



## American Experiences Survey:

A Nationally Representative Multi-Mode Survey

### February 2023 Omnibus Results

#### **Overview of Methodology**

Each month, Consumer Reports fields the American Experiences Survey (AES) to track consumer attitudes and behaviors over time. January results are based on interviews conducted from February 10-20, 2023. This document includes the following sections of the omnibus survey for this month: inflation, electric vehicle ownership, home water usage, streaming services, window coverings, kitchen cabinets, Amazon delivery, and banking apps.

The survey was administered by NORC at the University of Chicago through its AmeriSpeak® Panel to a nationally representative sample. Interviews were administered both online and by phone. In total NORC collected 2,097 interviews, 1,981 by web mode and 116 by phone mode, 2,014 in English and 83 in Spanish. 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:*

51% female; median age of 48 years old; 62% white, non-Hispanic; 35% 4-year college graduates; and 59% have a household income of \$50,000 or more.

The margin of error for results based on the total sample is +/- 2.66 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 February omnibus contained seven blocks of questions (one for each topic listed above, except that window coverings and kitchen cabinets were grouped together as one section). Respondents saw blocks in a random order, with the inflation section always showing first.

The questions presented below were shown to respondents in this order within sections unless otherwise noted. Where appropriate, question wording, 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.*

**Prepared by CR Survey Research Department, February 2023**

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### Survey Notes for Monthly Trends

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

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

## INFLATION

INFLATION1. [RANDOMIZE ORDER OF "LESS" AND "MORE" IN QUESTION STEM. ROTATE ORDER OF RESPONSE OPTIONS TO MATCH.]

How do your current spending habits compare with your spending six months ago? Are you being more cautious in your spending, less cautious in your spending, or about the same?			
	FEBRUARY 2023 AES	JULY 2022 AES	MAY 2022 AES
	Total	Total	Total
	%	%	%
Much more cautious	27	27	25
Slightly more cautious	30	27	28
About the same	35	36	38
Slightly less cautious	6	7	7
Much less cautious	2	3	2
<b>Base: All respondents</b>	2,094	2,117	2,074

INFLATION2. [RANDOMLY ROTATE RESPONSE SCALE.]

How concerned, if at all, are you that the price of products and services will <u>continue to rise</u> over the next six months?			
	FEBRUARY 2023 AES	JULY 2022 AES	MAY 2022 AES
	Total	Total	Total
	%	%	%
Not at all concerned	2	2	1
Somewhat concerned	18	12	15
Moderately concerned	22	19	21
Very concerned	28	28	28
Extremely concerned	30	38	34
<b>Base: All respondents</b>	2,091	2,100	2,061

INFLATION3. [RANDOMLY ROTATE RESPONSE SCALE.]

How much, if at all, have you and your household been affected by increased costs <u>due to inflation</u> ?			
	FEBRUARY 2023 AES	JULY 2022 AES	MAY 2022 AES
	<b>Total</b>	<b>Total</b>	<b>Total</b>
	%	%	%
Not at all affected	3	4	4
Somewhat affected	24	23	23
Moderately affected	35	31	36
Very affected	21	22	21
Extremely affected	17	19	16
<b>Base: All respondents</b>	<b>2,086</b>	<b>2,107</b>	<b>2,062</b>

## BATTERY ELECTRIC VEHICLES

EV\_INTRO.

This section is about battery electric vehicles (BEVs), not hybrid vehicles. This refers to vehicles like the Tesla, Nissan Leaf, Mustang Mach-E, etc. that are electric **ONLY** and do not take gasoline or any fuel other than electricity.

EV1.

Do you currently own or lease an <u>electric-only</u> vehicle?	
	<b>Total</b>
	%
Yes, I have one electric-only vehicle	2
Yes, I have two or more electric-only vehicles	2
No, but I have in the past	3
No, I have never owned or leased an electric-only vehicle	93
<b>Base: All respondents</b>	<b>2,096</b>

EV2. [SHOW IF EV1 = EITHER "YES" OPTION OR "NO, BUT I HAVE IN THE PAST."]

