Online Appendix for “Alternative value elicitation formats in contingent valuation: Mechanism design and convergent validity” by Christian A. Vossler and J. Scott Holladay

This appendix contains survey materials described in the article. Households were sent an initial letter and two reminder post-cards asking them to participate in the survey. The letter was mailed in an NYU Law envelope and the post cards’ front and back images are presented together. All identifying information has been blacked out to maintain the anonymity of our respondents. Each mailing included the address’s unique survey code which allowed us to link house characteristics from the assessor’s data to the survey responses. Each mailing also included a link to the URL “http://nyufloodsurvey.com”, which we purchased to direct respondents to the site. Upon entering that URL in their browser respondents were redirected to the survey instrument reproduced below. The survey was built and hosted in Qualtrics.

This version of the survey is downloaded directly from Qualtrics for Experiment 2, which included two open ended and one single binary choice elicitation. The survey for Experiment 1 is available upon request. Following the letter and postcards, this document provides a figure describing the survey flow logic. The subsequent text presents the survey itself including the randomization logic, the questions and potential responses. Asterisks indicate questions that were required to be answered before the respondent could move on to the next screen.
Dear Flood Zone Resident,

I am writing to ask you to participate in a study that I am conducting with the NYU School of Law and the support of the Alfred P. Sloan Foundation. We are asking people who live in areas at risk of flooding like you, on in Staten Island to complete the survey.

Your opinions are very important in helping us understand the concerns of people living in areas at risk of flood. This is a short survey and should take you no more than 10 minutes to complete. Please go to the website below, which will take you to the survey and enter your personal access code to begin the survey.

Your participation in the survey is entirely voluntary and all responses will be kept confidential. In accordance with established research protocols, we are forbidden from sharing your personal information with others. Your name will not appear along with the recorded data. Only summary results will be reported from this study, and not individual responses.

I appreciate your time and consideration in completing the survey. It is only through the help of residents like you that we can provide information to New York City and FEMA to help guide the future of flood protection.

As a token of appreciation, after you complete the survey you will be entered in a drawing to win one of ten $100 Amazon gift cards. It is a small way of saying “thank you” for participating in this important evaluation of the risk of flooding in NYC.

Survey site: www.NYUfloodsurvey.com
Personal Access Code: 

Sincerely,

J. Scott Holladay
Institute for Policy Integrity
New York University School of Law
Flood Insurance Survey - Reminder

Last week a Letter was mailed to you because your household was selected to help in a study about how people respond to the risk of flooding in NYC.

If someone at your home has already completed the survey, please accept my thanks. If not, please do so right away. Just go to the website below and enter your personal access code. I am particularly grateful for your help in this important study.

After you complete the survey you will be entered in a drawing to win one of ten $100 Amazon gift cards.

Survey site:  NYUfloodsurvey.com  

Thanks,

J. Scott Holladay
Institute for Policy Integrity
NYU School of Law

NYU LAW
139 MacDougal Street, Third Floor
New York, NY 10012

Flood Zone Resident
Flood Insurance Survey – Final Notice

During the last few weeks we have sent you several mailings regarding an important research study NYU is conducting about living in areas at risk of flood. The study is drawing to a close and this is the last time we will make contact with this random sample of households located in areas of the city at risk of flood.

After you complete the survey you will be entered in a drawing to win one of ten $100 Amazon gift cards. We appreciate your willingness to consider our request as we conclude our study to better understand the opinions of New Yorkers who live in parts of the city at risk of flood.

Survey site: www.NYUfloodsurvey.com

Thanks,

J. Scott Holladay
Institute for Policy Integrity
NYU School of Law

NYU LAW
139 MacDougal Street, Third Floor
New York, NY 10012
## Survey Flow

<table>
<thead>
<tr>
<th>Block: Introduction (4 Questions)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Standard: Insurance information (28 Questions)</td>
</tr>
</tbody>
</table>

### BlockRandomizer: 1 - Evenly Present Elements

- Standard: Flood Control - Single binary choice (no cost uncertainty) (21 Questions)
- Standard: Flood Control - Single binary choice (no cost uncertainty) (21 Questions)
- Standard: Flood Control - Single binary choice (no cost uncertainty) (21 Questions)
- Standard: Flood Control - Standard Open Ended (11 Questions)
- Standard: Flood Control - Standard Open Ended (11 Questions)
- Standard: Flood Control - Incentive compatible open-ended format (11 Questions)
- Standard: Flood Control - Incentive compatible open-ended format (11 Questions)

### Branch: New Branch

**If**

- If Do you own or rent your home? Own Is Selected
- And Do you have an active flood insurance policy right now? No Is Selected

### Standard: Offer - Own (7 Questions)

### Branch: New Branch

**If**

- If Do you own or rent your home? Rent Is Selected
- And Do you have an active flood insurance policy right now? No Is Selected

### Standard: Offer - Rent (7 Questions)

### Standard: Lottery Games (2 Questions)
### Standard: Demographic questions (11 Questions)
### Standard: Prize Drawing (2 Questions)
### Standard: Browser info (1 Question)
### Standard: Thanks! (2 Questions)

### EndSurvey:

- Standard: Flood Control - Standard Open Ended (11 Questions)
Q1

Flood Insurance Survey Information

Thank you for taking the time to learn more about this study! Below you will find important information about the study followed by a link directing you to the survey and prize drawing form.  

