

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

<b>Variable Name</b>	<b>Variable Meaning</b>	<b>Code Values</b>
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

Variable Name	Variable Meaning	Code Values
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

Variable Name	Variable Meaning	Code Values
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

