

Cash Use in New Zealand Survey for the Reserve Bank 2017

How we got your name and address

Research New Zealand, who are conducting the survey, selected names from the New Zealand Electoral Roll, using a method that gave every name a chance of being selected. This questionnaire was sent to somebody whose name was selected. We need **that** person to take part in the survey.

What you are being asked to do

If you are the person that this questionnaire was posted to, please answer the questionnaire yourself – do NOT give it to anyone else to answer.

You can still change your mind about the way you want to answer the questions – it can be:

- on this paper questionnaire, or
- online.

If you would rather answer online go to www.researchnz.com

Then:

1. Click on Current Surveys
2. Find the heading Reserve Bank of New Zealand
3. Under that you'll find Cash Use Survey - click on that
4. Follow the instructions for registering

Please do that as soon as possible, so you won't be sent a reminder about the paper questionnaire.

How long it will take

This truly is an extremely short questionnaire and people take about 10 minutes to fill it in.

Do you have to take part in the survey?

It is your choice whether you take part in the survey or not. But the Reserve Bank hopes that you will.

The sample of people being asked to take part will be representative of the New Zealand population aged 18 and older. Any person that is selected in the sample but does not take part will make it less representative.

About your privacy

The Research New Zealand staff who see your answers – when they work with the data – will not get to see your name or address. Some people at Research New Zealand will see your name and address (so they can keep track of who has answered). But those people will not see your filled-in questionnaire.

The Reserve Bank will be given the data from all the people who answer the survey, but will not ever see the names and addresses. They will use the information they receive for planning purposes only.

Why the Reserve Bank wants the information

You may know that the Reserve Bank manages the supply of cash in New Zealand. Nowadays different ways of paying for things are being used more and more. So it is not easy to work out how much cash will be needed. The information that the Bank gets from this survey will make predicting New Zealand's cash needs easier and more accurate.

More information about the survey

If you would like to know more about the survey, contact Research New Zealand on 0800 500 168 or rbnzsurvey@researchnz.com

ID: <ID number>

For information only

1 You can spend money in lots of ways. For instance, people:

- buy things at shops
- buy things online
- pay someone like a gardener or electrician for work
- pay bills (like the electricity bill)
- pay rent or mortgage or board
- make a donation
- give money to other people
- and spend in other ways

And, when you spend money, there are different ways to pay.

Choose as many answers as you need to show the ones that you use.

- cash (notes and/or coins)
- a credit card
- a debit card / EFTPOS
- a public transport payment card (for example: Snapper, AT HOP, Metrocard)
- payment using a mobile phone (for example: Google pay, Apple pay, Alipay)
- Bitcoin
- Paypal
- direct debit or automatic payment (your bank:
 - pays a particular bill – for example the electricity bill - each time it is due to be paid or
 - pays another account at regular times - for example once a month)
- other internet payment from your bank account
- some other way(s) of paying → please say what

2 The questions in this questionnaire are only asking about **New Zealand** cash (notes and/or coins). If you NEVER use cash to pay for anything, go to question 4. Otherwise, please answer this question. In the last seven days, about how many times have you used cash (notes and/or coins) to pay for something?

- not at all in the past 7 days
- once or twice
- 3 – 6 times
- 7 – 10 times
- 11 - 20 times
- more than 20 times
- don't know

3 If you NEVER use cash to pay for anything, go to question 4. Otherwise, please answer this question.

In the last seven days have you used any other way of paying, such as cards, phone app, direct credit or other internet payment?

- yes
- no
- don't know

4 Think about how you were paying for things 12 months ago. Were you using cash (notes and/or coins):

- a lot more than you are now
- a bit more than you are now
- just as much as you are now
- a bit less than you are now
- a lot less than you are now
- don't know

5 Think about how you'd like to be paying for things in 12 months' time. Would you like to be using cash (notes and/or coins):

- a lot more than you are now
- a bit more than you are now
- just as much as you are now
- a bit less than you are now
- a lot less than you are now
- I have no preference - don't care
- don't know

6 If you NEVER use cash, go to question 7.
Otherwise please answer this question.

Choose as many answers as you need to show the reasons why you use cash.

- I don't get into debt using cash
- payments are private – there's no record of what I spent or where I spent it
- I shop in some places that will only take cash
- some payments are so small I don't like to use a card for them
- I give money to my family - it has to be cash
- I give cash donations to charities collecting in the street
- sometimes I buy something from a private person (not a shop) and I prefer to pay them cash
- with cash I get a better idea of how much I'm spending in a day, week etc
- I find that the other ways of paying are hard to use
- sometimes there is a discount or reward for paying cash
- sometimes there is a charge for using a credit card
- I find it convenient to use cash
- I feel safer using cash than other ways of paying
- other reason(s) → please say what
- can't say / don't know

7 A phone app is software that you use on your mobile phone.
Some banks have a phone app you can use to do internet banking.
Do you do internet banking using a phone app?