Purpose and Description of Study  The current study is being conducted by researchers at New York University’s Institute for Policy Integrity with support from the Alfred P. Sloan Foundation. The study is designed to help researchers develop a better understanding of the factors influencing participation in the National Flood Insurance Program. The results will be used to inform policy makers about New York City residents’ decisions to purchase flood insurance. We will distribute the results to New York City’s Department of Environmental Protection, FEMA and other agencies interested in coastal flooding in New York City and elsewhere.  

Contact Information  If you have any questions regarding this study, please do not hesitate to contact the researchers: Primary Researcher: Dr. J. Scott Holladay, Institute for Policy Integrity, New York University School of Law (t) 212.998.6596 (e) James.Holladay@NYU.edu.  

Prize Drawing  You may choose to participate in a drawing for one of ten $100 Amazon gift cards. You can enter the drawing even if you decide not to complete the survey. The entry form for the drawing will ask for your email information separately and will not be tied to your survey responses. Winners will receive an email offering their $100 gift cards via postal or email. Once the winners of the drawing have been contacted, all contact information will be destroyed.  

Protection Measures and Participation  Your participation in this survey is voluntary and your responses will not be connected to any personally identifiable information. The survey, which is hosted by NYU, will not record any IP addresses or email addresses. Information obtained from responses will be aggregated for reporting purposes, and no individual data will be identifiable. You may choose not to participate in this survey, or withdraw from the survey at any time by simply closing your web browser. The address where we sent the invitation to participate in the study was collected from New York City’s publicly available tax assessor’s data. After the final invitations are mailed all addresses will be deleted. You must be at least 18 years old in order to participate in the study and/or to be entered in the prize drawing. While measures have been put into place to protect your identity, anonymity cannot be guaranteed.
Q2 Would you like to participate in the survey?

- Yes (1)
- No. Take me directly to the prize drawing form. (2)

Q3 Please enter the Personal Access Code from the bottom of the card you received.

________________________________________________________________

**Display This Question:**
If Q2 = No. Take me directly to the prize drawing form.

Q73

**Prize Drawing**

Please fill out this section to be included in the prize drawing for one of the ten $100 Amazon gift cards. We do not store any personally identifiable information as a part of this survey, and so you must enter your email address to win. If you do not wish to enter the prize drawing just leave the email field blank.

Please enter your email address.
This email address will not be linked to your response. After the prize drawing it will be deleted.

________________________________________________________________

**Skip To: End of Survey If Q73 =**
**Skip To: End of Survey If Q73 Is Not Empty**

End of Block: Introduction

Start of Block: Insurance information

Q10 **Insurance**

In this section we are going to ask a series of questions about your insurance coverage to help us understand how people choose the types and amount of insurance to buy.
Q11 Do you own or rent your home?

- Own (1)
- Rent (2)

Display This Question:
If Q11 = Own

Q12 If you own your home, do you currently have a mortgage?

- Yes (1)
- No (2)

Q13 How long have you lived at your current home?
*Please enter your answer as a number of years.*

Display This Question:
If Q11 = Own

Q14 Do you have homeowners insurance?

- Yes (1)
- No (2)
- I don't know (3)

Display This Question:
If Q11 = Rent
Q15 Do you have renter's insurance?

- Yes (1)
- No (2)
- I don't know (3)

Display This Question:
If Q11 = Own
And Q14 = Yes

Q18 Does your homeowner's insurance cover your home from damage in event of a flood?

- Yes (1)
- No (2)
- I don't know (3)

Display This Question:
If Q11 = Rent
And Q15 = Yes

Q55 Does your renter's insurance cover your possessions from damage in event of a flood?

- Yes (1)
- No (2)
- I don't know (3)
Q19 Do you have an active flood insurance policy right now?

☐ Yes (1)

☐ No (2)

Display This Question:
If Q19 = Yes

Q62 When did you first purchase this policy?
Please enter a four digit year.

Display This Question:
If Q19 = No

Q63 Have you ever had flood insurance?

☐ Yes (1)

☐ No (2)

☐ Don't know (3)

Display This Question:
If Q19 = No
Q75 Do you have an elevation certificate for your home?  

