



American Experiences Survey:

A Nationally Representative Multi-Mode Survey

August 2024 Omnibus Results

Overview of Methodology

Each month, Consumer Reports fields the American Experiences Survey (AES) to track consumer attitudes and behaviors over time. August results are based on interviews conducted from August 9-19, 2024. This document includes the following sections of the omnibus survey for this month: pet insurance, appliance usage, central air conditioning, AI in financial lending, and earned wage access.

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 2,100 interviews, 1,980 by web mode and 120 by phone mode, 1,983 in English and 117 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:

52% 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 +/-2.57 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 August omnibus contained five blocks of questions, one for each topic listed above. Respondents saw the pet insurance, appliance usage, and central air conditioning blocks in a random order, with the AI block shown fourth and the earned wage access block shown fifth.

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, August 2024

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Survey Notes for Trends over Time

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

PET INSURANCE

PETINS1. [RESPONDENTS WERE PROMPTED TWICE TO ANSWER IF THEY DID NOT DO SO INITIALLY. 'NO' IS EXCLUSIVE.]

Do you currently have a pet?

Select all that apply.

| | Total |
|--|-------|
| | % |
| Yes, one or more dogs | 45 |
| Yes, one or more cats | 28 |
| Yes, a pet or pets other than a dog or cat | 8 |
| No, currently have no pets | 35 |
| Base: All respondents | 2,100 |

PETINS2. [SHOW IF PETINS1 = ANY "YES" OPTION. RESPONDENTS WERE PROMPTED TWICE TO ANSWER IF THEY DID NOT DO SO INITIALLY.]

Do you currently have pet insurance (that is, health insurance) for any of your pets?

For this survey, we are **ONLY** interested in health insurance for your pet and not lost pet protection services or other kinds of insurance.

| | Total |
|--|-------|
| | % |
| Yes | 21 |
| No | 79 |
| Base: Respondents who currently have a pet | 1,368 |

PETINS3. [SHOW IF PETINS2 = "YES." RESPONSE OPTIONS ARE SHOWN IN A DROPDOWN MENU IN ALPHABETICAL ORDER, WITH 'OTHER' AND 'UNSURE' HELD AT END IN THAT ORDER.]

What is the name of the insurance company that currently provides your pet insurance?

If your current pet insurance provider is not on the list, please go to the bottom and type your provider's name in the text box following the word "other." If you use multiple insurers for your pet(s), please tell us about the one you use most often.

| | Total |
|--|--------------|
| | % |
| ASPCA | 9 |
| Costco Pet Insurance | 8 |
| Banfield | 6 |
| Pets Best | 5 |
| MetLife Pet Insurance | 5 |
| Petco Pet Insurance | 5 |
| American Kennel Club | 4 |
| Fetch | 4 |
| Nationwide Pet Insurance | 4 |
| Healthy Paws | 3 |
| Geico Pet Insurance | 3 |
| Embrace | 3 |
| Allstate | 3 |
| Farmers Pet Insurance | 3 |
| State Farm | 3 |
| Liberty Mutual Pet Insurance | 2 |
| Trupanion | 2 |
| Lemonade | 2 |
| Figo | 1 |
| Pumpkin | 1 |
| Bivvy | 1 |
| Spot | 1 |
| Hartville | 0.4 |
| ManyPets | 0.3 |
| Pawp | 0.3 |
| Wagmo | 0.2 |
| Other, please specify | 3 |
| Unsure | 14 |
| No response | 5 |
| Base: Respondents who have pet insurance for their pet(s) | 257 |

APPLIANCE USAGE

USAGE1. [RESPONDENTS WERE PROMPTED TWICE TO ANSWER IF THEY DID NOT DO SO INITIALLY. RANDOMIZE RESPONSE OPTIONS, HOLDING 'NONE OF THESE' AT END. 'NONE OF THESE' IS EXCLUSIVE.]

| Which, if any, of the following products do you have in your home? | |
|---|--------------|
| <i>Select <u>all</u> that apply.</i> | |
| | Total |
| | % |
| Television | 95 |
| Oven or range (an oven combined with a cooktop) | 89 |
| Clothes washer | 87 |
| Clothes dryer | 84 |
| Dishwasher | 70 |
| Lawn mower | 56 |
| Window air conditioner | 30 |
| None of these | 1 |
| Base: All respondents | 2,100 |

