
September 2002 Tracking Survey
September 9 – October 6, 2002

Topline

10.09.02

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Princeton Survey Research Associates
for the Pew Internet & American Life Project

Sample: $n = 2,092$ adults 18 and older

Interviewing dates: 09.09.02-10.06.02

Margin of error is plus or minus 2 percentage points for results based on the full sample

Margin of error is plus or minus 3 percentage points for results based on Internet users

Note: This document contains only the questions relevant to "Online Banking: A Pew Internet Project Data Memo" released in November 2002 .

Q6 Do you ever go online to access the Internet or World Wide Web or to send and receive email?

	GOES ONLINE	DOES NOT GO ONLINE	DON'T KNOW /REFUSED
Current	61	39	0
June 26-July 26, 2002	59	41	0
March/May 2002	58	42	0
January 2002	61	39	0
Dec. 17-23, 2002	58	42	0
Nov. 19-Dec. 16 2001	58	42	0
Oct. 19-Nov. 18 2001	58	42	0
Oct. 8-18 2001	55	45	0
October 2-7 2001	55	45	0
Sept 20-Oct 1 2001	51	49	0
Sept 12-19 2001	55	45	0
August 2001	59	41	0
February 2001	53	47	*
Fall 2000	53	47	0
July/August 2000	50	50	*
May/June 2000	47	53	0
March/April 2000	49	51	*

Q7 Did you happen to go online or check your email **yesterday**?
Based on Internet users [N=1,318]

	YES, WENT ONLINE YESTERDAY	NO, DID NOT GO ONLINE YESTERDAY	DON'T KNOW /REFUSED
Current	58	42	*
June 26-July 26, 2002	53	47	*
March/May 2002	57	43	*
January 2002	59	41	*
Dec. 17-23, 2002	58	42	*
Nov. 19-Dec. 16 2001	60	40	*
Oct. 19-Nov. 18 2001	61	39	*
Oct. 8-18 2001	51	49	1
October 2-7 2001	56	43	1
Sept 20-Oct 1 2001	57	42	1
Sept 12-19 2001	51	49	*
August 2001	56	44	*
February 2001	59	41	*
Fall 2000	56	44	*
July/August 2000	50	50	*
May/June 2000	52	48	*
April 2000	55	45	0
March 2000	60	40	*

Q8/9 When you went online yesterday, did you go online from **home**?
Did you go online from **work** yesterday?

Based on users who went online yesterday [N= 788]

	ONLINE YESTERDAY AT HOME ONLY	ONLINE YESTERDAY AT WORK ONLY	BOTH AT HOME AND AT WORK	DON'T KNOW /REFUSED
Current	60	20	19	2
June 26-July 26, 2002	59	18	20	2
March/May 2002	56	18	22	3
January 2002	61	16	20	2
Dec. 17-23, 2002	56	20	22	2
Nov. 19-Dec. 16 2001	57	19	20	4
Oct. 19-Nov. 18 2001	58	20	20	2
Oct. 8-18 2001	51	23	23	3
October 2-7 2001	55	20	23	2
Sept 20-Oct 1 2001	60	21	15	5
Sept 12-19 2001	54	22	20	3
August 2001	57	23	18	3
February 2001	59	17	21	3
Fall 2000	55	20	21	3
July/August 2000	61	18	19	2
May/June 2000	58	22	18	2
April 2000	55	21	21	3
March 2000	56	21	20	3

Q9.2 Did you go online yesterday from someplace other than your home or workplace?

Based on Internet users who went online yesterday [N=788]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	6	4	7
	Yes		
	94	96	93
	No		
	0	0	0
	Don't know/Refused		

Q9.3 And where was that (that you went online other than your home or workplace)?

