

# **American Experiences Survey:**

A Nationally Representative Multi-Mode Survey

# June 2024 Omnibus Results

## Overview of Methodology

Each month, Consumer Reports fields the American Experiences Survey (AES) to track consumer attitudes and behaviors over time. June results are based on interviews conducted from June 7-18, 2024. This document includes the following sections of the omnibus survey for this month: car buying, sustainability terms, right to repair laws, organic food, and peer-to-peer payment services.

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 2,032 interviews, 1,928 by web mode and 104 by phone mode, 1,920 in English and 112 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 59% have a household income of \$50,000 or more.

The margin of error for results based on the total sample is +/-2.73 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**

The June omnibus contained five blocks of questions, one for each topic listed above. Respondents saw the blocks in a random order.

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, June 2024

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## Survey Notes for Trends over Time

June 2023 results are based on interviews conducted from June 8-20, 2023 with a nationally representative sample of 2,006 US adults.

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

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

# **CAR BUYING**

CAR1. [RESPONDENTS WERE PROMPTED TWICE TO ANSWER IF THEY DID NOT DO SO INITIALLY.]

Have you been in the market to buy or lease a car or truck within the past 12 months, whether or not you have actually bought or leased one?

Please respond "Yes" if you have seriously considered buying or leasing a vehicle within the past 12 months, even if you ultimately decided not to get one in the near future.

	June 2024	June 2023
	%	%
Yes, I have bought or leased a car or truck within the past 12 months	19	18
Yes, I have been in the market for a car or truck within the past 12 months but haven't gotten one	17	19
No	64	63
Base: All respondents	2,032	2,006

**CAR2.** [SHOW IF CAR1 = EITHER "YES" OPTION. RESPONSE OPTIONS SHOWED IN THE FOLLOWING ORDER: ELECTRIC; HYBRID; PLUG-IN HYBRID; GASOLINE; DIESEL; OTHER.]

While you were or have been in the market for a car or truck, what types have you cons	idered?	
Please select <u>all</u> types that you considered, even if you ended up deciding on a different type.		
	Lune 2024	L
		June 2023
	%	%
A gasoline-powered car or truck (not hybrid)	70	76
A hybrid car or truck	30	28
An electric-only car or truck (not hybrid)	17	18
A plug-in hybrid car or truck	14	15
A diesel-powered car or truck (not hybrid)	6	6
Other	0.4	1
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764	727

**CAR3.** [SHOW IF CAR1 = EITHER "YES" OPTION. RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AT END.]

While you were or have been in the market for a car or truck, what body types have you o Please select <u>all</u> body types that you considered, even if you ended up deciding on a different type.	considered	?
	June 2024	June 2023
	%	%
SUV	60	62
Car	45	48
Pickup truck	28	28
Minivan	12	9
Sports car	11	9
Other	1	2
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764	727

**CAR4.** [SHOW IF CAR1 = EITHER "YES" OPTION. RANDOMIZE RESPONSE OPTIONS, HOLDING "UNSURE" AT END.]

While you were or have been in the market for a car or truck, have you considered new vehicles,
used vehicles, or both?

Please select <u>all</u> types that you considered, even if you ended up deciding on a different type.

	Total
	%
Used	64
New	55
Unsure	4
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764

#### **CAR5.** [SHOW IF CAR1 = EITHER "YES" OPTION.]

While you were or have been in the market for a car or truck, what price range(s) have you considered?

Please select <u>all</u> price ranges that you have considered. If you leased or are planning to lease your vehicle, select the response that reflects what you think it would cost if you paid for it in full.

	June 2024	June 2023
	%	%
Less than \$10,000	27	26
\$10,000 to \$24,999	41	39
\$25,000 to \$39,999	41	37
\$40,000 to \$59,999	17	21
\$60,000 or more	8	7
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764	727

**CAR6.** [SHOW IF CAR1 = EITHER "YES" OPTION. RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER," "UNSURE," AND "NOT APPLICABLE" AT END IN THAT ORDER. "UNSURE" AND "NOT APPLICABLE" ARE EXCLUSIVE. RESPONDENTS COULD SELECT UP TO THREE RESPONSES.]

