



American Experiences Survey:

A Nationally Representative Multi-Mode Survey

December 2022 Omnibus Results

Overview of Methodology

Each month, Consumer Reports fields the American Experiences Survey (AES) to track consumer attitudes and behaviors over time. December results are based on interviews conducted from December 10-19, 2022. This document includes all sections of the omnibus survey for this month: COVID-19 concern, Buy Now Pay Later, home/auto insurance and car rentals, furniture buying, and banking satisfaction.

The survey was administered by NORC at the University of Chicago through its AmeriSpeak® Panel to a nationally representative sample. Interviews were conducted in English and in Spanish, and were administered both online and by phone. In total NORC collected 2,017 interviews, 1,882 by web mode and 135 by phone mode. Final data are weighted by age, gender, race/Hispanic ethnicity, housing tenure, telephone status, education, and Census Division to be proportionally representative of the US adult population.

Key demographic characteristics (after weighting is applied) of this sample are presented below:

50% female; median age of 47 years old; 62% white, non-Hispanic; 35% 4-year college graduates; and 58% have a household income of \$50,000 or more.

The margin of error for results based on the total sample is +/-2.78 percentage points at the 95% confidence level. Smaller subgroups will have larger error margins, and only those subgroups for which there are at least 100 unweighted cases are included.

TOPLINE RESULTS WITH MONTHLY TRENDS

The questions presented below were shown to respondents in this order unless otherwise noted. Where appropriate, question verbiage, response answer choices, or direction of scales were randomized or rotated and those instances are noted below.

Also shown, where available, are trends over time. Not every item was asked on every recent omnibus survey, and where minor revisions to the wording of an item or response choices were made, they are noted below. *Note these changes may impact comparability of results.*

Note that the December omnibus contained five blocks of questions (one for each topic listed above). Respondents saw the COVID-19 block first, followed by the other four blocks in a random order.

Prepared by CR Survey Research Department, January 2023

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Survey Notes for Monthly Trends (AES)

December 2022 results are based on interviews conducted from December 10-19 with a nationally representative sample of 2,017 US adults.

November 2022 results are based on interviews conducted from November 11-21 with a nationally representative sample of 2,185 US adults.

October 2022 results are based on interviews conducted from October 6-17 with a nationally representative sample of 2,084 US adults.

September 2022 results are based on interviews conducted from September 9-21 with a nationally representative sample of 2,519 US adults.

August 2022 results are based on interviews conducted from August 5-15 with a nationally representative sample of 2,123 US adults.

July 2022 results are based on interviews conducted from July 11-20 with a nationally representative sample of 2,125 US adults.

June 2022 results are based on interviews conducted from June 10-21 with a nationally representative sample of 2,103 US adults.

May 2022 results are based on interviews conducted from May 9-19 with a nationally representative sample of 2,076 US adults.

April 2022 results are based on interviews conducted from April 7-18 with a nationally representative sample of 2,224 US adults.

March 2022 results are based on interviews conducted from March 11-22 with a nationally representative sample of 2,116 US adults.

February 2022 results are based on interviews conducted from February 14-22 with a nationally representative sample of 2,640 US adults.

January 2022 results are based on interviews conducted from January 7-20 with a nationally representative sample of 2,174 US adults.

December 2021 results are based on interviews conducted from December 13-22 with a nationally representative sample of 2,073 US adults.

November 2021 results are based on interviews conducted from November 5-15 with a nationally representative sample of 2,057 US adults.

October 2021 results are based on interviews conducted from October 12-21 with a nationally representative sample of 2,036 US adults.

September 2021 results are based on interviews conducted from September 13-22 with a nationally representative sample of 2,341 US adults.

August 2021 results are based on interviews conducted from August 6-17 with a nationally representative sample of 2,165 US adults.

July 2021 results are based on interviews conducted from July 12-21 with a nationally representative sample of 2,184 US adults.

June 2021 results are based on interviews conducted from June 11-22 with a nationally representative sample of 2,280 US adults.

May 2021 results are based on interviews conducted from May 7-17 with a nationally representative sample of 2,079 US adults.

Survey Notes for Monthly Trends (continued, AES)

April 2021 results are based on interviews conducted from April 9-19 with a nationally representative sample of 2,288 US adults.

March 2021 results are based on interviews conducted from March 4-15 with a nationally representative sample of 2,144 US adults.

February 2021 results are based on interviews conducted from February 4-15 with a nationally representative sample of 2,514 US adults.

January 2021 results are based on interviews conducted from January 7-19 with a nationally representative sample of 2,233 US adults.

December 2020 results are based on interviews conducted from December 10-21 with a nationally representative sample of 2,982 US adults.

November 2020 results are based on interviews conducted from November 5-16 with a nationally representative sample of 2,851 US adults.

October 2020 results are based on interviews conducted from October 8-26 with a nationally representative sample of 2,670 US adults.

September 2020 results are based on interviews conducted from September 11-21 with a nationally representative sample of 2,303 US adults.

August 2020 results are based on interviews conducted from August 7-19 with a nationally representative sample of 2,236 US adults.