Based on those who went online from somewhere other than home or work yesterday [N=46]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	48	23	56
	At school		
	22	35	19
	At a friend's or neighbor's house		
	12	12	7
	From a library		
	5	4	2
	At an Internet café		
	3	0	2
	From a hotel		
	2	3	1
	While traveling		
	0	2	3
	By using a cell phone or other device		
	0	0	0
	At a community center		
	0	0	0
	At a church, temple, mosque or other house of worship or religious organization		
	8	21	5
	Other		
	0	0	2
	None of the above		
	0	0	2
	Don't know/Refused		

Q9.4 How often did you go online from (INSERT) several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, or less often?

Based on those who went online from someplace other than home or work yesterday [N=46]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	12	19	14
	Several times a day		
	22	14	22
	About once a day		
	20	11	16
	3-5 days a week		
	15	26	18
	1-2 days a week		
	10	23	8
	Every few weeks		
	6	4	3
	Every few months		
	4	0	9
	Less often		
	12	2	10
	Don't know/Refused		

Q12 About how many years have you had access to the Internet? (*Note Question Wording*)¹

Q12.1 About how many months is that?

Based on Internet users [N=1,318]

	WITHIN THE LAST SIX MONTHS	A YEAR AGO	TWO OR THREE YEARS AGO	MORE THAN THREE YEARS AGO	----- FOUR YEARS	----- FIVE YEARS	----- SIX OR MORE	DON'T KNOW /REFUSED
Current	2	5	23	68	13	18	38	1
June 26-July 26, 2002	2	6	24	65	13	19	33	2
March/May 2002	7	10	31	52	10	15	25	*
January 2002	8	13	33	46	8	13	21	*
Dec. 17-23, 2002	7	12	36	45	9	13	20	*
Nov. 19-Dec. 16 2001	6	13	33	48	11	15	20	*
Oct. 19-Nov. 18 2001	6	14	32	48	13	13	19	*
Oct. 8-18 2001	6	13	35	45	11	14	18	1
October 2-7 2001	4	18	30	48	13	13	21	*
Sept 20-Oct 1 2001	8	15	32	44	13	16	14	0
Sept 12-19 2001	7	14	34	45	11	12	19	1
August 2001	9	16	33	43	10	13	17	*
February 2001	11	16	37	34	10	11	13	2
Fall 2000	12	19	34	36	n/a	n/a	n/a	*
July/August 2000	13	21	33	33	n/a	n/a	n/a	*
May/June 2000	15	19	33	33	n/a	n/a	n/a	*
April 2000	17	20	31	32	n/a	n/a	n/a	*
March 2000	18	21	33	28	n/a	n/a	n/a	*
October 1999	15	22	32	31	n/a	n/a	n/a	0
July 1999	17	23	32	28	n/a	n/a	n/a	*
November 1998	20	26	34	19	n/a	n/a	n/a	1
October 1996	26	38	24	12	n/a	n/a	n/a	*

¹ Question wording for all trends in Q12/Q12.0 on or before March/May 2002 as follows: "When did you first start going online: was it within the last six months, a year ago, two or three years ago, or more than three years ago?"; "About how many years have you had Internet access?"

- Q13 Do you ever go online from **home**?
 Q8 When you went online yesterday, did you go online from **home**?

Based on Internet users [N=1,318]

	TOTAL, GO ONLINE FROM HOME	----- WENT ONLINE FROM HOME YESTERDAY	----- GO ONLINE FROM HOME (NOT YESTERDAY)	DON'T GO ONLINE FROM HOME	DON'T KNOW /REFUSED
Current	87	45	42	13	0
June 26-July 26, 2002	86	42	44	14	0
March/May 2002	87	45	42	13	0
January 2002	88	48	40	12	*
Dec. 17-23, 2002	88	45	43	12	0
Nov. 19-Dec. 16 2001	88	46	42	12	*
Oct. 19-Nov. 18 2001	87	47	40	13	*
Oct. 8-18 2001	87	38	50	13	0
October 2-7 2001	89	43	45	11	0
Sept 20-Oct 1 2001	87	42	44	13	*
Sept 12-19 2001	86	38	49	14	*
August 2001	84	41	42	16	0
February 2001	85	47	38	15	*
Fall 2000	83	43	41	17	*
July/August 2000	84	39	45	16	0
May/June 2000	83	39	44	17	0
April 2000	83	42	41	17	0
March 2000	81	46	35	19	0

Q14 In general, how often do you go online from **home** — several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, or less often?