**Including any electric-only vehicles you have currently, how many electric-only vehicles have you owned or leased in your lifetime?**

*For this question, we are NOT asking about hybrid vehicles. Please answer only for electric-only vehicles that do not take gasoline or any fuel other than electricity.*

		Total
		%
1		66
2		27
3 or more		7
<b>Base: Respondents who have ever owned or leased an electric-only vehicle</b>		<b>118</b>

EV3. [SHOW IF EV1 = EITHER "YES" OPTION. IF EV1 = "YES, TWO OR MORE," THE FOLLOWING INSTRUCTION DISPLAYED: "PLEASE ANSWER FOR THE ELECTRIC-ONLY VEHICLE YOU BOUGHT MOST RECENTLY."]

**Did you buy or lease this electric-only vehicle new or used?**

		Total
		%
New		
Used from a family member or friend, or someone you know personally		
Used from a dealership, website, or someone you do not know personally		
<b>Base: Respondents who currently have an electric-only vehicle</b>		

*\*There is insufficient sample size to report for this question.*

## HOME WATER USAGE

WATER1. [RANDOMIZE ORDER OF "LESS" AND "MORE" IN QUESTION STEM. ROTATE RESPONSE OPTIONS TO MATCH, HOLDING "I GET MY WATER FROM A WELL," "I DO NOT PAY DIRECTLY FOR MY WATER," "I DO NOT LIVE IN THE SAME HOME AS I DID LAST YEAR," AND "UNSURE" AT END IN THAT ORDER.]

Compared to a year ago, is the <u>typical monthly amount</u> you spend on your water bill this year more, less, or is it about the same?	
	Total
	%
A lot more	12
A little more	29
About the same	32
A little less	2
A lot less	1
Not applicable: I get my water from a well and don't pay for it	9
Not applicable: I do not pay directly for my water	10
Not applicable: I do not live in the same home as I did last year, so my bills are not comparable	2
Unsure	4
Base: All respondents	2,094

WATER2. [RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER," "THERE HAVE BEEN RESTRICTIONS BUT I DON'T KNOW WHAT THEY ARE," AND "THERE HAVEN'T BEEN ANY RESTRICTIONS THAT I KNOW OF" AT END IN THAT ORDER. THE OPTIONS "THERE HAVE BEEN RESTRICTIONS BUT I DON'T KNOW WHAT THEY ARE" AND "THERE HAVEN'T BEEN ANY RESTRICTIONS THAT I KNOW OF" WERE EXCLUSIVE.]

**In the past 12 months, which, if any, of the following restrictions on water use related to drought or water shortages have been in place in your area?**

**These could be restrictions set by your local or state government or by your water company.**

**Select all that apply.**

	Total
	%
Restrictions on watering the lawn	17
Restrictions on car washing	9
Restrictions on recreational uses such as filling swimming pools and using decorative fountains	6
Restrictions on using water to clean paved areas like driveways and sidewalks	9
Other restrictions, please specify	2
There have been restrictions in my area but I don't know what they are	6
There haven't been any restrictions in my area that I know of	71
<b>Base: All respondents</b>	<b>2,097</b>

WATER3. [RANDOMIZE RESPONSE OPTIONS, HOLDING "NONE OF THESE" AT END. "NONE OF THESE" WAS EXCLUSIVE.]

Which, if any, of the following actions have you taken in the past 12 months to minimize the amount of water you use at home?	
Select <u>all</u> that apply.	
	Total
	%
Reduced the number of times I use my washer or dishwasher	19
Reduced the number of times I water my lawn	19
Watered my lawn early in the morning or in the evening to reduce evaporation	15
Installed a low-flow toilet, showerhead, or faucet	13
Replaced a large appliance (e.g., a washer or dishwasher) with one that is more water efficient than my old one	9
Changed my traditional grass lawn to plantings or landscaping that require less water than grass	5
Installed a rain collection barrel	5
Installed a device to help limit lawn watering, such as a hose timer or weather-activated sprinkler control	4
None of these	52
Base: All respondents	2,097