If you were to buy or lease a <u>new</u> vehicle today, what would be the most influenti for your decision about your new vehicle?	al sources of info	rmation
Please choose up to three.		
	June 2024	June 2023
	%	%
Recommendations from friends, family, coworkers, or other people you know	36	39
Consumer Reports	32	29
Kelley Blue Book	31	32
User reviews	28	34
Salesperson at the dealership	16	14
Car and Driver	14	13
Social media, such as Reddit, YouTube, TikTok, or Instagram	11	14
Edmunds	9	7
Autotrader	9	7
JD Power & Associates	8	8
Motor Trend	8	5
Advertisements	7	6
Other, please specify	6	5
Unsure	5	4
Not applicable; I will never buy or lease a new vehicle	3	6
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764	727

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**CAR7.** [SHOW IF CAR1 = EITHER "YES" OPTION. RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER," "UNSURE," AND "NOT APPLICABLE" AT END IN THAT ORDER. "UNSURE" AND "NOT APPLICABLE" ARE EXCLUSIVE. RESPONDENTS COULD SELECT UP TO THREE RESPONSES.]

# Now we'll ask the same question about <u>used</u> vehicles. If you were to buy or lease a <u>used</u> vehicle today, what would be the most influential sources of information for your decision about your used vehicle?

## Please choose up to three.

	Total
	%
Kelley Blue Book	40
Recommendations from friends, family, coworkers, or other people you know	37
User reviews	33
Consumer Reports	28
Salesperson at the dealership	12
Car and Driver	12
Social media, such as Reddit, YouTube, Tiktok, or Instagram	12
Autotrader	9
Edmunds	8
JD Power & Associates	7
Motor Trend	6
Other, please specify	5
Advertisements	5
Unsure	4
Not applicable; I will never buy or lease a used vehicle	4
Base: Respondents who were or have been in the market for a car or truck within the past 12 months	764

#### CAR8. [RANDOMIZE GRID ITEMS ACROSS SCREENS. ROTATE RESPONSE OPTIONS.]

Imagine that you were in the market for a car or truck. If you had access to <u>expert reviews and</u> <u>ratings</u> on the following features in the vehicles you were considering, how helpful, if at all, would that be to your decision?

Blind spot warning	Total
	%
Very helpful	57
Somewhat helpful	31
Not too helpful	6
Not helpful at all	3
No response	3
Base: All respondents	2,032

# CAR8. [CONTINUED.]

Visibility aids like cameras and sensors	Total
	%
Very helpful	54
Somewhat helpful	33
Not too helpful	7
Not helpful at all	3
No response	2
Base: All respondents	2,032
Automatic emergency braking system	Total
	%
Very helpful	43
Somewhat helpful	38
Not too helpful	11
Not helpful at all	5
No response	3
Base: All respondents	2,032
Bluetooth calling (sound quality, connection quality)	Total
	%
Very helpful	39
Somewhat helpful	36
Not too helpful	15
Not helpful at all	7
No response	3
Base: All respondents	2,032
Lane keeping systems	Total
Manuch alu ful	%
Very helpful	35
Somewhat helpful	40
Not too helpful	14
Not helpful at all	8
No response	3
Base: All respondents	2,032
Interior storage, such as the glove box, center console, open storage bins	Total %
Very helpful	34
Somewhat helpful	42
Not too helpful	16
Not helpful at all	5
No response	3
Base: All respondents	2,032
Adaptive cruise control	Total
	%
Very helpful	34
Somewhat helpful	38
Not too helpful	18
Not helpful at all	7
No response	3
Base: All respondents	2,032

