



American Experiences Survey: A Nationally Representative Multi-Mode Survey

September 2023 Omnibus Results

Overview of Methodology

Each month, Consumer Reports fields the American Experiences Survey (AES) to track consumer attitudes and behaviors over time. March results are based on interviews conducted from September 8 - 19, 2023. This document includes all sections of the omnibus survey for this month: rear seatbelt alerts, road trips, telematics, autos sustainability, product safety, credit card late fees, and medical bills.

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 2,089 interviews, 1,967 by web mode and 122 by phone mode, 2,016 in English and 73 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 47 years old; 61% white, non-Hispanic; 36% 4-year college graduates; and 60% have a household income of \$50,000 or more.

The margin of error for results based on the total sample is +/- 2.68 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 August omnibus contained seven blocks of questions (one for each topic listed above). Respondents saw most sections in a random order, though keeping the four autos-related blocks (rear seatbelt alerts, road trips, telematics, and autos sustainability) together. The medical bills section was always shown last.

The questions presented below were shown to respondents in this order within sections 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.*

Prepared by CR Survey Research Department, September 2023

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Survey Notes for Monthly Trends

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

REAR SEATBELT ALERTS

CARSCREEN. [PROMPT RESPONDENT TWICE IF NO RESPONSE INITIALLY SELECTED.]

Do you currently drive a vehicle at least once a month?	
	Total
	%
Yes	92
No	8
Base: All respondents	2,089

REAR1. [SHOW IF CARSCREEN IS NOT "NO." PROMPT RESPONDENT ONCE IF NO RESPONSE INITIALLY SELECTED.]

Does any vehicle you regularly drive have a rear seatbelt reminder, like a dashboard light or sound, for unbuckled passengers in the back seat?	
	Total
	%
Yes	47
No	42
Unsure	11
Base: Respondents who drive at least once a month	1,928

REAR2. [SHOW IF REAR1 = "YES."]

You said that at least one vehicle you drive has a rear seat belt reminder. When you drive that vehicle, does this reminder make you more aware of whether rear seat passengers are wearing seatbelts?	
	Total
	%
Yes	74
No	9
Unable to say--no one in my household rides in the back seat	17
Base: Respondents who drive a vehicle at least once a month and have a rear seatbelt reminder in at least one vehicle they drive regularly	879

REAR3. [SHOW IF REAR2 = "YES."]

When you are driving, does the rear seat belt reminder make you more likely to ask rear seat passengers to buckle up?	
Please <u>do not</u> include children in car seats, though do include children in booster seats that use the vehicle's seatbelt. Also, please only repond for when you drive people in your personal life, <u>not</u> for paying passengers, such as if you ever drive for Uber or Lyft.	
	Total
Adults	
	%
Yes	77
No	7
Not applicable; the passengers I drive in this group buckle up on their own	12
Not applicable; I do not drive with passengers in this group in the back seat	4
Base: Respondents who say they have a rear seat belt reminder and it makes them more aware of whether passengers are wearing seatbelts	627
Children under 18	
	%
Yes	69
No	6
Not applicable; the passengers I drive in this group buckle up on their own	10
Not applicable; I do not drive with passengers in this group in the back seat	10
Skipped/no response	5
Base: Respondents who say they have a rear seat belt reminder and it makes them more aware of whether passengers are wearing seatbelts	631

Combining responses	Total
	%
Percentage saying "yes" for any rear seat passengers (children, adults, or both)	82
Base: Respondents who say they have a rear seat belt reminder and it makes them more aware of whether passengers are wearing seatbelts	631
<i>[Rebased out of all Americans]</i>	%
Percentage saying "yes" for any rear seat passengers (children, adults, or both)	26
Base: All respondents	2,089

Note: "Skipped/no response" was not a response option respondents saw, but is included because at least 2% did not answer.

Combined responses calculated based on responses to the individual items.

REAR4. [SHOW IF CARSCREEN IS NOT "NO."]