**WATER4.** [SHOW IF WATER3 = "NONE OF THESE." THE FOLLOWING ITEMS WERE HELD TOGETHER AS A BLOCK IN FIXED ORDER: "I CANNOT AFFORD TO MAKE IMPROVEMENTS," "I DO NOT HAVE THE TIME," "I COULD NOT FIND THE MATERIALS," AND "I COULD NOT FIND ANYONE TO MAKE THE IMPROVEMENTS." THE FOLLOWING ITEMS WERE ALSO HELD TOGETHER AS A BLOCK IN FIXED ORDER: "I DON'T FEEL LIKE MY WATER USE WILL MAKE A DIFFERENCE," "I DON'T HAVE ANY REASON TO CONSERVE WATER IN MY SITUATION," AND "I DON'T SEE A NEED TO CONSERVE WATER IN GENERAL." THESE TWO BLOCKS WERE RANDOMIZED WITH THE REMAINING ITEMS, WITH "OTHER" HELD AT END.]

**You said that you have not taken any actions in the past 12 months to lower your water use. Which, if any, of the following are reasons why not?**

Select all that apply.

	<b>Total</b>
	%
My home is already very water-efficient	38
I don't have any reason to conserve water in my situation	27
I don't feel like my water use will make a difference one way or another	16
I cannot afford to make improvements	10
I don't see a need to conserve water in general	8
I want to reduce water consumption but I'm not sure how	7
I do not have the time to research prices or schedule work on my home	4
I could not find anyone to make the improvements (such as a handyman or contractor)	2
I could not find the <u>materials</u> needed to make the improvements	1
Other, please specify	11
<b>Base: Respondents who have not taken any actions in the past 12 months to minimize their water use</b>	<b>1,079</b>



## STREAMING SERVICES

STREAM1. [RESPONDENTS WERE PROMPTED TO RESPOND IF THEY DID NOT DO SO INITIALLY. RESPONSES SHOWED IN THIS ORDER: "BROADBAND," "DSL OR DIAL-UP," "WIRELESS," "MY HOUSEHOLD DOES NOT HAVE INTERNET ACCESS."]

**Which, if any, of the following services does your household use to access the internet?**

*Please select the one type of internet access that is used most often at home. Wireless should only be selected if your household does not have access to any other type of internet access.*

	FEBRUARY 2023 AES	MAY 2022 AES	BROADBAND 2021
	<b>Total</b>	<b>Total</b>	<b>Total</b>
	%	%	%
Broadband (such as high speed internet through a fixed cable or fiber connection)	72	73	77
Wireless (such as <u>only</u> having access to the internet through a smartphone data plan)	19	18	15
DSL or dial-up (such as internet through a phone line)	6	7	5
My household does not have internet access	3	3	3
<b>Base: All respondents</b>	<b>2,091</b>	<b>2,071</b>	<b>2,557</b>

STREAM\_INFO.

This question is about video streaming services, including paid ones such as Amazon Prime Video, Apple TV+, Hulu, Netflix, and Paramount+, as well as free ones such as Amazon Freevee, Crackle, the Roku Channel, and Tubi. These services allow you to watch television shows, movies, and additional content on your TV and other devices on demand using an internet connection, and require a username and password to use.

**Note: we are not interested in services offered as part of a cable or satellite TV package. We are also not including social media like YouTube and TikTok.**

STREAM2. [RESPONDENTS WERE PROMPTED TWICE TO RESPOND IF THEY DID NOT DO SO INITIALLY.]

**How many, if any, paid and free video streaming services has your household used in the past 12 months?**

*Please include any services you or someone in your household has used in the past 12 months, even if you don't use that particular streaming service yourself. For example, your partner or child might use a service that you yourself don't watch. Make your best guess if you are not sure.*

Paid services	Total
	%
None, and I've never subscribed to any	14
None, but I've subscribed to one or more in the past	7
One	13
Two	16
Three	18
Four	12
Five	7
Six	5
Seven	2
Eight	1
Nine or more	2
No response	2
Base: All respondents	2,097
Free services	Total
	%
None, and I've never subscribed to any	26
None, but I've subscribed to one or more in the past	10
One	21
Two	18
Three	10
Four	4
Five	2
Six	1
Seven	1
Eight	0
Nine or more	2
No response	4
Base: All respondents	2,097

STREAM2 CALCULATED. [NOT SHOWN; CALCULATED FROM STREAM2.]

How many, if any, **paid** and **free** video streaming services has your household used in the **past 12 months**?