*Note: An elevation certificate is a form that documents the precise elevation of your house and helps determine your home's risk of flood damages.*

- Yes (1)
- No (2)
- Don't know (3)

---

Display This Question:  
If Q63 = Yes

Q63 When did you purchase that flood insurance policy?  
*Please enter a four digit year.*

---

Display This Question:  
If Q63 = Yes

Q64 When did that flood insurance policy expire?  
*Please enter a four digit year.*

---

X→
Q20 What do you think the chances are of a flood damaging your home in the next 12 months?

- 1 in 10,000 (6)
- 1 in 5,000 (9)
- 1 in 1,000 (1)
- 1 in 500 (2)
- 1 in 100 (3)
- 1 in 50 (4)
- 1 in 20 (5)
- 1 in 10 (7)
- 1 in 5 (8)
Q65 What do you think the chances are of a flood damaging your home in the next ten years?

- 1 in 10,000 (6)
- 1 in 5,000 (9)
- 1 in 1,000 (1)
- 1 in 500 (2)
- 1 in 100 (3)
- 1 in 50 (4)
- 1 in 20 (5)
- 1 in 10 (7)
- 1 in 5 (8)
Q22 How much information have you received in the past two years on:

Q23 the flood risk to your home and its contents?

- No information (1)
- Very little information (2)
- Some information (3)
- Moderate information (5)
- A great deal of information (4)

Q61 new flood maps?

- No information (1)
- Very little information (2)
- Some information (3)
- Moderate information (5)
- A great deal of information (4)
Q24 the National Flood Insurance Program?

- No information (2)
- Very little information (3)
- Some information (4)
- Moderate information (6)
- A great deal of information (5)

Q25 As you may know, the Federal Emergency Management Agency (FEMA) determines flood zones based on the risk of flooding. Do you know the nature of the flood zone your home is in? (e.g., “High risk” (A or V Zone), “Moderate risk” (B zone), etc.)

- Yes (1)
- No (2)

Display This Question:
If Q25 = Yes

Q26 If so, which zone is your home in?

- High risk (Zone A) (1)
- Moderate risk (Zone B) (2)
- Minimal risk (Zone C or X) (3)
- High risk coastal (Zone V) (5)
- I don't know (4)
Q27 If you do not know which zone your home is in, what is your best guess?

- High risk (Zone A) (1)
- Moderate Risk (Zone B) (2)
- Low Risk (Zone C or X) (3)
- High risk coastal (Zone V) (5)
- I don't know (4)

Q31 Did you evacuate your home during Superstorm Sandy during the fall of 2012?

- Yes (1)
- No (2)

Q32 Was your home damaged in Superstorm Sandy?

- Yes (1)
- No (2)
Q70 What were the approximate monetary damages to your home from Super Storm Sandy?
________________________________________________________________

Display This Question:
If Q32 = Yes

Q71 Did you have to be out of your home for an extended period of time after Super Storm Sandy and if so for how long?

☐ No (1)

☐ Yes, for less than a week (2)

☐ Yes for between a week and a month (3)

☐ Yes for between 1 and 3 months (4)

☐ Yes for between 3 and 6 months (5)

☐ Yes for between 6 months and 1 year (6)

☐ Yes for more than one year. (7)

Display This Question:
If Q32 = Yes

Q72 For you personally, what was the most difficult part of dealing with the aftermath of Sandy for you personally?
________________________________________________________________
End of Block: Insurance information

Start of Block: Flood Control - Single binary choice (no cost uncertainty)
Q147 Now we are going to tell you about a proposed flood control system for New York City. We will present the proposed system, a proposed plan to pay for it, and then ask you to vote on an advisory referendum.

Q148 Proposed Flood Control System for New York City The City of New York, along with state and federal officials, are evaluating a plan to install a seawall along the coast in at-risk parts of the City. The seawall would reduce the risk of damages from flooding during storms. The proposed design is a combination of deployable walls that flip down to provide protection during a storm and berms of raised land that provide protection from storm surge at all times. The pictures below are an artist’s renderings of what the deployable walls installed below the FDR in Lower Manhattan (left image) and berms built near Red Hook in Brooklyn (right image) may look like.

Q149 Although the images are of specific areas, the proposed seawall would be built throughout New York City in areas most at risk for coastal flooding. These flood prevention measures would greatly reduce the risk of damage to low lying homes, businesses and infrastructure like roads and subways. The plan calls for installing coastal protection in low lying areas that are likely to be flooded during large storms. This includes shoreline in all five Boroughs. The largest continuous stretches of protection will be in Staten Island, coastal Brooklyn and lower Manhattan. No flood prevention system is perfect and there would still be some risk of damages during a flood even after the system is built. We cannot know for sure how effective
these measures will be, but based on similar flood protection systems installed in other areas, our best estimate is that the proposed seawall will reduce the risk of large floods by 80%. In some places the seawalls and berms may reduce access to the water or obscure some homes' and businesses' view of the water. The flood prevention measures would primarily be designed to reduce coastal flooding along the harbor and ocean.

