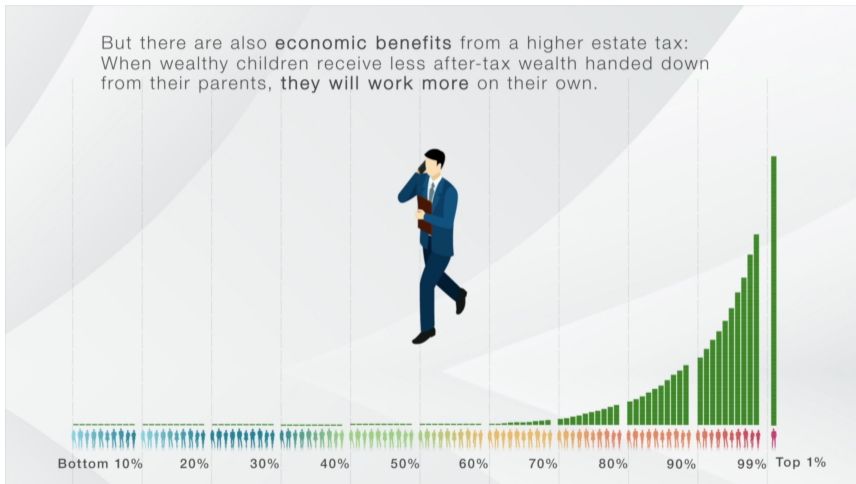
When the estate tax is higher, wealthy parents may also want to hide more of their wealth from the tax authorities.

There are many sophisticated tax evasion and avoidance channels and loopholes.



Estate Tax: Efficiency Treatment (III)

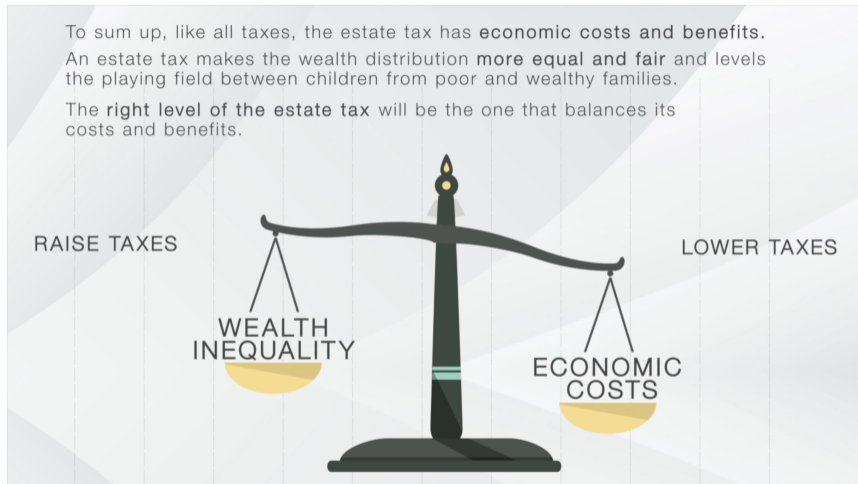
But there are also economic benefits from a higher estate tax:
When wealthy children receive less after-tax wealth handed down from their parents, they will work more on their own.



Estate Tax: Economist Treatment (I)

To sum up, like all taxes, the estate tax has economic costs and benefits. An estate tax makes the wealth distribution more equal and fair and levels the playing field between children from poor and wealthy families.

The **right** level of the estate tax will be the one that balances its costs and benefits.



[Link to the video here.](#)

Effects of Economics Courses

“First Stages:”

Efficiency and Economist courses increase perceived responses to taxes; strengthen view that taxes on high incomes are bad for the economy.

Distribution course increases perception of inequality as an issue.

“Second Stages.”

Distribution and Economist courses increase perception of income tax as a good tool to reduce inequality (despite efficiency costs); increase perceived scope of government and role of government in reducing inequality.

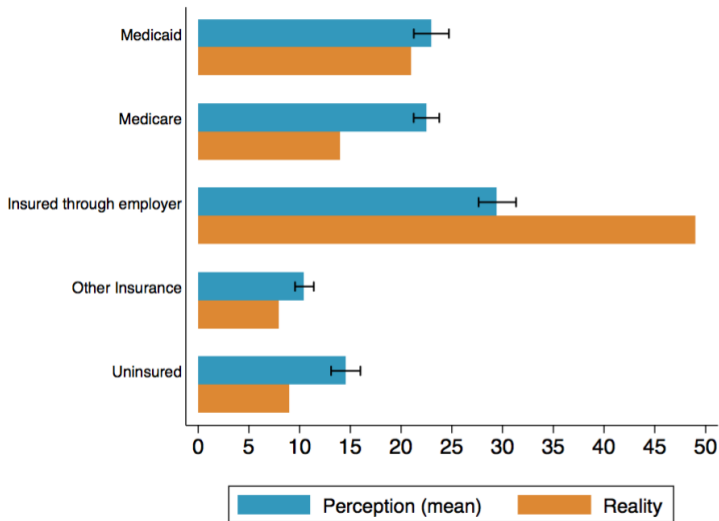
Means that distributional concerns dominate the efficiency concerns when both are shown.

Different results for different policies. For trade and health insurance, “efficiency” arguments are more effective in increasing support (for free trade with compensating policies for losers; and for more generous, government-provided health insurance).

Part 2: Health Insurance

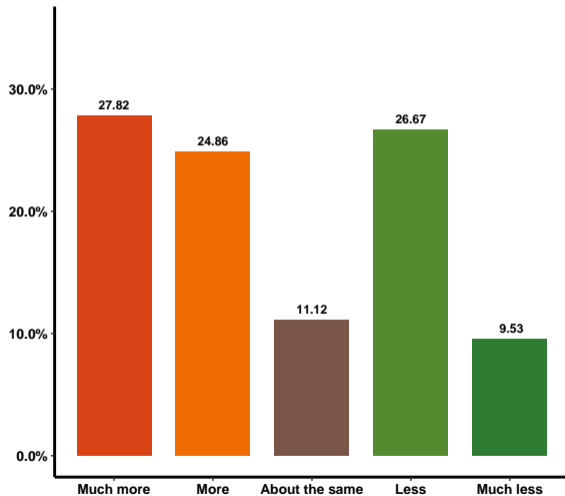
Misperceptions about Health Insurance

Misperception about Share of People Relying on Modes of Insurances

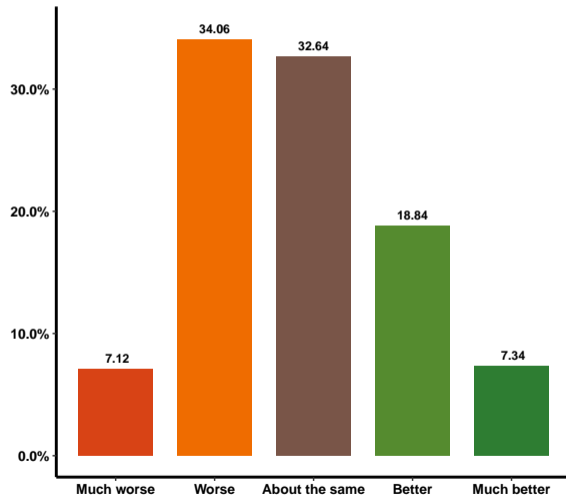


U.S. Health Care compared to other Rich Countries

Compared to other rich countries,
the U.S. spends...

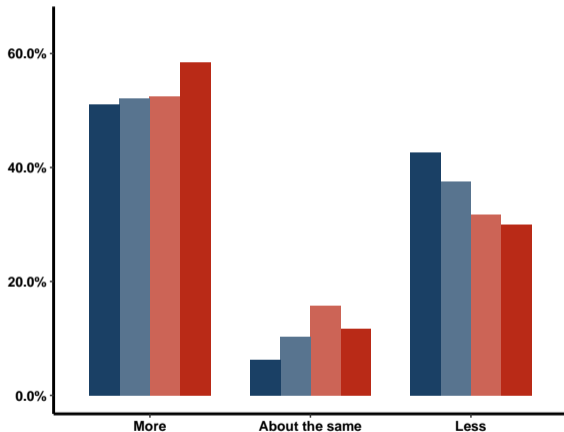


Compared to other rich countries,
the quality of U.S. healthcare is...

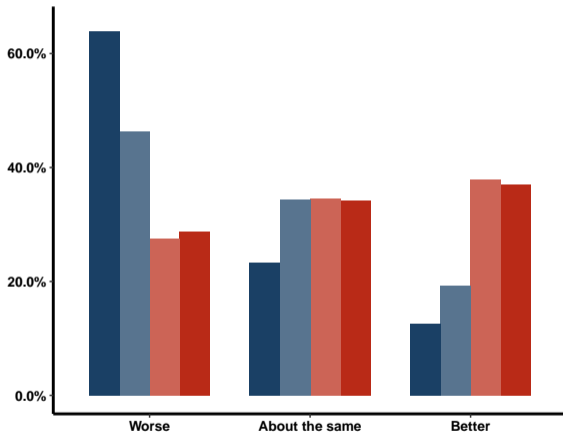


U.S. Health Care compared to other Rich Countries by Political View

Compared to other rich countries,
the U.S. spends...



Compared to other rich countries,
the quality of U.S. healthcare is...



Knowledge of Healthcare Policies

What is Medicaid? Who is eligible for it?*

Correct answer: Health care coverage for low-income U.S. citizens



**Text analysis question*

What is Medicare? Who is eligible for it?*

Correct answer: Health care coverage for senior and disabled U.S. citizens



**Text analysis question*

Was there an individual mandate in 2018?

Correct answer: Yes



What happend without insurance until 2018?

Correct answer: a penalty had to be paid



Was the individual mandate changed in 2019?

Correct answer: Yes



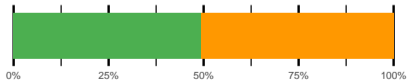
How was the individual mandate changed?

Correct answer: the penalty was reduced to zero



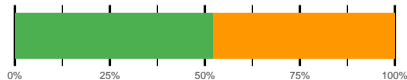
Is there currently an employer mandate?

Correct answer: Yes, but small employers are exempted

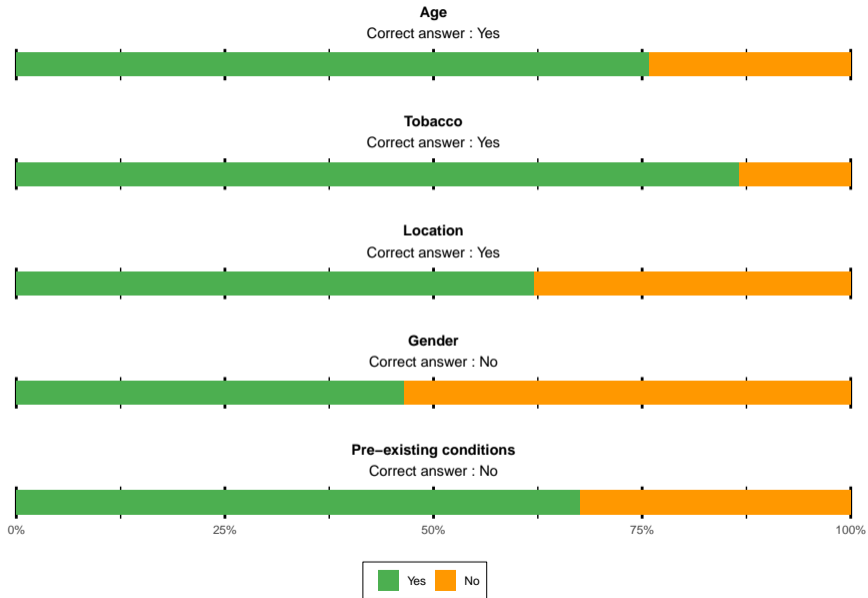


Did the ACA make any change to Medicaid eligibility?

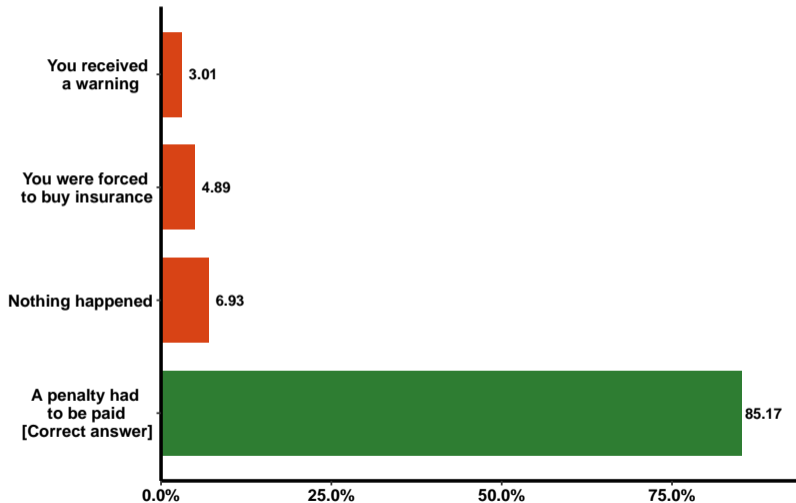
Correct answer: depends on respondent's state



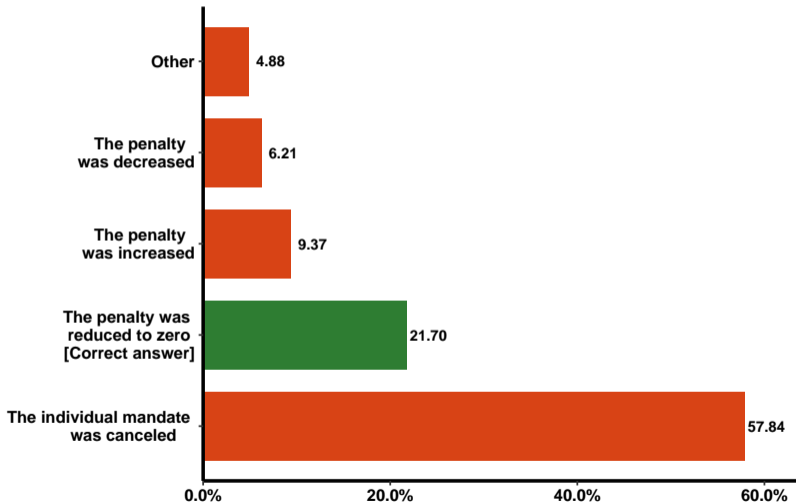
Are Premia allowed to Depend on these Factors?



What happened If You Had No Insurance until 2018?

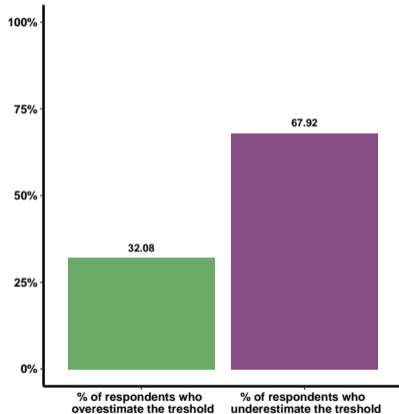


How was the Individual Mandate Changed in 2019?

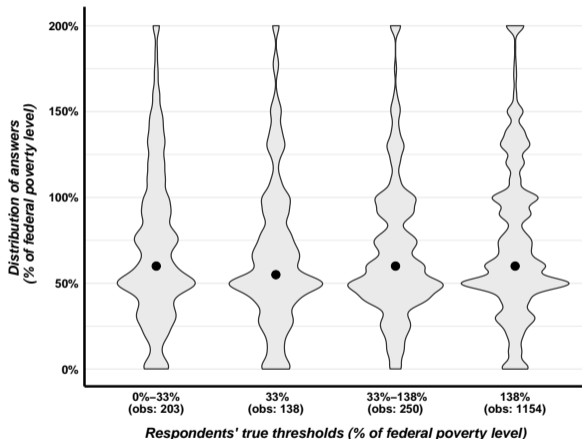


What is the Income Threshold for Medicaid Eligibility for a Family Like Yours?

Most respondents underestimate their eligibility threshold

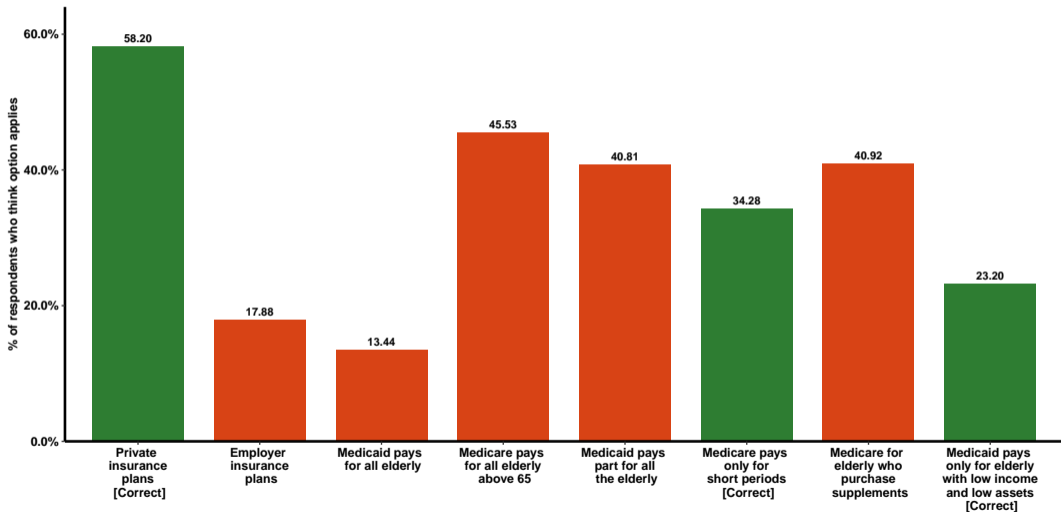


Perceptions of the medicaid elligibility threshold seem to be independent of respondents' true thresholds



Note : Question was asked as a percentage of Federal Poverty Level. Respondents' actual threshold was computed using information on State, marital status and family size. The black dot indicates the median answer in each bin. Two-sample Cramér-von Mises tests done on all pairs of distributions fail to reject that any of them are different. Chi-squared and Hoeffding tests also fail to reject the independence of both variables.