Based on users who go online from home [N=1,155]

	SEVERAL TIMES A DAY	ABOUT ONCE A DAY	3-5 DAYS A WEEK	1-2 DAYS A WEEK	EVERY FEW WEEKS	LESS OFTEN	DON'T KNOW /REFUSED
Current	27	26	20	17	5	4	*
June 26-July 26, 2002	23	24	22	19	8	4	*
March/May 2002	24	25	21	19	6	3	1
January 2002	24	26	21	20	5	3	*
Dec. 17-23, 2002	23	29	20	17	7	3	1
Nov. 19-Dec. 16 2001	24	28	21	16	6	4	1
Oct. 19-Nov. 18 2001	24	30	21	15	6	3	1
Oct. 8-18 2001	25	26	23	18	4	3	1
October 2-7 2001	26	26	23	18	4	3	0
Sept 20-Oct 1 2001	24	28	20	19	5	3	*
Sept 12-19 2001	21	27	23	20	6	3	*
August 2001	21	28	23	18	6	4	*
February 2001	25	29	20	17	5	4	1
Fall 2000	22	29	22	18	6	3	*
July/August 2000	23	28	21	22	4	2	*
May/June 2000	23	30	22	16	6	3	*
April 2000	24	30	20	18	5	3	*
March 2000	23	29	24	16	5	2	1

- Q15 Do you ever go online from **work**?
 Q9 Did you go online from **work** yesterday?

Based on Internet users [N=1,318]

	TOTAL, GO ONLINE FROM WORK	----- WENT ONLINE FROM WORK YESTERDAY	----- GO ONLINE FROM WORK (NOT YESTERDAY)	DON'T GO ONLINE FROM WORK	DON'T KNOW /REFUSED
Current	49	22	27	51	0
June 26-July 26, 2002	50	20	30	50	*
March/May 2002	49	23	26	51	*
January 2002	47	22	26	53	*
Dec. 17-23, 2002	50	24	26	50	*
Nov. 19-Dec. 16 2001	52	23	29	48	0
Oct. 19-Nov. 18 2001	49	24	25	51	*
Oct. 8-18 2001	49	23	26	51	*
October 2-7 2001	49	24	25	51	0
Sept 20-Oct 1 2001	50	20	30	50	*
Sept 12-19 2001	50	22	29	49	1
August 2001	49	23	27	50	*
February 2001	49	22	27	50	1
Fall 2000	50	23	26	50	*
July/August 2000	45	18	27	55	0
May/June 2000	50	21	29	50	*
April 2000	51	24	27	49	*
March 2000	48	24	24	52	0

- Q16 In general, how often do you go online from **work** — several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, or less often?

Based on users who go online from work [N=666]

	SEVERAL TIMES A DAY	ABOUT ONCE A DAY	3-5 DAYS A WEEK	1-2 DAYS A WEEK	EVERY FEW WEEKS	LESS OFTEN	DON'T KNOW /REFUSED
Current	46	22	13	12	3	3	*
June 26-July 26, 2002	49	23	9	10	6	3	*
March/May 2002	47	22	11	12	5	3	*
January 2002	48	21	11	11	5	4	1
Dec. 17-23, 2002	48	21	11	11	6	2	1
Nov. 19-Dec. 16 2001	46	23	10	12	4	3	1
Oct. 19-Nov. 18 2001	50	18	11	11	6	4	1
Oct. 8-18 2001	48	26	9	12	2	3	*
October 2-7 2001	50	25	6	10	5	2	1
Sept 20-Oct 1 2001	44	27	9	13	4	4	*
Sept 12-19 2001	41	22	10	17	5	5	1
August 2001	44	24	11	11	4	5	1
February 2001	51	19	12	11	3	3	*
Fall 2000	45	23	11	12	4	4	1
July/August 2000	43	24	12	12	5	3	1
May/June 2000	41	22	14	12	5	5	1

April 2000	44	25	11	11	5	3	1
March 2000	40	26	13	11	5	4	1

Q16.1 Is there anyplace other than your home or workplace where you go online?