The seawall would be funded by adding a mandatory fixed fee to every New York City households’ monthly water bill for the foreseeable future. This fee would be the same for every household. The Department of Environmental Protection would use the money only to pay for the construction and maintenance of seawalls.

Advisory Referendum

Given the scope and cost of this project, it is important for us to learn the opinions of New York City residents. Some people might be willing to pay for these measures while others might not. For this reason we are going to present you with an advisory referendum and ask you to vote “Yes” or “No” on the referendum. This way we will be able to know the percentage in favor and against the proposal at this monthly fee.

Voting results from this study are not binding, but instead are advisory in nature. Results will be shared with local authorities, and these authorities may or may not take this information into consideration.

Please consider the advisory referendum below. The proposed fee may seem high, but consider that New York City has over 500 miles of shoreline. When considering how to vote, please bear in mind that there may be other things that you would rather spend your money on. Think about how much, if anything, you are willing to pay before casting your vote. Click the box labeled "I vote Yes" if you are in favor of adding the fee to all New Yorkers’ monthly water bill to pay for the proposed flood control system; otherwise, vote “I vote No” if you are against.

Q151 Should City authorities introduce a mandatory fixed fee of 50¢ to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)
Q93 Should City authorities introduce a mandatory fixed fee of $1 to every New York City households' monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

☐ I vote "Yes" (14)

☐ I vote "No" (1)

Q108 Should City authorities introduce a mandatory fixed fee of $2 to every New York City households' monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

☐ I vote "Yes" (14)

☐ I vote "No" (1)

Q109 Should City authorities introduce a mandatory fixed fee of $3 to every New York City households' monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

☐ I vote "Yes" (14)

☐ I vote "No" (1)

Q110 Should City authorities introduce a mandatory fixed fee of $5 to every New York City households' monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

☐ I vote "Yes" (14)

☐ I vote "No" (1)
Q111 Should City authorities introduce a mandatory fixed fee of $7 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)

---

Q112 Should City authorities introduce a mandatory fixed fee of $10 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)

---

Q113 Should City authorities introduce a mandatory fixed fee of $15 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)

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Q114 Should City authorities introduce a mandatory fixed fee of $20 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)
Q115 Should City authorities introduce a mandatory fixed fee of $35 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)

Q116 Should City authorities introduce a mandatory fixed fee of $50 to every New York City households’ monthly water bill, for the foreseeable future, to fund the proposed flood control system for New York City?

- I vote "Yes" (14)
- I vote "No" (1)
Q114 If the City goes forward with a plan to construct the seawall, do you think New York City households will have to pay for it?

- Definitely No (1)
- Probably No (2)
- Probably Yes (3)
- Definitely Yes (4)

Q116 It is important for us to know why you voted the way you did in the advisory referendum. Please click ALL possible reasons that apply to you.

- I believe that my utility bill is too high already and am against any initiative that will increase my utility bill. (1)
- I feel that homes and businesses closer to the water should have to pay for the entire project. (2)
- I believe that funding this project is well worth it to me. (3)
- I would like to see this project completed, but I cannot afford to pay much for it. (4)
- It was difficult for me to decide between voting "yes" or "no". (5)
- I do not have enough information on this issue to make a comfortable decision. (6)
- I am not worried about flood risk. (7)
- I did not read the information on the proposal carefully. (8)
- Other (9)
Q118 Please specify the other reasons.

________________________________________________________________

Q120 To what degree do you believe that the advisory referendum votes from you and other survey participants will be taken into consideration by public authorities?

- Very important (1)
- Important (2)
- Moderately important (3)
- Somewhat important (6)
- Not important (7)

Q122 To what degree do you believe that the advisory referendum votes from you and other survey participants will affect whether a flood control system is built?

- Absolutely crucial (5)
- Large effect (4)
- Moderate effect (3)
- Small effect (2)
- No effect (1)
Q112 How certain are you about your vote on the advisory referendum?

- Very certain (1)
- Somewhat certain (8)
- Somewhat Uncertain (9)
- Uncertain (2)

End of Block: Flood Control - Single binary choice (no cost uncertainty)

Start of Block: Flood Control - Standard Open Ended

Q205 Now we are going to tell you about a proposed flood control system for New York City. We will present the proposed system, a proposed plan to pay for it, and then ask you to consider on an advisory referendum.