Who pays for the long-term care of an elderly person? (select all that apply)

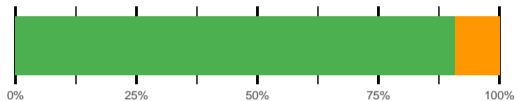


▶ No. of correct answers

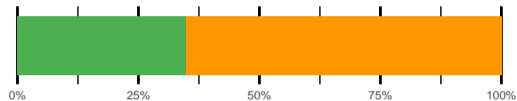
Personal Exposure to Health Insurance

Personal Exposure to Health Policy

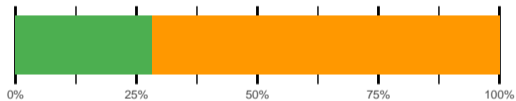
Has Health Insurance



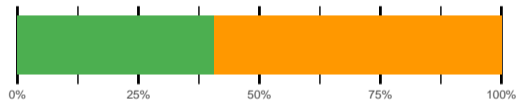
On Medicare or Medicaid



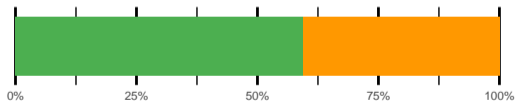
Pays all health insurance



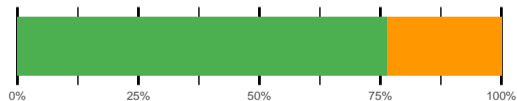
Delayed medical treatment recently



Satisfied with healthcare costs

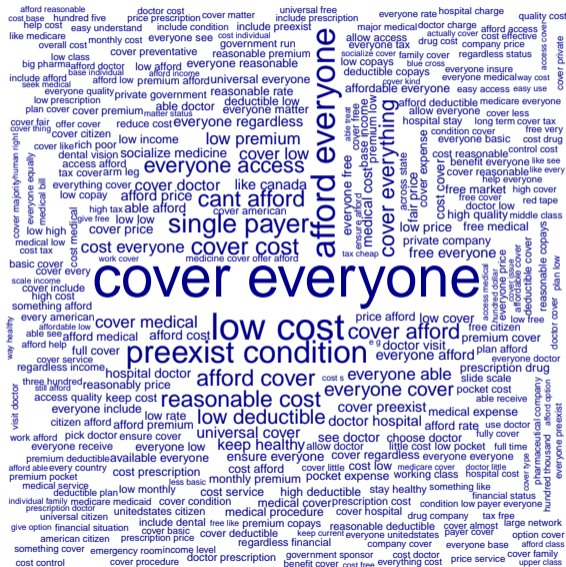


Satisfied with healthcare quality

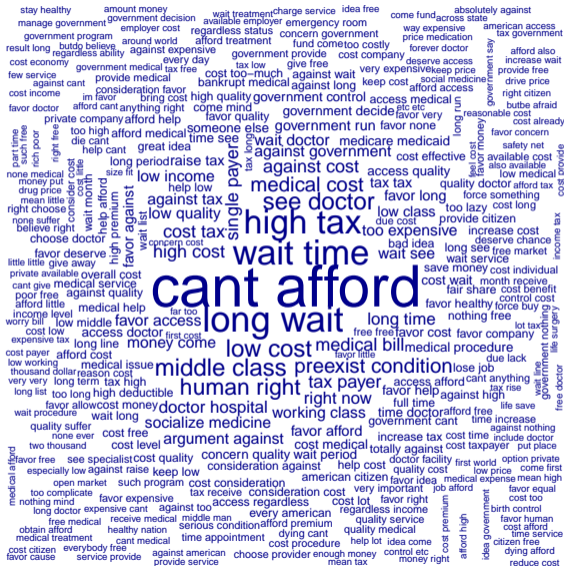


Textual Analysis of Open-Ended Questions of Health Insurance

What would be the Goal of a Good Health Insurance System?

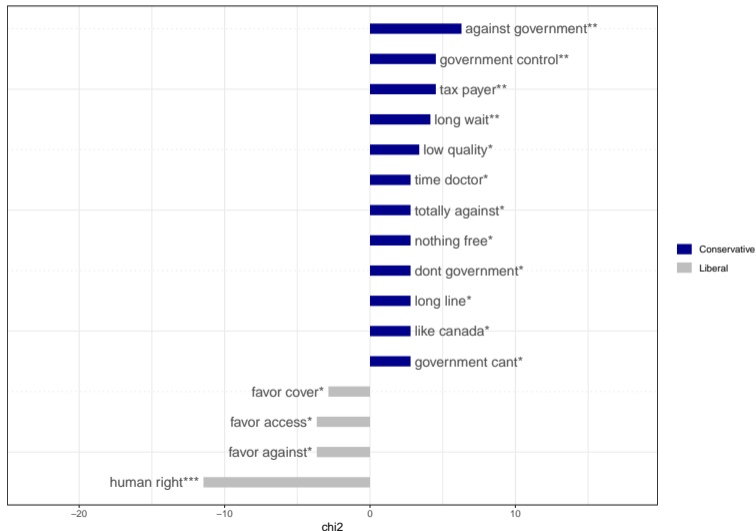


What are your Main Considerations about Universal Health Insurance?



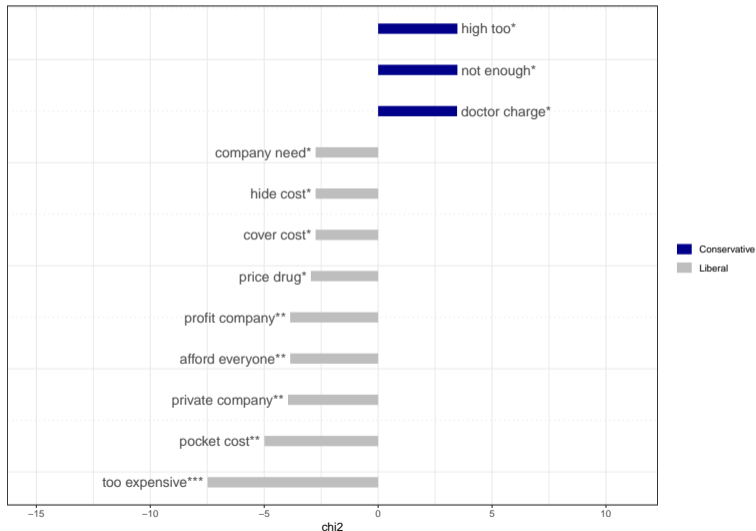
Main Considerations about Universal Health Insurance?

Topics by Political Views



Biggest Problem with Health Insurance in the U.S.?

Topics by Political Views



Main Topics Identified: Keywords

- 1. Affordability:** 'Reasonable price', 'Affordable price', 'Pocket expenses', 'Deductibles', 'Everyone regardless'
- 2. Extensive Coverage:** 'Full coverage ', 'Preventive care ',
- 3. Efficiency:** 'Competition', 'Free market', 'Emergency room', 'Waiting list', 'Abuse'
- 4. Taxation:** 'Taxpayers', 'Taxation', 'Who pays'
- 5. Pharma:** 'Big Pharma', 'Pharmaceutical Industry', 'Greed', 'Drug Companies', 'Big Business'
- 6. Quality:** 'Quality'
- 7. Costs:** 'Costs', 'Expensive'
- 8. Right:** 'Human Right', 'Everyone deserves', 'Not a privilege'

Goal of a Good Insurance System? Example Answers by Topic

1. Affordability:

“Affordable premiums, affordable prescriptions costs to patients, cap on how much patient has to pay out of pocket, discounts for maintenance medications like insulin.”

“A system where high quality care was provided at a reasonable cost. Decisions on health were based on the best available care. Care would not be based on ability to pay.”

2. Coverage:

“It would be to provide some type of affordable coverage to all including coverage for pre-existing conditions, regular checkups and life long conditions. It should include dental, vision, hearing and all other health related issues as well as mental health and drug or alcohol dependency treatment. It should also cover reasonably priced options for necessary medications.”

3. Efficiency:

“Letting the marketplace dictate rather than government regulations. Competition, especially across state lines, will bring about more competitive rates and higher quality of service for policy holders.”;

“Putting healthcare decisions back in the hands of the patients - a free market solution that allows for competition and choice and that everyone pays for their own insurance.”

Goal of a Good Insurance System? Example Answers by Topic

4. Taxation:

"One that is paid for by our taxes and covers everyone.";

"Government sponsored healthcare paid by taxing the wealthy "

5. Pharma:

"A system that pharmaceutical companies and business managers are not responsible for the price and forms of care available to the average citizen. "

"One that actually benefits the one paying for the insurance and not the lion's share of the money going to the CEO's of the insurance companies, hospitals and big pharma. We now pay 'extortion' fees to get insurance which many, many cannot even afford to use after all the deductibles and copays and insurance premiums. Completely useless to have, only benefits the insurance companies."

6. Quality:

"To me it is very important that health insurance systems provide high quality service to every individual regardless of their financial capacity. "

Main Considerations on Universal Insurance?

Example Answers by Topic

1. Costs:

"The major benefit should be an overall improvement in health for our country and a reduction in future medical costs over time. The main obstacle of course is cost. There would need to be major agreements made on costs with drug companies, health care workers (including doctors) and facilities. (Hospitals, clinics, etc.)"

2. Right:

"We should have universal healthcare involving all citizens. Healthcare should be a right and not a privilege.";

3. Efficiency:

"Universal health funded only by the government would be bloated and inefficient. One only need to look at VA Health to the what a nightmare a non-competitive healthcare system would become.";

"Government needs to keep hands off. Government control leads to inefficiency, rationing of services, inflation and less health care for all."

4. Taxation:

"I think that it would help a lot of people, but we would have to pay more taxes.";

"I am against it since MY taxes pay for it. There is no such thing as free!"

Biggest Problem with Health Insurance in the U.S.?

Example Answers by Topic

1. Costs:

"The personal cost to the average citizen. The cost of paying into insurance plans is unbelievable, and even with proper coverage, medical assistance can still cost thousands of dollars out of pocket. The cost has skyrocketed, and compared to countries with similar methods and medications and standards, it is unreasonable. "

"It costs too much, and that makes it difficult for lower-income families to afford it. "

2. Pharma:

" The insurance companies running and dictating care for profit and not wellness."

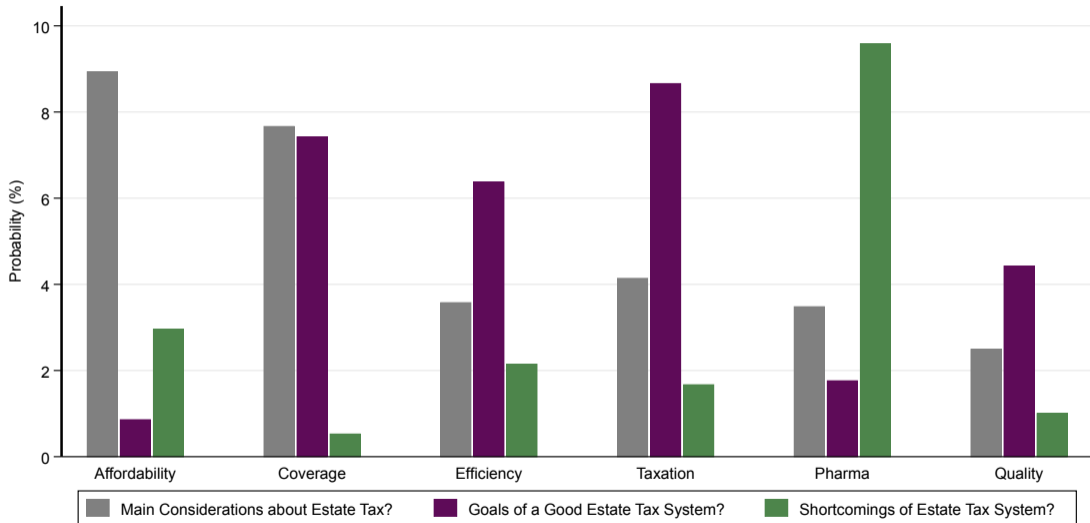
" The insurance companies, the drug companies and politicians and lobbyist wanting to get their cut. They do not care about the public just their greed for more money."

3. Efficiency:

"It's not health insurance that's the problem. It's the abuse of the government assistance within health care coverage. "

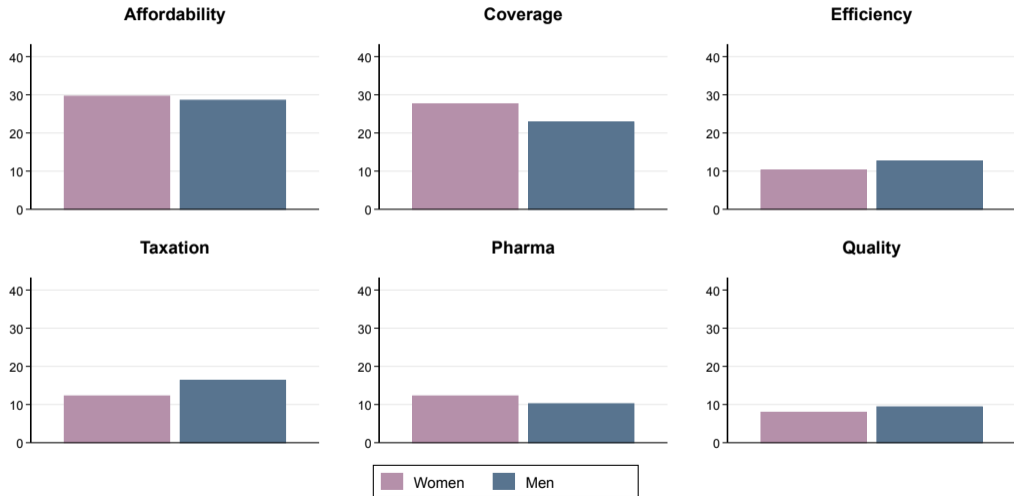
"There is so much pointless administration. All those people need to be paid and that comes from consumers' premiums. Very inefficient. "

Health Insurance Tax - Topic Frequencies

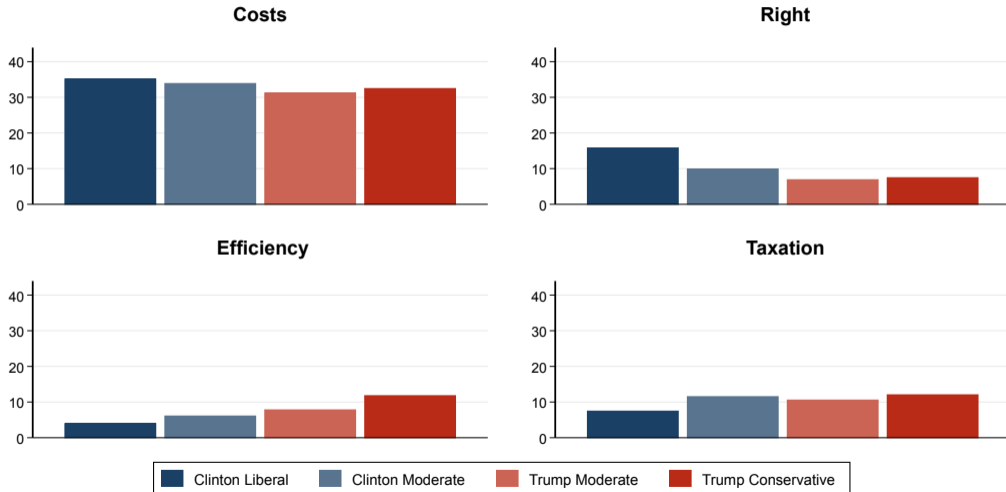


What Would be the Goal of a Good Health Insurance System?

Within-political Views Frequency of Topics

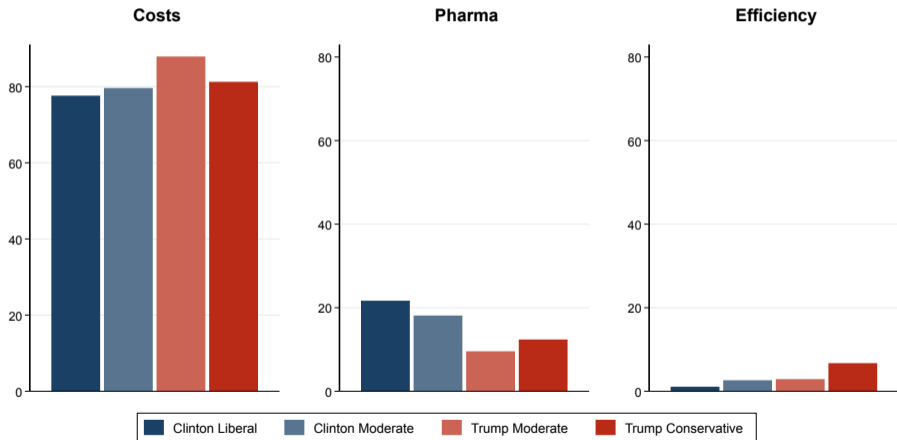


Considerations about Universal Insurance System? Within-political Views Frequency of Topics

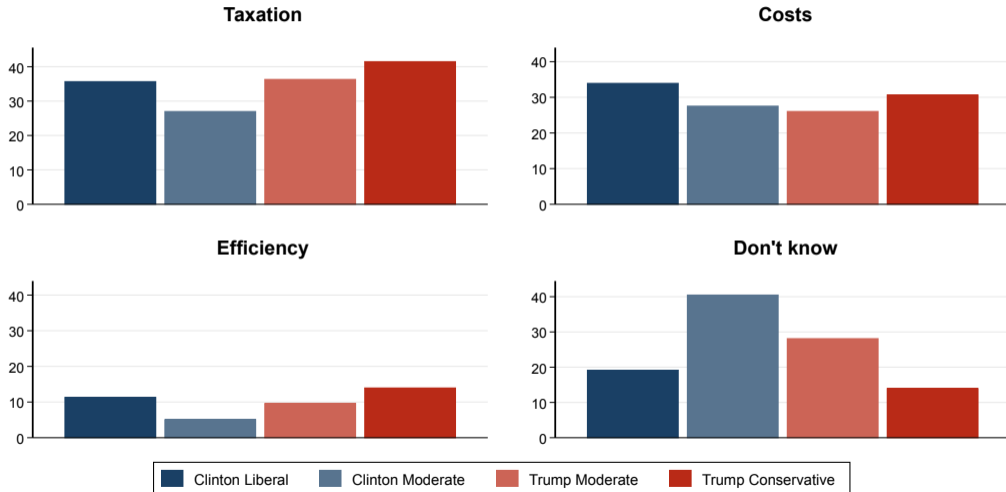


What is the Biggest Problem with Health Insurance in the United States?