July 2020 results are based on interviews conducted from July 9-20 with a nationally representative sample of 2,031 US adults.

June 2020 results are based on interviews conducted from June 4-16 with a nationally representative sample of 1,014 US adults.

May 2020 results are based on interviews conducted from May 8-18 with a nationally representative sample of 2,085 US adults.

COVID-19 CONCERN

COVCONCERNNOW.

How concerned or not concerned are you about COVID-19 continuing to spread in your local area over the <u>next month</u> ?								
	DECEMBER 2022 AES	NOVEMBER 2022 AES	OCTOBER 2022 AES	SEPTEMBER 2022 AES	AUGUST 2022 AES	JULY 2022 AES	JUNE 2022 AES	MAY 2022 AES
	Total	Total	Total	Total	Total	Total	Total	Total
	%	%	%	%	%	%	%	%
Very concerned	20	15	15	17	19	24	20	20
Somewhat concerned	35	35	34	31	41	34	36	36
Not too concerned	28	30	32	33	24	26	28	28
Not concerned at all	17	20	20	20	16	16	16	16
Base: All respondents	2,008	2,160	2,082	2,517	2,119	2,123	2,100	2,074
	APRIL 2022 AES	MARCH 2022 AES	FEBRUARY 2022 AES	JANUARY 2022 AES	DECEMBER 2021 AES	NOVEMBER 2021 AES	OCTOBER 2021 AES	SEPTEMBER 2021 AES
	Total	Total	Total	Total	Total	Total	Total	Total
	%	%	%	%	%	%	%	%
Very concerned	17	18	23	45	37	24	26	41
Somewhat concerned	33	32	35	33	32	38	41	35
Not too concerned	31	34	28	15	19	26	24	16
Not concerned at all	18	16	15	8	11	11	9	9
Base: All respondents	2,220	2,109	2,636	2,171	2,069	2,054	2,032	2,338
	AUGUST 2021 AES	JULY 2021 AES	JUNE 2021 AES	MAY 2021 AES	APRIL 2021 AES	MARCH 2021 AES	FEBRUARY 2021 AES	DECEMBER 2020 AES
	Total	Total	Total	Total	Total	Total	Total	Total
	%	%	%	%	%	%	%	%
Very concerned	40	25	14	19	28	30	40	51
Somewhat concerned	36	34	35	34	38	34	36	30
Not too concerned	15	25	33	33	22	25	17	13
Not concerned at all	9	16	17	15	12	11	7	6
Base: All respondents	2,164	2,178	2,278	2,078	2,287	2,140	2,514	2,977
	NOVEMBER 2020 AES	OCTOBER 2020 AES	SEPTEMBER 2020 AES	AUGUST 2020 AES	JULY 2020 AES	JUNE 2020 AES	MAY 2020 AES	
	Total	Total	Total	Total	Total	Total	Total	
	%	%	%	%	%	%	%	
Very concerned	51	44	42	44	53	41	41	
Somewhat concerned	30	32	33	34	29	34	36	
Not too concerned	14	17	18	16	12	16	18	
Not concerned at all	5	6	7	6	5	8	6	
Base: All respondents	2,850	2,668	2,300	2,233	2,031	1,014	2,082	

BUY NOW PAY LATER

BNPL1. [RESPONDENTS PROMPTED TWICE IF LEFT BLANK.]

This question is about online Buy Now Pay Later services, such as Affirm, Afterpay, and Klarna. These services often appear as a payment option on a website and allow you to make a down payment at the time of purchase, then pay off the rest in installments.

How familiar are you with this type of service?

	Total
	%
I have never heard of this type of service or seen a payment option like this	26
I have heard of this type of service, but never used it	53
I have used a Buy Now Pay Later service	21
Base: All respondents	2,014

BNPL2. [SHOW IF BNPL1 NOT EQUAL TO "I HAVE USED A BUY NOW PAY LATER SERVICE." RESPONSE OPTIONS SHOWN IN THIS ORDER: CREDIT CARD, CREDIT CARD LINKED TO A DIGITAL WALLET, LAYAWAY, PURCHASE PLAN OTHER THAN LAYAWAY, ANOTHER PAYMENT METHOD, NEVER MADE A PURCHASE WITH A DEFERRED PAYMENT METHOD.]

Please think about the last purchase you made for which you used a deferred payment method. That is, one that allows you not to pay the full purchase price upfront. For this question, we are not interested in payment methods such as cash, check, gift card or prepaid card, debit card, or digital debit from a bank account.

For that purchase, what payment method did you use?

	Total
	%
Credit card	43
A merchant's or store's purchase/installment plan other than layaway	7
Credit card linked to a digital wallet (such as Apple Pay, Google Pay, PayPal, or Venmo)	7
Layaway	3
Another payment method	3
I have never made a purchase with a deferred payment method	38
Base: Respondents who have not used BNPL	1,621

BNPL3. [SHOW IF BNPL1 = "I HAVE USED A BUY NOW PAY LATER SERVICE" OR IF BNPL2 = ANY DEFERRED PAYMENT METHOD. STEM TEXT SHOWN DIFFERENTLY BASED ON RESPONSE TO BNPL1 AND BNPL2—SEE BELOW. DEFERRED PAYMENT METHOD CHOSEN IN BNPL2 WAS PIPED INTO THE STEM, WITH "YOUR CHOSEN PAYMENT OPTION" DISPLAYED IF BNPL2 = "ANOTHER PAYMENT METHOD." ROTATE ORDER OF BOTH "NO, WOULD HAVE BOUGHT A SIMILAR ITEM..." CHOICES.]