If you ask back seat passengers to buckle their seatbelts, do they usually do it?	
<i>Please <u>do not</u> include children in car seats, though do include children in booster seats that use the vehicle's seatbelt. Also, please only repond for when you drive people in your personal life, <u>not</u> for paying passengers, such as if you ever drive for Uber or Lyft.</i>	
	Total
Children under 18	
	%
Yes	75
No	3
It depends on the person	3
Not applicable; I do not drive with passengers in this group in the back seat	15
Not applicable--I do sometimes drive with passengers in this group in the back seat, but I do not ask them to buckle their seatbelts	2
Skipped/no response	2
Base: Respondents who drive at least once a month	1,929
Adults	
	%
Yes	74
No	3
It depends on the person	8
Not applicable; I do not drive with passengers in this group in the back seat	10
Not applicable--I do sometimes drive with passengers in this group in the back seat, but I do not ask them to buckle their seatbelts	5
Base: Respondents who drive at least once a month	1,920

Combining responses	Total
	%
Percentage saying "yes" for any rear seat passengers (children, adults, or both)	86
Base: Respondents who drive at least once a month	1,929
<i>[Rebased to exclude people who said either kind of "not applicable" to both]</i>	%
Percentage saying "yes" for any rear seat passengers (children, adults, or both)	94
Base: Respondents who drive at least once a month and have <u>any</u> back seat passengers they ask to buckle their seatbelts	1,754

Note: "Skipped/no response" was not a response option respondents saw, but is included because at least 2% did not answer.

Combined responses calculated based on responses to the individual items.

ROAD TRIPS

TRIP1. [DISPLAY RESPONSE OPTIONS AS DROP-DOWN MENU.]

Approximately how far did you travel in total (round-trip) for the single longest car, truck, or SUV trip you took in the past 12 months?

We are interested in the longest trip you have taken outside of your usual routine--that is, not running errands, commuting, etc. This could be all driven in one day, like a drive to an event and back, or across multiple days, like a sight-seeing road trip.

We are not interested in driving you do for work, such as if you are a taxi driver or long-haul trucker.

	Total
	%
Not applicable; I don't drive	4
Not applicable; I have not done any driving outside my usual routine in the past 12 months	6
Less than 100 miles	14
100 miles to less than 200 miles	12
200 miles to less than 300 miles	12
300 miles to less than 400 miles	9
400 miles to less than 500 miles	6
500 miles to less than 600 miles	5
600 miles to less than 700 miles	3
700 miles to less than 800 miles	3
800 miles to less than 900 miles	2
900 miles to less than 1,000 miles	4
1,000 miles to less than 1,250 miles	4
1,250 miles to less than 1,500 miles	2
1,500 miles to less than 1,750 miles	2
1,750 miles to less than 2,000 miles	2
2,000 miles to less than 2,250 miles	1
2,250 miles to less than 2,500 miles	1
2,500 miles to less than 2,750 miles	1
2,750 miles to less than 3,000 miles	0
3,000 miles to less than 3,250 miles	0
3,250 miles to less than 3,500 miles	0
3,500 miles or more	2
Unsure	1
Skipped/no response	3
Base: All respondents	2,089

Note: "Skipped/no response" was not a response option respondents saw, but is included because at least 2% did not answer.

TRIP2. [SHOW IF TRIP1 IS NOT EITHER "NOT APPLICABLE." DISPLAY RESPONSE OPTIONS AS DROP-DOWN MENU.]

Now, think of the farthest you drove in a single day in the past 12 months. Approximately how far did you travel in that day?

	Total
	%
Less than 100 miles	24
100 miles to less than 200 miles	18
200 miles to less than 300 miles	18
300 miles to less than 400 miles	13
400 miles to less than 500 miles	8
500 miles to less than 600 miles	6
600 miles to less than 700 miles	3
700 miles to less than 800 miles	4
800 miles to less than 900 miles	1
900 miles to less than 1,000 miles	1
1,000 miles or more	2
Unsure	1
Base: Respondents who answered the previous question with something other than "not applicable"	1,854

TELEMATICS

TELE_INTRO.

Some auto insurance companies have telematics programs, where drivers can install a device in their car that tracks their driving habits, such as when, where, and how fast people drive, and how hard they tend to brake. This information can be used to adjust insurance rates for the driver, so that safer drivers may have lower premiums.

TELE1. [PROMPT RESPONDENT ONCE IF NO RESPONSE INITIALLY SELECTED.]

So far as you know, does your auto insurance company offer a telematics option?

	Total
	%
Yes	24
No	17
Not applicable; I do not have auto insurance	5
Unsure	54
Base: All respondents	2,089

TELE2. [SHOW IF TELE1 = "YES."]

You said that your auto insurance company offers a telematics option. Have you ever used it to try to reduce your insurance rates?	
	Total
	%
Yes	50
No	50
Base: Respondents whose insurance companies offer telematics options	517
<i>[Rebased out of all Americans]</i>	
	%
Yes	12
No	88
Base: All respondents	2,089

AUTOS SUSTAINABILITY

AUTO_SUSTAIN_NODE.

