



**Codebook for Federal Trade Commission Privacy Notice Study
May 23, 2008**

| Variable Name | Variable Meaning | Code Values |
|----------------------|---|--|
| TransKey | <i>Auto-assigned unique numeric value for interviews</i> | |
| StudyID | Study ID | |
| NoticeStyle | Style of Notice (A through D) | |
| InterviewType | Interview Type (1 through 12) (<i>the interview type defines the order in which respondents saw the three bank notices</i>) | |
| Q1 | Question 1: Interview Location | 1: Baltimore 2: Dallas 3: Detroit 4: Los Angeles 5. Springfield |
| Q3 | Question 3: Do you read and speak English? | 1: Yes 2: No |
| Q4 | Question 4: Are you a current employee of a bank, savings and loan, credit union, or investment firm? | 1: Yes 2: No |
| Q5 | Question 5: Gender | 1: Male 2: Female |
| Q6 | Question 6: Which of the following categories best describes your age? | 1: 18-34 2: 35-54 3: 55 and over |
| Q7 | Question 7: What is the highest level of education you have completed? | 1: Less than high school 2: High school graduate or G.E.D. 3: Some college or post-secondary work 4: College graduate 5: Postgraduate work |
| Notice1 | First notice seen by respondent | 1: Mars 2: Mercury 3: Neptune |
| Q10 | Question 10: <i>Number of seconds spent reading Notice #1</i> | |
| Notice2 | Second notice seen by respondent | 1: Mars 2: Mercury 3: Neptune |

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| Q12 | Question 12: <i>Number of seconds spent reading Notice #2</i> | |
| Pair1 | First pair of notices compared by respondent (in order in which they were shown) | 1: Mars-Mercury 2: Mercury-Mars 3: Mars-Neptune 4: Neptune-Mars 5: Mercury-Neptune 6: Neptune-Mercury |
| Q13 | Question 13: I want to assume that these two banks are offering you identical products, services and interest rates. Based on what you see in the notices, which one would you select to be your bank? | 1: Would select Mars Bank 2: Would select Mercury Bank 3: Would select Neptune Bank 4: No preference--both banks are similar 5: Not sure |
| Question 16: Why do you prefer the bank that you chose? (<i>Coded responses to open-end question</i>) | | |
| Q16Code11 | Code 11: The notice was clearer/easier to understand | 1: Yes 0: No |
| Q16Code12 | Code 12: The notice was more detailed/provided more information | 1: Yes 0: No |
| Q16Code13 | Code 13: The notice was simpler/more direct/shorter | 1: Yes 0: No |
| Q16Code14 | Code 14: The notice provided more information about how the bank shares personal information | 1: Yes 0: No |
| Q16Code21 | Code 21: The bank protects my information better/keeps my information more private or confidential | 1: Yes 0: No |
| Q16Code31 | Code 31: The bank is more helpful or provides better service | 1: Yes 0: No |
| Q16Code32 | Code 32: The bank offers better interest rates | 1: Yes 0: No |
| Q16Code33 | Code 33: The bank offers more services (e.g., ATMs, online banking) | 1: Yes 0: No |
| Q16Code41 | Code 41: The bank shares my personal information less than the other bank | 1: Yes 0: No |
| Q16Code42 | Code 42: The bank does not share my personal information | 1: Yes 0: No |
| Q16Code43 | Code 43: The bank shares my personal information less with its affiliates/The bank has fewer affiliates | 1: Yes 0: No |

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| Q16Code44 | Code 44: The bank does less joint marketing | 1: Yes 0: No |
| Q16Code51 | Code 51: The bank provides more options for limiting or opting out of sharing of personal information | 1: Yes 0: No |
| Q16Code61 | Code 61: <i>Any reason related to affiliates other than “bank shares less with affiliates”</i> | 1: Yes 0: No |
| Q16Code98 | Code 98: <i>No bank preference expressed in Q13 (Response of “No preference” or “Not sure” to Q13)</i> | 1: Yes 0: No |
| Q16Code99 | Code 99: <i>Other reason or reason unknown</i> | 1: Yes 0: No |
| Q17 | Question 17: Does one of these banks collect more personal information about you than the other bank, or do they both collect the same amount of personal information? | 1: Mars Bank collects more information 2: Mercury Bank collects more information 3: Neptune Bank collects more information 4: Both collect the same amount of personal information 5: Not sure |
| Q18 | Question 18: Does one of these banks share personal information with others more than the other bank, or do they both share your personal information equally? | 1: Mars Bank shares more information 2: Mercury Bank shares more information 3: Neptune Bank shares more information 4: Both share equally 5: Not sure |
| Q19 | Question 19: Which of these two banks gives you the opportunity to limit or to opt out of the sharing of your personal information? | 1: Mars Bank only 2: Mercury Bank only 3: Neptune Bank only 4: Both 5: Neither 6: Not sure |
| Notice3 | Third notice seen by respondent | 1: Mars 2: Mercury 3: Neptune |