Show if BNPL1 = "Have used BNPL":

Please think about the last purchase you made with Buy Now Pay Later. If you had not had the option of using Buy Now Pay Later, would you still have bought the item?

Show if BNPL1 not equal to "Have used BNPL":

Thinking about that same purchase, if you had not had the option of using [payment method], would you still have bought the item?

	Total
	%
Yes, with a different payment method	57
No, I would not have bought this or a similar item at all	22
No, I would have bought a similar item that offered this payment method	11
No, I would have bought a similar item with a lower price	10
Base: Respondents who have used BNPL or another deferred payment method	1,392

BNPL4. [SHOW IF (BNPL1 = "I HAVE USED A BUY NOW PAY LATER SERVICE" OR BNPL2 = ANY DEFERRED PAYMENT METHOD) AND BNPL3 = "YES, WITH A DIFFERENT PAYMENT METHOD" OR "NO,...LOWER PRICE." BASED ON RESPONSE TO BNPL1 AND BNPL2, EITHER "BUY NOW PAY LATER" OR DEFERRED PAYMENT METHOD CHOSEN WAS PIPED INTO THE STEM. PIPED PAYMENT METHOD FOR EACH RESPONDENT WAS NOT SHOWN AS A CHOICE. RANDOMIZE ITEMS, WITH BOTH "CREDIT CARD" ITEMS KEPT TOGETHER WITH "CREDIT CARD" FIRST AND "LAYAWAY"/"PURCHASE PLAN OTHER THAN LAYAWAY" KEPT TOGETHER IN THAT ORDER, AND "OTHER" AT END.]

Thinking about that same purchase, if you had not had the option of using [payment method], would you have been most likely to have bought it with:

	Total
	%
Debit card	42
Credit card	18
Cash	17
Credit card linked to a digital wallet (such as Apple Pay, Google Pay, PayPal, or Venmo)	9
Check	7
A merchant's or store's purchase/installment plan other than layaway	3
Layaway	2
Buy Now Pay Later	2
Other, please specify:	1
Base: Respondents who have used BNPL or another deferred payment method, and who would have bought the item with a different payment method	960

BNPL5. [RANDOMIZE ITEMS ACROSS THREE SCREENS, WITH "RETIREMENT SAVINGS" AND "SAVINGS OTHER THAN RETIREMENT" KEPT TOGETHER IN THAT ORDER.]

Please read the following statements and indicate whether or not each statement has been true for you <u>in the past year</u> .	
	Total
	%
I felt comfortable that I have enough money to get by	66
I spent money on something that felt like a splurge	56
I put aside money for savings other than retirement	56
I put money into my retirement savings	43
I've had to cut expenses to pay all my bills	43
I paid off less than the full balance on a credit card bill	38
I bought something on impulse that I regretted later	37
I felt like I have more debt than I could handle	26
I didn't have enough money to pay all my bills on time	22
I overdrafted my bank account	17
I fell behind on my mortgage or rent	8
Base: All respondents	1,990

BNPL6. [RANDOMIZE ITEMS. "REGULAR CREDIT CARD" ALWAYS SHOWN AFTER "PREPAID CARD" AND "STORE CREDIT CARD." "NO PAYMENT CARDS" WAS EXCLUSIVE.]

We have a few background questions before we wrap up this section of the survey.	
Which, if any, of the following types of payment cards do you <u>currently</u> have?	
Select <u>all</u> that apply.	
	Total
	%
A debit card	81
A regular credit card	71
A store credit card	37
A prepaid card	14
I have no payment cards of any kind	3
Base: All respondents	2,017

BNPL7.

Which of the following best describes your current financial situation?	
Would you say you are:	
	Total
	%
Doing well financially: able to make ends meet all of the time	42
Financially okay: able to make ends meet most of the time	37
Challenged financially: have trouble making ends meet a lot of the time	15
Suffering financially: have trouble making ends meet all or nearly all of the time	6
Base: All respondents	2,001

HOME/AUTO INSURANCE AND CAR RENTALS

HOMEAUTO_INTRO. [TEXT SHOWN TO RESPONDENTS.]

This section is about various types of consumer services that you might have or have used.

[SUBSECTION A AND SUBSECTION B SHOWN IN A RANDOM ORDER.]

SUBSECTION A

[HOMEAUTO1 AND HOMEAUTO2 SHOWN IN A RANDOM ORDER.]

HOMEAUTO1.

Do you currently have a homeowners insurance policy?