This section is about the concept of sustainability. Sustainability may have different meanings to different people. We are interested in knowing how you think about it.

AS1. [RANDOMIZE RESPONSE OPTIONS, KEEPING BOTH "HOW LONG" ITEMS TOGETHER AND HOLDING "OTHER" AND "I DO NOT EVER THINK ABOUT THIS" AT END IN THAT ORDER. "I DO NOT EVER THINK ABOUT THIS" IS EXCLUSIVE.]

Which, if any, of the following affect how sustainable you think a vehicle is when you are shopping for one?

Select *all* that apply.

	Total
	%
How fuel-efficient it is--that is, how far it can go per charge or per tank	67
How long you expect it to remain in reliable working condition	61
What kind of fuel it takes--that is, gas, diesel, electricity, ethanol, or something else	57
How long you plan to have it in your possession	45
Whether you are getting it new or used	43
The materials it is made with	27
How much greenhouse gas it emits	24
Where it was manufactured	24
Where you get it from--that is, a local dealership vs ordered from further away	22
How much impact it will have on infrastructure, like wear and tear on roads	16
Other, please specify	3
I do not ever think about this	8
Base: All respondents	2,089

AS2.

If you had to buy or lease a vehicle--that is, a car, truck, or SUV--today, how important would sustainability be in your decision of what to buy? That is, when thinking about all the factors that would go into your decision, like purchase price, reliability, or safety, what level of priority would sustainability hold?

	Total
	%
Top priority	23
Higher priority compared to most other factors, but not the top priority	20
I would consider it equally with other factors	30
Lower priority compared to most other factors, but still a priority	16
Not a priority at all	8
Not applicable; I never buy or lease vehicles	3
Base: All respondents	2,070

AS3. [SHOW IF AS 2 IS ANY RESPONSE OTHER THAN "NOT A PRIORITY AT ALL" OR "NOT APPLICABLE." RANDOMIZE RESPONSE OPTIONS, KEEPING BOTH "REDUCING EMISSIONS" ITEMS TOGETHER AND HOLDING "OTHER" AT END. RESPONDENTS SELECTED UP TO THREE.]

When you think about sustainability in relationship to buying or leasing a motor vehicle, such as a car, truck, or SUV, what are the three most important aspects of sustainability to you?

Select up to three.

	Total
	%
A good quality vehicle that will last a long time	63
How many miles it can go on a full tank of gas or full charge	47
A vehicle that needs very little maintenance or repairs	44
Safety concerns, like protecting drivers' and riders' safety or workers' safety	29
Cost savings	28
Reducing emissions that contribute to climate change	23
Reducing emissions that contribute to smog, haze, and other types of air	17
Buying American	11
Reducing waste, or keeping items out of the landfill	8
Protecting natural resources	7
Protecting wildlife	4
Other, please specify	1
Base: Respondents who say sustainability is at least some kind of priority for them when shopping for vehicles	1,837

PRODUCT SAFETY

PS1.

How much do you agree or disagree with the following statement:		
<i>'I expect the manufacturer of a product I buy for my home to design and test the product to be safe before selling it to customers.'</i>		
	SEPTEMBER 2023 AES	JULY 2020 AES
	Total	Total
	%	%
Strongly agree	80	76
Agree	19	21
Disagree	1	2
Strongly disagree	0	1
Base: All respondents	2,082	2,017

11.

For the remainder of this section, we are ONLY interested in products that cost \$75.00 or more.

PS2.

How much do you agree or disagree with the following statement:		
<i>'I believe products I buy for my home adhere to a required safety standard.'</i>		
	SEPTEMBER 2023 AES	JULY 2020 AES
	Total	Total
	%	%
Strongly agree	47	48
Agree	49	48
Disagree	3	3
Strongly disagree	1	1
Base: All respondents	2,082	2,014

PS3. [ROTATE RESPONSE SCALE.]

If the manufacturer learns of a safety problem with a product you use in your home that could potentially cause an injury to you or your family, when do you think they should recall these products and notify product owners?		
	SEPTEMBER 2023 AES	JULY 2020 AES
	Total	Total
	%	%
As soon as possible once the manufacturer learns about the safety problem, even if they aren't aware of any harm yet	83	84
After the manufacturer fully investigates the extent and severity of the safety problem, even if it means delaying a warning to its customers	17	16
Base: All respondents	2,056	2,006

PS4.

