

Interview Transcription

Participant 1 – Marcus (Male, 26 years' old)

Screenener questions:

- Do you have roommates?
 - *Yes*
- Do you rent or own?
 - *Rent*

Intro Questions/Build Rapport:

- You said that you had roommates. How many?
 - *I currently live with one.*
- How did you meet your roommates?
 - *I met him in college, I actually mistook him for another friend of mine. It was actually really funny (laugh). We are close friends now.... I needed a roommate and he answered my Facebook post.*
- How long have you lived with him?
 - *It's been about a couple of month... 6 months.*
- Well how do you feel living with your roommate?
 - *I feel pretty good.... Epicly coming from a bigger house. It's a lot better to downsize and live with less people (use to live with more people).*
- How do you feel about your current living situation?
 - *I'm enjoying it, nothing seems to be out of place.*
- What aspects do you enjoy about it?
 - *I enjoy the amount of space we have and... yeah I have to say that's the one main thing for me. I also like the fact that it's affordable and the neighborhood is quiet. I really enjoy the cost for the amount of space.*
- How do primarily communicate with your roommate?
 - *I usually just knock on their door and talk to them. I prefer talking to my roommate as opposed to texting them.*

General issues: Bill splitting

- How do you split the bill with your roommate?
 - *We split everything down the middle... like rent is half and utilities is half. That way we are both playing equal amounts.*
- Probe: who's the primary account holder for those bills?
 - *Uhhh... I guess both of us?*
- A good idea of this question is, who holds the most accounts.
 - *Uhhh... I do. I have the cable; I have the gas. Hmm I think that's it. My roommate manages the electric account and that's all the bills.*
- How do you split your bills (Venmo, PayPal, Checks, etc)? What's that process like?
 - *Paypal! Chase, or checks. Mostly I give them checks because paypal takes too long to process. It's fairly easy, we don't have any issues.*
- Do you manage the utilities accounts?
 - *I use excel... google excel. I write down how much money is owed for each person. I also put the due date of the bill.*
- Do you manage the rent? Is that covered in the spreadsheet?
 - *Yup, that's covered in spread sheet. I usually totally up everything. That way we know the total costs for the month.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Whenever... Whenever everything is out, I just pick it up. I trust my roommate and I'm sure he will pick up the items if he knows they are needed.*
- How long does your current bill sharing process typically take?
 - *Uhhh.. are you talking about paying a bill?*
- Yea for example, when you're paying bills with your roommate, how long does that process take?
 - *Ohh it takes like a day I guess. I usually tell them how much I need right away or they check the spreadsheet.*
- What improvements can be made with your current bill paying process?
 - *Hmm.. really the only thing that I have as an issue is remember due dates. The people gas one. The gas one is always the one that scratches my mind. You*

have to pay that the day before or the day after. Even if I pay it the day it's due, it charges the day after.

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities? You can also reflect on your past roommates as well.
 - *Umm... No. Most of them have paid their rent on time.*
- So you've never had a time that something was paid late by a roommate or you had to remind them to pay something? If so how did you handle it?
 - *The people gas or the first cable bill. Usually they reached out to me or I reached out to them and we got it paid for quickly.*
- Has there ever been a time when splitting bills among your roommates caused confusion? You can think back to previous situations as well.
 - *No... in previous ones. Someone else handled the bills. They would just tell me.*

Retrospective:

- How would you improve bill splitting among your roommates? This is a space for you to think about the situation however you like.
 - *If there was some way. like the google excel spreadsheet where it would already split it up easily... in excel you can do that but at least send an alert. Even have a payment method where you can pay it all at once, that way I don't have to pay through Comed or Gas or Comcast. It pays it all at once instead of having these multiple days that we have to pay. I want it all in one group.*

Participant 2 – Joe (Male, 27 years' old)

Screener questions

- Do you have roommates?
 - *Yes*
- Do you rent or own?
 - *Rent*

Intro Questions/Build Rapport:

- You said that you had roommates. How many?
 - *Uno, one... His name is Stin.*
- How did you meet your roommates?
 - *I met him in middle school... yeah*
- How long have you lived with him?
 - *Uhhh I think it's been four months... yeah*
- Well how do you feel living with your roommate?
 - *Uhhh he's alright (laugh). He tends to lock himself in his room a lot... so we don't talk much.*
- How do you feel about your current living situation?
 - *As far was what, like am I happy where I'm living? It's alright there is not a lot to do in this area but I'm not complaining.*

What aspects do you enjoy about it?

- *I enjoy the amount of space we have and... yeah I have to say that's the one main thing for me. I also like the fact that it's affordable and the neighborhood is quiet. I really enjoy the cost for the amount of space.*
- How do you primarily communicate with your roommate?
 - *Yodeling (laughs)... Uh what do you mean? Text phone call person to person?*
- Yeah, in what ways do you talk to each other?
 - *We are pretty open about everything, so it's like if we need something we just talk about it, You know?*

General issues: Bill splitting

- How do you split the bill with your roommate?
 - *We just cut it in half.*
- Probe: who's the primary account holder for those bills?
 - *I'm the primary bill holder on everything... Yeah, it was too hard to explain how to him how to split everything. I also already had all the accounts and it*

would be too hard to have everything transferred over to his name. This is Stin's first apartment.