*Please include any services you or someone in your household has used in the past 12 months, even if you don't use that particular streaming service yourself. For example, your partner or child might use a service that you yourself don't watch. Make your best guess if you are not sure.*

	Paid	Free	Calculated Total
	%	%	%
None	21	35	15
One	13	21	7
Two	16	18	12
Three	18	10	13
Four	12	4	12
Five	7	2	12
Six	5	1	9
Seven	2	1	5
Eight	1	0	5
Nine or more	2	2	9
No response	2	4	1
<b>Base: All respondents</b>	<b>2,097</b>	<b>2,097</b>	<b>2,097</b>

## WINDOW COVERINGS

INCIDENCE1.

Have you bought any new window coverings for your home in the past <b>2 years</b> ? These could be window shades, blinds, curtains or drapes, shutters, or any other type of window covering.	
	Total
	%
Yes, from a brick and mortar store, that is, a physical store where you can shop in person	17
Yes, I ordered them online	14
Yes, I looked at them in person in a store or showroom, but then I bought them online	3
No	66
<b>Base: All respondents</b>	<b>2,091</b>

INCIDENCE2. [SHOW IF INCIDENCE1 = ANY "YES" OPTION.]

Did you have your new window coverings professionally installed or did you or someone in your household install them?	
	Total
	%
I or someone in my household installed them	76
I paid someone to install them	14
I or someone in my household installed some, and someone we paid installed others	10
<b>Base: Respondents who have bought new window coverings in the past 2 years</b>	<b>700</b>

## KITCHEN CABINETS

INCIDENCE3. [RESPONSES SHOWED IN THIS ORDER: "ENTIRELY NEW KITCHEN CABINETS," "REPLACED THE DOORS," "REFACED," "PAINTED," "OTHER IMPROVEMENTS" "I HAVE NOT DONE ANY OF THESE." "I GOT ENTIRELY NEW KITCHEN CABINETS" AND "I HAVE NOT DONE ANY OF THESE" WERE EXCLUSIVE.]

Have you made any of the following updates to the kitchen cabinets in your home in the past <u>five</u> years?	
	Total
	%
I made other improvements to my cabinets, such as new knobs, added shelves, under-cabinet lighting, or other modifications	10
I had my cabinets painted	8
I got entirely new kitchen cabinets	6
I had my cabinets refaced	3
I replaced the cabinet doors	2
I have not done any of these	76
<b>Base: All respondents</b>	<b>2,097</b>

INCIDENCE4. [SHOW IF INCIDENCE3 = "I GOT ENTIRELY NEW KITCHEN CABINETS." RESPONSES SHOWED IN THIS ORDER: "PREFABRICATED," "SEMI-CUSTOM," "CUSTOM BUILT."]

**You said you got new kitchen cabinets for your home in the past five years. Which type did you get?**

*If you got more than one type, please select the type you got more of.*

	Total
	%
Prefabricated - these are made ahead of time in standard sizes, shapes, and colors	40
Custom built - these are made for your specific measurements, features, and design	31
Semi-custom - these are made ahead but you can change some things about them, such as door style, hardware, or cabinet depth	29
<b>Base: Respondents who got entirely new kitchen cabinets</b>	<b>129</b>

INCIDENCE5. [SHOW IF INCIDENCE3 = "I GOT ENTIRELY NEW KITCHEN CABINETS."]

**How long ago did you get your new kitchen cabinets?**

	Total
	%
Five years ago	21
Four years ago	11
Three years ago	22
Two years ago	15
Within the past year	31
<b>Base: Respondents who got entirely new kitchen cabinets</b>	<b>129</b>

## AMAZON DELIVERY

AMAZON1. [RESPONDENTS WERE PROMPTED TWICE TO RESPOND IF THEY DID NOT DO SO INITIALLY.]

How often, if at all, do you order products from Amazon?	
	Total
	%
Every day	1
Less often than every day, but more than once a week	11
Once a week	13
Less often than once a week, but more than once a month	26
Once a month	17
Less often than once a month	21
I do not order from Amazon anymore, but I have in the past	4
I have never ordered from Amazon	5
Base: All respondents	2,097

AMAZON2. [SHOW IF AMAZON1 = ANY OPTION FROM "EVERY DAY" TO "LESS OFTEN THAN ONCE A MONTH," INCLUSIVE.]