### CAR8. [CONTINUED.]

How distracting the controls are while driving (e.g. audio system, climate control)	Total
	%
Very helpful	33
Somewhat helpful	37
Not too helpful	19
Not helpful at all	8
No response	3
Base: All respondents	2,032
Ease of adjusting or turning off safety warnings	Total
	%
Very helpful	30
Somewhat helpful	42
Not too helpful	19
Not helpful at all	6
No response	3
Base: All respondents	2,032
Audio system features	Total
	%
Very helpful	30
Somewhat helpful	46
Not too helpful	16
Not helpful at all	5
No response	3
Base: All respondents	2,032

# **CAR8\_VERY.** [CALCULATED FROM CAR8 AS THE PERCENTAGE OF RESPONDENTS SELECTING "VERY HELPFUL" FOR EACH GRID ITEM, EXCLUDING THOSE WHO DID NOT RESPOND.]

Imagine that you were in the market for a car or truck. If you had access to <u>expert reviews and</u> <u>ratings</u> on the following features in the vehicles you were considering, how helpful, if at all, would that be to your decision?

Percent selecting "Very helpful," excluding those who did not respond	Total
	%
Blind spot warning	58
Visibility aids like cameras and sensors	56
Automatic emergency braking system	44
Bluetooth calling (sound quality, connection quality)	40
Lane keeping systems	36
Interior storage, such as the glove box, center console, open storage bins	35
Adaptive cruise control	35
How distracting the controls are while driving (e.g. audio system, climate control)	34
Ease of adjusting or turning off safety warnings	31
Audio system features	31
Base: Respondents who gave a substantive response	1,998

# SUSTAINABILITY TERMS

### SUSTAIN\_INTRO.

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This section is about the meaning of various words related to sustainability. These words may have different meanings to different people. We are interested in learning about how you think about them.

**SUSTAIN1.** [RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AT END. RESPONDENTS COULD SELECT UP TO TWO RESPONSES.]

Let's start with the concept of <u>reliability</u> . In your opinion, what makes a product <u>relia</u>	<u>ble</u> ?
Select up to <u>two</u> .	
	Total
	Total %
Functions consistently well (that is, the product works as expected every time you use it)	60
How long it lasts before it has to be replaced	37
Performs its function very well / at a high level of quality	34
Withstands wear and tear	26
How often it needs repairs	17
Other, please specify	0.3
Base: All respondents	2,032

SUSTAIN2. [RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AND "NOTHING" AT END.]

What is <u>most</u> important to you about <u>reliability</u> in the products you own?	
Select only <u>one</u> .	
	Total
	%
Quality of the product: reliable items dependably work well whenever I want to use them	51
Value for money: reliable items save me money because I don't need to repair or replace them	
often	34
Convenience: reliable items save me the hassle of repairing them or buying another one soon	10
Environmental impact: reliable items reduce the overall environmental impact of the purchase	4
Other, please specify	0.1
Nothing, reliability is not important to me	1
Base: All respondents	2,004

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**SUSTAIN3.** [RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AT END. RESPONDENTS COULD SELECT UP TO TWO RESPONSES.]

Now let's turn to a different word: <u>durability</u> . In your opinion, what makes a product <u>o</u>	durable?
Select up to two.	
	Total
	10tai %
Withstands wear and tear	60
How long it lasts before it has to be replaced	51
Functions consistently well (that is, the product works as expected every time you use it)	20
How often it needs repairs	16
Performs its function very well / at a high level of quality	16
Other, please specify	0.5
Base: All respondents	2,032

**SUSTAIN\_CALC.** [CALCULATED FROM RESPONSES TO SUSTAIN1 AND SUSTAIN3. "COMPLETELY THE SAME" INDICATES THAT RESPONDENT SELECTED BOTH OF THE SAME CHARACTERISTICS IN SUSTAIN1 AND SUSTAIN3. "PARTIALLY THE SAME" INDICATES THAT RESPONDENT SELECTED ONE CHARACTERISTIC THE SAME AND ONE DIFFERENT IN SUSTAIN1 AND SUSTAIN3. "COMPLETELY DIFFERENT" INDICATES THAT RESPONDENT DID NOT SELECT ANY OF THE SAME CHARACTERISTICS IN SUSTAIN1 AND SUSTAIN3.]