Within-political Views Frequency of Topics

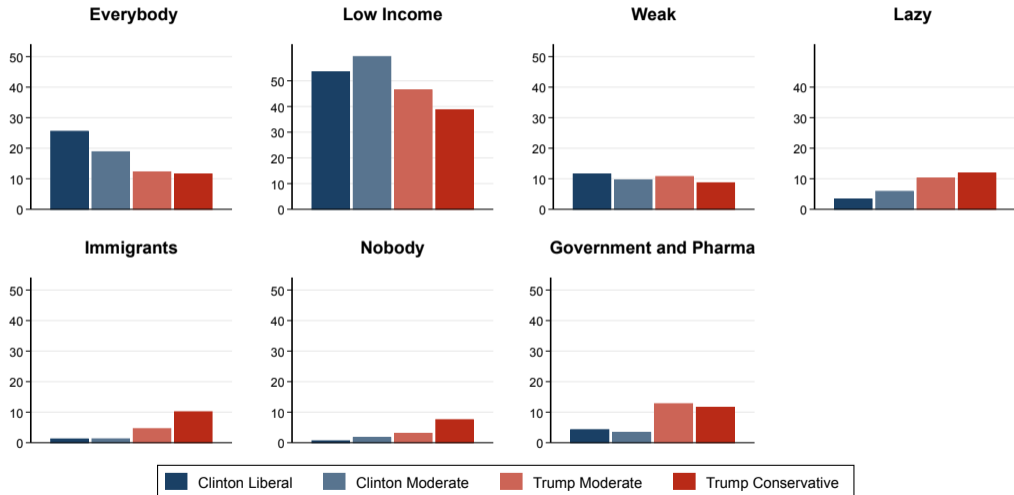


Effects on the U.S. Economy if a Single-Payer System were Introduced? Within-political Views Frequency of Topics



Who gains if a Single-Payer System is Introduced?

Within-political Views Frequency of Topics



Topic Analysis: All Figures

What are your Main Considerations about Universal Health Insurance for All?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

What would be the Goals of a Good Insurance System?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

What is the Biggest Problem with Health Insurance in the U.S. today?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

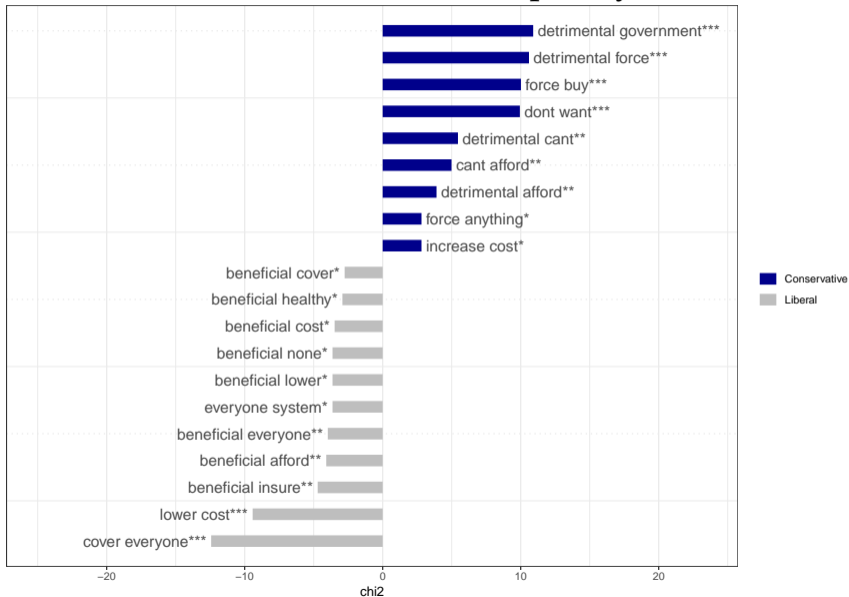
What would be the Effects on the Economy if a Single-Payer System were Introduced?

- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

Who gains if a Single-Payer System were Introduced?

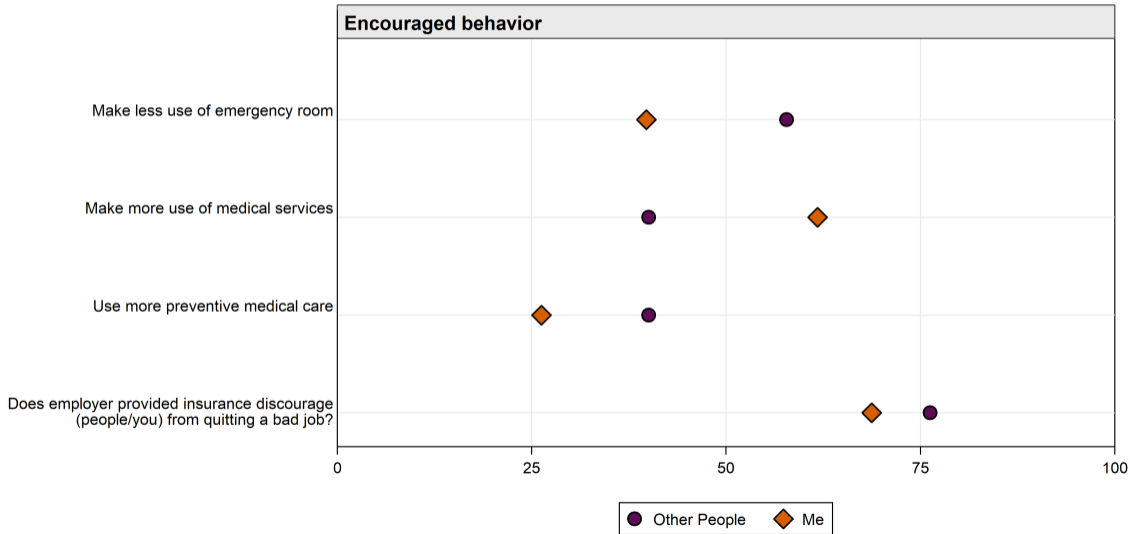
- ▶ Within-group Frequency of Topics: By Age
- ▶ Within-group Frequency of Topics: By Income
- ▶ Prob. of Mentioning Topics: By Political View
- ▶ Prob. of Mentioning Topics: By Age
- ▶ Prob. of Mentioning Topics: By Income

Reason for Individual Mandate? Topics by Political View

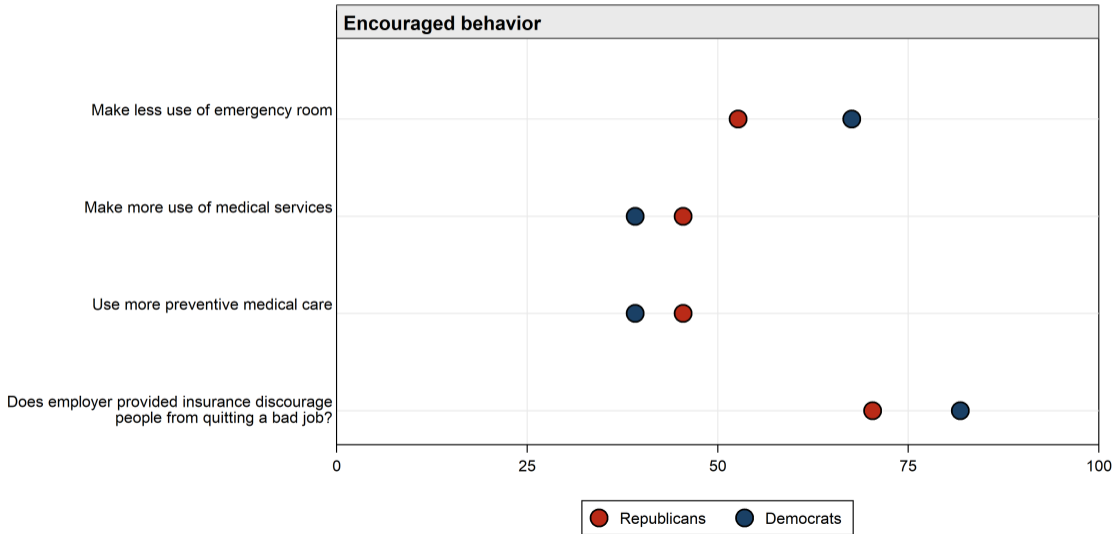


Perceived Mechanisms of Health Insurance

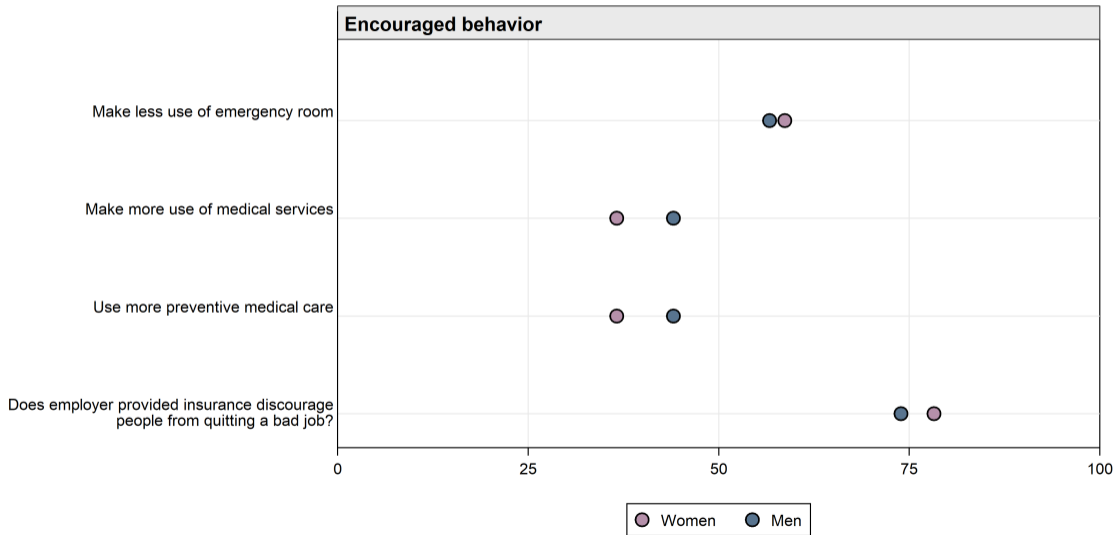
If Health Insurance were to be made more Generous, Would it Encourage People/You toward the following?



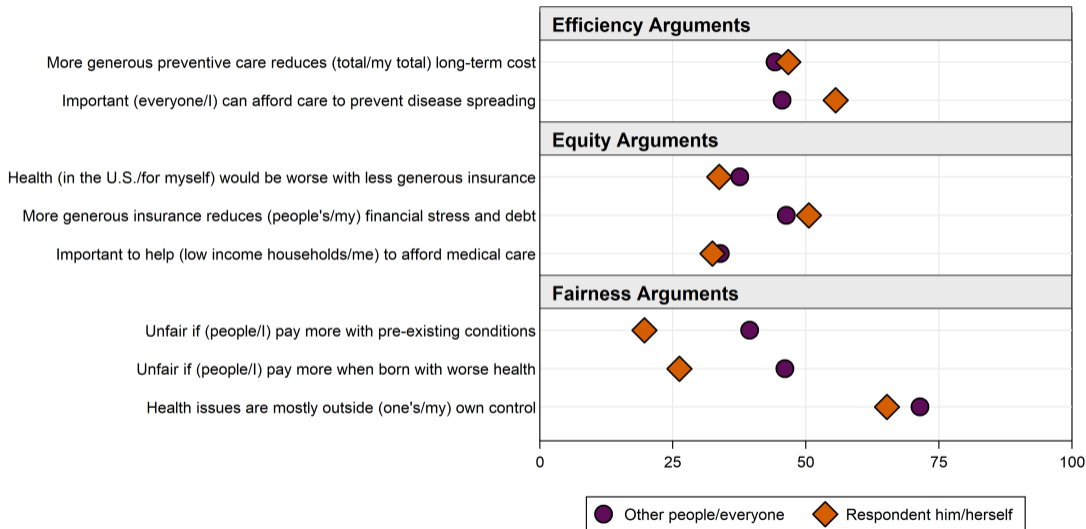
If Health Insurance were to be made more Generous, Would it People toward the following? - By Political View



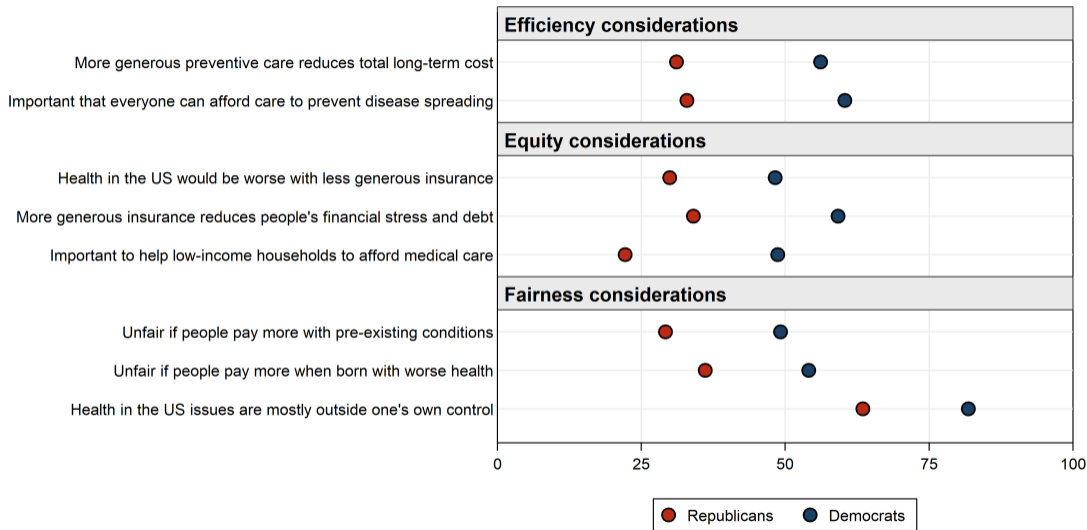
If Health Insurance were to be made more Generous, Would it Encourage People toward the following? - By Gender



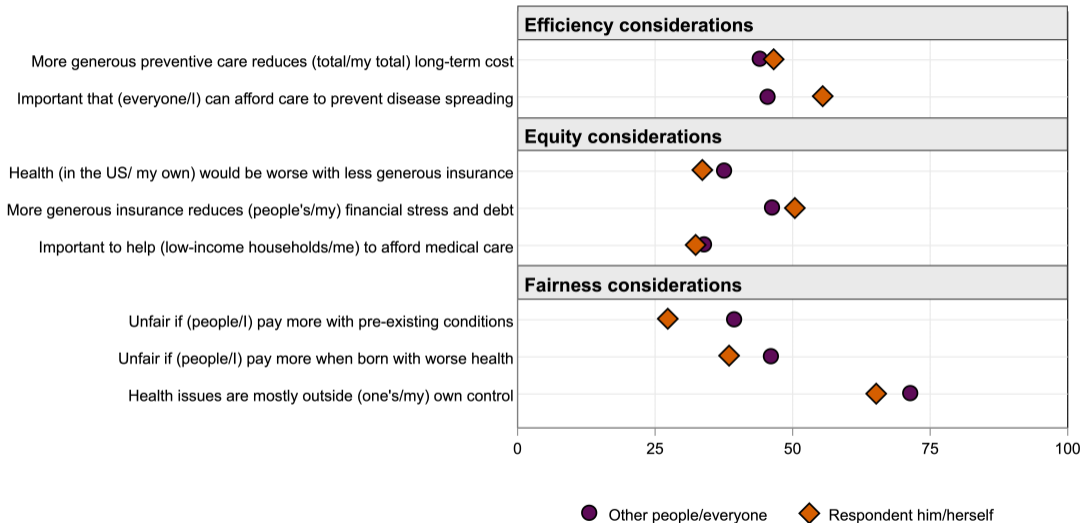
Support for Efficiency, Equity and Fairness Arguments (You vs. Other people)