- What bills do you split?
 - *We split electricity, we split internet, rent. We split groceries. We usually go shopping at the same time and split everything down the middle. Unless it's super specific like something only Stin will eat or only I will eat. If he's something like peanut butter or something appealing to both parties, we split it down the middle.*
- How do you split your bills (Venmo, PayPal, Checks, etc)? What's that process like?
 - *We use cash, I usually tell him how much he needs to pay and show him a copy of the bill on my phone. Then in a day or less, he will hand me what he owes.*
- Do you manage the utilities accounts? I know you touched on this a little.
 - *Stin is on all three accounts as a secondary, so we can both call or take care of the bills by paying them online. If I die he can take care of it (laughs).*
- Do you manage the basic rent? Is it a similar system to your bill splitting?
 - *Yup, Stin has checks. I don't have checks. So I hand him the money and he gives the landlord the check.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Everything is split down the middle unless it's one of those weird situations. We had this come up a couple of weeks ago. We needed a new vacuum... but I recently bought the fire extinguisher. So we took the 20 he owed me for the extinguisher and put it toward the vacuum.*
- So you guys just did the math to make sure it was absolutely even?
 - *Yup, exactly.*
- How long does your current bill sharing process typically take? This confusing so I can repeat if you need me too.
 - *Uhhh.. so how long does it take for who owes what?*
- Yeah, like the whole process from who owes what to actually paying the bills.
 - *I mean it's immediate, Everything is super quick nowadays so the amounts are figured out and that pretty much it man.*
- What improvements can be made with your current bill paying process?

- *due dates. The people gas one. The gas one is always the one that scratches my mind. You have to pay that the day before or the day after. Even if I pay it the day it's due, it charges the day after.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities? You can think back to your previous roommates and draw upon that as well.
 - *Not that I can remember... no.*
- So you never had a time in which a roommate forgot to pay rent?
 - *Not that I can remember... no.*
- Has there ever been a time when splitting bills among your roommates caused confusion? You can think back to previous situations as well.
 - *Ohh yes of course!*
- How did you guys get to the point confusion and how did you resolve it?
 - *As I recall, it was over a... it was a weird situation where we had to pay an electric bill. It was over changed for some reason. As opposed to saying who overpaid here or who over their.... I just said f@#k it and paid it all myself (laughs).*
- I mean that's a way to handle it (laughs), very effective.
 - *Ugh yes, it is (laughs).*

Retrospective:

- How would you improve bill splitting among your roommates? This is a space for you to think about the situation however you like.
 - *Make everything automated (laughs). I don't want to f#@kin talk to anybody, I just want the payments to happen... no hassle*
- What kind of technology-based solutions do you think would improve bill sharing among roommates?
 - *Like as an app for the answer?*
- Well, if you could think of any technologies that make this process better. An app doesn't have to be the answer, it's anything you want it to be.

- *I mean since a cellphone can save someone for cardiac arrest, I think that would be a good place to start. I would like a cellphone application that could link between all of our accounts and pool our money to pay the bills. I would also like to review and manage all my accounts in one place.*

Participant 3 – Candice (Female, 23 years' old)

Screener questions

- Do you have roommates?
 - *Yes*
- Do you rent or own?
 - *Rent*

Intro Questions/Build Rapport:

- You said that you had roommates. How many?
 - *I have two roommates*
- How did you meet your roommates?
 - *I met them on craigslist so I didn't really know them (laughs). They seemed nice.*
- How long have you lived with him?
 - *Little over a year*
- Well how do you feel about living with them?
 - *They're fine.. (rolled her eyes)*
- Is there anything you like or dislike about them?
 - *This is awkward. Me and my one roommate have had issues with the other one... We don't like her guest tendencies (laughs).*
- How do you feel about your current living situation?
 - *It's fine, I don't know my roommates are kind of annoying.*
- Why do you find them annoying?

- *Because we have a small apartment and there is three of us. We are always in each other's way. My other roommate leaves her weed everywhere... and in the silverware drawer so everything smells.*
- How do primarily communicate with your roommate?
 - *Depends on what we are talking about... If it's something important... it's usually via text. It's usually during the day and we are not altogether.*

General issues: Bill splitting

- How do you split the bill with your roommate?
 - *Evenly, besides rent...*
- How is rent split?
 - *That's based on the size of the room.*
- Probe: who's the primary account holder for those bills?
 - *My roommate Malory... she manages all the accounts I suppose.*
- What bills do you split?
 - *Gas, electricity, water, and, cable... yup that's it.*
- How do you split your bills (Venmo, PayPal, Checks, etc? What's that process like?
 - *Just Venmo.*
- So venmo is your go to, what do you like about it?
 - *It easy... it takes two seconds. You literally go on and type in the amount and hit pay. You don't have to login in and confirm your bank account all the time. Like if you were paying through like... transferring money through my bank account. I would have to logging in and answer security questions and stuff.*
- Do you manage all the utility accounts?
 - *Those are split down the middle*
- I know rent is managed based on room size... have you had any complications with that?
 - *Uhh... not really, my one roommate should be paying more then she is but whatever.*
- How do you all manage ad hoc shared costs (food, household items, etc.)