Calculated: Do people think of reliability and durability as the same or	different?
	Total
Partially the same	48
Completely different	45
Completely the same	7
Base: Respondents who answered both questions	2,001

**SUSTAIN4.** [RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AND "NONE" AT END. "NONE" IS EXCLUSIVE. RESPONDENTS COULD SELECT UP TO THREE RESPONSES.]

Now let's consider a third term: <u>environmental impact</u> .	
When you buy products for your home, which of the following factors are most imp about their <u>environmental impact</u> , if any?	ortant to you
Please select <u>up to three</u> responses.	
	Total
	%
How efficient they are: that is, how much electricity, fuel, or water they use	44
Pollution of the air, water, or land by their manufacturing, distribution, and use	39
How they can be disposed of eventually	33
Chemicals used in the products	30
Carbon footprint: that is, how much greenhouse gas is created by their manufacturing,	
distribution, and use	23
The packaging of the products	19
Conservation of natural resources	15
Other aspects of environmental impacts, please specify	0.6
None: I don't think about the environmental impact of products	15
Base: All respondents	2,032

# **RIGHT TO REPAIR**

#### RTR1. [RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY.]

Some states have what is known as a <u>right to repair</u> law. This type of law requires manufacturers to make available the tools and information required to fix their products. That way, consumers can take their broken product to an independent repair shop, or fix it themselves, instead of needing to use the manufacturer's repair service.		
	LIVES IN	A STATE
As far as you know, does <u>your state</u> have a right to repair law?	WITHAR	IGHT TO
	REPAI	R LAW
	CA, CO,	
	MA,	
	MN, NY,	Other
	OR	states
	%	%
Yes	25	12
No	6	12
Unsure	69	76
Base: All respondents	478	1,554

# **ORGANIC FOOD**

#### ORGANIC\_INTRO.

Labels on fresh and processed foods may make a claim that they are "organic." You may also see the "USDA Organic" seal.

**ORGANIC1.** [RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY. ROTATE RESPONSE OPTIONS, HOLDING "NOT APPLICABLE" AT END.]

# Thinking about your current grocery shopping overall, what portion of your groceries are typically "organic"?

	Total
	%
All of it is organic	2
Half or more than half	13
Less than half, but at least some	55
None of it is organic	27
Not applicable; I don't shop for groceries	3
Base: All respondents	2,031

**ORGANIC2.** [SHOW IF RESPONDENT INDICATES IN ORGANIC1 THAT THEY EVER SHOP FOR GROCERIES. RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AND "I HAVE <u>NEVER</u> BOUGHT FOOD LABELED AS ORGANIC" AT END. "I HAVE <u>NEVER</u> BOUGHT FOOD LABELED AS ORGANIC" IS EXCLUSIVE.]

When shopping for groceries, which, if any, of the following type "organic"?	s of food have you bought labele	d as
Select <u>all</u> that apply.		
	lune 2024	April 2022
	%	%
Fruits and vegetables	67	62
Eggs	37	37
Meats and poultry	31	35
Dairy, such as milk, cheese, or yogurt	30	32
Packaged foods, such as cereal, pasta, or rice	20	20
Bread or other baked goods	16	16
Frozen meals	10	11
Other, please specify	2	2
I have <u>never</u> bought food labeled as organic	17	24
Base: Respondents who shop for groceries	1,990	2,162

**ORGANIC3.** [SHOW IF RESPONDENT INDICATES IN ORGANIC1 THAT THEY EVER SHOP FOR GROCERIES. RESPONSE OPTIONS SHOWN IN THE FOLLOWING ORDER: "YES, QUITE A BIT MORE," "YES, A SMALL AMOUNT MORE," "NO."]