Amazon Prime is a paid subscription service from Amazon which gives users access to benefits such as free delivery, faster delivery on many items, and access to Amazon Prime Video and Amazon Music.	
Do you have access to Amazon Prime?	
Please say yes if you have a Prime account yourself or if you share an Amazon account with someone else who subscribes to Amazon Prime, such as another member of your household.	
	Total
	%
Yes	77
No	23
Unsure	2
Base: Respondents who order from Amazon	1,895

AMAZON3. [SHOW IF AMAZON1 = ANY OPTION FROM "EVERY DAY" TO "LESS OFTEN THAN ONCE A MONTH," INCLUSIVE. SHOW "AN OPTION TO DELIVER MOST OR ALL OF THE ITEMS IN YOUR ORDER ON A DAY OF YOUR CHOICE" IF AMAZON2 = "YES." SHOW EACH ITEM ON ITS OWN SCREEN, WITH "AN OPTION FOR A SLOWER DELIVERY SPEED...IN EXCHANGE FOR A SMALL PERK" AND "AN OPTION FOR A SLOWER DELIVERY SPEED...WITH NO COMPENSATION" DISPLAYING ON SEQUENTIAL SCREENS IN EITHER ORDER. RANDOMLY ROTATE ORDER OF RESPONSE OPTIONS.]

Amazon sometimes allows users to choose shipping options that are not as fast but are less expensive or are more environmentally friendly by reducing the number of packages or deliveries you receive. For each of the following, please indicate whether or not you have seen it, done it, or would consider it.	
<b>An option to deliver most or all of the items in your order on a day of your choice instead of them all arriving separately</b>	<b>Total</b>
	%
I have <u>never</u> seen this option, and I would <u>not</u> use it if I saw it	4
I have <u>never</u> seen this option, but I <u>would</u> use it if I saw it	15
I <u>have seen</u> this option and not used it, and I would <u>not</u> consider it	7
I <u>have seen</u> this option and not used it, but I <u>would</u> consider it	21
I <u>have seen</u> this option, and sometimes use it when it is offered	43
I <u>have seen</u> this option, and use it every time it is offered	11
<b>Base: Respondents who have Amazon Prime</b>	<b>1,429</b>
<b>An option to deliver your packages to a central pickup location near your home for you to pick up within a few days</b>	<b>Total</b>
	%
I have <u>never</u> seen this option, and I would <u>not</u> use it if I saw it	23
I have <u>never</u> seen this option, but I <u>would</u> use it if I saw it	8
I <u>have seen</u> this option and not used it, and I would <u>not</u> consider it	28
I <u>have seen</u> this option and not used it, but I <u>would</u> consider it	23
I <u>have seen</u> this option, and sometimes use it when it is offered	14
I <u>have seen</u> this option, and use it every time it is offered	5
<b>Base: Respondents who order from Amazon</b>	<b>1,883</b>
<b>An option to have multiple items delivered in a single box or package</b>	<b>Total</b>
	%
I have <u>never</u> seen this option, and I would <u>not</u> use it if I saw it	5
I have <u>never</u> seen this option, but I <u>would</u> use it if I saw it	18
I <u>have seen</u> this option and not used it, and I would <u>not</u> consider it	5
I <u>have seen</u> this option and not used it, but I <u>would</u> consider it	14
I <u>have seen</u> this option, and sometimes use it when it is offered	41
I <u>have seen</u> this option, and use it every time it is offered	17
<b>Base: Respondents who order from Amazon</b>	<b>1,885</b>

AMAZON3. [CONTINUED.]