	Total
	%
Yes	61
No, but I am a homeowner	5
No, because I am not a homeowner	34
Base: All respondents	2,004
<i>rebased out of homeowners</i>	
	%
Yes	92
No, but I am a homeowner	8
Base: Homeowners	1,407

HOMEAUTO2.

Do you currently have an <u>auto insurance</u> policy for one or more vehicles?	
	Total
	%
Yes	86
No, but I do own/lease a vehicle	3
No, because I don't own/lease a vehicle	11
Base: All respondents	2,003
<i>rebased out of those who own/lease a vehicle</i>	
	%
Yes	97
No, but I do own/lease a vehicle	3
Base: Those who own/lease a vehicle.	1,816

HOMEAUTO3. [SHOW IF HOMEAUTO1 OR HOMEAUTO2 = "YES." IF "YES" SELECTED FOR BOTH, THE STEM READ AS "FOR EACH OF THE FOLLOWING, DID YOU..." AND "HOMEOWNERS INSURANCE" AND "AUTO INSURANCE" DISPLAYED IN THE SAME ORDER AS HOMEAUTO1 AND HOMEAUTO2 WERE SHOWN TO THAT RESPONDENT.]

Did you switch to your current insurance company from another company within the past <u>two years</u> (that is, since the beginning of 2021)?	
	Total
	%
Homeowners insurance	
Yes	23
No	77
Base: Respondents who have a homeowners insurance policy.	1,292
Auto insurance	
Yes	24
No	76
Base: Respondents who have an auto insurance policy.	1,755

HOMEAUTO4. [SHOW IF HOMEAUTO3A OR HOMEAUTO3B = "YES." IF "YES" SELECTED FOR BOTH, THE STEM READ AS "FOR EACH TYPE OF INSURANCE, WHICH..." AND "HOMEOWNERS INSURANCE" AND "AUTO INSURANCE" DISPLAYED IN THE SAME ORDER AS HOMEAUTO1 AND HOMEAUTO2 WERE SHOWN TO THAT RESPONDENT. RANDOMIZE ITEMS, WITH "BETTER RATES" AND "BETTER BUNDLED RATES" KEPT TOGETHER. "OTHER" AND "NO PARTICULAR REASON" ALWAYS SHOWN LAST IN THAT ORDER. "NO PARTICULAR REASON" WAS EXCLUSIVE.]

Which of the following led you to switch from your old insurance company to your current company?	
	Total
	%
Homeowners insurance	
My current insurer offered me better rates	35
Previous insurer raised my premium	31
My current insurer offered me better bundled rates	19
I shop around on a regular basis to make sure I always get the best deal	18
I wanted to bundle my insurance with other coverage I already had with this company	13
Recommendations of family or friends	9
I wasn't happy with how my previous insurer handled a claim	8
Previous insurer dropped me from my policy	7
I moved and my previous company was not available as an insurer in my new location	6
Advertising by other companies made me curious about whether I could get better coverage or price	6
I wasn't happy with how my previous insurer handled non-claims related issues	5
I was looking for a company with a better reputation than my previous insurer	3
Other, please specify	5
No particular reason	3
Base: Respondents who switched to their current homeowners insurance company in the past two years.	275
Auto insurance	
My current insurer offered me better rates	36
Previous insurer raised my premium	28
I shop around on a regular basis to make sure I always get the best deal	24
My current insurer offered me better bundled rates	15
Recommendations of family or friends	9
I wanted to bundle my insurance with other coverage I already had with this company	8
I wasn't happy with how my previous insurer handled a claim	8
I wasn't happy with how my previous insurer handled non-claims related issues	7
Advertising by other companies made me curious about whether I could get better coverage or price	6
I moved and my previous company was not available as an insurer in my new location	5
I was looking for a company with a better reputation than my previous insurer	4
Previous insurer dropped me from my policy	3
Other, please specify	2
No particular reason	10
Base: Respondents who switched to their current auto insurance company in the past two years.	383

HOMEAUTOINTRO2. [TEXT SHOWN TO RESPONDENTS. DESCRIPTIONS FOR CARSHARING, RENTAL CAR, AND TRUCK RENTAL SHOWN IN A RANDOM ORDER, WITH CARSHARING AND RENTAL CAR KEPT TOGETHER.]

We'd like to know about your experience with renting a car or truck. For the purposes of this survey we will use the following categories:

Carsharing refers to a membership service, such as Zipcar or Turo, through which you can rent a car on-demand for a short period of time, often by the hour, and you pickup the car and return it to a dedicated parking spot.

A traditional rental car is reserved and picked up from an agency, such as Alamo, Enterprise, Hertz, National, and so forth.

A truck rental refers to a service that allows a short-term rental of a box truck, cargo van, or pickup truck to use for a do-it-yourself move or other needs. Some examples are U-Haul, Penske, Budget Truck, or from retailers like Home Depot.

HOMEAUTO5. [CARSHARING, RENTAL CAR, AND TRUCK RENTAL DISPLAYED IN THE SAME ORDER AS THEY WERE SHOWN IN HOMEAUTOINTRO2.]