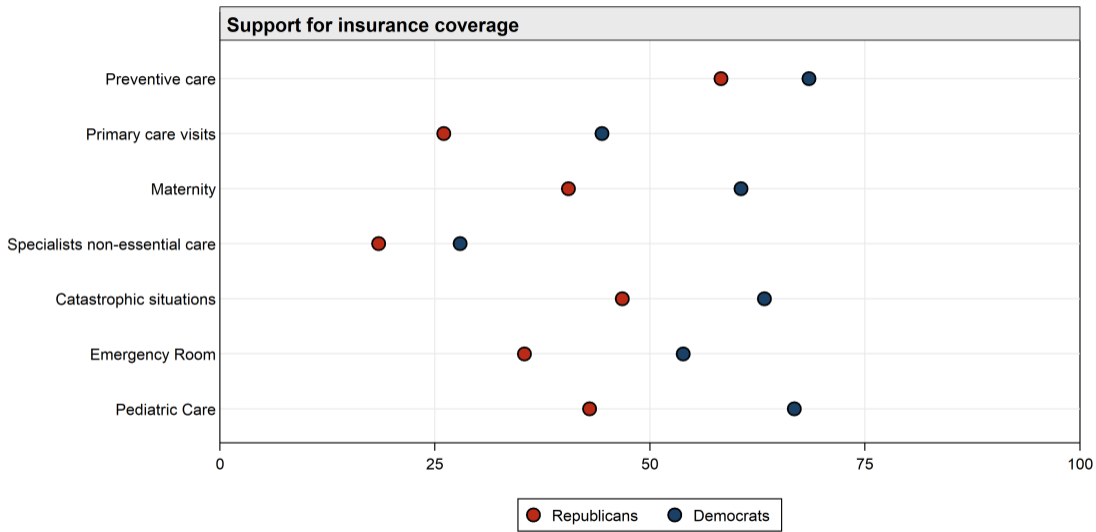
Support for Efficiency, Equity and Fairness Arguments - By Political View



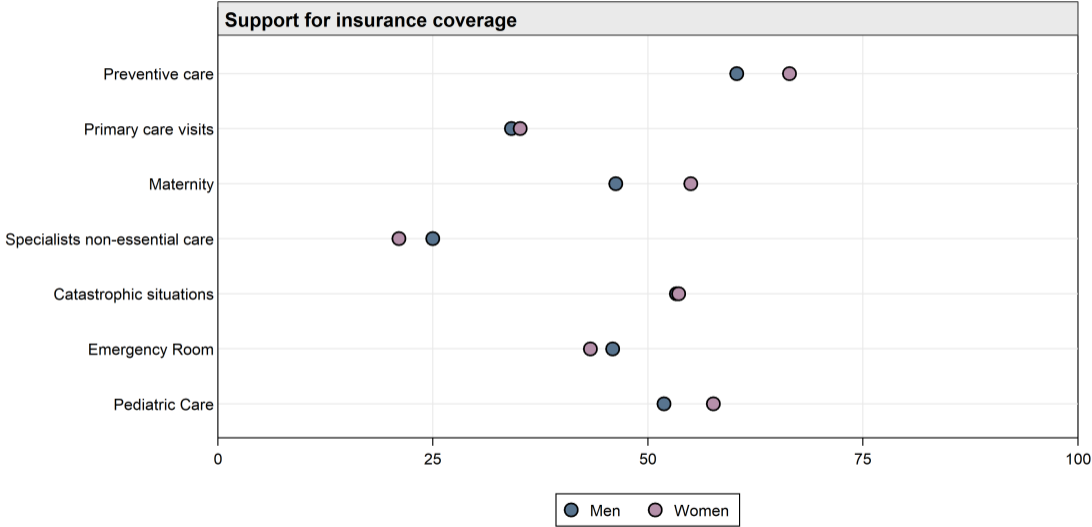
Support for Efficiency, Equity and Fairness Arguments - By Gender



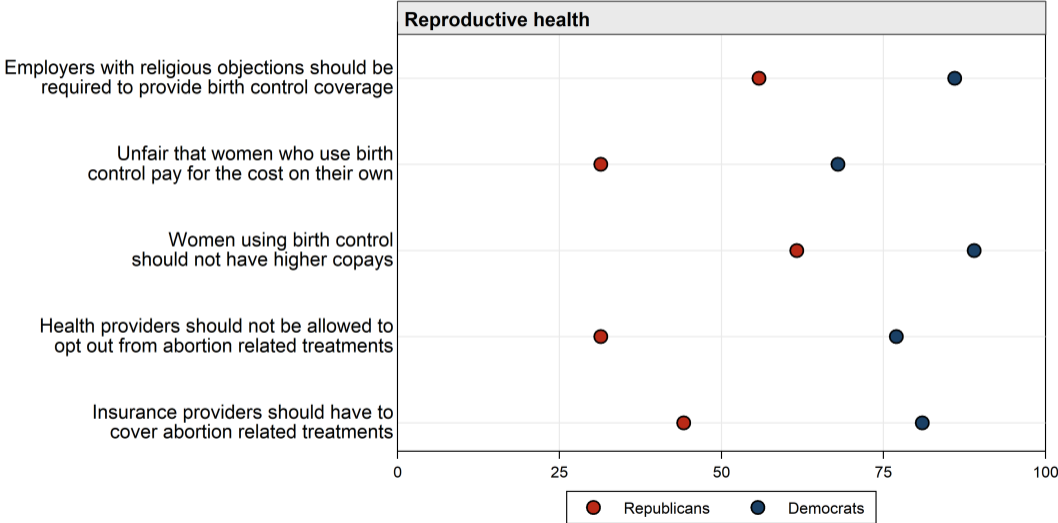
Support for full insurance coverage for specific services - By Political View



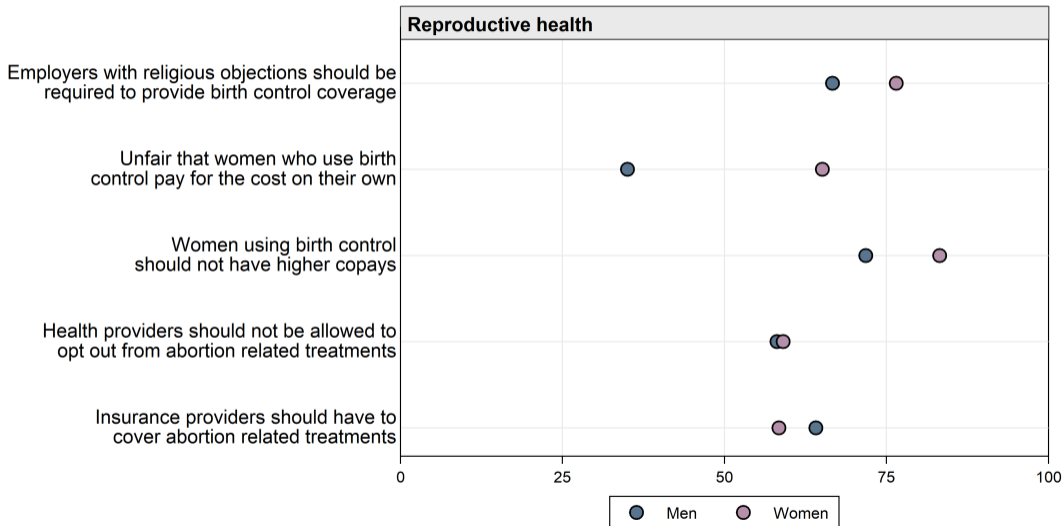
Support for full insurance coverage for specific services - By Gender



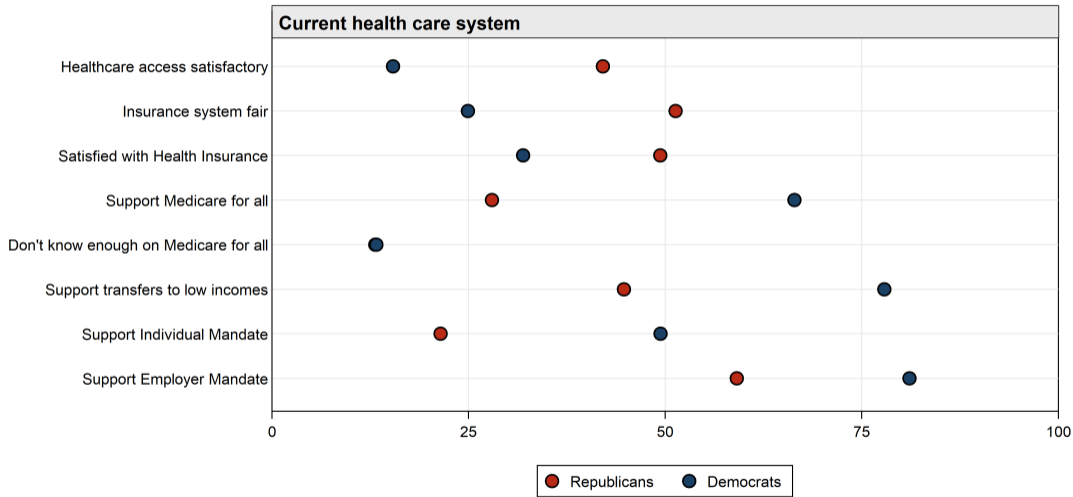
Support for birth control/abortion insurance coverage by Political View



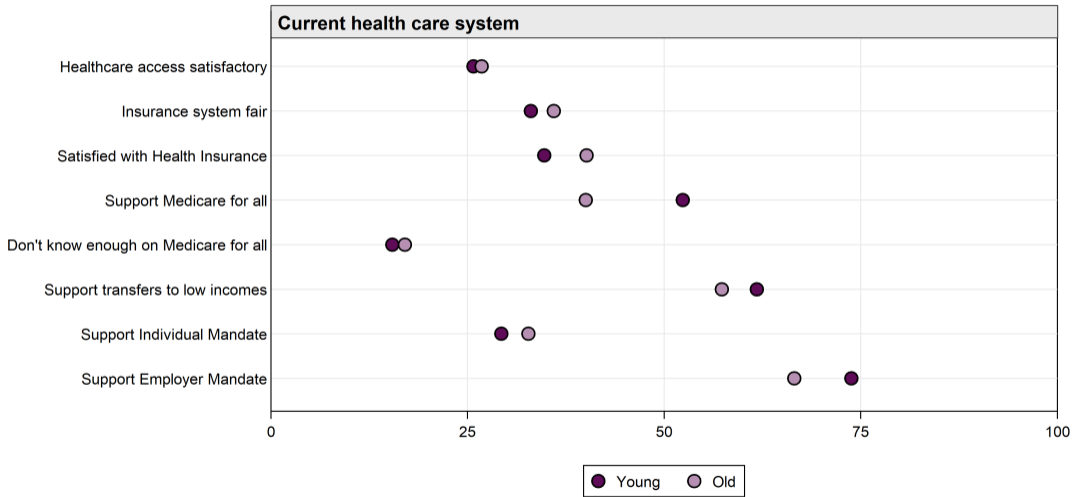
Support for birth control/abortion insurance coverage - by Gender



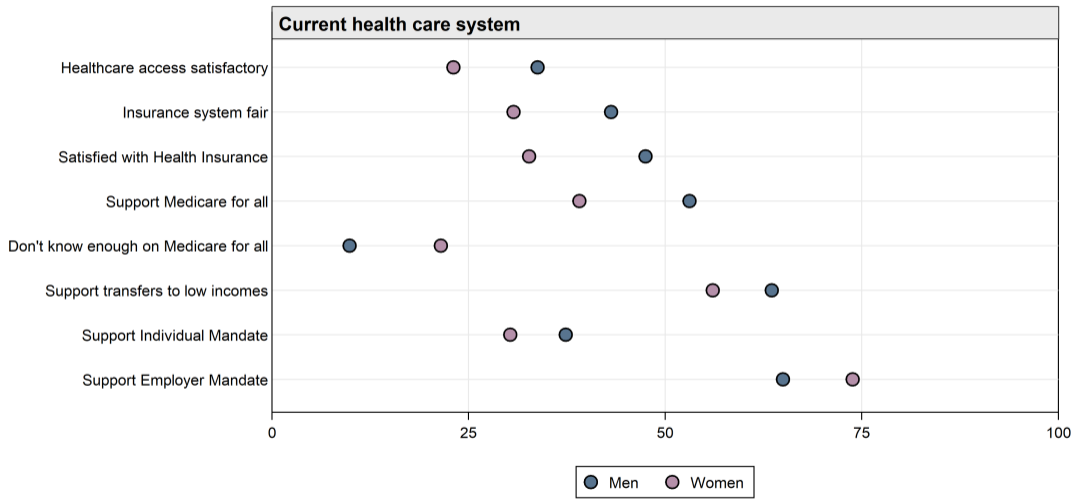
Outcome questions: Perception of the health care system - By Political View



Outcome questions: Perception of the health care system - By Age



Outcome questions: Perception of the health care system - By Male/Female



► By Income

Effects of Video Courses of Health Insurance

Health Insurance: Redistribution Treatment (I)



With health insurance, people **can afford medical care** when needed.



[Link to the video here](#)

Health Insurance: Redistribution Treatment (II)



Health insurance ensures that when these bad things happen, people don't need to **worry about their financial security** in addition to everything else.



Health Insurance: Redistribution Treatment (III)



It can also **help poor families afford health care** by providing them with more generous insurance with **less out-of-pocket costs.**



Health Insurance: Efficiency Treatment (I)



Making sure that everyone has health insurance can, perhaps surprisingly, **lower total health costs in the U.S.**



**HEALTH
COSTS**

A large teal downward-pointing arrow with a white outline, containing the text 'HEALTH COSTS' in white, bold, uppercase letters.

[Link to the video here](#)

Health Insurance: Efficiency Treatment (II)



With more insured, fewer people get untreated contagious diseases, which can be transmitted to others.



This also **lowers total health care costs.**

Health Insurance: Efficiency Treatment (III)



As a single payer, **the government can economize on all the overhead costs** of many private insurers.



Health Insurance: Economist Treatment (I)



It **can keep health insurance costs down** and **help the economy** overall too.



[Link to the video here](#)

Health Insurance: Economist Treatment (II)

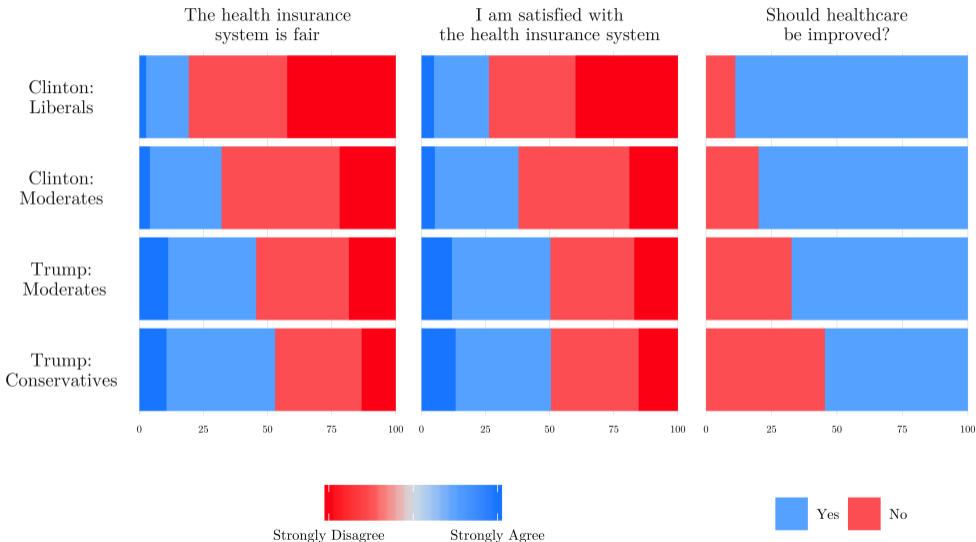


The government **also has better bargaining power** with big pharmaceutical companies and hospitals and **can get lower prices** for high quality drugs and care.

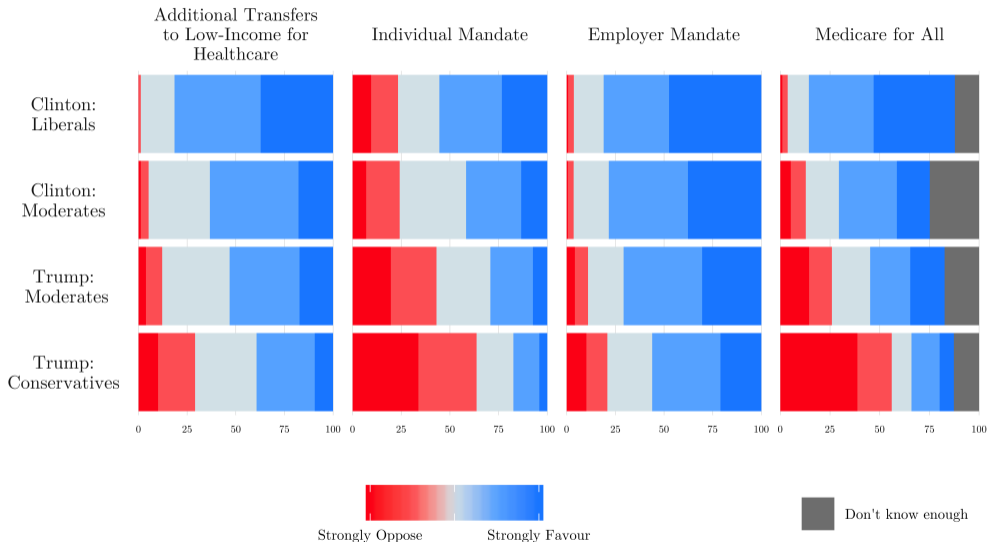


Political Polarization - Health Insurance

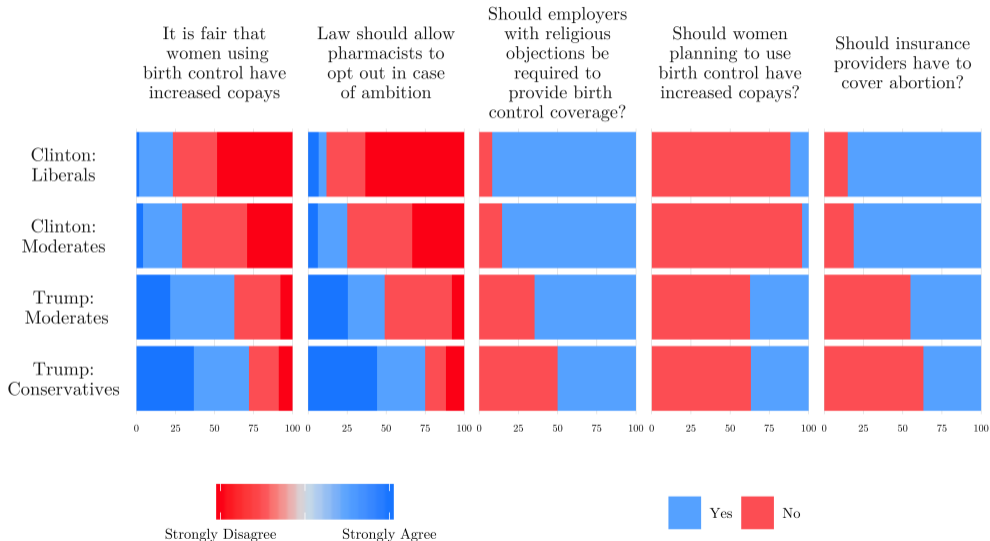
Outcome Questions - Health Insurance



Outcome Questions - Health Insurance



Outcome Questions - Health Insurance

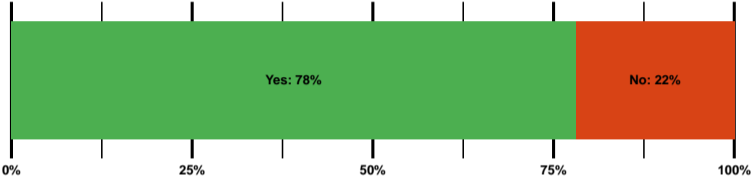


Part 3: Trade

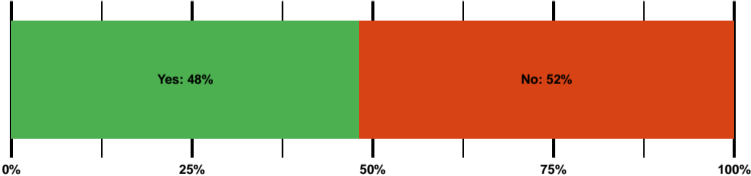
Misperception about Trade

Do you know what a Tariff and an Import Quota are?