- *We just buy those items on a need bases and we just buy our own food and put our names on the important stuff.*
- How long does your current bill sharing process typically take? This confusing so I can repeat if you need me too.
 - *Uhh... well my roommate that does the process is annoying. She will be like I need \$125 for bills ASAP need it by the end of the day. It's like ok... They didn't just send you the bill and say they need it by the end of the day. Why can't you give us a heads up?*
- What improvements can be made to your current bill sharing methods?
 - *I Well I don't have any visibility into the bills and I don't know if we are getting charged for anything like a late payment or something. If that's late I should be paying for the late fee. Same goes for cable which is ridiculously expensive and they rent movies all the time. Those are like 6 bucks a piece and those are getting charged to me... which is unfair.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities? You can think back to your previous roommates and draw upon that as well. Past and or present.
 - *Um my roommates in college. We would have bill paying issues. We would all leave for the summer and one of them would stay. She would be pissed because she had to pay for all the bills and would argue about how we should all split them. We were all not using the utility's since we were not staying there. That's something we had issues with. Also we had issues with people not paying on time. I was managing the accounts so the money would be taken out of my account. I would have to front them all the money.*
- How did you handle those situations?
 - *Hmm... well I would send out reminders but I don't know. They didn't really care.*
- Has there ever been a time when splitting bills among your roommates caused confusion? You can think back to previous situations as well. Past and or present.
 - *Yea, like with the situation I described. All of us moved out in the middle of the month and one of us stayed for the full month. So like how do we pay for this month? I think the timing caused the confusion.*

Retrospective:

- How would you improve bill splitting among your roommates? This is a space for you to think about the situation however you like.
 - *Um... I think it would be cool if all the bill could be automatically uploaded somehow. Then the app sent you a reminder. Instead of having to pay one person it was almost like this shared account but it's being used like a shared bank account. The app could house all the bills and send you a reminder about upcoming due dates. This would eliminate one person having to remind people to pay them or having to front costs.*
- What kind of technology-based solutions do you think would improve bill sharing among roommates?
 - *I would like a mobile application, that's seems like the easiest way.*
- Any other features that you would like on your perfect app?
 - *Um... maybe something that shows how much you paid... year to date... you know? Like all your bills, like here are all the bills you paid in electrical from here to now and this is how much rent you paid for here to now.*

Participant 4 – Ami Yang (Female, 24 years' old)

Screener questions

- Do you have roommates?
 - *Yes.*
- Do you rent or own?
 - *Owns a house.*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *5 total roommates - 5 girls*
- How did you meet your roommates?
 - *All met as students at NASA. They now all work full-time at NASA as Engineers or Flight Controllers*
- How long have you lived with these roommates?
 - *Ami bought the house June 2015*
 - *Since January 2016, the roommates kept moving in*

- *At one point they had 6 roommates living together.*
- How do you feel about your roommates?
 - *Really like having people to come home to. Good and bad. Don't go out very much because she always comes home to roommates.*
 - *There're always someone there to hangout and talk*
- How do you feel about your current living situation?
 - *It comes with some challenges like cooking and parking. Our neighbors hate us because we always have a lot of cars outside.*
 - *Everyone does a really good job about cleaning.*
- What is your preferred method of communication among your roommates?
 - *Mostly through generic group text messaging*
 - *Hard to get everyone together at the same time, and people are traveling.*
 - *"Best way is text so that everyone gets the same information"*
 - *Occasionally we do emails*

General issues: Bill splitting

- How do you split the bills among your roommates?
 - *When she first got the house, she wasn't really sure how much everything was going to cost, and she had enough going on, so she decided to do a Flat Rate.*
 - *Charge all roommates the same flat rate.*
 - *Then she pays for all of bills.*
 - *Tries to keep track of them.*
 - *Average utilities is about \$50/person*
 - *It is a lot easier on Ami*
 - *Didn't have them sign any kind of contract*
 - *Asks them to pay bills before the 10th of the month*
- Probe: Who is the primary bill payer in the household?
 - *Ami is the primary bill payer.*
- Probe - What bills do you split?
 - *Mortgage, water, gas, electricity, internet*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *Venmo and/or checks*
- How do you all manage the utility accounts?

- *All utilities and rent are “Autopay”*
- *Tried doing payments manually to try and keep track, but not anymore.*
- *Keeps a spreadsheet and at the end of the month, she records all the main categories of costs.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Ami includes \$10 for all household items in the Flat Rate for things like TP and paper towels*
 - *Use Venmo for ad hoc food*
- How long does your shared bill paying process typically take?
 - *Spend about an hour a month just to keep track of things. Maybe 1.5-2 hours*
 - *It’s awesome to deposit checks through the phone - makes it much easier*
 - *Venmo - makes it much easier*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn’t pay their share of the rent/utilities?
 - *It was a bigger issue when she first bought the house because she didn’t have as much financial leeway for people to be late. People aren’t generally late with payments, they might just wait to pay until a second pay period in the month.*
 - *Not really. Roommates appreciate the flexibility to pay her.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Transition times when roommates were changing.*
 - *Flat rate has stayed pretty constant.*
- What do you believe led to that confusion?
 - *Another situation that was confusing in the past was having many different people responsible for what (paid parking spot, rent, utilities) and they were all managed by different people in the house so you pay each of them different amounts*

Retrospective:

- How would you improve bill splitting among your roommates?
 - *Website that you put in how many roommates you have and create automatic calculations to create the flat rate that Ami does already.*

- *It is good to be more transparent about how much each bill actually costs.*
- *Any way to create shared accounting would be helpful.*

