

### 3. Have you personally sent money to someone else online (either through your bank's website or a third party) in the last 12 months?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	298	162	136	111	97	90	25	105	104	64
	28%	31%	25%	37%	23%	26%	21%	26%	30%	33%
		B		DE						F
No	775	357	418	189	328	258	94	304	246	130
	72%	69%	75%	63%	77%	74%	79%	74%	70%	67%
			A		C	C	I			

**1\_1. (Paying your portion of a bill that you split at a restaurant) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	599	257	342	188	231	181	40	217	204	139
	56%	49%	62%	63%	54%	52%	33%	53%	58%	72%
		A	E	E				F	F	FGH
No	474	262	212	112	195	167	79	193	146	55
	44%	51%	38%	37%	46%	48%	67%	47%	42%	28%
		B				C	GHI	I	I	

**1\_2. (Paying your portion of team dues or recreational activity) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	171 16%	82 16%	89 16%	80 27% DE	61 14% E	30 9%	14 11%	46 11%	69 20% G	43 22% FG
No	902 84%	437 84%	465 84%	220 73%	365 86% C	317 91% CD	105 89% I	364 89% HI	281 80%	151 78%

**1\_3. (Sending cash as a gift) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	427 40%	178 34%	249 45% A	105 35%	156 37%	166 48% CD	40 34%	160 39%	143 41%	84 43%
No	646 60%	341 66% B	304 55%	194 65% E	270 63% E	182 52%	79 66%	250 61%	207 59%	110 57%

**1\_4. (Paying for your portion of concert tickets) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	204 19%	88 17%	117 21%	71 24% E	81 19%	53 15%	14 12%	74 18%	66 19%	50 26% F
No	869 81%	432 83%	437 79%	229 76%	345 81%	295 85% C	105 88% I	336 82%	284 81%	144 74%

**1\_5. (Pitching in for your portion of a weekend getaway or excursion) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	237 22%	116 22%	122 22%	87 29% DE	79 19%	71 20%	11 10%	79 19% F	78 22% F	68 35% FGH
No	836 78%	404 78%	432 78%	212 71%	347 81% C	277 80% C	108 90% GHI	331 81% I	272 78% I	126 65%

**1\_6. (Splitting the cost of a gift (for example, a gift for a wedding or a baby shower)) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	467	189	278	159	188	120	45	167	150	106
	44%	36%	50%	53%	44%	35%	37%	41%	43%	55%
			A	DE	E					FGH
No	606	330	275	140	238	228	74	243	200	88
	56%	64%	50%	47%	56%	65%	63%	59%	57%	45%
		B			C	CD	I	I	I	

**1\_7. (Sending money to someone who is abroad) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Means: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Yes	84 8%	57 11% B	27 5%	31 10%	31 7%	22 6%	4 3%	27 7%	31 9%	23 12% F
No	989 92%	462 89%	527 95% A	268 90%	395 93%	325 94%	115 97% I	383 93%	319 91%	172 88%



**1. (Yes Summary) In the past 12 months, have you given money to a friend, family member, or colleague, for any of the following reasons?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
Paying your portion of a bill that you split at a restaurant	599 56%	257 49%	342 62% A	188 63% E	231 54%	181 52%	40 33%	217 53% F	204 58% F	139 72% FGH
Splitting the cost of a gift (for example, a gift for a wedding or a baby shower)	467 44%	189 36%	278 50% A	159 53% DE	188 44% E	120 35%	45 37%	167 41%	150 43%	106 55% FGH
Sending cash as a gift	427 40%	178 34%	249 45% A	105 35%	156 37%	166 48% CD	40 34%	160 39%	143 41%	84 43%
Pitching in for your portion of a weekend getaway or excursion	237 22%	116 22%	122 22%	87 29% DE	79 19%	71 20%	11 10%	79 19% F	78 22% F	68 35% FGH
Paying for your portion of concert tickets	204 19%	88 17%	117 21%	71 24% E	81 19%	53 15%	14 12%	74 18%	66 19%	50 26% F
Paying your portion of team dues or recreational activity	171 16%	82 16%	89 16%	80 27% DE	61 14% E	30 9%	14 11%	46 11%	69 20% G	43 22% FG
Sending money to someone who is abroad	84 8%	57 11% B	27 5%	31 10%	31 7%	22 6%	4 3%	27 7%	31 9%	23 12% F

**2. If someone pays your portion of a bill (for example in a restaurant), how long does it typically take you to pay them back for your portion, if required?**

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	Total	GENDER		AGE			EDUCATION			
		Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
		A	B	C	D	E	F	G	H	I
Base: All respondents	1073	501	572	223	455	395	83	283	513	194
Weighted	1073	519	554	299	426	348	119*	410	350	194
I send/pay back the money immediately	569 53%	251 48%	318 57% A	110 37%	234 55% C	224 64% CD	67 56%	219 53%	174 50%	110 56%
I send/pay back the money within 24 hours	215 20%	104 20%	110 20%	54 18%	93 22%	68 20%	21 18%	77 19%	80 23%	37 19%
I send/pay back the money within a week	196 18%	108 21%	88 16%	99 33% DE	65 15% E	32 9%	21 18%	77 19%	61 17%	38 20%
I send/pay back the money within a month	39 4%	22 4%	17 3%	25 8% DE	9 2%	5 2%	6 5%	10 2%	20 6% GI	3 2%
It usually takes me more than a month, but I pay them back at some point	20 2%	14 3%	7 1%	8 3%	7 2%	6 2%	1 1%	11 3%	4 1%	4 2%
I typically never pay them their money back	34 3%	21 4%	13 2%	3 1%	18 4% C	12 3%	4 3%	16 4%	10 3%	3 1%

## 4. And why have you not sent money online to another person in the last 12 months?

Proportions/Mean: Columns Tested (5% risk level) - A/B - C/D/E - F/G/H/I Overlap formulae used. \* small base

	GENDER									
	AGE		EDUCATION							
	Total	Male	Female	18-34	35-54	55+	<HS	HS	Post Sec	Univ Grad
	A	B	C	D	E	F	G	H	I	
Base: Have not sent money online to another person in the last 12 months										
	779	350	429	144	345	290	66	213	366	134
Weighted	775	357	418	189	328	258	94*	304	246	130
I've had no need to	591 76%	269 75%	322 77%	137 73%	252 77%	201 78%	70 75%	235 77%	190 77%	96 74%
I've never thought about sending the money electronically	94 12%	38 11%	56 14%	23 12%	37 11%	35 13%	11 12%	42 14%	22 9%	19 14%
I don't want to pay the fees associated with the transaction	57 7%	28 8%	29 7%	31 16% DE	17 5%	9 4%	6 7%	21 7%	15 6%	14 10%
I don't know how to send money electronically	55 7%	19 5%	36 9%	14 7%	21 7%	19 8%	9 10%	21 7%	16 6%	9 7%
There's too much hassle involved with setting up the online transaction	48 6%	24 7%	25 6%	26 14% DE	15 5%	8 3%	10 11%	17 6%	13 5%	8 6%
Other	52 7%	26 7%	26 6%	19 10% E	23 7%	10 4%	12 12% GI	12 4%	24 10% GI	4 3%