In the <u>past 12 months</u> , have you used each of the following types of rental services?	
	Total
	%
<u>Carsharing</u> service (like Zipcar or Turo)	
Yes	4
No	96
Base: All respondents	1,966
<u>Traditional rental car</u> (examples include Hertz or National)	
Yes	26
No	74
Base: All respondents	1,974
<u>Truck rental</u> (such as U-Haul, Penske, or Home Depot)	
Yes	15
No	85
Base: All respondents	1,971
(calculated analytically)	
	%
ANY of the rental services we asked about	34
Base: All respondents	2,017

FURNITURE BUYING

FURNITURE1. [RESPONDENTS PROMPTED TWICE IF LEFT BLANK. ITEMS SHOWN ACROSS THREE SCREENS IN THIS ORDER: SOFA..., LIVING ROOM CHAIR..., COFFEE TABLE..., DINING TABLE, DINING CHAIRS..., CHINA CABINET..., DRESSER..., DESK..., PATIO FURNITURE, OTHER WOOD FURNITURE, OTHER UPHOLESTERED FURNITURE. "NO" ITEMS WERE EXCLUSIVE.]

For this next question, we are interested in any furniture that you got for your home in the past two years. It can be furniture that you purchased from a store or an online marketplace, borrowed from a family member, found at a thrift store or garage sale, and so forth.

For each of the types of furniture that follow, please tell us if you have added these items to your home in the past two years. You can tell us if you got items new, used, or not at all. There is also an option to tell us if you haven't added the item to your home in the past two years but are considering doing so soon.

Select all that apply. This may include multiple pieces of furniture in each category.

	Total
	%
Sofa, sectional, or loveseat	
Yes, new	26
Yes, used	12
No, but I'm considering it	15
No, not at all	48
Base: All respondents	2,017
Coffee table, end table, or TV stand	
Yes, new	22
Yes, used	14
No, but I'm considering it	8
No, not at all	56
Base: All respondents	2,017
Desk, bookcase, or shelving unit	
Yes, new	21
Yes, used	13
No, but I'm considering it	9
No, not at all	58
Base: All respondents	2,017
Living room chair, recliner, or chaise	
Yes, new	20
Yes, used	12
No, but I'm considering it	13
No, not at all	56
Base: All respondents	2,017

(continued)	
<i>Dining chairs or stools</i>	
Yes, new	15
Yes, used	14
No, but I'm considering it	10
No, not at all	62
Base: All respondents	2,017
<i>Dresser, chest, or nightstand</i>	
Yes, new	12
Yes, used	13
No, but I'm considering it	10
No, not at all	65
Base: All respondents	2,017
<i>Dining table</i>	
Yes, new	12
Yes, used	12
No, but I'm considering it	10
No, not at all	66
Base: All respondents	2,017
<i>Patio furniture</i>	
Yes, new	15
Yes, used	9
No, but I'm considering it	11
No, not at all	66
Base: All respondents	2,017
<i>Other wood furniture</i>	
Yes, new	7
Yes, used	8
No, but I'm considering it	8
No, not at all	78
Base: All respondents	2,017

(continued)	
<i>China cabinet, sideboard, or buffet</i>	
Yes, new	4
Yes, used	6
No, but I'm considering it	6
No, not at all	83
Base: All respondents	2,017
<i>Other upholstered furniture</i>	
Yes, new	5
Yes, used	5
No, but I'm considering it	8
No, not at all	83
Base: All respondents	2,017
<i>Got or are considering getting any furniture (calculated analytically)</i>	
	%
Got any new furniture	56
Got any used furniture	38
Got any new or used furniture	71
Got or are considering getting any furniture	80
Base: All respondents	2,017

FURNITURE2. [SHOW IF ANY ITEMS IN FURNITURE1 = EITHER "YES" RESPONSE OR "CONSIDERING IT." RANDOMIZE ITEMS ACROSS THREE SCREENS, WITH "TRADITIONAL WALK-IN" AND "TRADITIONAL ONLINE" KEPT TOGETHER. IF ANY ITEMS IN FURNITURE1 = "USED", THE CHOICE "RECEIVE FROM A FRIEND/RELATIVE" WAS SHOWN AS "RECEIVED." "OTHER" ALWAYS SHOWN LAST.

In the past two years, have you gotten or considered getting furniture from each of the following?	
	Total
	%
Traditional <u>online</u> retailers (for example, Wayfair, Amazon, Crate and Barrel)	
Yes	40
No, but I considered it	24
No, not at all	35
Base: Respondents who got or are considering getting any furniture.	1,588
Traditional <u>walk-in</u> stores (for example, Macy's, Ashley Furniture, Target)	
Yes	39
No, but I considered it	24
No, not at all	37
Base: Respondents who got or are considering getting any furniture.	1,589
Receive used from a friend or relative	
Yes	36
No, but I considered it	16
No, not at all	48
Base: Respondents who got or are considering getting any furniture.	1,584
Online classifieds websites like eBay, Craigslist, or Facebook Marketplace	
Yes	24
No, but I considered it	25
No, not at all	50
Base: Respondents who got or are considering getting any furniture.	1,587
Garage or yard sales	
Yes	23
No, but I considered it	23
No, not at all	53
Base: Respondents who got or are considering getting any furniture.	1,583