- yes
- no
- don't know

8 There are other phone apps you can use to pay for things (for example: Google pay, Apple pay, Alipay and WeChat).

If you NEVER use this type of phone app to pay for anything, go to question 9. Otherwise please answer this question.

Choose as many answers as you need to show the reasons why you pay with a phone app.

- I can buy things online using a phone app
- I have a record of how I am spending my money
- I don't have to pay straightaway
- I can buy things when it suits me – for example when there's a sale on
- I find it convenient to use – I always have my phone handy
- I feel safer using a phone app than carrying cash
- sometimes I get a reward for using my phone that way
- other reason(s) → please say what

- can't say / don't know

9 If you NEVER use a credit card, go to question 10. Otherwise please answer this question.

Choose as many answers as you need to show the reasons why you use a credit card.

- I can buy things online using a credit card
- I have a record of how I am spending my money
- I don't have to pay straightaway
- I can buy things when it suits me – for example when there's a sale on
- sometimes there is a reward for using a credit card
- I feel safer using a credit card than carrying cash
- it's convenient to use – I always have it with me
- other reason(s) → please say what

- can't say / don't know

10 If you NEVER use a debit / EFTPOS card, go to question 11.
Otherwise please answer this question.

Choose as many answers as you need to show the reasons why you use a debit / EFTPOS card.

- I can't get into debt using a debit /EFTPOS card
- I have a record of how I am spending my money
- it's convenient to use - I always have it with me
- I can use my debit card to buy things online
- I feel safer using a debit / EFTPOS card than carrying cash
- sometimes you can't use a credit card - some places don't take them
- sometimes there is a charge for using a credit card
- other reason(s) → please say what
- can't say/don't know

11 Do you keep New Zealand cash stored somewhere (not in a bank), not to be used straightaway but available if you need it?

- yes – have some cash stored
- no
- don't want to say

12 If you answered Yes to 11, please answer this question.
Otherwise go to question 13.

How much New Zealand cash do you have stored in that way (i.e. not in a bank)?

- \$50 or less
- \$51 – \$100
- \$101 – \$500
- \$501 – \$1000
- more than \$1000
- don't know
- don't want to say

13 People get cash for different reasons - for example to buy things, to pay debts, to keep somewhere etc.

How often do you get cash from anywhere – for example from an ATM (money machine), a bank, a shop, from other people etc?

- more often than once a week
- once a week
- every two weeks or more often
- once a month or more often
- less often than once a month
- I don't get cash regularly like that
- I never get cash
- don't know

14 If you NEVER get cash go to question 16. Otherwise, please answer this question.

When you get cash, about how much do you get each time?

- \$20 or less
- \$21 – \$50
- \$51 – \$100
- \$101 – \$200
- \$201 – \$300
- \$301 – \$400
- \$401 – \$500
- \$501 – \$600
- \$601 – \$700
- \$701 – \$800
- \$801 – \$900
- \$901 – \$1,000
- more than \$1,000
- I get very different amounts at different times
- don't know

For information only

15 If you NEVER get cash go to question 16. Otherwise, please answer this question. Choose only one answer to show which one of these you usually get cash from.

- ATM (money machine)
- a teller at a bank
- a supermarket
- some other shop
- other → please say where you get it from

- I don't have a usual place – I get cash from different places at different times
- don't know

16 How old are you?

- 18 – 29
- 30 – 44
- 45 – 59
- 60 – 74
- 75 or more

17 Are you

- male
- female

18 Choose as many answers as you need to show which ethnic group(s) you belong to.

- New Zealand European / Pakeha
- Maori
- Samoan
- Cook Island Maori
- Tongan
- Nuiean
- Chinese
- Indian
- other → please say which group

- don't know

19 Do you work for wages or salary for an hour or more a week?

yes

no

20 Are you self employed?

yes

no

21 Do you work in a family business or family farm without pay?

yes

no

22 Before tax or anything else was taken out of it, about how much was your own personal income in the last 12 months?

no income

\$20,000 or less

\$20,001 – \$40,000

\$40,001 – \$60,000

\$60,001 – \$80,000

\$80,001 – \$100,000

More than \$100,000

don't know

don't want to say

23 Were you born in New Zealand?

yes

no

don't know

24 Was your mother born in New Zealand?

- yes
- no
- don't know

25 Was your father born in New Zealand?

- yes
- no
- don't know

26 Mark as many answers as you need to show which of these qualifications you have.

- a school qualification
- a qualification from a university
- a qualification from some other tertiary institution (e.g. a technical institute)
- some other qualification → please say what

- studying towards a qualification
- none of these
- don't want to say

27 One last question – how much New Zealand cash (notes and/or coins) do you have in your wallet, purse and pocket at the moment?

If you would like to say anything about the subjects of this survey, please write your comments here.

Thank you for taking the time to answer our questions: your answers will contribute to information that will be very helpful to the Reserve Bank of New Zealand.

Please post the questionnaire back to us in the reply-paid envelope we sent you.

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