Do you know what an import tariff is?

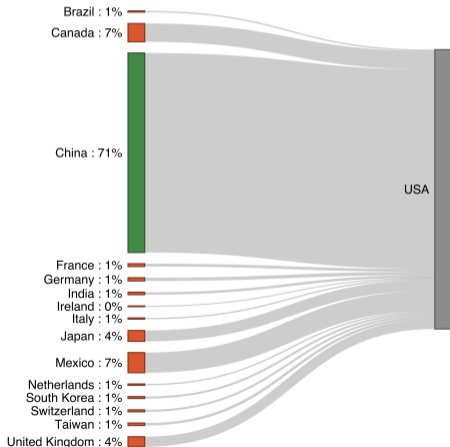


Do you know what an import quota is?

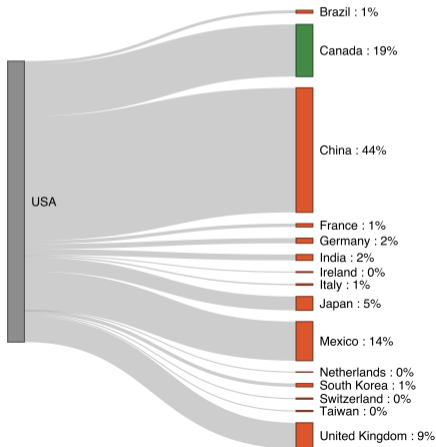


Who are the Main Trading Partners of the United States?

From which country does the U.S. import the most? (Correct answer: China)

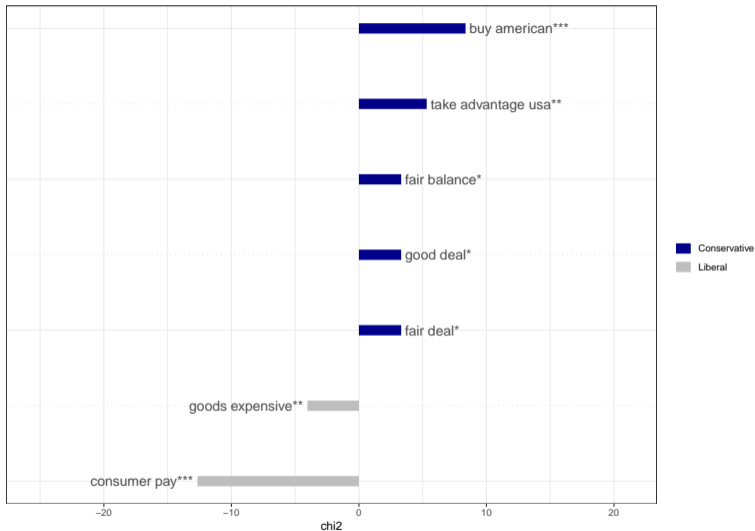


To which country does the U.S. export the most? (Correct answer: Canada)



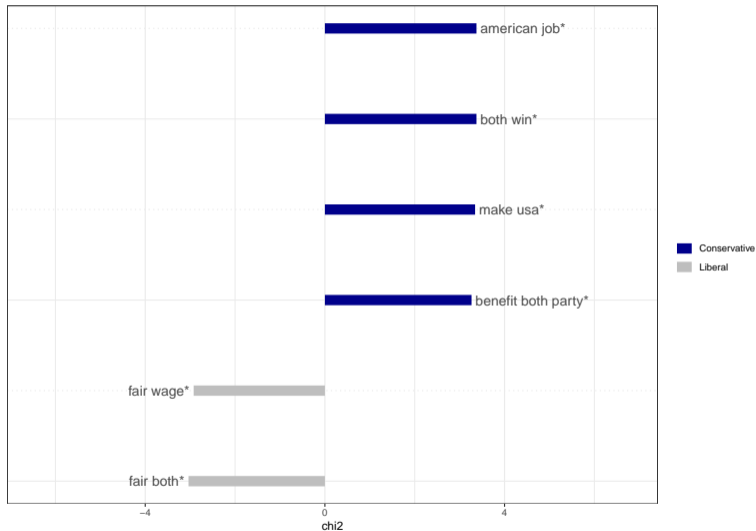
Textual Analysis of Open-Ended Questions of Trade

Main Considerations about Trade Policy? Topics by Political Views



▶ [By Political Party](#) ▶ [By Age](#) ▶ [By Income](#) ▶ [By Education](#)

Goals of a Good Trade Policy? Topics by Political Views



Main Topics Identified: Keywords

1. **Geopolitics:** 'Diplomatic', 'Peace', 'War', 'Negotiate', 'Deal', 'China'
2. **Efficiency :** 'Price ', 'Competition ', 'Innovation', 'IP', 'Technology'
3. **Equity:** 'Fair', 'Justice', 'Mutually beneficial', 'Equitable'
4. **Jobs :** 'Workers', 'Wage', 'Unemployment', 'Job', 'Displace', 'Unions'
5. **Boosting Effects :** 'Strengthen', 'Improve', 'Beneficial', 'Positive'
6. **Recessive Effects :** 'Suffer', 'Destroy', 'Hurt', 'Detrimental'

What are your Main Considerations about Trade Policy and Restrictions on Trade? Example Answers by Topic

1. Geopolitics :

"This needed to be handled diplomatically. Restrictions on China will eventually backfire. China has a long term plan and will not be bullied by the United States."

2. Efficiency:

"Free trade is good due to specialization of labor and fostering efficient markets. Trade wars are difficult to win due to the economic dead weight loss they create. Tariffs, in my view are generally bad because they often get passed to the consumer."

3. Jobs:

"Keeping jobs in America and punishing companies that out source. "

"I think its about time the United States starts taking care of us first. Jobs moving out of the country, people out of work. I would love to be able to see Made In America on the label of everything I buy. "

4. Equity:

"I feel as though other countries especially China have had a free ride for too long, and we are not getting a fair deal with them, so I think due to the countries taking advantage of us and not buying enough of our goods, we should impose tariffs until we are on an even playing field."

What Would be the Effects on the Economy if Barriers were Increased?

Example Answers by Topic

1. Recessive Effects :

“Catastrophic. An increase in unemployment and eventually a recession.

“I think if tariffs were increased it would raise prices on goods for everyone, which will hurt the economy because people won't be able to purchase everything they want or need to.

“I feel that a recession would happen. People would not buy products and services would be less. There would be an increase in unemployment because businesses would be reluctant to expand.’

2. Boosting Effects:

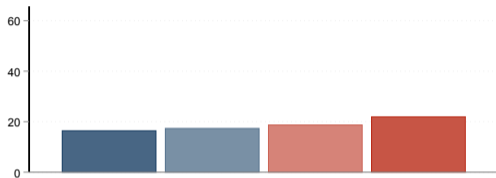
“Make us stronger.”

“We'd be more self reliant and forced to create more domestic goods and jobs.”

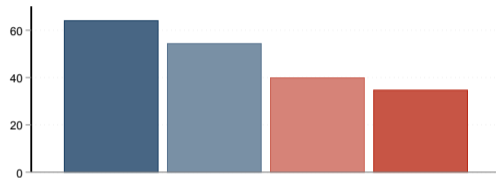
“Not as bad as the media says. If done right, it can boost jobs here in America and improve the economy by putting more Americans to work.”

What are your Main Considerations about Trade Policy? Within Political Views Frequency of Topics

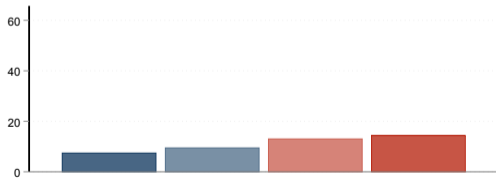
Geopolitics



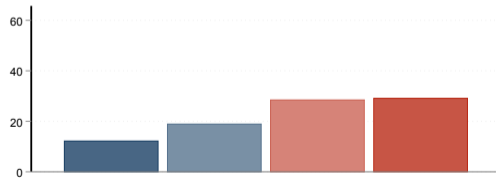
Efficiency



Jobs

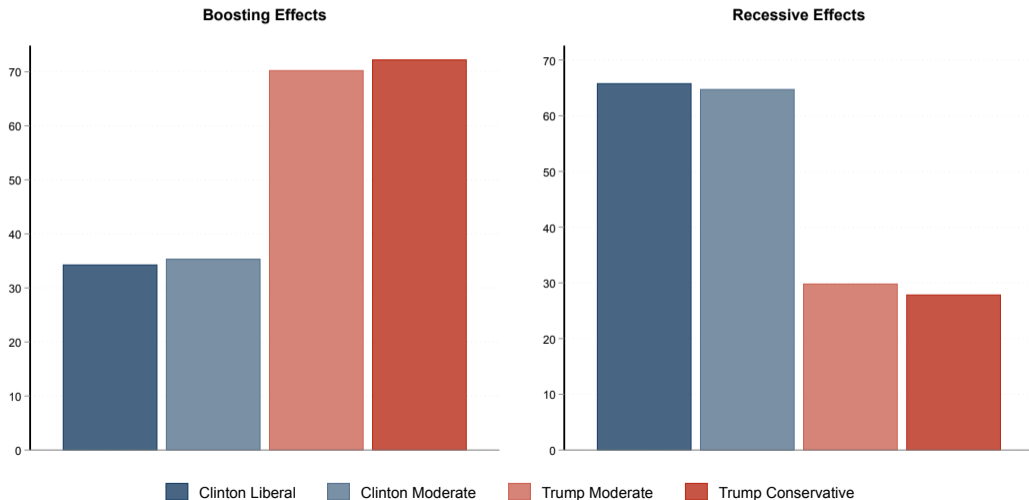


Equity

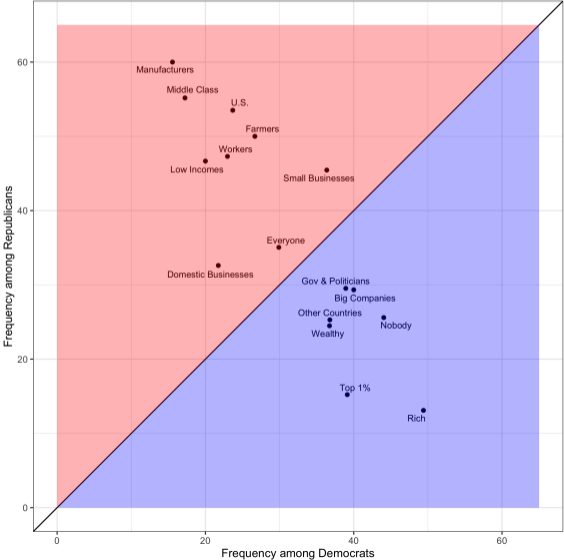


■ Clinton Liberal ■ Clinton Moderate ■ Trump Moderate ■ Trump Conservative

What Would be the Effects on the Economy if Barriers were Increased? Within Political Views Frequency of Topics

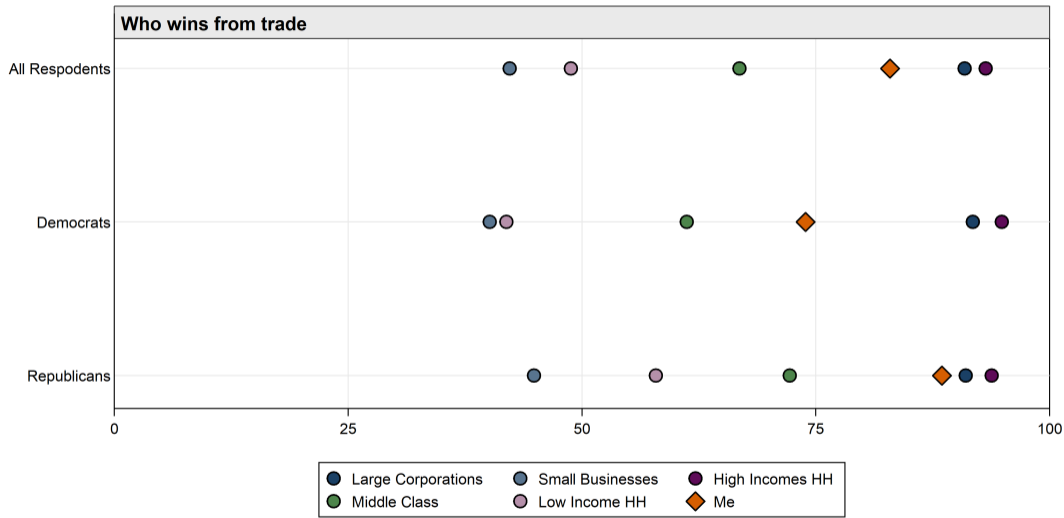


Which Groups of People would Gain if Trade Barriers were Increased? By Political View

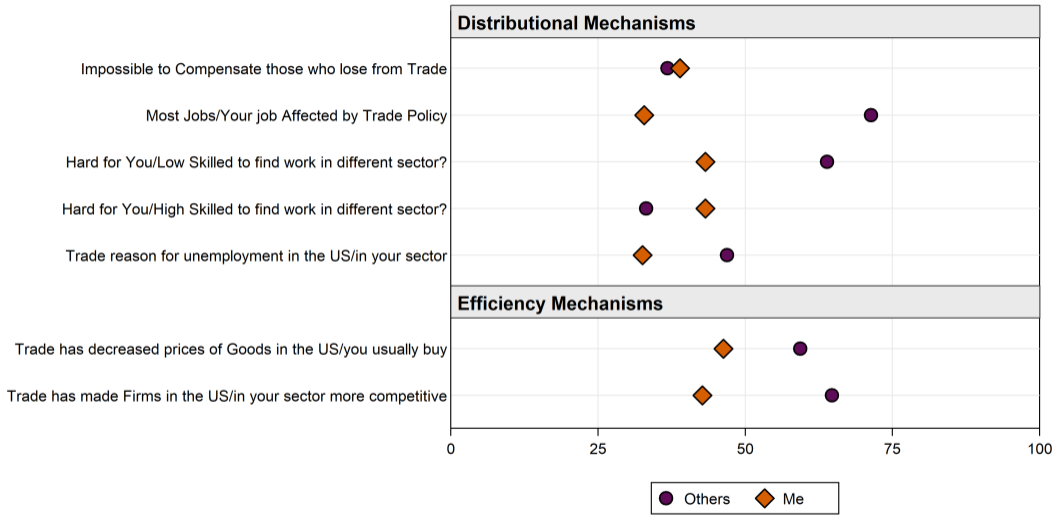


Perceived Mechanisms of Trade

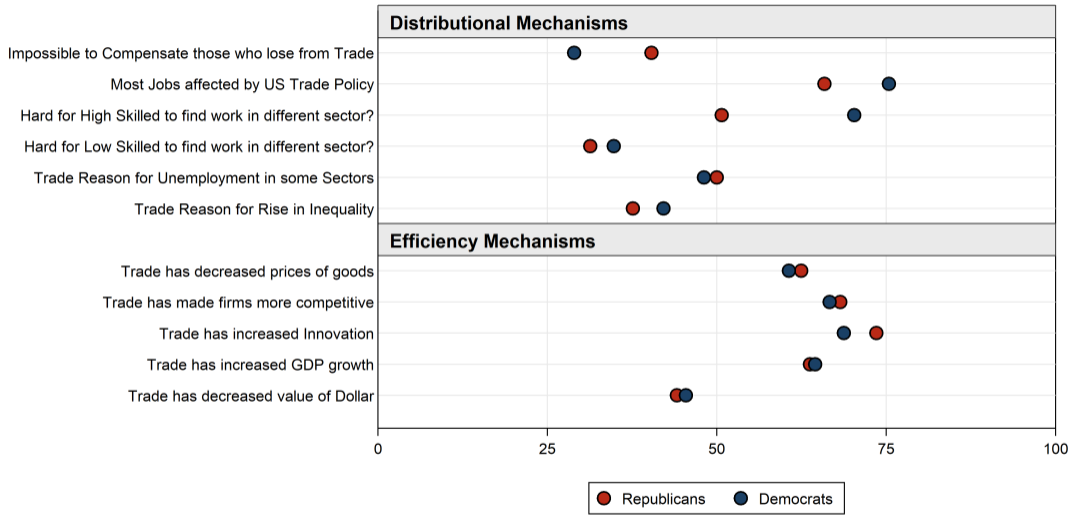
Have the Following Groups/You Gained from Trade?