(continued)	
Goodwill or other consignment or thrift stores	
Yes	22
No, but I considered it	23
No, not at all	55
Base: Respondents who got or are considering getting any furniture.	1,585
Warehouse clubs like Sam's Club or Costco	
Yes	21
No, but I considered it	28
No, not at all	51
Base: Respondents who got or are considering getting any furniture.	1,587
Off-price or discount retailers like TJ Maxx, Ross, or Marshalls	
Yes	21
No, but I considered it	24
No, not at all	55
Base: Respondents who got or are considering getting any furniture.	1,588
Local community exchanges such as Freecycle or Buy Nothing groups	
Yes	11
No, but I considered it	16
No, not at all	73
Base: Respondents who got or are considering getting any furniture.	1,581
Online resellers of pre-owned antique or vintage items such as Chairish, Kaiyo, or Etsy	
Yes	8
No, but I considered it	16
No, not at all	76
Base: Respondents who got or are considering getting any furniture.	1,582
Other, please specify	
Yes	4
No, but I considered it	1
No, not at all	95
Base: Respondents who got or are considering getting any furniture.	1,467

FURNITURE3. [SHOW IF ANY ITEMS IN FURNITURE1 = EITHER "YES" RESPONSE OR "CONSIDERING IT." RANDOMIZE ITEMS ACROSS TWO SCREENS, WITH BOTH "PREFERENCE TO BUY..." ITEMS KEPT TOGETHER. ROTATE ORDER OF SCALE.]

In general, how important to you, if at all, are each of the following aspects when selecting furniture for your home?	
	Total
	%
Quality/durability	
Very important	74
Somewhat important	21
Not too important	3
Not important at all	2
Base: Respondents who got or are considering getting any furniture.	1,582
Price	
Very important	70
Somewhat important	23
Not too important	4
Not important at all	3
Base: Respondents who got or are considering getting any furniture.	1,581
Style	
Very important	53
Somewhat important	35
Not too important	7
Not important at all	4
Base: Respondents who got or are considering getting any furniture.	1,581
Safety (free of recalls, tip-over risks, etc.)	
Very important	44
Somewhat important	34
Not too important	15
Not important at all	8
Base: Respondents who got or are considering getting any furniture.	1,584

(continued)	
Customer service	
Very important	37
Somewhat important	40
Not too important	17
Not important at all	6
Base: Respondents who got or are considering getting any furniture.	1,582
Preference to buy from a walk-in store	
Very important	23
Somewhat important	38
Not too important	26
Not important at all	14
Base: Respondents who got or are considering getting any furniture.	1,581
Made in the USA	
Very important	22
Somewhat important	38
Not too important	26
Not important at all	14
Base: Respondents who got or are considering getting any furniture.	1,584
Eco-friendly/sustainability	
Very important	19
Somewhat important	41
Not too important	25
Not important at all	15
Base: Respondents who got or are considering getting any furniture.	1,581
Preference to buy online	
Very important	8
Somewhat important	28
Not too important	40
Not important at all	25
Base: Respondents who got or are considering getting any furniture.	1,571

FURNITURE4. [SHOW IF ANY ITEMS IN FURNITURE1 = EITHER "YES" RESPONSE OR "CONSIDERING IT."]

This question is about **do-it-yourself (DIY) furniture makeover projects** that update, upcycle, or repurpose home items. This refers to taking either a new, inexpensive item, or an old, damaged, or out of style item, and turning it into an upgraded piece of furniture you'd want to have on display in your home. This may involve sanding and painting/refinishing the furniture, reupholstering cushions to a different fabric, and much more.

Have you done a project like this on a piece of furniture for your home in the past two years?

	Total
	%
Yes	24
No, but I'd consider it	20
No, not in the past two years but I've done it before	15
No, not at all	40
Base: Respondents who got or are considering getting any furniture.	
	1,585

FURNITURE5. [SHOW IF FURNITURE4 = "YES," "NO, BUT I'D CONSIDER IT," OR "NO, BUT I'VE DONE IT BEFORE." STEM AND INSTRUCTIONS TEXT SHOWN DIFFERENTLY BASED ON RESPONSE TO FURNITURE4—SEE BELOW. RANDOMIZE ITEMS. IF FURNITURE4 = "I'D CONSIDER IT", THE CHOICE "IT'S FUN TO DO" WAS SHOWN AS "IT LOOKS FUN TO DO." "OTHER" ALWAYS SHOWN LAST.

Show if FURNITURE4 = "Yes" or "Done it before":

You mentioned that you have done DIY furniture update or makeover projects on items for your home before.

Show if FURNITURE4 = "I'd consider it":

You mentioned that you would consider doing DIY furniture update or makeover projects on items for your home.

Which of the following is the **top** reason why?

We understand that you may [have done / consider doing] so for more than one of the reasons listed here. Please do your best to select one as your primary reason.