# Compared to the price of conventional foods, would you be willing to <u>pay more</u> for food labeled as "organic"?

	June 2024	April 2022
	%	%
Yes, quite a bit more	8	7
Yes, a small amount more	50	51
No, I would not be willing to pay more for organic compared to conventional foods	42	42
Base: Respondents who shop for groceries	1,979	2,155

**ORGANIC4.** [SHOW IF RESPONDENT DOES NOT SAY IN ORGANIC2 THAT THEY HAVE NEVER BOUGHT FOOD LABELED AS ORGANIC. ROTATE RESPONSE SCALE AND TERMS IN QUESTION STEM TO MATCH.]

#### Inflation has made the cost of groceries go up in recent months.

#### Due to changes in food prices, are you purchasing organic food more or less often than you used to?

	June 2024	April 2022
	%	%
Much more often	3	2
Slightly more often	5	3
About the same	43	52
Slightly less often	20	20
Much less often	29	24
Base: Respondents who have ever bought food labeled as organic	1,677	1,659

**ORGANIC5.** [RANDOMIZE GRID ITEMS, HOLDING TOGETHER "LIMITING EXPOSURE TO SYNTHETIC PESTICIDES" AND "LIMITING EXPOSURE TO GENETICALLY MODIFIED INGREDIENTS." ROTATE RESPONSE SCALE AND TERMS IN QUESTION STEM TO MATCH.]

Compared to conventional foods, do you think organic foods are better, about t for each of the following?	the same, or worse
Limiting exposure to synthetic pesticides or fertilizers	Total
Better	61
About the same	21
Worse	4
Unsure	12
No response	2
Base: All respondents	2,032

# **ORGANIC5.** [CONTINUED.]

Limiting the amount of drugs farm animals receive, such as hormones and antibiotics	Total
Better	60
About the same	21
Worse	3
Unsure	13
No response	2
Base: All respondents	2,032
Limiting exposure to genetically modified ingredients	Total
Better	55
About the same	25
Worse	5
Unsure	14
No response	2
Base: All respondents	2,032
Impact on the environment	Total
Better	42
About the same	35
Worse	5
Unsure	15
No response	3
Base: All respondents	2,032
Treatment of farm animals	Total
n cathlent of farm annual	Total
Better	41
Better	41
Better About the same	41 35
Better About the same Worse	41 35 4
Better About the same Worse Unsure	41 35 4 17
Better About the same Worse Unsure No response	41 35 4 17 3
Better About the same Worse Unsure No response Base: All respondents	41 35 4 17 3 2,032
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Better About the same Worse Unsure No response Base: All respondents Nutritional quality Better About the same	41 35 4 17 3 2,032 <b>Total</b> 40 44
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## **ORGANIC5.** [CONTINUED.]

Avoiding bacteria that can cause food poisoning	Total
Better	28
About the same	44
Worse	8
Unsure	17
No response	3
Base: All respondents	2,032
Conditions for farm workers	Total
Better	24
About the same	44
Worse	6
	23
Unsure	23
Unsure No response	3

# PEER TO PEER PAYMENT SERVICES

## P2P\_INTRO.

This section asks about peer-to-peer payment services, also called money transfer apps, such as PayPal, Venmo, Apple Pay, Google Pay, or Zelle. These services allow users to send and receive money to one another directly through their smartphones, tablets, or computers without using cash or checks.

Some of these services can also be used to pay in stores or online. However, in this section, we are *only* interested in person-to-person payments, not payments to businesses. We <u>are</u> interested in payments for services, such as paying for babysitting or home repair.

#### P2P1. [RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY.]

#### How often, if ever, do you use peer-to-peer payment services?

Remember to answer <u>only</u> for payments you make to or receive from other people, not payments you make through one of these services when purchasing something at a store or online.