Q206 Proposed Flood Control System for New York City  The City of New York, along with state and federal officials, are evaluating a plan to install a seawall along the coast in at-risk parts of the City. The seawall would reduce the risk of damages from flooding during storms. The proposed design is a combination of deployable walls that flip down to provide protection during a storm and berms of raised land that provide protection from storm surge at all times. The pictures below are an artist's renderings of what the deployable walls installed below the FDR in Lower Manhattan (left image) and berms built near Red Hook in Brooklyn (right image) may look like.
Q207

Q208 Although the images are of specific areas, the proposed seawall would be built throughout New York City in areas most at risk for coastal flooding. These flood prevention measures would greatly reduce the risk of damage to low lying homes, businesses and infrastructure like roads and subways. The plan calls for installing coastal protection in low lying areas that are likely to be flooded during large storms. This includes shoreline in all five Boroughs. The largest continuous stretches of protection will be in Staten Island, coastal Brooklyn and lower Manhattan. No flood prevention system is perfect and there would still be some risk of damages during a flood even after the system is built. We cannot know for sure how effective these measures will be, but based on similar flood protection systems installed in other areas, our best estimate is that the proposed seawall will reduce the risk of large floods by 80%. In some places the seawalls and berms may reduce access to the water or obscure some homes’ and businesses’ view of the water. The flood prevention measures would primarily be designed to reduce coastal flooding along the harbor and ocean.

The seawall would be funded with money collected through fees added to New York City household monthly water bills.

Advisory Referendum Given the scope and cost of this project, it is important for us to learn the opinions of New York City residents. Some people might be willing to pay for these measures while others might not. For this reason we are going to present you with an advisory referendum and ask you to indicate the highest amount you would be willing to pay, in terms of a monthly fee, for the project. Voting results from this study are not binding, but instead are advisory in nature. Results will be shared with local authorities, and these authorities may or may not take this information into consideration. Please consider the advisory referendum below. Consider that New York City has over 500 miles of shoreline. When considering your decision, please bear in mind that there may be other things that you would rather spend your money on. Think about how much, if anything, you are willing to pay before entering your
decision. In the space below, write in the highest dollar amount at which you would still vote in favor of the program.

Q209 What is the highest amount that you would pay, in terms of a fee included on your household's monthly water bill, for the foreseeable future, and still vote in favor of funding the proposed flood control system for New York City?

  ○ $ per month (1) ________________________________

Page Break
Q221 If the City goes forward with a plan to construct the seawall, do you think New York City households will have to pay for it?

- Definitely No (1)
- Probably No (2)
- Probably Yes (3)
- Definitely Yes (4)

Q222 It is important for us to know why you voted the way you did in the advisory referendum. Please click ALL possible reasons that apply to you.

- I believe that my utility bill is too high already and am against any initiative that will increase my utility bill. (1)
- I feel that homes and businesses closer to the water should have to pay for the entire project. (2)
- I believe that funding this project is well worth it to me. (3)
- I would like to see this project completed, but I cannot afford to pay much for it. (4)
- It was difficult for me to decide the highest amount I would pay. (5)
- I do not have enough information on this issue to make a comfortable decision. (6)
- I am not worried about flood risk. (7)
- I did not read the information on the proposal carefully. (8)
- Other (9)
Q223 Please specify the other reasons.

Q224 To what degree do you believe that the advisory referendum decisions from you and other survey participants will be taken into consideration by public authorities?

- Very important (1)
- Important (2)
- Moderately important (3)
- Somewhat important (6)
- Not important (7)

Q225 To what degree do you believe that the advisory referendum decision from you and other survey participants will affect whether a flood control system is built?

- Absolutely crucial (5)
- Large effect (4)
- Moderate effect (3)
- Small effect (2)
- No effect (1)
Q220 How certain are you about your decision on the advisory referendum?

- Very certain (1)
- Somewhat certain (8)
- Somewhat Uncertain (9)
- Uncertain (2)

End of Block: Flood Control - Standard Open Ended

Start of Block: Flood Control - Incentive compatible open-ended format

Q227 Now we are going to tell you about a proposed flood control system for New York City. We will present the proposed system, a proposed plan to pay for it, and then ask you to vote on an advisory referendum.

Q228 Proposed Flood Control System for New York City  The City of New York, along with state and federal officials, are evaluating a plan to install a seawall along the coast in at-risk parts of the City. The seawall would reduce the risk of damages from flooding during storms. The proposed design is a combination of deployable walls that flip down to provide protection during a storm and berms of raised land that provide protection from storm surge at all times. The pictures below are an artist's renderings of what the deployable walls installed below the FDR in Lower Manhattan (left image) and berms built near Red Hook in Brooklyn (right image) may look like.
Q208 Although the images are of specific areas, the proposed seawall would be built throughout New York City in areas most at risk for coastal flooding. These flood prevention measures would greatly reduce the risk of damage to low lying homes, businesses and infrastructure like roads and subways. The plan calls for installing coastal protection in low lying areas that are likely to be flooded during large storms. This includes shoreline in all five Boroughs. The largest continuous stretches of protection will be in Staten Island, coastal Brooklyn and lower Manhattan. No flood prevention system is perfect and there would still be some risk of damages during a flood even after the system is built. We cannot know for sure how effective these measures will be, but based on similar flood protection systems installed in other areas, our best estimate is that the proposed seawall will reduce the risk of large floods by 80%. In some places the seawalls and berms may reduce access to the water or obscure some homes' and businesses' view of the water. The flood prevention measures would primarily be designed to reduce coastal flooding along the harbor and ocean.