Participant 5 – Hayley Archer (Female, 25 years' old)

Screener questions

- Do you have roommates?
 - *Yes.*
- Do you rent or own?
 - *Owns a house.*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *2 roommates - (3 including the interviewee)*
- How did you meet your roommates?
 - *Met one roommate through mutual friend (both were looking for roommates), second roommate was brother of first roommate.*
- How long have you lived with these roommates?
 - *Lived with first roommate since July 2014*
 - *Lived with second roommate since August 2015*
- How do you feel about your roommates?
 - *Unfortunately I did this interview at her house, while her roommates were present, so I did not feel comfortable asking this question with her roommates present.*
- How do you feel about your current living situation?
 - *She likes having company at home. Doesn't want to be living by herself.*
- What is your preferred method of communication among your roommates?
 - *Mostly find them in person*
 - *Otherwise will send a group text to both roommates*

General issues: Bill splitting

- How do you split the bills among your roommates?
 - *“It is a little confusing how we do it, but it works”*
 - *Google spreadsheet that all three roommates have access to*
 - *Loads all the payments from the previous month into spreadsheet*
 - *Hayley is the only one who really adds costs to the spreadsheet*
 - *Automatic formula that divides it all into three portions*
 - *Common household items also get added.*
- Probe: Who is the primary bill payer in the household?
 - *Hayley is the primary bill payer for all household bills.*
- Probe - What bills do you split?
 - *Rent, water, gas, electricity, cable/internet, miscellaneous home items*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *Both pay through Chase Quikpay*
 - *One likes to pay all of the bills at one time*
 - *One likes to spread the costs across multiple pay periods*
- How do you all manage the utility accounts?
 - *All utilities and rent are “Autopay”*
- How do you all manage the rent?
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Chill about food. They just round robin with food. Mutual sharing of food and food costs as necessary.*
 - *Household purchases go to the spreadsheet.*
- How long does your shared bill paying process typically take?
 - *Probably 5 minutes*
 - *On the 14th of the month, she can check her credit card statement and then populate the spreadsheet*
 - *Text roommates to let them know “Bills are ready”.*
- What improvements can be made with your current bill sharing methods?
 - *Gets confusing because you’re paying bills back a month*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *"Brian is forgetful"*
 - *Then she proceeds to remind him right then,*
 - *H: "Hey Brian, have you paid your bills for September?"*
 - *B: "No, but September got messed up"*
 - *H (to me): "See..."*
 - *B: "You said don't pay September yet because we had that messed up thing."*
 - *H: "It was August. Don't pay August yet. September is ready."*
 - *B: "Yeah I was going to go pay September and October this weekend."*
 - *H: "September and August. There is no October bills."*
 - *B: "I thought you said October. Isn't that what you said in the text."*
 - *H: "Did I say that? See October September very difficult for me. The last month is in there, which would be September, but I think it might be in the October line."*
 - *B: "Maybe I didn't pay August yet."*
 - *H: "Yeah August is the one that got messed up, but I figured it out."*
 - *B: "Okay, so I have August and September"*
 - *H: "Yep."*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Received an AT&T rebate card, but the bill itself was really high. Needed to account for a personal cost and receiving the gift card. Should only be a one-time confusion.*

Retrospective:

- How would you improve bill splitting among your roommates?
 - *Workflow would be really cool. ServiceNow workflow.*
 - *If it could pull the data from each of these autopay. Kind of like how you login to your accounts through Mint.*
 - *Then it would include Hayley to confirm the prices of the bills.*
 - *Then send text messages or email to roommates*
 - *Maybe give the user the option between receiving text messages or email*
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *Would prefer website*
 - *Her roommates are very conservative with what they login to with their bank information. So neither of them have Venmo, so we all have Chase so it worked out.*
 - *Something that the roommates wouldn't have to login to, just the primary bill payer would login to.*

Participant 6 – Julie Braden (Female, 24 years' old)

Screener questions

- Do you have roommates?
 - *Yes.*
- Do you rent or own?
 - *Renting*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *4 roommates - 5 total*
- How did you meet your roommates?
 - *She didn't know any of her roommates before she started living with them. This house is owned by a NASA employee, and they rent it out to female interns/coops/full-timers working at NASA.*
- How long have you lived with these roommates?
 - *She has lived in this house a little over a year, and one girl had already lived there for like 3 years. 2 have been there 2 months, and 1 has been there 2 weeks.*
- How do you feel about your roommates?
 - *They all get along pretty well. "[Her] newest roommate is a little more...(long pause to come up with the right word)...outgoing than the rest of us?"*
- How do you feel about your current living situation?
 - *She liked it when she first moved to Houston, so that she had people to talk to and figure out where things were. She liked that she "wasn't living alone in a completely new state." It's fun to always have people around.*
 - *Dishes, cleaning, it can get very messy sometimes.*
- What is your preferred method of communication among your roommates?
 - *In person or over group text*
 - *The rest of her roommates use GroupMe, but since she has a dumb phone she just uses group texts.*