8

Based on users who did not go online from place other than home or work yesterday [N=2,077]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	23	22	23
	77	78	77
	*	0	0
	Yes		
	No		
	Don't know/Refused		

Q16.2 Where do you go online from other than your home or workplace?

Based on those who go online from somewhere other than home or work ever [N=505]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	29	30	23
	28	30	24
	24	21	30
	11	9	11
	5	6	4
	2	3	3
	2	2	2
	1	1	1
	0	0	1
	0	1	0
	5	3	5
	0	0	1
	0	*	1
	From a library		
	At a friend's or neighbor's house		
	At school		
	At relative's house		
	While traveling		
	From a hotel		
	At an Internet café		
	By using a cell phone or other device		
	At a community center		
	At a church, temple, mosque or other house of worship or religious organization		
	Other/Somewhere else		
	None of the above		
	Don't know/Refused		

Q16.3 In general, how often do you go online from (INSERT) several times a day, about once a day, 3-5 days a week, 1-2 days a week, once every few weeks, or less often?

Based on those who went online from someplace other than home or work ever [N=324]

CURRENT		JUNE 26-JULY 26 2002	MARCH/MAY 2002
%	5	2	6
	9	9	8
	11	9	5
	16	19	23
	20	25	19
	18	22	6
	6	10	17
	16	3	17
	Several times a day		
	About once a day		
	3-5 days a week		
	1-2 days a week		
	Every few weeks		
	Every few months		
	Less often		
	Don't know/Refused		

WEB1 Please tell me if you ever do any of the following when you go online. Do you ever...

Did you happen to do this **yesterday**, or not?

Based on Internet users [N=1,318]

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
Send or read e-mail				
Current	93	51	7	*
June 26-July 26, 2002	93	46	7	*
March/May 2002	93	50	7	*
Jan 2002	95	52	5	0
Dec 17-23, 2001	95	54	5	*
Nov 19-Dec 16, 2001	95	53	5	*
Oct 19-Nov 18, 2001	94	52	6	*
Oct 8-18, 2001	95	44	5	*
Oct 2-7, 2001	92	46	7	*
Sept 20-Oct 1, 2001	94	49	6	0
Sept 12-19, 2001	93	42	7	*
Aug 2001	93	51	7	*
Feb 2001	93	53	7	*
Fall 2000	92	49	8	*
July-August 2000	93	43	7	*
May-June 2000	92	44	8	*
April 2000	92	50	8	0
March 2000	91	52	9	0
Get news online				
Current	70	25	30	*
June 26-July 26, 2002	66	22	34	*
March/May 2002	66	24	34	*
Jan 2002	71	26	29	*
Dec 17-23, 2001	70	26	29	*
Nov 19-Dec 16, 2001	74	30	26	*
Oct 19-Nov 18, 2001	71	29	29	*
Oct 8-18, 2001	67	23	33	0
Oct 2-7, 2001	71	23	28	*
Sept 20-Oct 1, 2001	71	26	29	*
Sept 12-19, 2001	70	27	30	*
Aug 2001	64	22	35	*
Feb 2001	66	25	34	*
Fall 2000	61	22	39	*
July-August 2000	59	19	41	*
May-June 2000	60	18	40	*
April 2000	60	22	40	*
March 2000	60	22	40	*

WEB1 continued...