		Among those who:	
	Total	Have done DIY	Would consider DIY
	%	%	%
To save money	29	28	32
To make it my own style	19	20	17
As a hobby/It's fun to do	19	18	19
I don't like to be wasteful/discard items	15	14	17
I find older pieces to be higher quality	13	14	11
To resell the item	3	2	4
Other, please specify	3	4	1
Base: Respondents who have or would consider doing DIY furniture projects.		660	298
	958		

BANKING SATISFACTION

BANK1. [RESPONDENTS PROMPTED TWICE IF LEFT BLANK. "TRADITIONAL BANK" ALWAYS SHOWN FIRST AND "OTHER" AND "I DON'T HAVE A PERSONAL BANK ACCOUNT" ALWAYS SHOWN LAST IN THAT ORDER. RANDOMIZE REMAINING ITEMS.]

Which, if any, of the following do you use as your <u>primary</u> bank for your personal banking needs?	
	Total
	%
Traditional bank (such as Wells Fargo, Chase, or Bank of America)	52
Credit union	22
Local, community, or regional bank	14
Online-only or virtual bank (these do not have physical branches)	6
Investment bank	1
Other, please specify	1
I don't have a personal bank account	4
Base: All respondents	2,015
<i>rebased out of those with a personal banking account</i>	
	%
Traditional bank (such as Wells Fargo, Chase, or Bank of America)	54
Credit union	23
Local, community, or regional bank	15
Online-only or virtual bank (these do not have physical branches)	7
Investment bank	1
Other, please specify	1
Base: Those with a personal banking account.	1,964

BANK2. [SHOW IF BANK1 = ANY PRIMARY BANK SELECTED. RANDOMIZE ITEMS, WITH "CHECKING," "SAVINGS," "CDS" KEPT TOGETHER IN THAT ORDER; "ATM/DEBIT CARD" AND "CREDIT CARD" KEPT TOGETHER; "BILL PAYING," "FINANCIAL ADVISER," "INSURANCE," AND "INVESTMENT PRODUCTS" KEPT TOGETHER; AND "MORTGAGE" AND "LOANS" KEPT TOGETHER IN THAT ORDER. "OTHER" ALWAYS SHOWN LAST.]

Which accounts, products, or services do you have through this bank?	
Select <u>all</u> that apply.	
	Total
	%
Checking account	88
ATM/debit card	73
Savings or money market account	62
Credit card	41
Bill paying	32
Mortgage	13
Loans (other than mortgage)	12
Certificates of deposit (CDs)	7
Insurance	5
Investment products or retirement accounts	5
Financial adviser	5
Other, please specify	1
Base: Respondents who have a personal bank account.	1,964

BANK3. [SHOW IF NEITHER "SAVINGS" NOR "CDS" SELECTED IN BANK2. FOR THOSE WHO SELECTED "SAVINGS" OR "CDS" IN BANK2, "YES (PRIMARY BANK)" WAS AUTOPUNCHED (THIS OPTION WAS NOT SHOWN TO ANY RESPONDENTS).]

<p>You mentioned that you do not have a savings account with your primary bank.</p> <p>Do you have a savings account of any type (including money market and certificates of deposit accounts) with any bank?</p> <p><i>Note, we are not interested in retirement or investment savings for this question.</i></p>	
	Total
	%
Yes (primary bank)	63
Yes, I have a savings account with another bank	14
No, I do not have any savings account anywhere	23
Base: Respondents who have a personal bank account.	1,948

Note: BANK3 was only shown to those who did not select Savings/money market or CDs in BANK2. For those who selected these banking services, "Yes (primary bank)" was autopunched (this option was not shown to any respondents).

BANK4. [RANDOMIZE ITEMS, WITH "OTHER" SHOWN LAST. RESPONSES LIMITED TO THREE SELECTIONS.]

<p>When choosing a primary bank, which of the following features matter <u>most</u> to you?</p> <p>Select <u>up to three</u>.</p>	
	Total
	%
Checking account fees (for example, no or low monthly service fees)	46
Ease of online or mobile transactions	36
Convenience of bank branch locations	36
Customer service	33
Convenience of no-fee ATM locations	28
Data security features (for example, unusual activity alerts)	21
Minimum balance requirements (that is, no or low minimums required)	20
Interest rates for savings accounts	15
Usefulness of website	13
Wait time to speak to a teller or bank officer	7
Other, please specify	3
Base: All respondents	2,017

BANK5. [SHOW IF BANK1 = ANY PRIMARY BANK SELECTED. ORDER OF "SATISFIED/DISSATISFIED" IN STEM ROTATED AND ORDER OF SCALE ROTATED TO MATCH ("NOT APPLICABLE" ALWAYS SHOWN LAST). RANDOMIZE ITEMS ACROSS TWO SCREENS. "OTHER" ITEM ONLY SHOWN IF RESPONDENT SELECTED IT IN BANK4 (ALWAYS SHOWN LAST AND DISPLAYED AS PIPED TEXT FROM PREVIOUS RESPONSE).]

