

Supplement to:

Kiviat, Barbara. 2021. "Which Data Fairly Differentiate? American Views on the Use of Personal Data in Two Market Settings." *Sociological Science* 8: 26-47.

Appendix A: Survey prompts

Scenario respondents saw about a car insurance company:

Companies today gather all sorts of data about people to try to understand how they will behave in the future.

CAR INSURANCE COMPANIES use different sorts of information to predict whether a person will **FILE AN INSURANCE CLAIM**. If a car insurance company thinks a person is likely to file a claim, the company will charge that person a higher price for car insurance or might not sell them insurance at all.

A car insurance company plans to use the information listed below. The company has done statistical analysis and says each type of information helps predict how likely people are to file claims.

How **FAIR** or **UNFAIR** do you think it is for the **CAR INSURANCE COMPANY** to use each sort of information?

Scenario respondents saw about a lender:

Companies today gather all sorts of data about people to try to understand how they will behave in the future.

COMPANIES THAT LEND MONEY use different sorts of information to predict whether a person will **FAIL TO REPAY A LOAN ON TIME**. If a lender thinks a person is likely to get behind on payments, the company will charge that person a higher interest rate on the loan, or may not lend them money at all.

A lender plans to use the information listed below. The company has done statistical analysis and says each type of information helps predict how likely people are to fail to repay loans on time.

How **FAIR** or **UNFAIR** do you think it is for the **LENDER** to use each sort of information?

Appendix B: Additional tables**Table A1.** Mean responses with standard errors for car insurance question

	Point estimate	Standard error
Accident history	4.074	0.040
Speeding tickets	3.984	0.041
Hard braking, sharp turning	3.196	0.046
Credit score	2.763	0.047
When a person drives	2.625	0.044
Zip code	2.583	0.046
Where a person drives	2.583	0.045
Number of past addresses	2.446	0.043
Income	2.366	0.044
Rent or own home	2.238	0.042
Education level	2.204	0.042
Sex/gender	2.034	0.043
Social media use	1.801	0.038
Race/ethnicity	1.772	0.039
Web sites visited	1.743	0.037
Grocery store purchases	1.703	0.037

Notes: N=1,095. Values weighted to be nationally representative. Response options: Very Unfair=1; Somewhat Unfair=2; Neither Fair nor Unfair=3; Somewhat Fair=4; Very Fair=5

Table A2. Mean responses with standard errors for lending question

	Point estimate	Standard error
Rent payment on time	3.966	0.041
Credit score	3.822	0.042
Utility bill payment on time	3.780	0.042
Income	3.583	0.044
TV bill payment on time	3.553	0.044
Child care payment on time	3.544	0.044
Number of past addresses	2.891	0.042
Speeding tickets	2.748	0.044
Zip code	2.374	0.043
Whether person smokes	2.334	0.043
College major	2.121	0.041
Social media use	1.985	0.040
Grocery store purchases	1.971	0.040
Sex/gender	1.944	0.039
Web sites visited	1.920	0.039
Race/ethnicity	1.861	0.040

Notes: N=1,095. Values weighted to be nationally representative. Response options: Very Unfair=1; Somewhat Unfair=2; Neither Fair nor Unfair=3; Somewhat Fair=4; Very Fair=5