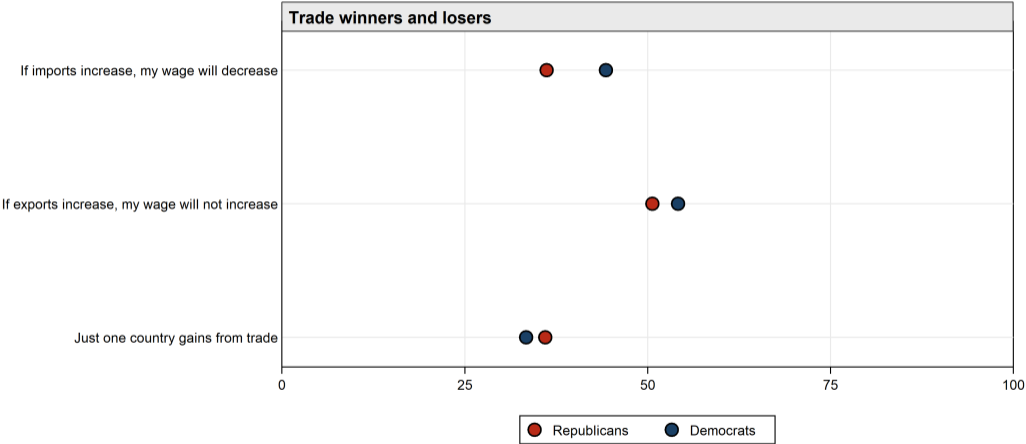
Distributional and Efficiency Mechanism



Distributional and Efficiency Mechanism - By Political View

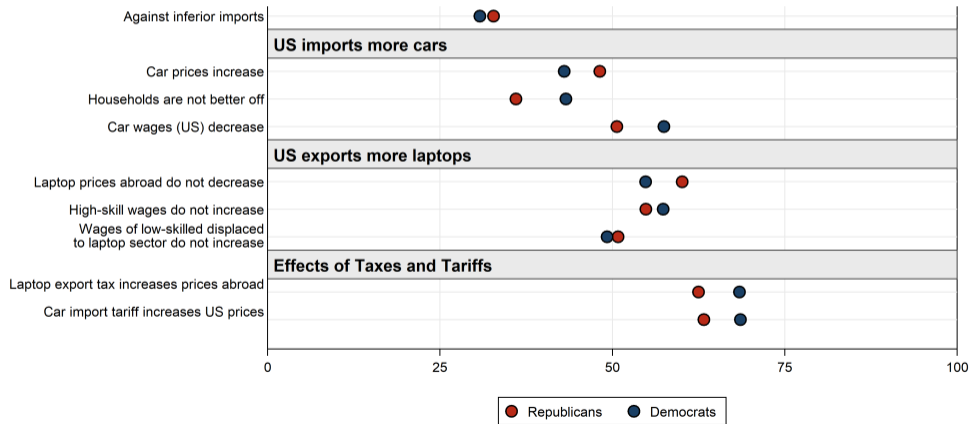


Effects of Trade on my wage and Trade Zero Sum Game - By Political View

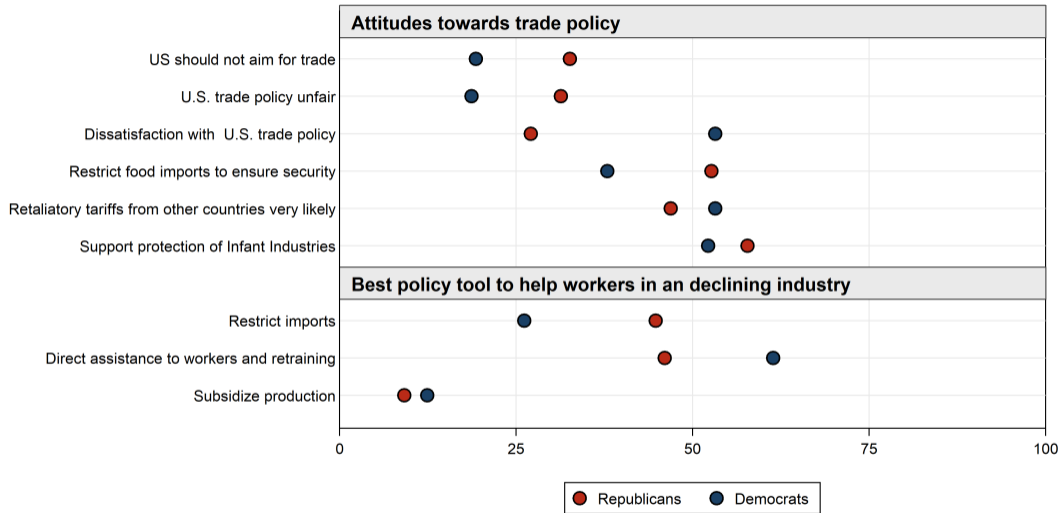


Case Study

The U.S. is a large net exporter of laptops and a large net importer of cars. The laptop sector employs many high-skilled, college-educated workers. The car sector employs many low-skilled workers. Cars are produced for cheaper abroad, while laptops are produced for cheaper in the U.S.



Trade Policy Outcomes - By Political View



► [By Age](#) ► [By Income](#) ► [By Sex](#)

Effects of Video Courses on Trade

Trade: Redistribution Treatment (I)

There are often both **winners** and **losers** from trade.



[Link to the video here](#)

Trade: Redistribution Treatment (II)

When there is more trade, all **households who consume** the imported goods can gain from it.

The benefits from increased trade can be perceived by a **large group**, throughout the country.



Trade: Redistribution Treatment (III)

The losers from trade are generally a **smaller group**, often concentrated in one place or industry.

However, their losses can be very large, and therefore more **visible**.



Trade: Efficiency Treatment (I)

When there is more trade between the two countries, companies in the car sector from country A will be able to **export more** of the goods and services they produce and increase their profits.



[Link to the video here](#)

Trade: Efficiency Treatment (II)

Firms in the clothing sectors will not be able to export much because they cannot produce as cheaply as the firms in country B. In these sectors, companies may **close down** because of the new foreign competition.



Trade: Efficiency Treatment (III)

More trade can also increase **learning** between firms and people in countries A and B as well as the diffusion of **knowledge and technology**.

This can make all firms and people more productive.



Trade: Generic Economist Treatment (I)

Imagine that a country, that we call country A, starts trading more with a foreign country, called country B.

A



[Link to the generic video here](#)

Trade: US specific Economist Treatment (I)

Imagine that the U.S. starts trading more with a foreign country, called country X.

U.S.



[Link to the US specific video here](#)

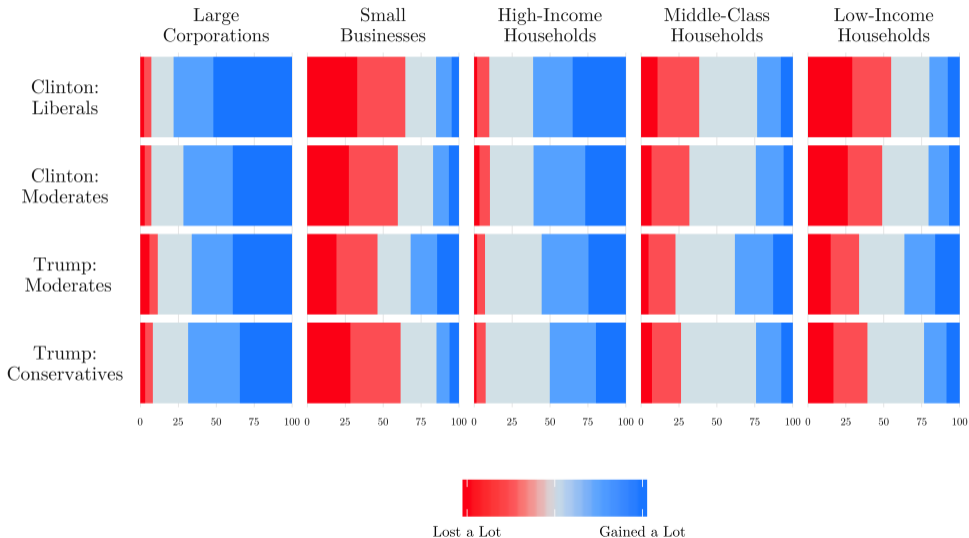
Trade: US specific Economist Treatment (II)

The government can try and reduce the losses by **helping U.S. workers** in the sectors hurt by trade such as the clothing sector.



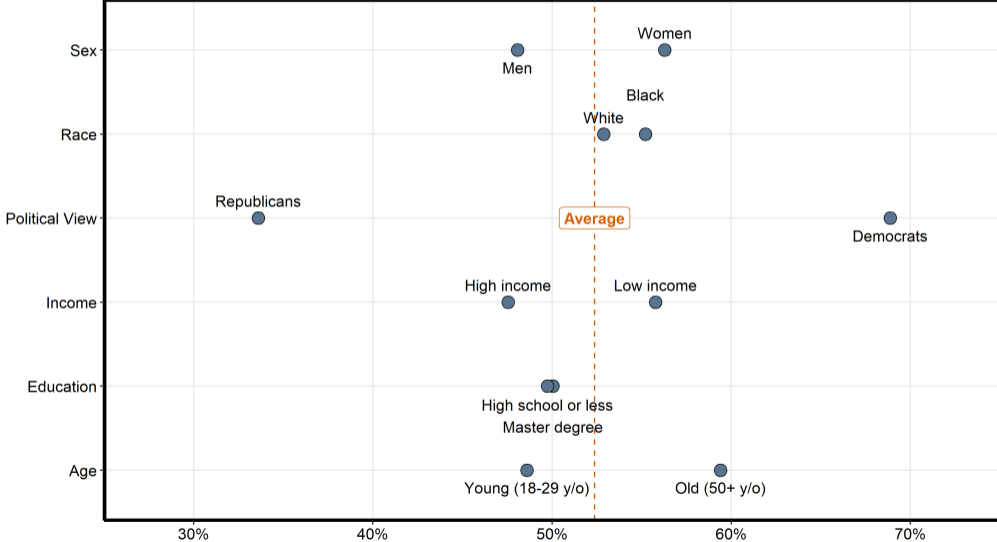
Political Polarization - Trade

Have the following Groups Lost or Gained from Trade?

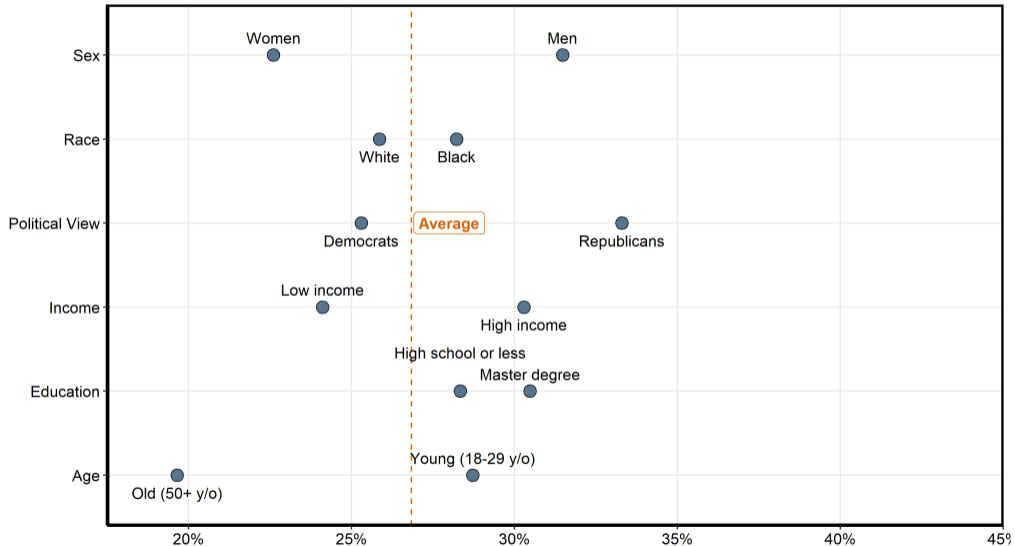


Part 4: Overview of Policy Views

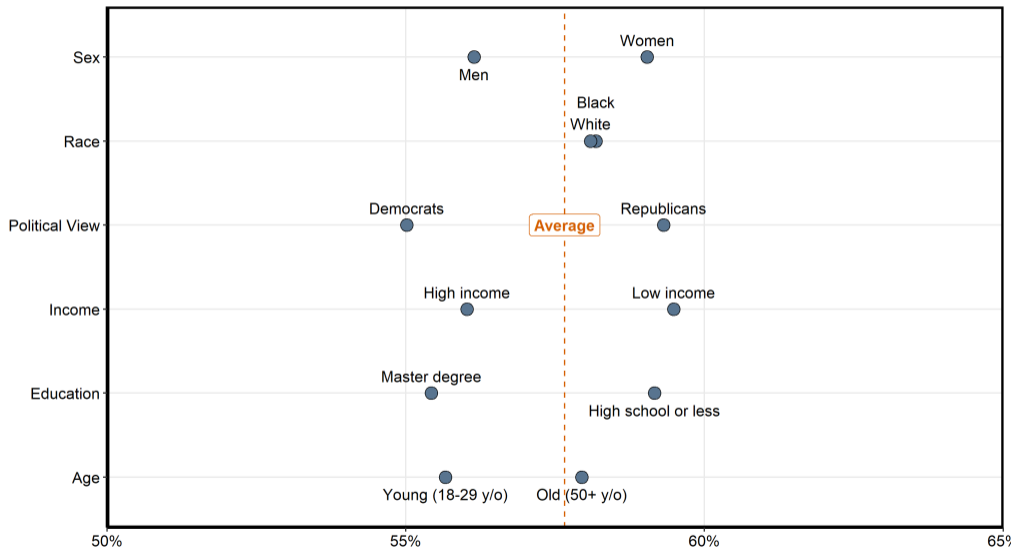
Share of Respondents who think that High-income Households pay less than Fair Share in Income Taxes



Share of Respondents who Trust the Government



How many Cents of each Dollar of Tax are wasted by the Government?



To be continued..

Comments very welcome!

THANK YOU!

Appendix

Consent page

Academic Research Survey We are a non-partisan group of academic researchers from the Economics Department at Harvard University. Our goal is to learn about people's attitudes on several issues. Please read the information below before consenting to begin the research study.

- This survey is voluntary. You have the right to not answer any question, and to stop the survey at any time or for any reason (to exit the survey, simply close this window). We expect that it will take about 20 minutes. You will likely learn a lot!

- Your name will never be recorded by researchers. Results may include summary data, but you will never be identified. The data will be stored on Harvard servers and will be kept confidential. The collected anonymous data may be made available to other researchers for replication purposes.

- You will be compensated for this interview conditional upon (i) completing the survey and (ii) passing our survey quality checks, which use sophisticated statistical control methods to detect incoherent and rushed responses. **Responding without adequate effort may result in your responses being flagged for low quality and you may not receive your payment.**

Please note that it is very important for the success of our research that you **answer honestly** and **read the questions very carefully** before answering. If at any time you don't know an answer, please give your best guess **without consulting any external sources**. However, please be sure to spend enough time reading and understanding the questions.

You are encouraged to print or take a screenshot of this page for your records. If you have any questions about this study, you may contact us at studysocialsciences2018@gmail.com.

This research has been reviewed and approved by the Harvard University Area Institutional Review Board ("IRB"). You may talk to them at (617) 496-2847 or cuhs@harvard.edu if:

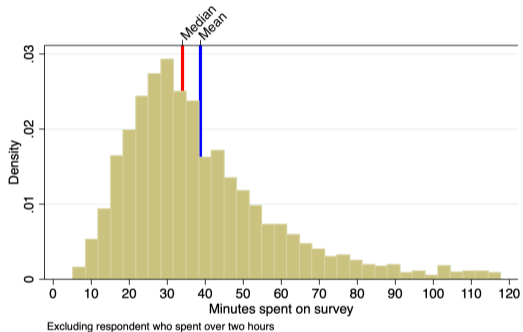
- Your questions, concerns, or complaints are not being answered by the research team.
- You cannot reach the research team.
- You want to talk to someone besides the research team.
- You have questions about your rights as a research subject.
- You want to get information or provide input about this research.

