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IPSOS KNOWLEDGEPANEL SURVEY QUESTIONNAIRE

A1. Do you own or rent your home?

Own
Rent
Other

ADU2. Do you own a motorized vehicle (car, van, truck, motorcycle, etc.)?

Yes
No

ADU3. How often do you...

Ride on a vehicle you do not own (e.g., taxi, ride-sharing vehicle, bus, subway, train, etc.)

Buy new clothing items

Buy used clothing items

Rent or borrow clothing items

Buy new toys

Buy used toys

Rent or borrow toys

Buy new jewelry items

Buy used jewelry items

Rent or borrow jewelry items

Buy new furniture

Buy used furniture

Rent or borrow furniture

Buy new books, movies, video games or music

Buy used books, movies, video games or music

Rent or borrow books, movies, video games or music

Often
Sometimes
Rarely
Never

ADU4. Why do you ever rent or borrow any of these items rather than buying or using your own?

Select up to three for the following reasons.

More convenient

Better for the environment

Less expensive



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Can't afford buying them
Don't use them often enough to buy them
Don't have enough space to keep or store them in my home
Better quality
Other (SPECIFY)

ADU5. Do you have a single source of income, or do you earn income in a few different ways or through different jobs?

Single source of income – salaried
Single source of income – not salaried
Multiple sources
I don't have an income
Don't know

ADU6. Outside of any salaried work, how else do you earn income? (Select all that apply)

Freelance or contract work
Driving for a service like Uber or Lyft
Renting property through a service like Airbnb
Renting property directly
Bartending, waitressing, working in retail, security or some other (traditional?) part-time job
Consulting
Via social media as an influencer
Multi-level marketing (Avon, Mary Kay, etc.)
Creating artwork, crafts or other goods on a site like Etsy.com
Walk dogs / Babysit
Other (specify)

ADU7. Please indicate whether you agree or disagree with each of the following statements:

Borrowing money from a bank is simple
Borrowing money from a bank is quick
Borrowing money from a bank is convenient
It is too easy to borrow money these days
Borrowing money from a bank is stressful
Borrowing money from a bank is difficult

Agree
Disagree

ADU8. Which types of debt, if any, do you currently have? (Select all that apply.)

Credit Card



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Student loans
Medical debt
Personal loans
Payday loans
Car loans
Mortgage
I don't know
I have no debt

ADU9. How likely are you to purchase a cryptocurrency such as bitcoin in the next year?

Very likely
Somewhat likely
Not very likely
Not at all very likely
Don't know

ADU10. Why aren't you not likely to purchase a cryptocurrency in the next year?

I have no interest in cryptocurrencies
I don't know how to get cryptocurrencies
The price of cryptocurrencies is too unstable
Cryptocurrencies are too insecure, traditional financial institutions are safer
Cryptocurrencies are too complicated to use
Not enough goods and services are available for purchase with cryptocurrencies
Cryptocurrencies are used by criminals and I don't want to be associated with them
Other
None of the above

ADU11. Who do you most trust to grow your money?

Technology companies (Google, Facebook, Apple, etc.)
Banks
The government
Digital payment companies (PayPal, Venmo, Zelle, etc.)
None of these

ADU12. Who do you most trust to protect your money?

Technology companies (Google, Facebook, Apple, etc.)
Banks
The government
Digital payment companies (PayPal, Venmo, Zelle, etc.)
None of these



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ADU13. Who do you most trust to protect your financial data?

Technology companies (Google, Facebook, Apple, etc.)
Banks
The government
Digital payment companies (PayPal, Venmo, Zelle, etc.)
None of these

ADU14. Which of the following types of insurance do you currently have?

Homeowner
Renter
Life
Auto
Don't know
Other (e.g. motorcycle, boat, etc.)
None

ADU15. Please indicate the extent to which you agree or disagree with each of the following statements:

Strongly agree
Somewhat agree
Neither agree nor disagree
Somewhat disagree
Strongly disagree
Not applicable

I think data on my driving record can help life insurers determine a fair life insurance premium for me.

I think data from my social media postings can help life insurers determine a fair life insurance premium for me.

I think data from my online searches for recipes, health information or other things that might impact my health and well-being can help life insurers determine a fair life insurance premium for me.

I think data collected from my fitness tracker can help life insurers determine a fair life insurance premium for me.

I think that information from my DNA can help life insurers determine a fair life insurance premium for me.

I think data collected from my doctors can help life insurers determine a fair life insurance premium for me.

I think data collected from location trackers that can share how often I visit related places like the gym or fast food restaurants can help life insurers determine a fair life insurance premium for me.

Health insurance premiums should be lower for those willing to wear technology like a Fitbit that are designed to improve the wearer's health.



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Wearable technology can improve your health.

My life insurance premiums would go down if I shared data about my behavior.

ADU16. How frequently do you make purchases with a mobile wallet, like Apple Pay or Venmo?

Frequently

Occasionally

Rarely

I have it set up but I never use it

Never

I do not use a mobile wallet

ADU17. How frequently do you use it for retail purchases?

Frequently

Occasionally

Rarely

Never

ADU18. How often do you use it to give and receive money to/from friends and acquaintances?

Frequently

Occasionally

Rarely

Never

ADU19. Do you have investments such as a 401k, 403b, stocks, mutual funds or a money market account?

Yes

No

ADU20. How did you make the investments? (Select all that apply)

Buying individual stocks

Buying index funds

I have a financial advisor

I invest through my employer

Using a roboadvisor (Service like Acorns or Betterment)

Other (Specify)

None of the above

ADU21. How much money do you have invested?