General issues: Bill splitting

- How do you split the bills among your roommates?
 - *Landlord gives the tenants a flat cost.*
 - *Past experience (in college) - One person paid one bill (internet), another roommate paid other bills (gas, electricity).*
- Probe: Who is the primary bill payer in the household?
 - *Landlord*
- Probe - What bills do you split?
 - *Rent, water, gas, electricity, Netflix, and internet*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *Now: PayPal*
 - *College: Paid landlord with checks, but split utilities either checks or cash.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *No specific way of sharing the costs of miscellaneous household items. Whoever is going to store when they need it.*
- How long does your shared bill paying process typically take?
 - *Most of the bills were setup as AutoPay, and she would get paid back within a week from roommates*
- What improvements can be made with your current bill sharing methods?
 - *It is easier when one person is paying for all of the bills.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Had some weird payment months when there were transitions between different roommates and figuring out half months and when people are going to move out.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *No.*

Retrospective:

- How would you improve bill splitting among your roommates?
 - *Something that one person didn't have to front all of the money. Something like a Joint account that would pay all of the utilities. And everyone could contribute to that and then that could be used to pay all of the utilities.*

Participant 7 – Ran (Female, 22 years' old)

Screener questions

- Do you have roommates?
 - *Yes*
- Do you rent or own?
 - *Rent an apartment.*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *Two.*
- How did you meet your roommates?
 - *One of them is my classmate, I met her at school. Another one I met her in a social network.*
- How long have you lived with these roommates?
 - *One month. We live together since September*
- How do you feel about your roommates?
 - *They're good. One of my roommates is working, another one attends school like me. They're both nice.*
- How do you feel about your current living situation?
 - *It's clean and tidy, and very cozy. You know, It's not very big, but very...I live in a room and it has very convenient utilities. I think it's fine.*
- What is your preferred method of communication among your roommates?
 - *We just communicate by phone, by messages, to know the sharing prices for each one, I mean, before we rent our apartment.*

General issues: Bill splitting

- How do you split the bills among your roommates?
- Probe: Who is the primary bill payer in the household?
 - *My classmate.*
- Probe - What bills do you split?
 - *The rent, utility, electricity, and internet.*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *I think it's the chase debit card. Like visa... it's not chase quick pay, it's just the debit card... using the routine number.*
- How do you all manage the utility accounts?
 - *We have the... it is included in the rent. So we just log in to the website and pay for it.*
- How do you all manage the rent?
 - *Because it's based on the size of the room. If you live in a big room, you know, you should pay much more.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *We mainly do it separately. Sometimes we go shopping together, you know, if we go to the grocery stores and think oh we don't have something, so we buy it and in that situation we buy it together and will split the money. We will use chase quick pay.*
- How long does your shared bill paying process typically take?
 - *It's about.... hmm... five to ten minutes.*
- What improvements can be made with your current bill sharing methods?
 - *I think we're all fine with this.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Yes. Once my roommate forgot so I had to remind her to pay the bill in time. I just sent her a message.*

- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *No. we just made agreement first... hmm, we just communicate with each other by message and made agreements.*

Retrospective:

- How would you improve bill splitting among your roommates?
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *Let me think. I think... you know, we have three people living together, we can log in to the website and and just pay your part, I mean the individual part, including the rent or something else, just the.... But now what we do is one person pay for all the money and the other two pay her their individual parts, you know.*

Participant 8 – Yunshan (Female, 23 years' old)

Screener questions

- Do you have roommates?
 - *Two months ago I had one roommate but now I live alone.*
- Do you rent or own?
 - *I rent a house right now, a studio.*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *One*
- How did you meet your roommates?
 - *Through Weibo, a social media network. Before I came to Chicago, I want to make sure my house... the place I'll live in and the person I'll with... hmm, so I post a message in Weibo about all the requirements that I had, my roommate then came to me and then we came together.*
- How long have you lived with these roommates?
 - *Two years.*
- How do you feel about your roommates?

- *Well, actually I never think people can be good friends after they live together... yeah... the thing is you meet your roommate day and night... sometimes, it's just ... you know... sometimes it's a bit awkward, especially when something happened between you two.*
- How do you feel about your current living situation?
 - *Like I just mentioned, I live alone right now, it makes feel free cause I have plenty of time to be alone and never be worried about whether I am disturbing others. So yeah, I'm very satisfied with my current living situation.*
- What is your preferred method of communication among your roommates?
 - *Typically through Wechat. When talking about the bills, we prefer face to face, talk with each other.*

General issues: Bill splitting

- How do you split the bills among your roommates?
- Probe: Who is the primary bill payer in the household?
 - *Half and half actually. When we rented the house, it was under my name. But we paid the bills like in turn. If I pay it this time, she'll transfer her bills to me. Next time she'll pay for it and I'll transfer money to her. We take turns to do it.*
- Probe - What bills do you split? Split payment
 - *The rent, electricity, internet, and utility*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *Except for the rent, all in half. Because in the house we have different space to live in. We use Chasequick pay.*
- How do you all manage the utility accounts?
 - *Actually all our accounts are under my name, we shared the bills.*
- How do you all manage the rent?
 - *I paid 50 more dollars than my roommate.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *This is a big issue. At the beginning, we shared everything, so we pay in half. But after a few months living together, we had our dinners and cook separately, so we didn't share any more.*
- How long does your shared bill paying process typically take?