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
Do research for school or training				
Current	53	10	47	*
Jan 2002	53	9	47	*
Fall 2000	53	9	47	*
April 2000	58	12	42	*
March 2000	55	10	45	*
Look for health or medical information				
Current	62	6	38	*
June 26-July 26, 2002	64	5	36	0
March/May 2002	61	5	39	*
Jan 2002	61	5	39	*
Dec 17-23, 2001	61	5	39	1
Nov 19-Dec 16, 2001	59	6	41	*
Oct 19-Nov 18, 2001	55	7	45	*
Oct 8- 18, 2001	53	7	46	*
Oct 2-7, 2001	56	5	44	0
Sept 20-Oct 1, 2001	57	5	42	*
Sept 12-19, 2001	62	3	37	*
Aug 2001	61	5	39	0
Feb 2001	57	6	42	*
Fall 2000	57	6	43	*
July-August 2000	55	5	45	*
May-June 2000	55	5	45	*
April 2000	55	6	45	*
March 2000	54	7	46	*
Get news and information about sports, including scores and schedules²				
Current	44	12	56	*
Fall 2000	38	11	62	*
July-August 2000	37	8	63	0
April 2000	37	11	63	0
March 2000	62	16	38	0

² Wording for this item in trends as follows: "Check sports scores and information".

WEB1 continued...

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
Not including email, do any type of work or research online for your job				
Current	47	15	53	*
Jan 2002	49	16	51	*
Dec 17-23, 2001	54	20	46	*
Nov 19-Dec 16, 2001	53	18	47	0
Oct 19-Nov 18, 2001	48	17	51	*
Oct 8- 18, 2001	50	15	50	*
Oct 2-7, 2001	56	16	44	0
Sept 20-Oct 1, 2001	52	15	48	1
Sept 12-19, 2001	49	13	51	*
Aug 2001	51	17	49	*
Feb 2001	51	18	48	*
Fall 2000	51	17	49	*
July-August 2000	47	13	53	*
May-June 2000	50	14	50	*
April 2000	51	16	49	*
March 2000	49	16	51	0
Look for news or information about politics or the campaign				
Current	42	9	57	*
June 26-July 26, 2002	43	9	57	0
Fall 2000	43	16	57	*
July-August 2000	30	8	70	*
May-June 2000	34	7	66	*
April 2000	34	7	66	*
March 2000	35	10	65	*

WEB1 continued...

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
BUY a product online, such as books, music, toys or clothing				
Current	62	4	38	*
March/May 2002	55	3	45	0
Jan 2002	57	4	43	0
Dec 17-23, 2001	56	4	44	*
Nov 19-Dec 16, 2001	59	6	41	*
Oct 19-Nov 18, 2001	57	4	43	0
Oct 8-18, 2001	55	5	44	*
Oct 2-7, 2001	57	2	43	0
Sept 20-Oct 1, 2001	50	2	50	*
Sept 12-19, 2001	55	2	45	*
Aug 2001	55	4	45	0
Feb 2001	51	3	49	*
Fall 2000	49	4	51	*
July-August 2000	48	3	52	0
May-June 2000	46	4	54	*
April 2000	47	3	53	*
March 2000	48	4	52	*
Do any online banking				
Current	32	10	68	*
June 26-July 26, 2002	32	8	68	*
March/May 2002	30	9	70	*
May-June 2000	18	4	82	*
March 2000	17	5	83	*
Get financial information, such as the value of your stocks, mutual funds, or mortgage rates ³				
Current	42	10	58	*
Jan 2002	47	13	53	*
Dec 17-23, 2001	44	13	56	*
Nov 19-Dec 16, 2001	47	15	53	*
Oct 19-Nov 18, 2001	44	13	56	*
Oct 8- 18, 2001 ⁴	47	13	53	*
Feb 2001	44	13	56	*
Fall 2000	44	13	56	*
July-August 2000	45	11	55	*
May-June 2000	43	12	57	*
April 2000	47	14	53	*
March 2000	44	15	56	*

³ Wording for this item in all trends as follows: "Get financial information, such as stock quotes or mortgage interest rates".

⁴ This item based on those interviewed starting 10/9/01.