The seawall would be funded by adding a mandatory fixed fee to every New York City households' monthly water bill for the foreseeable future. This fee would be the same for every household. The Department of Environmental Protection would use the money only to pay for the construction and maintenance of seawalls.

Advisory Referendum

Given the scope and cost of this project, it is important for us to learn the opinions of New York City residents. Some people might be willing to pay for these measures while others might not. At this point, the cost of the proposed flood control system is uncertain. Until detailed designs are completed and evaluated by engineers and architects, the monthly fee needed to fund the project is not known for sure. For this reason we are going to present you with an advisory referendum and ask you to indicate the highest amount you would be willing to pay for the project. This way, if cost information becomes available, we will be able to compare the
necessary monthly fee with the amount you (and others) indicate you are willing to pay. We will then be able to know the percentage in favor and against the proposal at the resulting monthly fee.

Voting results from this study are not binding, but instead are advisory in nature. Results will be shared with local authorities, and these authorities may or may not take this information into consideration.

Q231 What is the highest mandatory fixed fee that City authorities could include on every New York City households’ monthly water bill, for the foreseeable future, for which you would still vote in favor of funding the proposed flood control system for New York City?

☐ $ per month (1) ________________________________________________

Q121 Remember, the cost of this project is very uncertain at this time, and this is why we are asking you to indicate the highest amount at which you would still vote in favor. This way, when the construction and maintenance costs are known, and the necessary monthly fee is calculated, we will be able to know the percentage in favor and against at this amount.
Q232 How certain are you about your decision on the advisory referendum?

- Very certain (1)
- Somewhat certain (8)
- Somewhat Uncertain (9)
- Uncertain (2)

Q233 If the City goes forward with a plan to construct the seawall, do you think New York City households will have to pay for it?

- Definitely No (1)
- Probably No (2)
- Probably Yes (3)
- Definitely Yes (4)
Q234 It is important for us to know why you voted the way you did in the advisory referendum. Please click ALL possible reasons that apply to you.

☐ I believe that my utility bill is too high already and am against any initiative that will increase my utility bill. (1)

☐ I feel that homes and businesses closer to the water should have to pay for the entire project. (2)

☐ I believe that funding this project is well worth it to me. (3)

☐ I would like to see this project completed, but I cannot afford to pay much for it. (4)

☐ It was difficult for me to decide the highest amount I would pay. (5)

☐ I do not have enough information on this issue to make a comfortable decision. (6)

☐ I am not worried about flood risk. (7)

☐ I did not read the information on the proposal carefully. (8)

☐ Other (9)

Q235 Please specify the other reasons.

________________________________________________________________

________________________________________________________________
Q236 To what degree do you believe that the advisory referendum decisions from you and other survey participants will be taken into consideration by public authorities?

- Very important (1)
- Important (2)
- Moderately important (3)
- Somewhat important (6)
- Not important (7)

Q237 To what degree do you believe that the advisory referendum decision from you and other survey participants will affect whether a flood control system is built?

- Absolutely crucial (5)
- Large effect (4)
- Moderate effect (3)
- Small effect (2)
- No effect (1)

End of Block: Flood Control - Incentive compatible open-ended format

Start of Block: Offer - Own
Flood Insurance Offer

Part of the goal of this research is to increase participation in the National Flood Insurance Program (NFIP) run by FEMA to protect households in the event of flood. You have been randomly selected to receive a rebate on flood insurance offered by FEMA through the National Flood Insurance Program.

Researchers at New York University's Institute for Policy Integrity are interested in increasing flood insurance uptake to protect property and possessions. This link has more information on the benefits to you and the community of flood insurance coverage. We want to see if reducing the price of flood insurance through a rebate will increase the number of households who get insured.

Here's how the offer works.

If you get a quote on flood insurance from a registered agent in the next two weeks from an authorized agent, and send a copy of the quote to NYU we will send you a Visa Check Card worth $25. You are eligible for the rebate whether or not you choose to buy flood insurance. You can send in the quote page several different ways:

- by simply taking a picture and emailing it to us
- make a copy and send it by postal mail
- fax it
Whatever works best for you.

You can get an assessment of your risk and an estimate of the cost online from FEMA by entering your address into the form at this link.

There are two ways to get a quote:

1) Call your current homeowners agent. It should take about 10 minutes and you will only need to provide your address.

2) You can check FEMA's website for a list of agents in your neighborhood here. The price of insurance can vary a little bit from agent to agent.
Q127
Flood Insurance Offer

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If you get a quote on flood insurance from a registered agent in the next two weeks from an authorized agent, and send a copy of the quote to NYU we will send you a Visa Check Card worth $50. You are eligible for the rebate whether or not you choose to buy flood insurance. You can send in the quote page several different ways:
by simply taking a picture and emailing it to us
make a copy and send it by postal mail
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Whatever works best for you.