- *It depends. We're not the kind of the person who would delay the paying on purpose, once we remember the issue we would pay the bills. But for me, I actually transfer money to her immediately after she paid the bill because I was afraid that I would forget paying her. But as for her, within a week.*
- What improvements can be made with your current bill sharing methods?
 - *Only one issue, I think roommates should determine how to split the bills in a very early time, I mean, at the very beginning when they decide to live together. But in terms of the paying method, I think Chase Quickpay is pretty enough for us.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Never. We had some conversations about how to split the bills, that's why I think this is the biggest issue that roommates should deal with at the very beginning. We didn't do that, so after living together for about three months, we thought it was time to reconsider our bill sharing. And you know, it actually made our relationship awkward.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Yes, a lot of times. So her major is accounting, so both of us thought she should manage our bills... So keeping a record of our bills was her job and I just needed to pay. I put 100% trust on her. But there was a time I looked at her record and found something that was not what I expected. So I talked to her and she was like "oh, yeah, maybe there was a mistake", and then she corrected it. But after that, I would check the bills myself and make sure everything is in the right track.*

Retrospective:

- How would you improve bill splitting among your roommates?
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *I think it's better be... ah... it would be very nice if PPM (the landlord) ... we lived in 1120...right now the rent is 1700 per month... One person may live in living room and another one lives in bedroom, if there's an... like an official announcement on how to split this rent, you know... It will save us much time to consider this issue, everyone of us will follow the rule and there will be less confusion. As I just mentioned, we had to pay for four bills and we need to go to different website, it's like... especially for us international students who has never been here, we need to start over and it's really hard for us to remember every bill. If we could be reminded like now you should pay this, now you*

should pay that, maybe on a certain day of the month? Or if you have an APP that you can pay everything on that single app... that would be perfect.

Participant 9 – Dan (Female, 23 years’ old)

Screener questions

- Do you have roommates?
 - *Yes*
- Do you rent or own?
 - *Rent*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *Two*
- How did you meet your roommates?
 - *One of my roommate is my classmate, we met when we studied together, another one is her friend.*
- How long have you lived with these roommates?
 - *About 7 months.*
- How do you feel about your roommates?
 - *They’re really great, I like them very much.*
- How do you feel about your current living situation?
 - *I’m satisfied with that.*
- What is your preferred method of communication among your roommates?
 - *Typically, our primary bill payer will pay for all the rent, then she will send us a screenshot to our group. We just transfer our money to her by Venmo.*

General issues: Bill splitting

- How do you split the bills among your roommates?
- Probe: Who is the primary bill payer in the household?
 - *Eh... my classmate’s friend.*

- Probe - What bills do you split?
 - *Rent, utility, electricity, cable.*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *Venmo*
- How do you all manage the utility accounts?
 - *It comes with our rent together. My classmate will pay for the electricity and cable, and her friend pays for the rent and utility. We can't pay for the rent separately, so one of us has to pay for all the rent and then we split the bill.*
- How do you all manage the rent?
 - *Answered in the previous question.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Eh... we actually have dinners together, and buy things together. And after shopping we will just split the bills evenly into three parts. It's like all our monthly costs, like rent, utility, cable, food and other things are split evenly into three parts.*
- How long does your shared bill paying process typically take?
 - *It depends. Most cases it only take several minutes.*
- What improvements can be made with your current bill sharing methods?
 - *Not really, I like our currently way to share bills, there's no trouble and straightforward, and everybody is very nice.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Yes... maybe.... But only the small things. We never forgot to pay for the big things like rent. But sometimes we may forget to pay for small things like food, like the things less than 10 or 20 dollars. But even if someone forgot to pay, we just let it go, it's really no big deal.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Nope. Because we split the bills evenly, so it's quite simple and straightforward. Even for the small stuffs, like... for example... someone will*

go to Chinatown today and she says “hey I can buy something in Chinatown if you guys want”, and she went and bought some stuffs, and then we Venmo money to her. Oh, no, when we communicate, it’s actually like “we lack something and we need something”, not “I need something”, you know? I think we actually like a family and everyone would think about it like a family member. Normally no one forgets to pay her bills, we often keep the receipt and put it somewhere in kitchen, you know? And in the night when we get back we calculate how much should each of us pay. We often do it on the same day, or the next day. If it’s only 1 dollar or 2 dollars we then leave it for next time.

Retrospective:

- How would you improve bill splitting among your roommates?
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *I think it’s good... I think there’s actually nothing more to improve... Well, maybe it depends, because everyone of us acts on her own initiative and we’re all satisfied with each other... I think I might act differently if I live with other people. If everyone is a good person, you don’t really care that much.*

Participant 10 – Emily (Female, 26 years’ old)

Screener questions

- Do you have roommates?
 - *Yes I do*
- Do you rent or own?
 - *I currently rent right now.*

Intro Questions/Build Rapport:

- You said that you had roommates. How many?
 - *I live with one roommate right now... I’ve lived with more in the past though.*
- You have? What was the most amount of roommates that you’ve... that you’ve had at one time?
 - *Hmm. I think the most at once was like...3 other roommates. So 4 in total with me.*
- How did you meet your roommates?

