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### Part 3.1 Answers

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Note: the answers below are just some examples.

1. **Selection Bias / Survey Format Effects** – survey was conducted online. People who have access to the internet are much more likely to face cyber bullying than those that do not.  
**Behavioural Considerations** – parents were asked about their children. Many parents feel like they should be protecting their children, so hence would not say they had experienced cyber bullying even if they had.
2. **Transfer of Findings** – This is only relevant to teens in the US, not New Zealand. Teens in New Zealand may be similar, but may be very different.  
**Selection Bias** – people had to complete the survey online, and people who have access to the internet are likely to have different opinions than those that do not.
3. **Interviewer Effects** – because the survey was conducted by the New Zealand China Council, people would be more likely to give favourable responses about China.  
**Survey Format Effects** – because the survey was all about China, it would lead people into answering Mandarin as the most useful language. If the survey was about another country the results could be very different.
4. **Transfer of Findings** – Survey was targeted at people who have registered with the Sorted.org.nz database and so have demonstrated an interest in improving their financial circumstance. This is not representative of New Zealand as a whole  
**Behavioural Considerations / Interviewer Effects** – because the survey was being carried out by the Commission for Financial Capability, and people know they should be good with money, they are more likely to give favourable answers.