How much do you agree or disagree with the following statement:		
<i>'It is the manufacturer's responsibility to do everything it can to get its recalled products out of homes if they have a safety problem that could potentially cause an injury, even if it requires them to follow up with customers that don't participate in the recall at first.'</i>		
	SEPTEMBER 2023 AES	JULY 2020 AES
	Total	Total
	%	%
Strongly agree	54	53
Agree	40	40
Disagree	6	6
Strongly disagree	1	1
Base: All respondents	2,071	2,015

CREDIT CARD LATE FEES

LATE1. [PROMPT RESPONDENT ONCE IF NO RESPONSE INITIALLY SELECTED.]

In the past 12 months, how many times, if at all, were you charged a fee for late payments on any credit cards?

	Total
	%
Not applicable; I do not have any credit cards	11
None	66
Once	8
Twice	6
Three times	3
Four times	2
Five times	0
Six times	0
Seven or more times	1
Unsure	3
Base: All respondents	2,089

LATE2. [SHOW IF LATE1 IS ANYTHING BETWEEN "ONCE" AND "SEVEN OR MORE TIMES." RANDOMIZE RESPONSE OPTIONS, ALWAYS KEEPING "I HAD TO PAY FOR AN UNEXPECTED EMERGENCY" IMMEDIATELY BEFORE "I PRIORITIZED PAYING OF ANOTHER FORM OF DEBT." HOLD "I JUST DID NOT HAVE THE MONEY TO PAY FOR IT" AND "OTHER" AT END IN THAT ORDER. "I JUST DID NOT HAVE THE MONEY TO PAY FOR IT" WAS EXCLUSIVE.]

You said that you have been charged at least one credit card late fee in the past year. Which, if any, of the following are reasons you were late with your payment?

Select *all* that apply.

	Total
	%
I thought I had already paid	27
I had to pay for other essentials, such as rent or utilities, and did not have enough left to make the payment	19
I had to pay for an unexpected emergency and did not have enough left to make the payment	17
I prioritized paying off another form of debt and did not have enough left to make this payment	14
I forgot I had used that credit card that month	13
I had another important expense and did not have enough left to make the payment	12
I did not know when the payment was due	12
I pay by check and my payment took longer in the mail than expected	11
I tried to pay online but the payment did not go through	9
I just did not have the money to pay it	9
Other, please specify	9
Base: Respondents who have had at least one credit card late fee in the past year	447

LATE3. [RANDOMIZE ORDER OF "SUPPORT" AND "OPPOSE" IN QUESTION STEM AND ROTATE RESPONSE SCALE TO MATCH.]

Currently, when credit card payments are late, almost all major credit card companies charge the maximum late fee allowed, which is \$30 for the first late payment and \$41 for every additional late payment. Some policymakers have proposed lowering the average credit card late fee to less than \$10 for a majority of credit cards.

To what extent would you support or oppose lowering the maximum late fee?

	Total
	%
Strongly support	53
Somewhat support	29
Somewhat oppose	11
Strongly oppose	7
Base: All respondents	2,054

LATE4. [RANDOMIZE ORDER OF "SUPPORT" AND "OPPOSE" IN QUESTION STEM AND ROTATE RESPONSE SCALE TO MATCH.]

Current laws say that a credit card user can be charged a late fee if they miss the payment due date by just a day. Some policymakers have proposed requiring credit card companies to send a reminder to customers a few days before the payment due date, so they are less likely to miss a payment by mistake.

To what extent would you support or oppose requiring companies to send customers a reminder before their credit card bill is due?

	Total
	%
Strongly support	55
Somewhat support	29
Somewhat oppose	10
Strongly oppose	6
Base: All respondents	2,054

LATE5. [RANDOMIZE ORDER OF "MORE FAIR" AND "LESS FAIR" IN QUESTION STEM AND ROTATE RESPONSE SCALE TO MATCH.]

Some policymakers propose allowing a fifteen-day grace period for late payments. That is, there would be no late fees for payments that are 15 days late or less.

Compared to the current system, where credit card users can be charged late fees if they are just one day late, do you think this is more fair, less fair or about the same?

	Total
	%
Allowing a 15-day grace period is <u>more fair</u>	68
Allowing a 15-day grace period is <u>less fair</u>	12
About the same	20
Base: All respondents	2,054

MEDICAL BILLS

MD_INTRO.