- *Through um study abroad...She was actually a friend of a friend and then she ended up living in Chicago. And she needed a roommate at the same time I was looking for a new place so we ended up living together.*
- Oh okay. How well did you know her before living together?
 - *Not very well. I mean...I knew her in Budapest and we hung out, but I was more friends with our mutual friend more than anything. It was more of a convenience thing since I prefer like...not living with a random person I didn't know at all (laughs) like a craigslist person or something. That would creep me out.*
- Well that's understandable for sure. How long have you lived with her?
 - *At this point...a little less than a year, like 9 months.*
- Okay so not too long then. Well how do you feel about living with her over the last 9 months or so?
 - *Not good (laughs), not so good! Umm... like we just have really different lifestyles. Like she is always home and I am like never there. And she like, gets really offended that I am like never there so like...our communication is very very very bad. I mean she's like a nice person just like not a good roommate for me personally.*
- How do you feel about your current living situation?
 - *I mean overall it's like...fine for me but she's upset all the time (laughs) so like...for her not so much. But like, we just aren't a good fit. But like I said for me I'm never really home and it's a temp. situation so like...anything is fine for me (laughs).*
- Well it sounds like you're flexible! You mentioned that you aren't home very much, so how do you primarily communicate with your roommate?
 - *Almost always through texting since I'm never really there.*

General issues: Bill splitting

- How do you split the bill with your roommate?
 - *So we each just uh..pay our rent separately and then we only have cable and electric to pay so I just pay her every month for whatever is due.*
- Probe: You said you would give her the money, so who was the primary account holder for those bills?

- *Yeah she has the accounts under her name and I just like..pay her a week before or something..like uh before its due.*
- So you said you pay your rent separately? What's that process like?
 - *Yeah. Well it's like online...so like, we just pay our own on there with like a card or like...i do it through my checking account.*
- Did you each have your own account through that system?
 - *Yeah we each have our own thing so we can just go on our accounts and pay.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *To be honest we don't really share any of that (laughs). Since I'm not home I just eat out a lot and like...we just like, buy our own stuff. The only thing we share is like...toilet paper (laughs) and she would buy that since again...I'm just never there.*
- What improvements can be made with how you currently pay?
 - *Like...doing quick pay or something. Cause like, I have to like go to the bank or ATM and get cash and like, give it to her since I don't really have checks. Like no one does that anymore.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Umm...there were times when like, someone would like forget and like..end up paying late {in past living situations}. But it wouldn't really be anything that would like effect everyone... nothing like that dramatic of a situation. But like, I can't like really think of a time where either of us forgot to pay...like, I'm sure there have been times where I forgot to like give her utility money or like pay late and she got mad...but like, she's always mad (laughs) so like, it's hard to think of a specific time. But like, with me traveling all the time for work I'm sure there's been times where like...I'd forget to pay her ahead of time and she'd have to pay and I'd like have to pay her when I got back after the fact.*
- Does that mean she sometimes has to pay your portion without having the money?
 - *Yeah cause like I said, we literally do like...cash hand offs and if I'm not there or something. I've left her money on her bed a couple times and like...she's gotten mad for some reason cause like..she thinks for some reason someone could get in and like, grab it. Even though the rest of our stuff is in there and like, is also up for grabs in that case (laughs).*

- How did you deal with that situation since she was upset by that?
 - *I mean honestly....I don't take it seriously (laughs)...like what am I supposed to do for her? If we're rarely home at the same time and like...you need the money, then I'm going to leave it on your bed. I just say sorry and move on...like, it's something stupid.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Uhh well..yes but not with this roommate....I had one apartment when like, one roommate had a much much smaller room and so like, her rent was a less than me and the other girl. So we'd have like, discussions about the utility bills every month even though she didn't really contribute much to the utility bills, and we were kinda okay with that...but like she still would argue the little she paid because she wanted to always split it by like...square footage basically (laughs) which was ridiculous and impossible. She like, thought because she had a much smaller room and paid less rent, therefore she like, didn't need to pay for gas or electric.*

Retrospective:

- How would you improve bill splitting among your roommates?
 - *Have an agreement ahead of time to know what everyone will be paying and not change it ahead of time. Maybe like...by percentage since like, some utilities obviously like, fluctuate in price per month. But like if you all have a percentage agreed upon then like...you won't have that issue. Or just don't live with that person (laughs).*
- You had mentioned that using something like quick pay. How do you think that would improve your bill sharing experience?
 - *Well if I was like traveling I can just quickpay her and like...it would be quick. She doesn't have quickpay so that's why we do the uh..the money handoffs. But ya like, you'd also have a record of exactly when things were paid for and the exact amounts. You can't really like, prove that with cash...luckily I haven't had any problems with cash in that sense.*

Participant 11 – Stephanie (Female, 23 years' old)

Screener questions

- Do you have roommates?
 - *Yes, I have 2 roommates currently.*
- Do you rent or own?

- *We uh, we rent.*

Intro Questions/Build Rapport:

- How did you meet your roommates?
 - *Well, the one I've known since like...junior year of college. And the other girl, I didn't know her well but the other roommate was pretty good friends with her before hand....so like, it just worked out that we all needed a place to live. I mean, I knew the second girl, but like....not well or anything.*
- How long have you lived with these roommates?
 - *Hmm...I think it's been like, 6 months with them. Yeah, like since April.*
- How do you feel about your roommates?
 - *I like them (laughs), they're not bad. I mean, we have our disagreements since the one chick is a little...little crazy about certain things like, never putting the heat or air on. And she's convinced mold is killing her in our apt...but like, yeah. We don't even have mold so...(laughs)*
- How do you feel about your current living situation?
 - *I'm pretty comfortable. I mean...nothing crazy has happened yet so it's cool. Typical roommate stuff.*
- What is your preferred method of communication among your roommates?
 - *We usually just talk if we're all home...or like, we text each other about random apartment stuff like we need paper towels. I'd say that's the main way actually, texting.*