	June	March 2022
	2024	
	%	%
Daily	4	5
At least once a week, but less than daily	16	13
At least once a month, but less than weekly	27	23
Less often than once a month	21	23
I used to use this kind of service, but do not now	6	5
I have never used peer-to-peer payment services	25	31
Base: All respondents	2,030	2,114

**P2P2.** [SHOW IF P2P1 = "DAILY," "AT LEAST ONCE A WEEK," OR "AT LEAST ONCE A MONTH." RESPONSE OPTIONS DISPLAYED IN ALPHABETICAL ORDER, WITH THE EXCEPTION OF "META PAY," WHICH IS SHOWN BETWEEN "CASH APP" AND "GOOGLE PAY." HOLD 'OTHER' AT END. THE FOLLOWING DEVIATIONS FROM THE 2022 QUESTION WERE MADE IN 2024: THE 2022 RESPONSE OPTION "APPLE PAY CASH" WAS CHANGED IN 2024 TO "APPLE CASH"; THE 2022 REPONSE OPTION "FACEBOOK PAY" WAS CHANGED IN 2024 TO "META PAY (FORMERLY KNOWN AS FACEBOOK PAY)," AND THE 2022 RESPONSE OPTION "REMITLY" WAS EXCLUDED IN 2024.]

You said that you use peer-to-peer payment systems for payments to or from other people at least sometimes. Which peer-to-peer payment services do you currently use <u>regularly</u> for payments to or from <u>other people?</u>

By "regularly," we mean services that you have active accounts with and use at least <u>once a month.</u> Again, please answer only for payments you make to or receive from other people, not for purchases made in stores or online.

Select <u>all</u> that apply.

	June 2024	March 2022
	%	%
Venmo	46	48
Zelle	42	39
PayPal	37	49
Cash App	36	40
Apple Cash (called Apple Pay Cash in 2022)	19	19
Google Pay	10	10
Meta Pay (called Facebook Pay in 2022)	5	9
Western Union	3	4
Remitly	N/A	0.5
Other, please specify	2	3
Base: Respondents who use peer-to-peer payment systems at least once a month	997	847

**P2P3.** [SHOW IF P2P1 = "DAILY," "AT LEAST ONCE A WEEK," "AT LEAST ONCE A MONTH," "LESS OFTEN THAN ONCE A MONTH," OR "USED TO USE THIS KIND OF SERVICE, BUT DO NOT NOW." QUESTION STEM HAD SLIGHTLY DIFFERENT WORDING FOR CURRENT USERS THAN FOR RESPONDENTS WHO SAID "USED TO USE THIS KIND OF SERVICE," AS SHOWN BELOW. RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AND "NEVER HAD ANY ISSUES" AT END IN THAT ORDER. "NEVER HAD ANY ISSUES" IS EXCLUSIVE.]

You said that you currently/used to use at least one peer-to-peer payment service.

Which, if any, of the following issues have you had sending or receiving money through a peer-to-peer payment service?

Note that these can be technical issues or other problems.

Select all that apply.

	June	March
	2024	2022
	%	%
Sending money to the wrong person	8	6
Sending money for what turned out to be a scam	8	6
Sending money to someone that was never received	7	6
Not receiving money that was sent to me	5	4
Receiving money from someone I don't know (sent to me mistakenly)	5	3
Other, please specify	3	2
I have never had any issues with a peer-to-peer payment service	72	78
Base: Respondents who have ever used a peer-to-peer payment service	1,574	1,483

**P2P4.** [SHOW IF ANY ISSUES WERE SELECTED IN P2P3 (INCLUDING "OTHER"). RANDOMIZE RESPONSE OPTIONS, HOLDING "OTHER" AND "DID NOT TRY TO RESOLVE THE ISSUE(S)" AT END IN THAT ORDER. "DID NOT TRY TO RESOLVE THE ISSUE(S)" IS EXCLUSIVE.]

# You said you have had at least one issue with a peer-to-peer payment service. Which, if at any, of the following did you do to try to resolve the issue(s)?