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| Q20 | Question 20: Assume you have limited or opted out of all the possible sharing that you can for both banks. Once you have done this, would one of these banks share your personal information more than the other bank, or would they both share your personal information equally? | 1: Mars Bank would share more information 2: Mercury Bank would share more information 3: Neptune Bank would share more information 4: Both would share equally 5: Not sure |
| Q23 | Question 23: <i>Number of seconds spent reading Notice #3</i> | |
| Pair2 | Second pair of notices compared by respondent (in order in which they were shown) | 1: Mercury-Neptune 2: Mars-Neptune 3: Neptune-Mercury 4: Mars-Mercury 5: Mercury-Mars 6: Neptune-Mars |
| Q24 | Question 24: I want to assume that these two banks are offering you identical products, services and interest rates. Based on what you see in the notices, which one would you select to be your bank? | 1: Would select Mars Bank 2: Would select Mercury Bank 3: Would select Neptune Bank 4: No preference--both banks are similar 5: Not sure |
| Question 27: Why do you prefer the bank that you chose? (<i>Coded responses to open-end question</i>) | | |
| Q27Code11 | Code 11: The notice was clearer/easier to understand | 1: Yes 0: No |
| Q27Code12 | Code 12: The notice was more detailed/provided more information | 1: Yes 0: No |
| Q27Code13 | Code 13: The notice was simpler/more direct/shorter | 1: Yes 0: No |
| Q27Code14 | Code 14: The notice provided more information about how the bank shares personal information | 1: Yes 0: No |
| Q27Code21 | Code 21: The bank protects my information better/keeps my information more private or confidential | 1: Yes 0: No |
| Q27Code31 | Code 31: The bank is more helpful or provides better service | 1: Yes 0: No |
| Q27Code32 | Code 32: The bank offers better interest rates | 1: Yes 0: No |
| Q27Code33 | Code 33: The bank offers more services (e.g., ATMs, online banking) | 1: Yes 0: No |

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| Q27Code41 | Code 41: The bank shares my personal information less than the other bank | 1: Yes 0: No |
| Q27Code42 | Code 42: The bank does not share my personal information | 1: Yes 0: No |
| Q27Code43 | Code 43: The bank shares my personal information less with its affiliates/The bank has fewer affiliates | 1: Yes 0: No |
| Q27Code44 | Code 44: The bank does less joint marketing | 1: Yes 0: No |
| Q27Code51 | Code 51: The bank provides more options for limiting or opting out of sharing of personal information | 1: Yes 0: No |
| Q27Code61 | Code 61: <i>Any reason related to affiliates other than “bank shares less with affiliates”</i> | 1: Yes 0: No |
| Q27Code98 | Code 98: <i>No bank preference expressed in Q13 (Response of “No preference” or “Not sure” to Q13)</i> | 1: Yes 0: No |
| Q27Code99 | Code 99: <i>Other reason or reason unknown</i> | 1: Yes 0: No |
| Q28 | Question 28: Does one of these banks collect more personal information about you than the other bank, or do they both collect the same amount of personal information? | 1: Mars Bank collects more information 2: Mercury Bank collects more information 3: Neptune Bank collects more information 4: Both collect the same amount of personal information 5: Not sure |
| Q29 | Question 29: Does one of these banks share personal information with others more than the other bank, or do they both share your personal information equally? | 1: Mars Bank shares more information 2: Mercury Bank shares more information 3: Neptune Bank shares more information 4: Both share equally 5: Not sure |
| Q30 | Question 30: Which of these two banks gives you the opportunity to limit or to opt out of the sharing of your personal information? | 1: Mars Bank only 2: Mercury Bank only 3: Neptune Bank only 4: Both 5: Neither 6: Not sure |