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*Here’s how the offer works.*

If you get a quote on flood insurance from a registered agent in the next two weeks from an authorized agent, and send a copy of the quote to NYU we will send you a Visa Check Card worth $75. You are eligible for the rebate whether or not you choose to buy flood insurance. You can send in the quote page several different ways:

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1) Call your current homeowners agent. It should take about 10 minutes and you will only need to provide your address.

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**Contact Information:**
Our goal is to increase flood insurance coverage around the city. If you have any questions about purchasing flood insurance or the rebate program, please email Dr. J. Scott Holladay, (e) James.Holladay@nyu.edu or call (t) 212.998.6596. We will walk you through the process of purchasing insurance and get your rebate information. You can print this page or take a screen shot and refer back to it at any time if you have questions. If you would like us to
contact you and provide more information about food insurance or this rebate offer enter your name and contact information (phone or email) below:

________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________
________________________________________________________________

Q77
Shop around:
Call your insurance agent or shop around for flood insurance if you would like. The price should be about the same no matter which agent you choose. We do not care who you get insurance from, our only goal is to increase the number of households that are protected. You can contact us at any time in the next two weeks and we will be happy to talk to you about flood insurance or process your rebate.

Q72 Timing
First Click (1)
Last Click (2)
#QuestionText, TimingPageSubmit# (3)
#QuestionText, TimingClickCount# (4)
Flood Insurance Offer

Part of the goal of this research is to increase participation in the National Flood Insurance Program (NFIP) run by FEMA to protect households in the event of flood. Renters insurance does not cover you in the case of flood. You can purchase renters flood insurance to protect your possessions in the event of flood. You have been randomly selected to receive a rebate on flood insurance offered by FEMA through the National Flood Insurance Program.

Researchers at New York University's Institute for Policy Integrity are interested in increasing flood insurance coverage among renters to protect their possessions. This link has more information on the benefits to you and the community of flood insurance coverage. We want to see if reducing the price of flood insurance through a rebate will increase the number of households who get insured.

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Q123

Flood Insurance Offer

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1) Call your current homeowners agent. It should take about 10 minutes and you will only need to provide your address.

2) You can check FEMA’s website for a list of agents in your neighborhood here. The price of
insurance can vary somewhat across agents.

Q124

Flood Insurance Offer

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- by simply taking a picture and emailing it to us
- make a copy and send it by postal mail
- fax it.

Whatever works best for you.

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Q79 Contact Information:
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________________________________________________________________________
________________________________________________________________________
________________________________________________________________________
________________________________________________________________________

Q80
Shop around:
Call your insurance agent or shop around for flood insurance if you would like. The price should be about the same no matter which agent you choose. We do not care who you get insurance from, our only goal is to increase the number of households that are protected. You can contact us at any time in the next two weeks and we will be happy to talk to you about flood insurance or process your rebate.

Q75 Timing
First Click (1)
Last Click (2)
#QuestionText, TimingPageSubmit# (3)
#QuestionText, TimingClickCount# (4)
**Q4 Lottery Games**
In this section we are going to ask you to compare a series of lotteries. These questions help us understand how you feel about risk.

Q68 We are going to compare a few games involving lotteries. For each pick which game is more attractive to you. You can play either game A or game B, but **not both**.

Which lottery game do you prefer?

<table>
<thead>
<tr>
<th></th>
<th>Game A</th>
<th>Game B</th>
</tr>
</thead>
</table>

| 1 in 10 (10%) chance of winning $100, 9 in 10 (90%) chance of winning $80 | 1 (1) | 2 (2) | 1 in 10 (10%) chance of winning $193, 9 in 10 (90%) chance of winning $5 |
| 2 in 10 (20%) chance of winning $100, 8 in 10 (80%) chance of winning $80 | 0 | 0 | 2 in 10 (20%) chance of winning $193, 8 in 10 (80%) chance of winning $5 |
| 3 in 10 (30%) chance of winning $100, 7 in 10 (70%) chance of winning $80 | 0 | 0 | 3 in 10 (30%) chance of winning $193, 7 in 10 (70%) chance of winning $5 |
| 4 in 10 (40%) chance of winning $100, 6 in 10 (60%) chance of winning $80 | 0 | 0 | 4 in 10 (40%) chance of winning $193, 6 in 10 (60%) chance of winning $5 |
| 5 in 10 (50%) chance of winning $100, 5 in 10 (50%) chance of winning $80 | 0 | 0 | 5 in 10 (50%) chance of winning $193, 5 in 10 (50%) chance of winning $5 |
| 6 in 10 (60%) chance of winning $100, 4 in 10 (40%) chance of winning $80 | 0 | 0 | 6 in 10 (60%) chance of winning $193, 4 in 10 (40%) chance of winning $5 |
| 7 in 10 (70%) chance of winning $100, 3 in 10 (30%) chance of winning $80 | 0 | 0 | 7 in 10 (70%) chance of winning $193, 3 in 10 (30%) chance of winning $5 |
| 8 in 10 (80%) chance of winning $100, 2 in 10 (20%) chance of winning $180 | 0 | 0 | 8 in 10 (80%) chance of winning $193, 2 in 10 (20%) chance of winning $5 |
| 9 in 10 (90%) chance of winning $100, 1 in 10 (10%) chance of winning $80 | 0 | 0 | 9 in 10 (90%) chance of winning $193, 1 in 10 (10%) chance of winning $5 |
| 10 in 10 (100%) chance of winning $100, 0 in 10 (0%) chance of winning $80 | 0 | 0 | 10 in 10 (100%) chance of winning $193, 0 in 10 (0%) chance of winning $5 |
Q73 **Demographic Questions**