WEB1 continued...

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
Buy or sell stocks, mutual funds, or bonds				
Current	12	1	87	*
March/May 2002	13	1	86	*
Feb 2001	12	1	88	*
Fall 2000	13	2	86	*
May-June 2000	12	2	88	*
April 2000	11	2	89	0
March 2000	12	3	88	*
Look for information from a local, state, or federal government web site				
Current	56	9	43	*
June 26-July 26, 2002	62	8	38	*
March/May 2002	59	8	41	*
Jan 2002	58	9	41	*
Sept 12-19, 2001	57	5	43	1
Aug 2001	60	7	40	*
May-June 2000 ⁵	51	6	49	*
April 2000	51	7	49	*
March 2000	47	7	53	*
Look for religious or spiritual information				
Current	28	4	71	*
Jan 2002	25	3	75	0
Sept 12-19, 2001	28	3	71	*
Aug 2001	25	3	75	*
March 2000	21	3	79	0
Go to web sites that provide information or support for people interested in a specific medical condition or personal situations				
Current	47	5	52	*
May-June 2000 ⁶	36	3	64	*

⁵ This item asked May 19, 2000 through June 30, 2000 only [N=1,568].

⁶ This item asked May 19 through June 30, 2000 only [N=1,568]

WEB1 continued...

	TOTAL HAVE EVER DONE THIS	DID YESTERDAY	HAVE NOT DONE THIS	DON'T KNOW/ REFUSED
Create content for the Internet, such as helping build a web site, creating an online diary, or posting your thoughts on an online bulletin board or other online community ⁷				
Current	18	5	81	*
June 26-July 26, 2002	13	3	87	*
Jan 2002	20	4	79	*
Create a web log or "blog" that others can read on the web				
Current	7	1	93	1
June 26-July 26, 2002	3	*	96	*
Do an Internet search to find the answer to a specific question you have				
Current	83	19	17	*
Sept 12-19, 2001 ⁸	80	14	20	*
Aug 2001	81	19	19	*
Fall 2000	79	16	21	*
Search for information on the Internet about someone you know or might meet				
Current	28	3	72	*
March/May 2002	28	3	72	*
Take part in an online group that you consider yourself a member of				
Current	16	6	84	*

⁷ Wording for this item in trends as follows: "Create content for the Internet, such as helping build a web site, creating an online diary, or posting your thoughts on an online bulletin board or other online community".

⁸ This item asked Sept. 12-17, 2001 only [N=996].

Q17 (On another topic) Thinking about various kinds of accounts and investments that some people have and some people do not have... Do you happen to (INSERT)?

	YES	NO	DON'T KNOW/ REFUSED
a Have a checking or savings account			
Current	83	13	4
b Own individual stocks, bonds or mutual funds			
Current	43	53	4
c Have a personal credit card			
Current	71	26	3
d Have a retirement plan, pension account, or a 401K plan			
Current	58	39	3

Q24 Earlier, you said that you do some of your banking online. When you go online to your bank's web site, how often are you able to get information or services you are seeking? Would you say...

Based on those who do online banking [N=427]

CURRENT		
%	94	Total Positive
	68	Always
	26	Most of the time
	4	Total Negative
	3	Some of the time
	1	Hardly ever/Never
	2	Don't know/Refused

Q25 Did you choose your particular bank because it offers online services?

Based on those who do online banking [N=427]

CURRENT		
%	22	Yes
	78	No
	*	Don't know/Refused

Q26 How disappointed would you be if your bank did NOT offer online services, very disappointed, somewhat disappointed, not too disappointed, or not at all disappointed?
Based on those who do online banking [N=427]

CURRENT		
%	70	Total Disappointed
	45	Very disappointed
	25	Somewhat disappointed
	29	Total Not Disappointed
	11	Not too disappointed
	18	Not at all disappointed
	1	Don't know/Refused

Q27 I'm going to read reasons some people give for doing their banking online. I'd like to know how important this was to your decision to bank online. (First/Next) (INSERT) ...was this very important, somewhat important, not too important or not important at all when you first decided to bank online?