Yes, I would like to take part in this study, and confirm that I LIVE IN THE U.S., and I am 18 or older

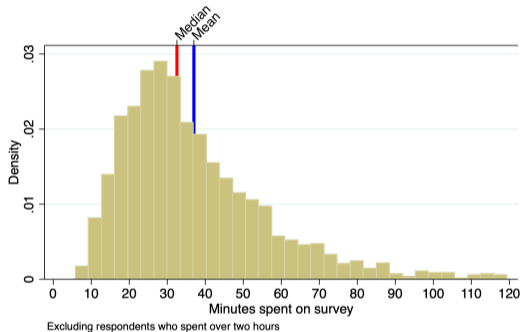
No, I would not like to participate

Distribution of Survey Times - Income and Estate Tax

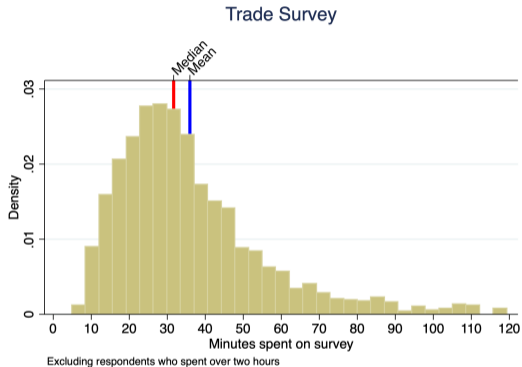
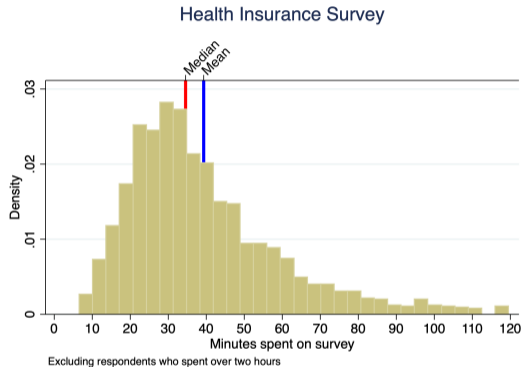
Income Taxation Survey



Estate Tax Survey



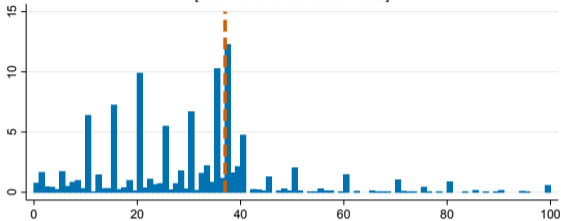
Distribution of Survey Times - Health Insurance and Trade



Misperceptions about the Income Tax - Answer Distributions

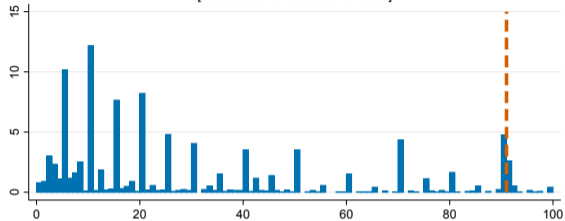
Top federal income tax rate today? (37%)

[3.53% of answers above 100%]

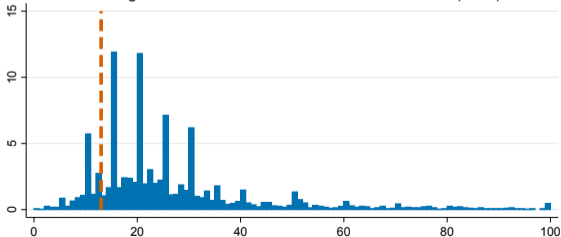


Top federal income tax rate in the 1950s? (91%)

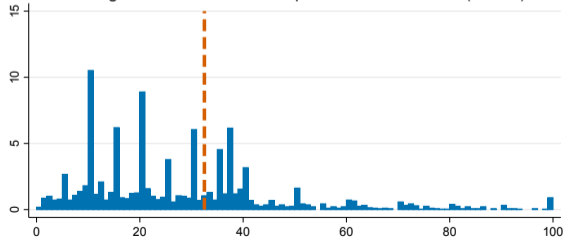
[4.03% of answers above 100%]



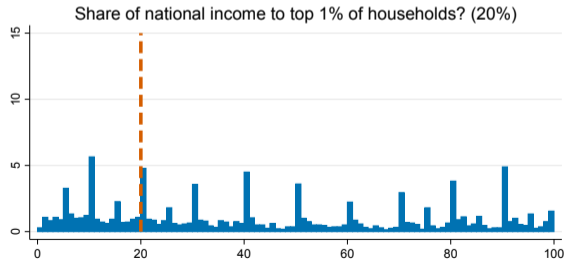
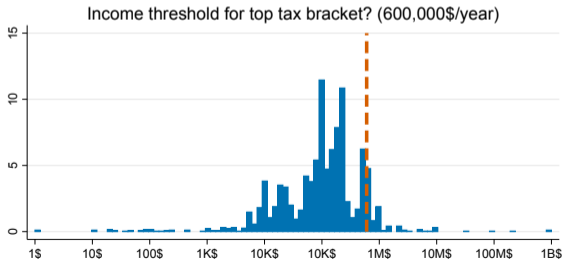
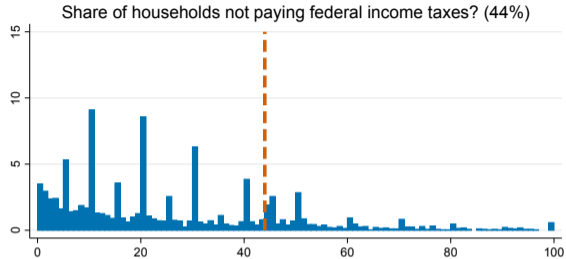
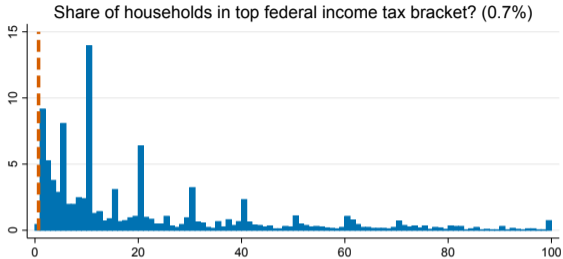
Average income tax rate for median household? (13%)



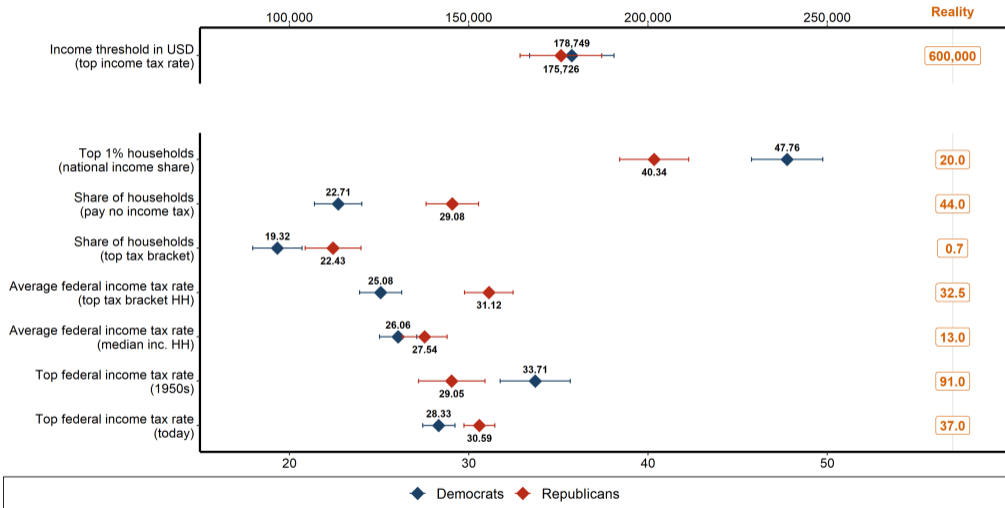
Average income tax rate for top bracket household? (32.5%)



Misperceptions about the Income Tax - Answer Distributions

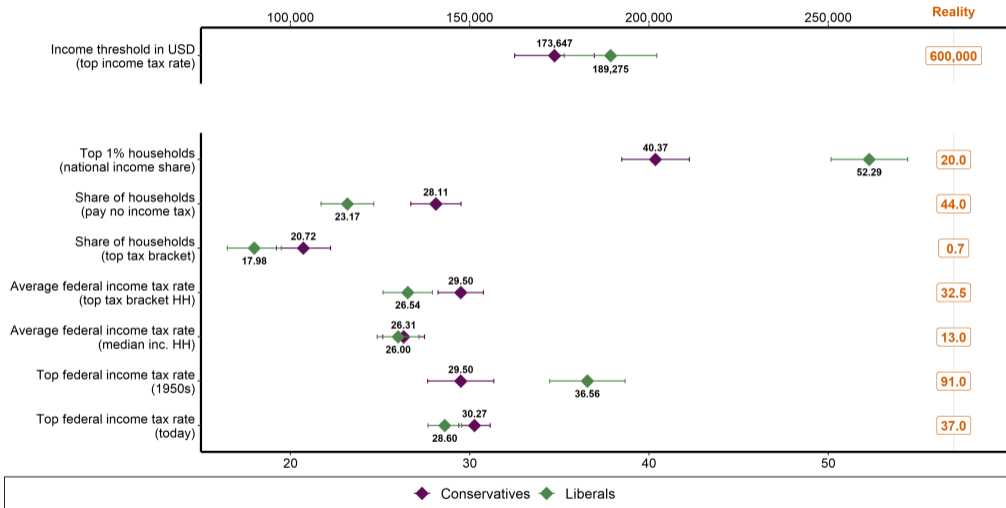


Income Taxation Perceptions: Republicans vs. Democrats



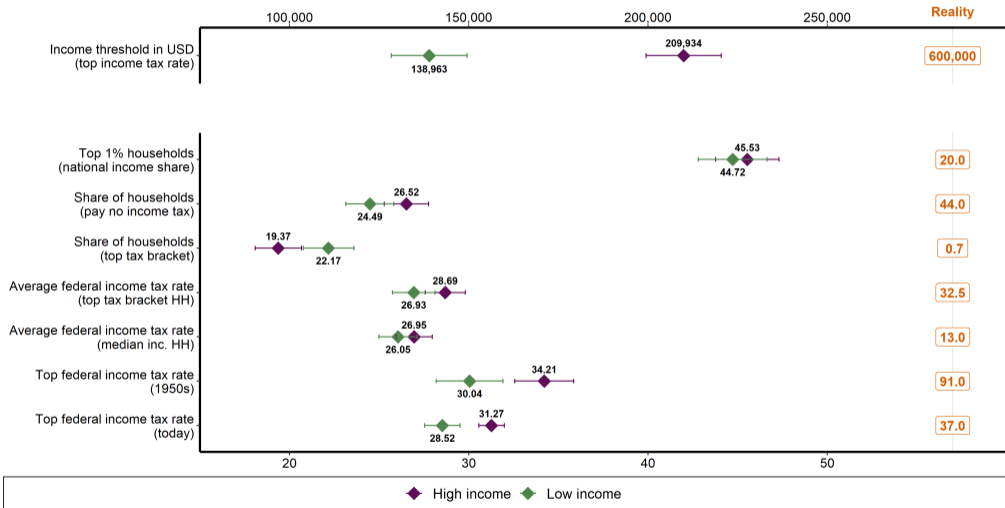
▶ [Back](#)

Income Taxation Perceptions: Liberals vs. Conservatives



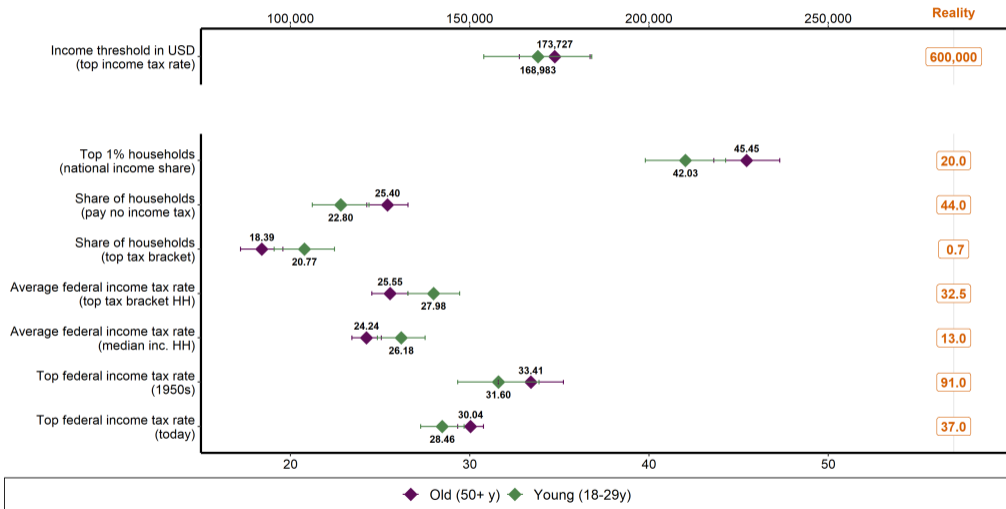
▶ Back

Income Taxation Perceptions: High Incomes vs. Low Incomes



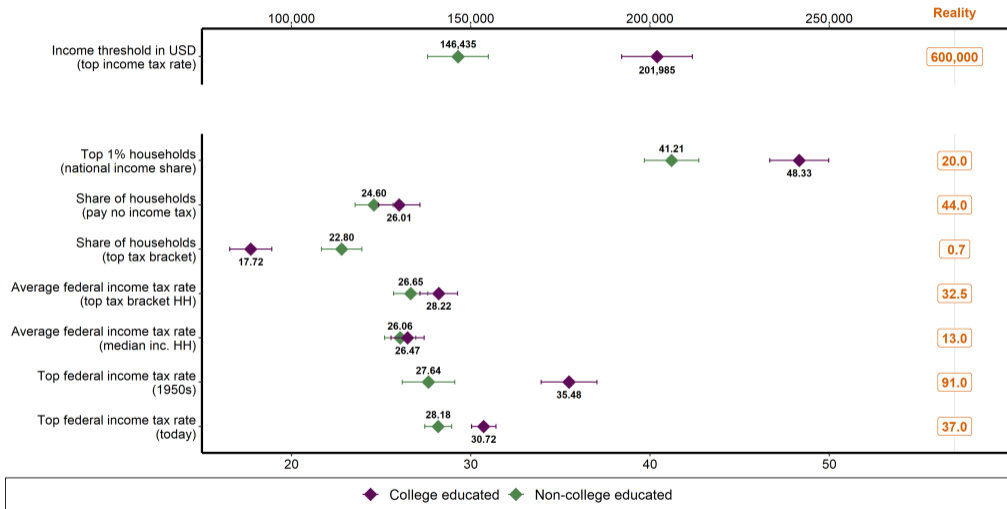
▶ [Back](#)

Income Taxation Perceptions: Young vs. Old



▶ Back

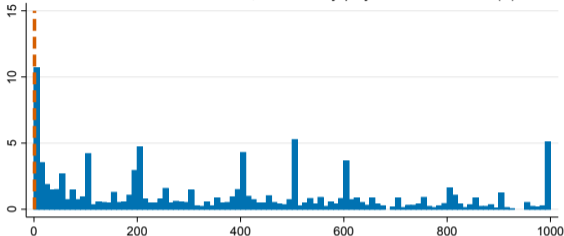
Income Taxation Perceptions: College Educated vs. Non College Educated



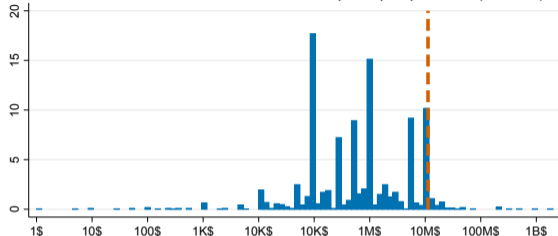
▶ [Back](#)

Misperceptions about the Estate Tax - Answer Distributions

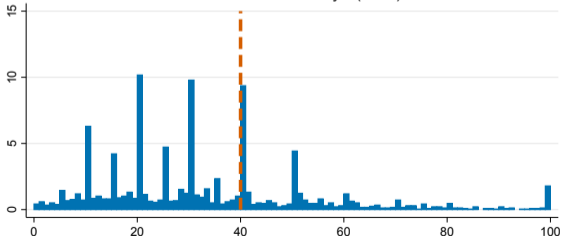
Out of 1000 households, how many pay the estate tax? (1)



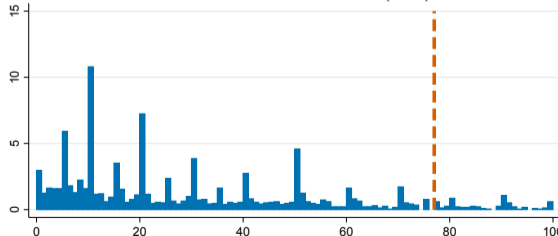
What is the current threshold for exemption per person? (11.4M\$)



Estate tax rate today? (40%)

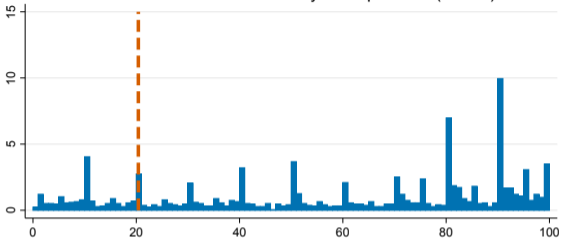


Estate tax rate in the 1950s? (77%)

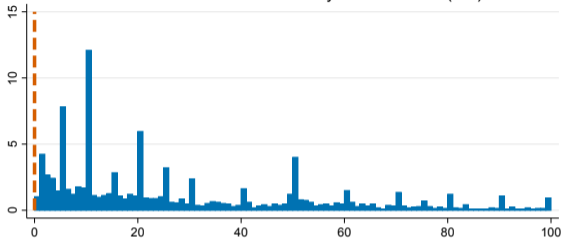


Misperceptions about the Estate Tax - Answer Distributions

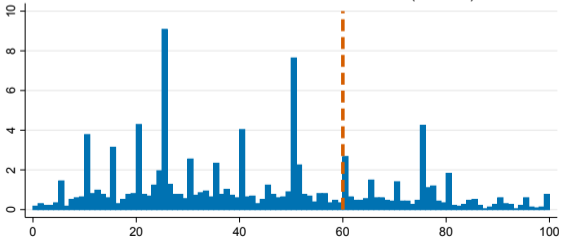
Share of U.S. wealth owned by the top 0.1%? (20.4%)