In this section we are going to ask a series of demographic questions. This will help us understand how insurance coverage varies with age, education, income, etc. These questions are very important for evaluating how the benefits of flood insurance are distributed across New Yorkers. Please answer honestly so we can get an accurate picture of flood insurance in the city.

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Q45 How old are you?

---

Q46 Are you male or female?

- Male (1)
- Female (2)
Q47 Please indicate the highest level of education you have completed. (Check one box)

- Less than High School (6)
- Completed some High School (1)
- Graduated High School or Earned GED (2)
- Some College or Vocational School (3)
- Earned College Degree (4)
- Earned Graduate Degree (5)

Q48 How many persons, including yourself, are currently living in your household?

- 1 Person (just yourself) (1)
- 2 People (2)
- 3 People (3)
- 4 People (4)
- 5 or more People (5)
Q58 How many children under 18 are there in your household?

- No children under 18 (6)
- 1 Child (1)
- 2 Children (2)
- 3 Children (3)
- 4 Children (4)
- 5 or more Children (5)

Q49 We would now like to ask you about your household income. We realize this is a sensitive question, but income is strongly related to insurance coverage and attitudes about risk, and so is important for this research study. Please remember your name will not be used in any way relating to your responses. Please select the range that best describes the total income before taxes for all members of your household for the year 2014. Include all sources such as wages,
salaries, income from businesses, interest on savings accounts and bonds, dividends, social security or other retirement benefits, child support, alimony, and public assistance.

- Less than $20,000 (1)
- $20,000-$40,000 (2)
- $40,000-$60,000 (3)
- $60,000-$80,000 (4)
- $80,000-$100,000 (7)
- $100,000-$125,000 (5)
- $125,000-$150,000 (6)
- $150,000-$175,000 (10)
- $175,000-$200,000 (11)
- $200,000-$250,000 (12)
- $250,000 - $350,000 (13)
- $350,000-$500,000 (14)
- $500,000+ (15)
Q50 How would you describe your current employment situation?

- Employed full time (1)
- Employed part time (2)
- Self employed (3)
- Unemployed (4)
- Retired (5)
- Home maker (6)
- Student (8)
- None of the above (7)

Q5 How often do you participate in extreme sports?

Extreme sports include bungee jumping, paragliding, parachute jumping, gliding, rafting, diving and other dangerous sports.

- Never (1)
- A few times (once every five to ten years) (2)
- Occasionally (once every few years) (3)
- Relatively often (one a year or so) (5)
- Often (4)
Q6 Do you currently smoke cigarettes?

- Yes (1)
- No (2)

Q62 Are you currently a member of an environmental organization?

- Yes (1)
- No (2)

End of Block: Demographic questions

Start of Block: Prize Drawing

Q51 Prize Drawing

Please fill out this section to be included in the prize drawing for one of the ten $100 Amazon gift cards. We do not store any personally identifiable information as a part of this survey, and so you must enter your email address to win. If you do not wish to enter the prize drawing just leave the email field blank.

Q52 Please enter your email address.
This email address will not be linked to your response. After the prize drawing it will be deleted.

End of Block: Prize Drawing

Start of Block: Browser info
Q53 Thank you for your participation in the flood insurance survey. Your responses have been recorded. If you have any questions or comments please email Dr. J. Scott Holladay at James.Holladay@nyu.edu.

Q74 Thank you for your participation in the flood insurance survey. Your responses have been recorded. If you have any questions or comments please email Dr. J. Scott Holladay at James.Holladay@nyu.edu.

As a reminder, you have an opportunity to receive a subsidy on the purchase of flood insurance. You can find more information on FEMA's National Flood Insurance Program here or by contacting Dr. Holladay by email or phone (212.998.6596). One of the goals of this survey is to increase the number of people protected from flood in NYC so please do not hesitate to get in touch if you are interested in learning more about this offer.