<b>An option for a slower delivery speed or later delivery date, in exchange for a small perk such as an Amazon Music credit</b>	<b>Total</b>
	%
I have <u>never</u> seen this option, and I would <u>not</u> use it if I saw it	25
I have <u>never</u> seen this option, but I <u>would</u> use it if I saw it	15
I <u>have seen</u> this option and not used it, and I would <u>not</u> consider it	13
I <u>have seen</u> this option and not used it, but I <u>would</u> consider it	16
I <u>have seen</u> this option, and sometimes use it when it is offered	25
I <u>have seen</u> this option, and use it every time it is offered	7
<b>Base: Respondents who order from Amazon</b>	<b>1,884</b>
<b>An option for a slower delivery speed or later delivery date, with no compensation (no perk for doing so)</b>	<b>Total</b>
	%
I have <u>never</u> seen this option, and I would <u>not</u> use it if I saw it	33
I have <u>never</u> seen this option, but I <u>would</u> use it if I saw it	9
I <u>have seen</u> this option and not used it, and I would <u>not</u> consider it	21
I <u>have seen</u> this option and not used it, but I <u>would</u> consider it	13
I <u>have seen</u> this option, and sometimes use it when it is offered	19
I <u>have seen</u> this option, and use it every time it is offered	6
<b>Base: Respondents who order from Amazon</b>	<b>1,876</b>

AMAZON\_INTRO. [SHOW IF AMAZON2 = "YES."]

**You said that you have access to Amazon Prime, which means you get many items from Amazon delivered in two days or less for free.**



AMAZON4 AND AMAZON5 ARE SHOWN IN RANDOM ORDER.

AMAZON4. [SHOW IF AMAZON1 = ANY OPTION FROM "EVERY DAY" TO "LESS OFTEN THAN ONCE A MONTH," INCLUSIVE. RANDOMLY ROTATE RESPONSE OPTIONS.]

<b>In general, how much longer would you be willing to wait to receive a package if slower delivery could reduce local air pollution and congestion in neighborhoods with large Amazon warehouses?</b>	
	<b>Total</b>
	<b>%</b>
I am not willing to wait longer	18
1 day	12
2 days	20
3 days	16
4 days	11
5 days	10
6 days	2
7 days or more	10
<b>Base: Respondents who order from Amazon</b>	<b>1,880</b>

AMAZON5. [SHOW IF AMAZON1 = ANY OPTION FROM "EVERY DAY" TO "LESS OFTEN THAN ONCE A MONTH," INCLUSIVE. RANDOMLY ROTATE RESPONSE OPTIONS.]

<b>In general, how much longer would you be willing to wait to receive a package if slower delivery would be better for the environment by reducing carbon emissions?</b>	
	<b>Total</b>
	<b>%</b>
I am not willing to wait longer	19
1 day	12
2 days	20
3 days	16
4 days	11
5 days	10
6 days	3
7 days or more	10
<b>Base: Respondents who order from Amazon</b>	<b>1,879</b>

## BANKING APPS

BANKAPP1. [RESPONDENTS WERE PROMPTED TWICE TO RESPOND IF THEY DID NOT DO SO INITIALLY.]

A mobile banking app is an application provided by your bank or credit union to use on your smartphone or other mobile device. A banking app allows you to check your bank account balance, review your transactions, and do several other banking functions from your mobile device, without having to physically travel to a bank branch.

Do you use any mobile banking apps?

	Total
	%
Yes, I use one	51
Yes, I use more than one	23
No	25
<b>Base: All respondents</b>	<b>2,097</b>

BANKAPP2A. [SHOW IF BANKAPP1 = "YES, I USE ONE." RANDOMIZE RESPONSE OPTIONS, WITH "OTHER" HELD AT END.]

Thinking about the banking app that you use, what type of financial institution is it for?

	Total
	%
Large, traditional bank (such as Wells Fargo, Chase, or Bank of America)	50
Credit union	20
Local, community, or regional bank	18
Online-only or virtual bank (these do not have physical branches, such as Chime, Varo, or Current)	9
Other, please specify	2
<b>Base: Respondents who use one banking app</b>	<b>1,052</b>

BANKAPP2B. [SHOW IF BANKAPP1 = "YES, I USE MORE THAN ONE." RANDOMIZE RESPONSE OPTIONS, WITH "OTHER" HELD AT END.]

<b>Thinking about the banking apps that you use, what types of financial institutions are they for?</b>	
<i>Select <u>all</u> that apply.</i>	
	<b>Total</b>
	%
Large, traditional bank (such as Wells Fargo, Chase, or Bank of America)	69
Credit union	42
Online-only or virtual bank (these do not have physical branches, such as Chime, Varo, or Current)	32
Local, community, or regional bank	30
Other, please specify	3
<b>Base: Respondents who use more than one banking app</b>	<b>528</b>

BANKAPP3. [SHOW IF BANKAPP1 = "NO." RANDOMIZE RESPONSE OPTIONS, WITH "OTHER" HELD AT END.]