In this section, we are interested in medical bills that are not fully covered by insurance--that is, any amount you owe for a medical procedure, test, or treatment (including prescription medication) that you are responsible for paying for besides a copay.

MD1. [PROMPT RESPONDENT TWICE IF NO RESPONSE INITIALLY SELECTED.]

In the past 12 months, have you or anyone in your household had any medical bills not fully covered by insurance? That is, any medical bills where you were responsible for paying more than a copay?

	Total
	%
Yes	51
No	49
Base: All respondents	2,087

MD3. [SHOW IF MD1 = "YES."]

In the past 12 months, what is the most you have had to pay in out-of-pocket costs (not including copays and premiums) for a single medical bill?

	Total
	%
Less than \$250	30
\$250 to less than \$500	22
\$500 to less than \$1,000	17
\$1,000 to less than \$2,500	15
\$2,500 to less than \$5,000	6
\$5,000 or more	5
Unsure	4
Prefer not to say	1
Base: Respondents who have had a medical bill not fully covered by insurance	1,099

MD2. [SHOW IF MD1 = "YES." PROMPT RESPONDENT ONCE IF NO RESPONSE INITIALLY SELECTED.]

Were there any medical bills in the past 12 months you were not able to pay in full at the time they were due?

Please respond only for bills that were correct. In other words, if you did not pay in full immediately because there was a billing error, please say "no."

	Total
	%
Yes	37
No	60
Don't remember	3
Base: Respondents who have had a medical bill not fully covered by insurance	1,103

MD5. [SHOW IF MD2 = "YES." RANDOMIZE RESPONSE OPTIONS, WITH "HEALTH SAVINGS ACCOUNT (HSA)" ALWAYS SHOWING IMMEDIATELY BEFORE "AN EMPLOYER-SPONSORED EMERGENCY SAVINGS ACCOUNT" AND HOLDING "OTHER, PLEASE SPECIFY" AND "I HAVE NOT PAID ANYTHING TOWARD THIS BILL" AT END IN THAT ORDER. "I HAVE NOT PAID ANYTHING TOWARD THIS BILL" IS EXCLUSIVE.]

You said there was at least one medical bill in the past 12 months that you were not able to pay in full at the time it was due. Which, if any, of the following are ways you paid or are paying for the most expensive one?

Select *all* that apply.

	Total
	%
Payment plan directly from the healthcare provider or hospital	38
General credit card, such as Mastercard or Visa	19
Health Savings Account (HSA)	12
Friends or family members helped me pay	9
Medical credit card, such as CareCredit or a Wells Fargo Health Advantage card	7
Personal loan from a bank or credit union	4
Charitable care or patient assistance grant	4
An employer-sponsored emergency savings account (not specifically for health expenses)	3
Loan from a company the healthcare provider or hospital works with	3
Other, please specify	7
I have not paid anything toward this bill	17
Base: Respondents who were unable to pay a medical bill in full in the past 12 months	411

MD4. [IF MD2 = "YES," QUESTION STEM READS "HAVE YOU EVER HAD THIS OR ANY OTHER MEDICAL BILL GO TO COLLECITONS?" AS SHOWN BELOW, AND TWO ITEMS DISPLAY: "THE MOST EXPENSIVE MEDICAL BILL YOU COULD NOT PAY IN FULL IN THE PAST 12 MONTHS" AND "ANY OTHER MEDICAL BILL." IF M2 IS NOT "YES," QUESTION STEM READS "HAVE YOU EVER HAD ANY MEDICAL BILL GO TO COLLECTIONS?" AND ONLY "ANY MEDICAL BILL" (EQUIVALENT TO "ANY OTHER MEDICAL BILL") DISPLAYS.]

Have you ever had <u>this</u> or <u>any other</u> medical bill go to collections?	
	Total
The most expensive medical bill you could not pay in full in the past 12 months	
	%
Yes	41
No	54
Unsure	5
Base: Respondents who were unable to pay a medical bill in full in the past 12 months	406
<i>[Rebased out of all Americans]</i>	%
Yes	8
No	92
Unsure	1
Base: All respondents	2,084
Any [other] medical bill	
Yes	26
No	66
Unsure	8
Base: All respondents	2,050

Combined responses for any medical bill, ever, out of all Americans	
	Total
	%
Any medical bill ever	28
Base: All respondents	2,089

Note: Combined responses calculated based on responses to the individual items.

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