Select <u>all</u> that apply.

	2024	2022
	%	%
Contacted the service provider (e.g., Venmo or Zelle)	47	48
Contacted the person who received the money from me	39	41
Contacted the person who sent the money to me	24	27
Other, please specify	6	5
I did not try to resolve the issue(s)	9	9
No response	3	-
Base: Respondents who had at least one issue with a peer-to-peer payment service	421	294

**P2P5.** [SHOW IF P2P4 = "CONTACTED THE SERVICE PROVIDER." RESPONSE OPTIONS DISPLAYED IN THIS ORDER: DIFFICULT TO LOCATE CONTACT PHONE NUMBER; ON HOLD FOR A LONG TIME; DIFFICULT TO LOCATE CONTACT INFORMATION FOR ONLINE SUPPORT; DIFFICULT TO GET A RESPONSE FROM ONLINE SUPPORT; I HAD NO ISSUES. "I HAD NO ISSUES" IS EXCLUSIVE.]

# You said that you have tried to resolve at least one issue with a peer-to-peer payment service by contacting the service provider. Which, if any, of the following are issues you had accessing assistance from the service provider?

Select <u>all</u> that apply.

	Total
	%
I found it difficult to locate a contact phone number	30
I was on hold for a long time when I called	29
I found it difficult to locate contact information for online support	29
I found it difficult to get a response from online support	35
Not applicable, I had no issues accessing assistance from the service provider	29
No response	2
Base: Respondents who tried to resolve an issue by contacting the P2P service provider	195

**P2P6.** [SHOW IF P2P4 = ANY ATTEMPTED RESOLUTION, INCLUDING "OTHER." RANDOMIZE RESPONSE OPTIONS, HOLDING "I WAS NOT ABLE TO RESOLVE THE ISSUE" AND "OTHER" AT END IN THAT ORDER. "I WAS NOT ABLE TO RESOLVE THE ISSUE" IS EXCLUSIVE.]

P2P6	When you tried to resolve your <u>most recent</u> issue with a peer-to-peer payment service, what was the outcome?		
	Select <u>all</u> that apply.		
		Total	
		%	
	I was not able to resolve the issue	26	
	I was reimbursed by the service provider	21	
	I was reimbursed by the person who received the money from me	21	
	The person who sent me money had to send it a second time	15	
	I had to pay the person I sent money to a second time	13	
	I reimbursed the person who mistakenly sent the money to me	10	
	Other, please specify	7	
	Base: Respondents who tried to resolve an issue with a P2P service	374	

**P2P\_INFO.** [SHOW IF P2P1 = "DAILY," "AT LEAST ONCE A WEEK," "AT LEAST ONCE A MONTH," "LESS OFTEN THAN ONCE A MONTH," OR "USED TO USE THIS KIND OF SERVICE, BUT DO NOT NOW."]

A scam is a deceptive scheme designed to trick you into voluntarily participating in what you believe is a legitimate transaction. Scammers often create false scenarios, such as fake emergencies or investment opportunities, to convince you to send them money. Once you send the money, it is usually gone for good.

**P2P7.** [SHOW IF P2P1 = "DAILY," "AT LEAST ONCE A WEEK," "AT LEAST ONCE A MONTH," "LESS OFTEN THAN ONCE A MONTH," OR "USED TO USE THIS KIND OF SERVICE, BUT DO NOT NOW." RESPONSE OPTIONS SHOWN IN THE FOLLOWING ORDER: "YES, TO A SCAM," "YES, BY MISTAKE," "NO." "NO" IS EXCLUSIVE.]

Have you ever lost money through a peer-to-peer payment service--to a scam or by mistake--that you did not get back?

Select <u>all</u> that apply.

	Total
	%
Yes, to a scam	11
Yes, to a scam Yes, by mistake	8
No	81
Base: Respondents who have ever used a peer-to-peer payment service	1,574

# CONTACT:

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