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| Q31 | Question 31: Assume you have limited or opted out of all the possible sharing that you can for both banks. Once you have done this, would one of these banks share your personal information more than the other bank, or would they both share your personal information equally? | 1: Mars Bank would share more information 2: Mercury Bank would share more information 3: Neptune Bank would share more information 4: Both would share equally 5: Not sure |
| NoticeforQ32toQ34 | Notice used by respondent to answer Q32 through Q34 | 2: Mercury 3: Neptune |
| Q32 | Question 32: Does this notice say how you could tell the Bank that you want to limit or opt out of the sharing of your information? | 1: Yes 2: No 3: Not sure |
| Question 33: According to this notice, how could you tell the Bank that you want to limit or opt out of the sharing of information? (<i>Note: This question was skipped if respondent answered "No" or "Not sure" to Q32.</i>) | | |
| Q33a | Question 33a: Call the Bank at the number listed | 1: Yes 0: No |
| Q33b | Question 33b: Go online to the bank's website | 1: Yes 0: No |
| Q33c | Question 33c: Write to the bank | 1: Yes 0: No |
| Q33d | Question 33d: Don't know | 1: Yes 0: No |
| Q33e | Question 33e: Bank does not offer any way to limit or opt out of the sharing | 1: Yes 0: No |
| Q33f | Question 33f: Other | 1: Yes 0: No |
| Q34 | Question 34: With this notice, it was easy to find out the ways that the Bank allows you to limit or opt out of sharing information. (<i>Note: This question was skipped if respondent answered "No" or "Not sure" to Q32.</i>) | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree 9: No Response (<i>skipped</i>) |
| Q35a | Question 35a: The notices were easy to read and understand. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |

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| Q35b | Question 35b: The notices made it easy to compare the sharing practices of the different banks. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |
| Q35c | Question 35c: It was easy to find the information I needed for most questions. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |
| Q36a | Question 36a: Most banks share their customers' personal information in very similar ways. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |
| Q36b | Question 36b: I like banks to share my personal information with nonaffiliates--that is, other companies that are not a part of the bank--because then these companies can offer me additional products and services that I might want or need. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |
| Q36c | Question 36c: I like banks to share my personal information with affiliates--that is, other companies that are a part of the bank--because then these companies can offer me additional products and services that I might want or need. | 1: Strongly Disagree 2: Disagree 3: Neither agree nor disagree 4: Agree 5: Strongly agree |
| Q37a | Question 37a: Which category or categories do you feel best describe you? (First response) | 1: White (including Middle Eastern or Arab) 2: Black/African-American 3: Hispanic/Latino 4: Asian 5: American Indian/Alaska Native 6: Native Hawaiian/Pacific Islander 7: Other 9: No response |

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| Q37b | Question 37b: Which category or categories do you feel best describe you? (Second response) | 1: White (including Middle Eastern or Arab) 2: Black/African-American 3: Hispanic/Latino 4: Asian 5: American Indian/Alaska Native 6: Native Hawaiian/Pacific Islander 7: Other 9: No response |
| Q37c | Question 37c: Which category or categories do you feel best describe you? (Third response) | 1: White (including Middle Eastern or Arab) 2: Black/African-American 3: Hispanic/Latino 4: Asian 5: American Indian/Alaska Native 6: Native Hawaiian/Pacific Islander 7: Other 9: No response |
| Q38 | Question 38: Do you currently have an account with a bank, savings and loan, credit union, or investment firm? | 1: Yes 2: No 3: Don't know/No response |
| Q39 | Question 39: Do you regularly use a check cashing service or pay day lender? <i>(Note: This question was skipped if respondent answered "Yes" to Q38.)</i> | 1: Yes 2: No 3: Don't know/No response 9: No Response (<i>skipped</i>) |
| Q40 | Question 40: Including yourself, how many people live in your household? | 1: 1 2: 2-3 3: 4+ 4: No response |
| Q41 | Question 41: Which of these categories best describe your annual combined household income? | 1: Under \$25,000 2: \$25,000 - \$50,000 3: \$50,000 - \$75,000 4: \$75,00 - \$100,000 5: Over \$100,000 6: No response |