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ADU22. Do you use debit cards or credit cards more frequently?

Debit Cards
Credit Cards
Neither

ADU23. What kind of purchases do you use each card for?

Debit Cards
Credit Cards
Everyday expenses
Larger purchases
Never





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IPSOS GOVERNMENT AND ACADEMIC OMNI QUESTIONNAIRE

ADU24. Thinking now about banks, do you use a bank (in-person, by phone, or online) for any of the following?

- Checking account
- Savings account
- Cashing checks
- Investments
- Wiring money
- Credit card
- Loan

- Yes – I use a bank
- No – I do not use a bank for this (I use something else)
- No – I have never used this service at all
- Not applicable

ADU25. What is the main reason you do not use a bank for [...]? Please write in your response.



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IPSOS GLOBAL ADVISOR SURVEY

Q1. Which of the following have you used to pay for a product or service at least once in the past three months? Select all that apply.

- Cash
- Check
- Credit/Debit Card, by swiping magnetic stripe
- Credit/Debit Card, by inserting a chip in a terminal
- Credit/Debit card, by tapping it on/over a contactless terminal
- Credit/Debit card as an online payment
- Mobile phone/device using a payment app or a mobile wallet (e.g. Apple Pay, Google Pay, Samsung Pay, PayPal, Venmo, Zelle, etc.)
- Cryptocurrency (e.g. Bitcoin)
- Barter
- Other
- None

Q2. Among all these forms of payment, which ONE do you prefer for small everyday transactions made in person (not online)?

Q3. When you need to interact with your bank (other than for drawing cash), do you... (ONE RESPONSE ONLY)

- Always go to your local branch bank in person and never bank online
- Most often go to your local branch in person, but sometimes bank online
- Go to your local branch in person and bank online about as often
- Most often bank online, but sometimes go to your local branch
- Always bank online and never go your local branch
- Other (specify)
- I never interact with a bank

Q4. How well do you know each of the following?

- Bitcoin
- Cryptocurrency
- Libra
- Stablecoin
- Know very well
- Know somewhat well



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Know only a little
Heard of, but know almost nothing
Never heard of it

Q5. In which of the following situations do you typically use cash? Choose all that apply.

To give spending money/allowance for kids
To tip
To give money to panhandlers or street performers
To make everyday purchases in stores
To make major purchases in stores
All of the above / I only use cash
None of the above / I never use cash

Q6. Which of the following do you trust most when it comes to your money?

Technology companies (Google, Facebook, Apple, etc.)
[COUNTRY]'s banks
[COUNTRY]'s government
Cryptocurrencies
None of these

Q7: Ten years from now, do you expect you will...

Use cash more often than now
Use cash about as often as now
Use cash less often than now
Not use cash at all

Q8: Ten years from now, do you expect you will ...

Use cryptocurrencies more often than now
Use cryptocurrencies about as often as now
Use cryptocurrencies less often than now
Not use cryptocurrencies at all



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IPSOS US SMX SYNDICATED ONLINE COMMUNITY SURVEY

Q1. In a gig economy or shared economy, jobs are temporary and flexible, where companies hire independent contractors and freelancers instead of full-time employees. When you think about your primary income and source of work (50% or more), would you consider yourself to be a part of the gig economy mainly working as a freelancer or contractor? *(Select one response)*

Yes
No
Don't know
Prefer not to answer

Q2. How long have you been a freelancer or contractor? *(Select one response)*

Just recently due to Covid 19
At least the last 6 months – 1 year
For the last 1-3 years
3 years or longer

Q3. What is your main job function and industry you work in? *(Fill in the blanks)*

Industry:
Main job function(s):

Q4. Are you able to do your work at home/digitally during the pandemic? *(Select one response)*

Yes
No

Q5. During COVID-19 (roughly beginning in March 2020) has your income remained the same, decreased, or increased? *(Select one response)*

Increased
Remained the same
Decreased

Q6. Please tell us how the pandemic has affected your income. What steps are you taking to alleviate the decrease in your income? Have you picked up other jobs? *(Please be as specific as possible)*

Q7. Are you worried about the future as it relates to your finances? *(Please be as specific as possible)*



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Q8. There are often several phases or stages that people go through when times are hard. Which one of the following phases do you feel best describes your current situation regarding the COVID-19 pandemic? *(Select one response)*

- The pandemic has not reached my area, and so far there are no restrictions.
- I am getting ready for possible new restrictions, preparing, and stockpiling supplies where possible.
- I am reacting day-by-day to the restrictions and establishing new routines.
- I have adapted to the restrictions and settled in to new routines.
- It seems restrictions will soon be lifted in my area.
- I am starting to do some things again that used to be restricted.
- I am doing most of the things I used to do pre-COVID.
- I feel the pandemic is behind me, and I am moving on with life.

Q9. When it comes to planning for the future after the COVID-19 pandemic, which of the following best describes you? *(Select one response)*

- I'm stuck about what to do next
- I have a lot of uncertainty
- I have some uncertainty
- I have no uncertainty

Q10. On a five-point scale, with '5' being intolerable and '1' being not a problem at all, how much do COVID-19 restrictions in your area impact you personally? You may choose any number in between. *(Select one response)*

- 5 – Intolerable
- 4
- 3
- 2
- 1 – Not a problem at all

Q11. Which of the following best describes your current employment status? *(Select one response)*

- Employed full-time
- Employed part-time
- Self-employed, own/operate home-based business
- Self-employed, own/operate business at another location
- Homemaker
- Student
- Retired
- Currently unemployed
- Currently unemployed or furloughed due to COVID-19
- Other