<b>You said you don't use a mobile banking app. How do you manage your finances instead?</b>	
<i>Select <u>all</u> that apply.</i>	
	<b>Total</b>
	%
In person at the bank branch	50
On my bank's website on a computer	47
On paper, such as paying by check or reviewing account statements on paper	29
On the phone	20
I use a different app to manage my finances, one that doesn't come from my bank	2
Other, please specify	9
<b>Base: Respondents who do not use a banking app</b>	<b>510</b>

BANKAPP4. [RANDOMIZE GRID ITEMS ACROSS TWO SCREENS.]

<b>How concerned or not concerned are you about each the following statements related to banking apps?</b>	
<b>Identity theft</b>	<b>Total</b>
	%
Very concerned	27
Somewhat concerned	35
Not too concerned	26
Not concerned at all	11
Don't know enough to say	2
<b>Base: All respondents</b>	<b>2,054</b>
<b>Hacking (someone using their technical skills to gain unauthorized access to your account)</b>	<b>Total</b>
	%
Very concerned	26
Somewhat concerned	37
Not too concerned	25
Not concerned at all	10
Don't know enough to say	2
<b>Base: All respondents</b>	<b>2,067</b>
<b>If my phone gets lost or stolen, someone could access my bank account</b>	<b>Total</b>
	%
Very concerned	21
Somewhat concerned	27
Not too concerned	29
Not concerned at all	22
Don't know enough to say	2
<b>Base: All respondents</b>	<b>2,068</b>
<b>The app might collect more of my personal data than it really needs</b>	<b>Total</b>
	%
Very concerned	19
Somewhat concerned	31
Not too concerned	31
Not concerned at all	16
Don't know enough to say	3
<b>Base: All respondents</b>	<b>2,062</b>
<b>I might get tricked by a scammer into giving them access to my bank account, sending them money, giving up personal information, etc.</b>	<b>Total</b>
	%
Very concerned	15
Somewhat concerned	19
Not too concerned	29
Not concerned at all	34
Don't know enough to say	2
<b>Base: All respondents</b>	<b>2,068</b>

BANKAPP4. [CONTINUED.]

<b>I might get locked out of my account</b>	<b>Total</b>
	%
Very concerned	14
Somewhat concerned	23
Not too concerned	36
Not concerned at all	24
Don't know enough to say	3
<b>Base: All respondents</b>	<b>2,060</b>
<b>I might accidentally make a transaction that I didn't mean to make</b>	<b>Total</b>
	%
Very concerned	11
Somewhat concerned	18
Not too concerned	36
Not concerned at all	32
Don't know enough to say	3
<b>Base: All respondents</b>	<b>2,063</b>
<b>Someone in my family or someone else I know could get ahold of my phone and access my bank account without my permission</b>	<b>Total</b>
	%
Very concerned	8
Somewhat concerned	13
Not too concerned	34
Not concerned at all	43
Don't know enough to say	2
<b>Base: All respondents</b>	<b>2,062</b>

**BANKAPP5.** [SHOW IF BANKAPP1 = EITHER "YES" OPTION. RANDOMIZE GRID ITEMS ACROSS TWO SCREENS. KEEP TOGETHER "I FEEL MORE COMFORTABLE ON THE BANKING APP" AND "I FEEL MORE COMFORTABLE WHEN I GO TO THE BANK IN PERSON."]

Please indicate whether or not each of the following statements is true or not true for you.	
	TRUE
	%
When I go to the bank in person I am treated with professionalism and respect	90
I like doing my banking without having to interact with a person	68
I feel more comfortable on the banking app than I do in person at the bank	55
Going to the bank in person is stressful	32
Traveling to the bank is difficult for me	30
I like going to the bank because I prefer having someone in person to help me	29
I feel more comfortable when I go to the bank in person than I do on the app	23
I don't fully understand how to use the banking app	11
When I go to the bank in person, they sometimes make me feel bad about myself	9
Using the banking app is stressful	8
<b>Base: Respondents who use one or more banking apps</b>	<b>1,574</b>

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