Based on those who do online banking [N=427]

	VERY IMPORTANT	SOMEWHAT IMPORTANT	NOT TOO IMPORTANT	NOT IMPORTANT AT ALL	DON'T KNOW/ REFUSED
a I can do my banking when it is convenient for me					
Current	79	15	3	3	1
b There is more banking information available to me online					
Current	36	32	13	16	3
c There are more bank services available to me online					
Current	25	27	20	25	3
d Banking online saves me money					
Current	30	18	18	30	4
e Banking online saves me time					
Current	71	18	3	6	1
f Banking online gives me better control over my finances					
Current	52	24	9	12	2
g I can do my banking in private, without having to talk to anybody					
Current	41	25	14	18	2

Methodology

This report is based on the findings of a daily tracking survey on Americans' use of the Internet. The results in this report are based on data from telephone interviews conducted by Princeton Survey Research Associates between September 9 and October 6, 2002, among a sample of 2,092 adults, 18 and older. For results based on the total sample, one can say with 95% confidence that the error attributable to sampling and other random effects is plus or minus 2 percentage points. For results based Internet users (n=1,318), the margin of sampling error is plus or minus 3 percentage points. In addition to sampling error, question wording and practical difficulties in conducting telephone surveys may introduce some error or bias into the findings of opinion polls.

The sample for this survey is a random digit sample of telephone numbers selected from telephone exchanges in the continental United States. The random digit aspect of the sample is used to avoid "listing" bias and provides representation of both listed and unlisted numbers (including not-yet-listed numbers). The design of the sample achieves this representation by random generation of the last two digits of telephone numbers selected on the basis of their area code, telephone exchange, and bank number.

New sample was released daily and was kept in the field for at least five days. This ensures that complete call procedures were followed for the entire sample. Additionally, the sample was released in replicates to make sure that the telephone numbers called are distributed appropriately across regions of the country. At least 10 attempts were made to complete an interview at every household in the sample. The calls were staggered over times of day and days of the week to maximize the chances of making contact with a potential respondent. Interview refusals were recontacted at least once in order to try again to complete an interview. All interviews completed on any given day were considered to be the final sample for that day.

Non-response in telephone interviews produces some known biases in survey-derived estimates because participation tends to vary for different subgroups of the population, and these subgroups are likely to vary also on questions of substantive interest. In order to compensate for these known biases, the sample data are weighted in analysis. The demographic weighting parameters are derived from a special analysis of the most recently available Census Bureau's Current Population Survey (March 2001). This analysis produces population parameters for the demographic characteristics of adults age 18 or older, living in households that contain a telephone. These parameters are then compared with the sample characteristics to construct sample weights. The weights are derived using an iterative technique that simultaneously balances the distribution of all weighting parameters.

Following is the full disposition of all sampled telephone numbers:

Total Numbers dialed	11592		
Business	932		
Computer/Fax	585		
Other Not-Working	1620		
Additional projected NW	997		
Working numbers	7459	64.3%	
No Answer	273		
Busy	59		
Answering Machine	1131		
Callbacks	478		
Other Non-Contacts	181		
Contacted numbers	5336	71.5%	
Initial Refusals	1719		
Second Refusals	1022		
Cooperating numbers	2595	48.6%	
No Adult in HH	41		
Language Barrier	284		
Eligible numbers	2270	87.5%	
Interrupted	178		
Completes	2092	92.2%	
Response Rate		32.1%	

PSRA calculates a response rate as the product of three individual rates: the contact rate, the cooperation rate, and the completion rate. Of the residential numbers in the sample, 71.5 percent were contacted by an interviewer and 48.6 percent agreed to participate in the survey. Eighty-eight percent were found eligible for the interview. Furthermore, 92.2 percent of eligible respondents completed the interview. Therefore, the final response rate is 32.1 percent.