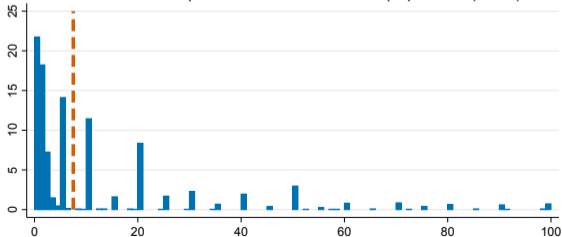
Share of U.S. wealth owned by bottom 50%? (0%)



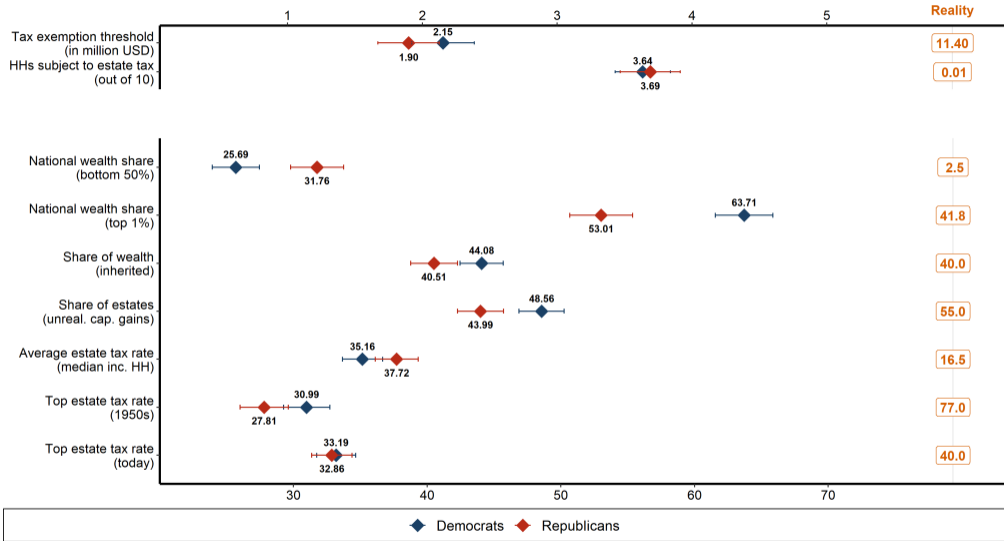
What share of total wealth is inherited? (~ 60%)



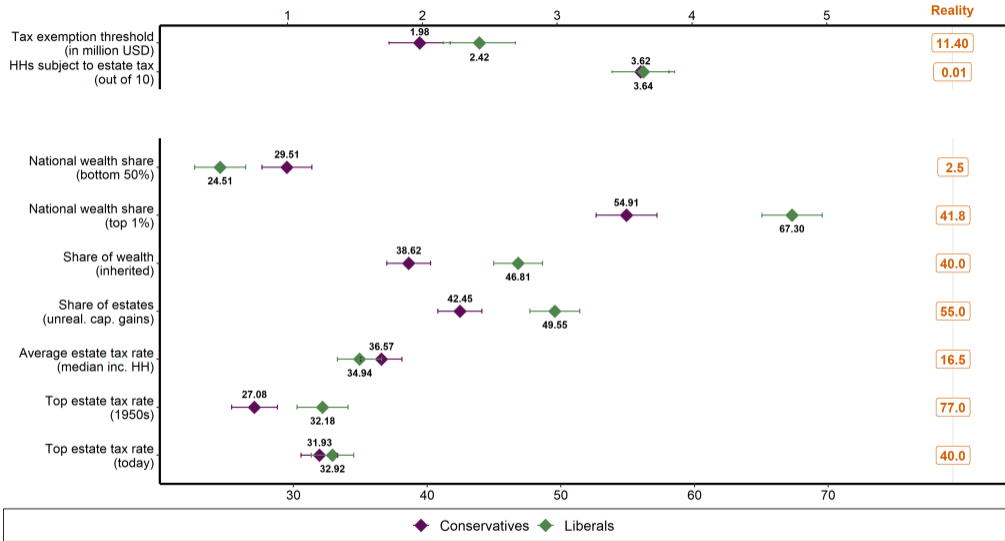
Share from 100 poorest that makes it to top quintile? (7.5%)



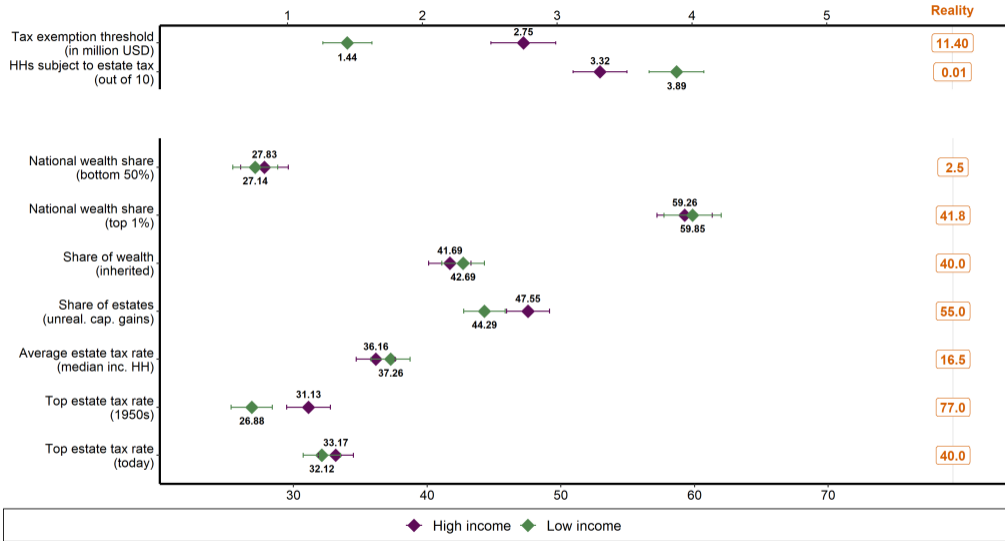
Estate Tax Perceptions: Republicans vs. Democrats



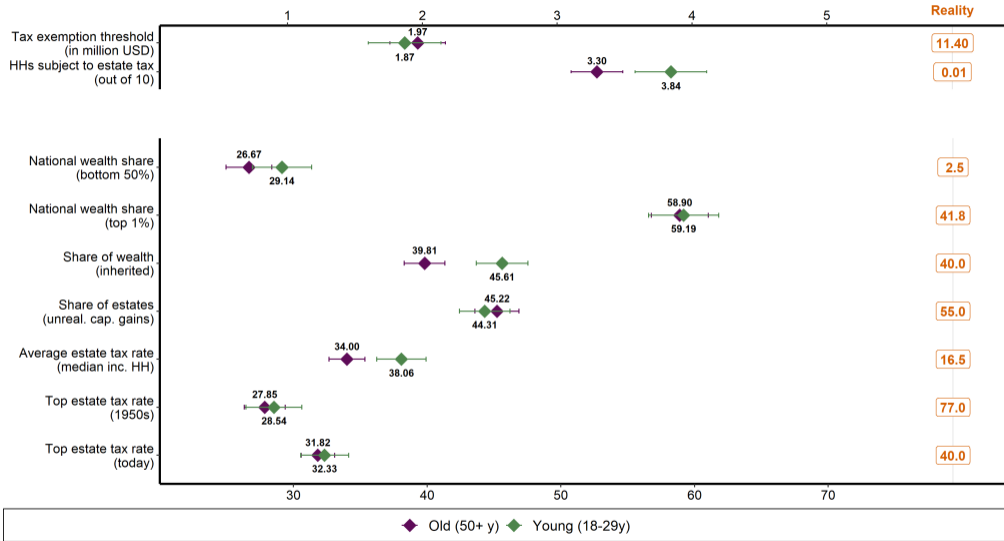
Estate Tax Perceptions: Liberals vs. Conservatives



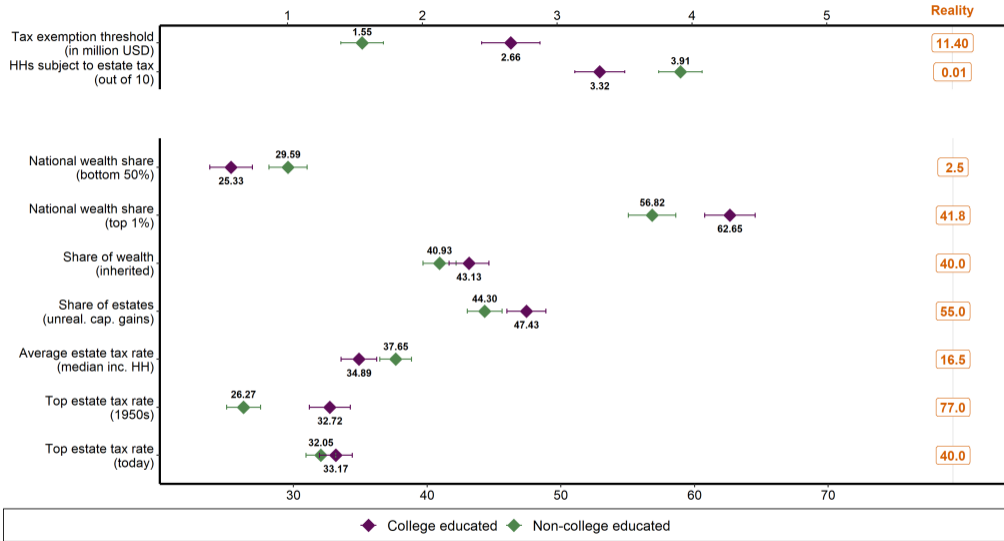
Estate Tax Perceptions: High Incomes vs. Low Incomes



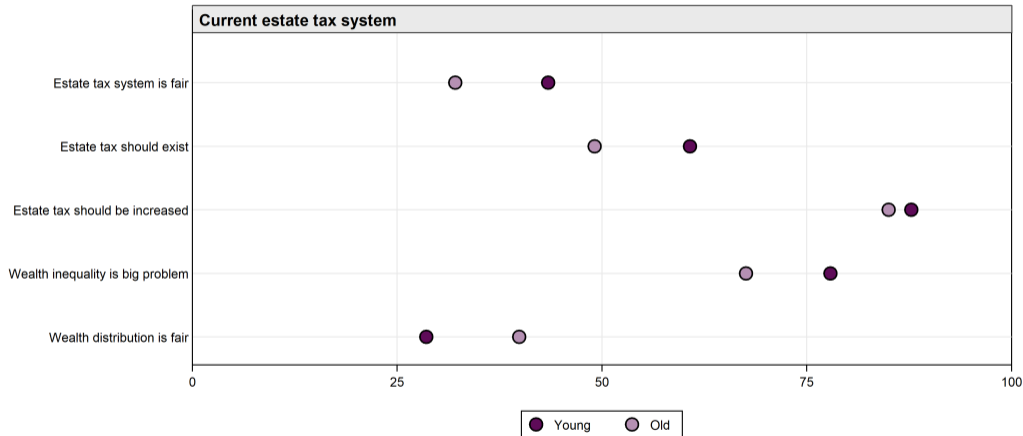
Estate Tax Perceptions: Young vs. Old



Estate Tax Perceptions: College Educated vs. Non College Educated

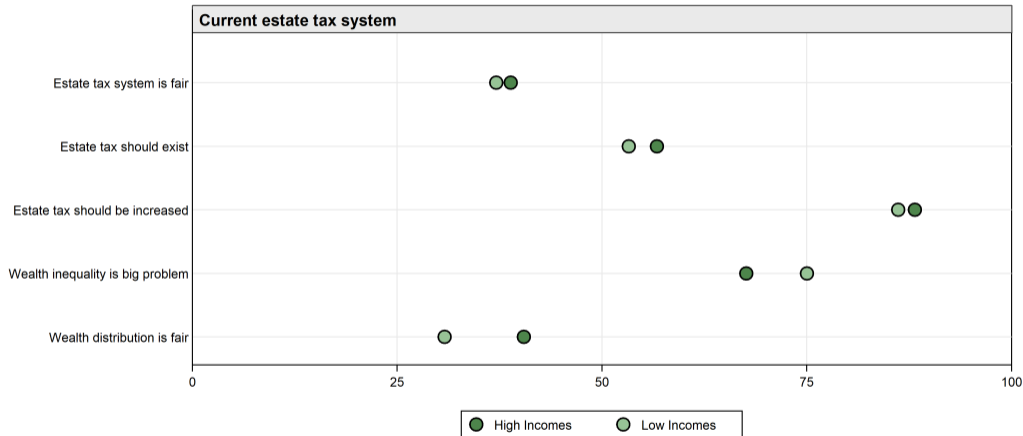


Outcome questions: Perception of the current estate tax system - By Age



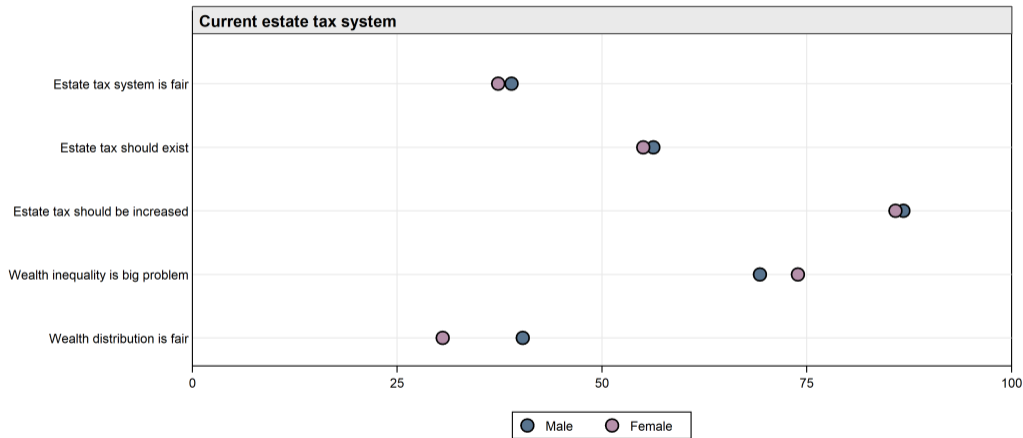
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Outcome questions: Perception of the current estate tax system - By Income



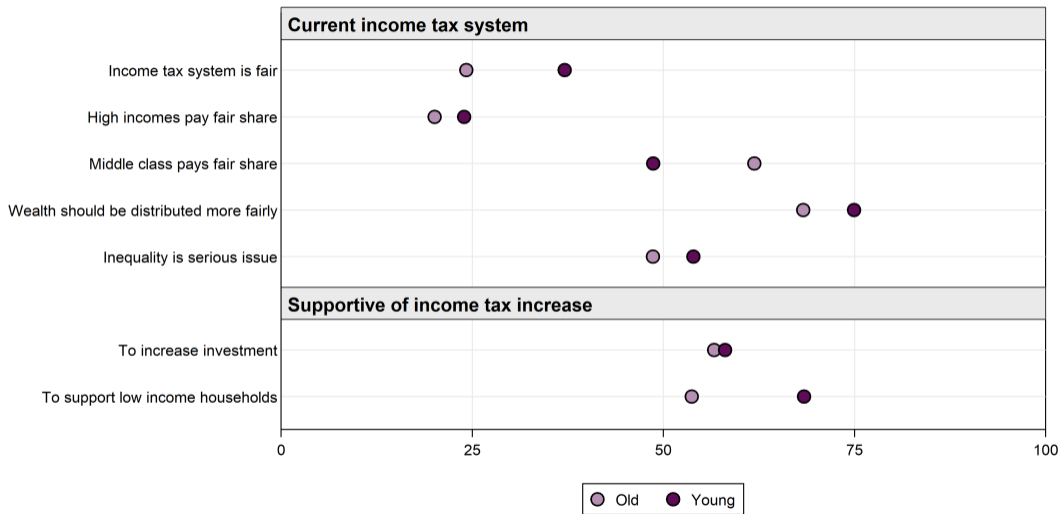
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Outcome questions: Perception of the current estate tax system - By Male/Female

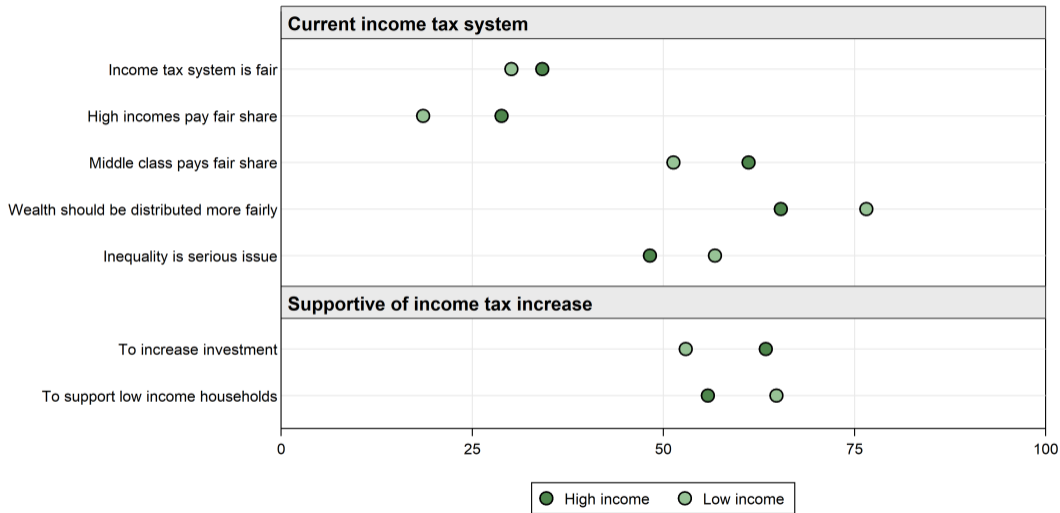


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Outcome questions: Perception of the current income tax system - By Age



Outcome questions: Perception of the current income tax system - By Income



Outcome questions: Perception of the current income tax system - By Male/Female