Thinking about your current primary bank, how satisfied or dissatisfied are you with each of these?	
	Total
	%
Ease of online or mobile transactions	
Very satisfied	62
Somewhat satisfied	23
Somewhat dissatisfied	4
Very dissatisfied	3
Not applicable	8
Base: Respondents who have a personal bank account.	1,931
Customer service	
Very satisfied	56
Somewhat satisfied	31
Somewhat dissatisfied	6
Very dissatisfied	4
Not applicable	3
Base: Respondents who have a personal bank account.	1,925
Data security features	
Very satisfied	54
Somewhat satisfied	34
Somewhat dissatisfied	5
Very dissatisfied	4
Not applicable	4
Base: Respondents who have a personal bank account.	1,926
Usefulness of website	
Very satisfied	54
Somewhat satisfied	30
Somewhat dissatisfied	5
Very dissatisfied	2
Not applicable	8
Base: Respondents who have a personal bank account.	1,933
Minimum balance requirements	
Very satisfied	52
Somewhat satisfied	28
Somewhat dissatisfied	7
Very dissatisfied	3
Not applicable	10
Base: Respondents who have a personal bank account.	1,931

(continued)	
Checking account fees	
Very satisfied	51
Somewhat satisfied	25
Somewhat dissatisfied	7
Very dissatisfied	6
Not applicable	10
Base: Respondents who have a personal bank account.	1,929
Convenience of bank branch locations	
Very satisfied	51
Somewhat satisfied	28
Somewhat dissatisfied	10
Very dissatisfied	5
Not applicable	6
Base: Respondents who have a personal bank account.	1,939
Wait time to speak to a teller or bank officer	
Very satisfied	48
Somewhat satisfied	31
Somewhat dissatisfied	7
Very dissatisfied	3
Not applicable	10
Base: Respondents who have a personal bank account.	1,936
Convenience of no-fee ATM locations	
Very satisfied	48
Somewhat satisfied	27
Somewhat dissatisfied	10
Very dissatisfied	5
Not applicable	10
Base: Respondents who have a personal bank account.	1,932
Interest rates for savings accounts	
Very satisfied	19
Somewhat satisfied	31
Somewhat dissatisfied	19
Very dissatisfied	16
Not applicable	16
Base: Respondents who have a personal bank account.	1,915

BANK6. [SHOW IF BANK1 = ANY PRIMARY BANK SELECTED.]

Did you switch to your current primary bank from another bank within the <u>past five years</u> (that is, since the beginning of 2018)?	
	Total
	%
Yes	17
No	83
Base: Respondents who have a personal bank account.	1,950

BANK7. [SHOW IF BANK1 = ANY PRIMARY BANK SELECTED. STEM AND ITEM TEXT SHOWN DIFFERENTLY BASED ON RESPONSE TO BANK6—SEE BELOW. "RECOMMENDATIONS OF FAMILY/FRIENDS," "I MOVED...," AND "NO PARTICULAR REASON" ONLY SHOWN IF BANK6 = "YES." "HAVE NOT EXPERIENCED ANY ISSUES" ONLY SHOWN IF BANK6 = "NO." RANDOMIZE ITEMS, WITH "OTHER TYPE OF BAD EXPERIENCE," "OTHER," "NO PARTICULAR REASON," AND "HAVE NOT EXPERIENCED ANY ISSUES" ALWAYS SHOWN LAST IN THAT ORDER. "NO PARTICULAR REASON" AND "HAVE NOT EXPERIENCED ANY ISSUES" ARE EXCLUSIVE.]

Show if BANK6 = "Yes":

Which of the following led you to switch from your old bank to your current one?

Show if BANK6 not equal to "Yes":

Which, if any, of the following issues have you experienced with your current bank?

Select all that apply.

		Among those who:	
	Total	Switched banks	Did not switch banks
	%	%	%
My current bank offered me better interest rates / Poor interest rates	20	12	22
My previous bank did not have convenient branch locations / Inconvenient branch locations	13	17	13
My previous bank did not offer enough fee-free ATMs / Not enough fee-free ATMs	13	11	13
My previous bank had too many fees / Too many fees	11	24	8
I wasn't happy with the customer service of my previous bank / Poor customer service	10	24	7
I moved and my previous bank was not available in my new location*		16	
Recommendations of family or friends*		15	
I was looking for a bank that had a lower minimum balance required / Unhappy with the minimum balance requirements	6	14	5
I had some other type of bad experience with my previous bank / I had some other type of bad experience with my bank	6	15	4
I experienced a data breach with my previous bank / I experienced a data breach with my bank	4	5	4
I was looking for a bank with a better reputation than my previous bank / Poor bank reputation	4	8	3
I was looking for a bank that offered more data security features / Insufficient data security features	3	8	2
My previous bank did not offer enough online banking services / Not enough online banking services	3	5	3
My previous bank did not offer financial advising services / No financial advising services	2	3	2
Other, please specify	5	14	3
No particular reason*		7	
I have not experienced any issues with my current bank+			48
Base: Respondents who have a personal bank account.	1,964	315	1,649

Note: *Items were only shown to those respondents who selected "Yes" in BANK6.
+Item only shown to those respondents who did not select "Yes" in BANK6.

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