General issues: Bill splitting

- How do you split the bills among your roommates?
 - *Uhh...well, I like...pay for the cable/internet. And we all pay for our portion of the rent but we give it to one person and they just make one check. Then the other girl handles the gas/electric bill. But like...since the gas/electric are similar usually, I just pay her the difference for my part and she doesn't pay the cable/internet. But the one girl who does the rent pays both of us for those other utilities....uhh does that make any sense?*
- Yes it makes sense! So how do you split your bills, like how do you pay (Venmo, PayPal, checks, etc.)?
 - *Either cash or checks mostly. It'd like to use something like Venmo but neither of my roommates use it I don't think.*

- Have you ever suggested it?
 - *Uhh, no (laughs) I don't think I have. I guess I never thought about it? I mean I have it but I like, don't really use it so it's not something I like...think about I guess.*
- How do you all manage ad hoc shared costs (food, household items, etc.)
 - *Me and the the one I'm like, friends with...we kinda of just cover things for each other. Like we don't like...split it down the middle or anything or like...keep track. Like, if she like gets the milk one trip I'll make sure to get whatever we need next time. We're both pretty laid back about it. But the other one isn't like that at all (laughs). So we kinda let her do her own thing and like...she just buys her own stuff.*
- How long does your shared bill paying process typically take?
 - *I guess that depends...like if I need to get cash or like...sitting there calculating everything. I don't really have a time though? Did you want like, a minute amount? I have no idea honestly.*
- What improvements can be made with your current bill sharing methods?
 - *Well now after like..talking about it I guess it's kinda like, messy! I didn't even realize it at all. It'd be easier to not have to figure out who owes who for what...like for the cable and gas. The rent is pretty easy though.*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Not with these roommates. Like they're pretty good about all of that. I lived with someone once who like, was always in financial trouble I guess, and like would have to find a way to pay like, last minute. Or sometimes we'd have to like...give her the money and she'd pay us back when she got paid. But she always paid us back so it like, wasn't a thing. But yeah, not with these roommates.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Yeah I mean, the whole who is covering what and who needs to pay what is really annoying sometimes. Like, I hate having to figure out the difference between the cable and the gas so I can pay the other chick since it's different every month. It's just annoying really.*

Retrospective:

- How would you improve bill splitting among your roommates?

- *Just having everything like...a set price. Not having to figure things out every month.*
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *Uhh well like we said, something like Venmo would definitely help. I'll probably bring it up to my roommates now.*

Participant 12 – Ken (Male, 28 years' old)

Screener questions

- Do you have roommates?
 - *Yeah I do*
- Do you rent or own?
 - *Rent*

Intro Questions/Build Rapport:

- In the screener, you said that you had roommates. How many?
 - *I have 2 roommates*
- How did you meet your roommates?
 - *Well I met one of them in law school, and the other we actually found on Craigslist because we were kind of desperate and on a time crunch.*
- How long have you lived with these roommates?
 - *The law school one--over a year. We lived together for our last apt. The craigslist guy only for like...5 months?*
- How do you feel about your roommates?
 - *I like them, they're cool guys. I mean we honestly don't like hang out much or anything. We're all pretty busy with work and we have our own social lives going so...yeah. The one craigslist one is pretty much never home, he basically lives with his girlfriend.*
- How do you feel about your current living situation?

- *It's fine for now. I'm here by myself a lot so, like I don't mind it. It's temporary though, I'm kind of over the whole roommate thing at this point in my life. Time to be a grown up and buy a place (laughs).*
- What is your preferred method of communication among your roommates?
 - *We usually text each other if need be.*

General issues: Bill splitting

- How do you split the bills among your roommates?
 - *We each pay our own rent and send it to the landlord separately. For the other stuff I have all of the accounts...like the gas and internet and cable. They just pay me their portion.*
- How do you split your bills (Venmo, PayPal, checks, etc.)?
 - *For the rent we pay by check. Well, I do. I'm pretty sure they do too. And ya we use Venmo. I just send them what was owed that month and they pay it over.*
- How do you all manage ad hoc shared costs (food, household items, etc.)?
 - *We really only split the toilet paper honestly. I usually buy my own groceries and none of us really cook much.*
- How long does your shared bill paying process typically take?
 - *I'm not really sure? Like...5 minutes?*
- What improvements can be made with your current bill sharing methods?
 - *I think it's pretty simple, although sometimes i do get annoyed with having like...the hassle of having all of the accounts and paying. But it's really not a big thing, I'm just lazy (laughs)*

Deep focus: Conflicts

- Has there ever been a time where your roommates didn't pay their share of the rent/utilities?
 - *Not that I can think of really.*
- Has there ever been a time when splitting bills among your roommates caused confusion?
 - *Hmm.. No? I mean it's pretty straight forward since I do all of the paying and they just pay me, it makes things easier.*

Retrospective:

- How would you improve bill splitting among your roommates?
 - *I think it's fine. I wish I would have done this method where one person does everything in the past honestly. It makes it easier as long as you trust the person isn't lying about like..how much the heat is or something.*
- Follow-up if not mentioned → what kinds of technology-based solutions do you think would improve bill splitting among roommates.
 - *I think using something like Venmo is smart to keep track and not worry about using cash or checks.*