USAGE2. [SHOW IF RESPONDENT INDICATED IN USAGE1 THAT THEY HAVE A TELEVISION, DISHWASHER, OVEN OR RANGE, CLOTHES WASHER, CLOTHES DRYER, OR LAWN MOWER. SHOW EACH GRID ITEM ONLY IF RESPONDENTS INDICATED IN USAGE1 THAT THEY HAVE THAT APPLIANCE.]

| For each of these products, please tell us how often you use it. | |
|--|--------------|
| <i>If you have more than one of any of these products, please tell us how often <u>any of them</u> is in use in your home.</i> | |
| | Total |
| | % |
| Television | |
| More than once a day | 66 |
| Once a day | 20 |
| 4-6 times a week | 5 |
| 2-3 times a week | 4 |
| Once a week | 1 |
| A few times a month, but not every week | 1 |
| Once a month or less often | 1 |
| Never or almost never | 1 |
| Base: Respondents who have a television | 1,993 |

USAGE2. [CONTINUED.]

| | |
|---|--------------|
| <i>Oven or range (an oven combined with a cooktop)</i> | Total |
| | % |
| More than once a day | 30 |
| Once a day | 25 |
| 4-6 times a week | 20 |
| 2-3 times a week | 15 |
| Once a week | 4 |
| A few times a month, but not every week | 3 |
| Once a month or less often | 2 |
| Never or almost never | 1 |
| Base: Respondents who have an oven or range | 1,878 |
| <i>Clothes washer</i> | Total |
| | % |
| More than once a day | 7 |
| Once a day | 9 |
| 4-6 times a week | 18 |
| 2-3 times a week | 36 |
| Once a week | 24 |
| A few times a month, but not every week | 5 |
| Once a month or less often | 1 |
| Never or almost never | 0.4 |
| Base: Respondents who have a clothes washer | 1,809 |
| <i>Clothes dryer</i> | Total |
| | % |
| More than once a day | 7 |
| Once a day | 9 |
| 4-6 times a week | 17 |
| 2-3 times a week | 35 |
| Once a week | 25 |
| A few times a month, but not every week | 5 |
| Once a month or less often | 1 |
| Never or almost never | 1 |
| Base: Respondents who have a clothes dryer | 1,754 |
| <i>Dishwasher</i> | Total |
| | % |
| More than once a day | 5 |
| Once a day | 23 |
| 4-6 times a week | 15 |
| 2-3 times a week | 25 |
| Once a week | 11 |
| A few times a month, but not every week | 5 |
| Once a month or less often | 5 |
| Never or almost never | 11 |
| Base: Respondents who have a dishwasher | 1,465 |

USAGE2. [CONTINUED.]

| Lawn mower | Total |
|--|--------------|
| | % |
| More than once a day | 0.4 |
| Once a day | 1 |
| 4-6 times a week | 1 |
| 2-3 times a week | 5 |
| Once a week | 43 |
| A few times a month, but not every week | 35 |
| Once a month or less often | 9 |
| Never or almost never | 4 |
| Base: Respondents who have a lawn mower | 1,148 |

USAGE3. [SHOW IF RESPONDENT INDICATED IN USAGE2A THAT THEY EVER USE THEIR TELEVISION.]

| On a typical day when you watch TV, about how many hours is the television on? | |
|---|--------------|
| | Total |
| | % |
| Less than one hour a day | 5 |
| 1 to less than 3 hours | 35 |
| 3 to less than 6 hours | 34 |
| 6 to less than 12 hours | 18 |
| 12 to less than 18 hours | 5 |
| All day and night | 4 |
| Base: Respondents who have a television and ever use it | 1,966 |

USAGE4. [SHOW IF RESPONDENT INDICATED IN USAGE1 THAT THEY HAVE A WINDOW AIR CONDITIONER.]

| On a typical day when you use a window air conditioner, about how many hours is a window air conditioner on in your home? | |
|--|--------------|
| | Total |
| | % |
| Less than one hour a day | 9 |
| 1 to less than 6 hours | 26 |
| 6 to less than 12 hours | 32 |
| 12 to less than 18 hours | 9 |
| All day and night | 25 |
| Base: Respondents who have a window air conditioner | 611 |

USAGE5. [SHOW IF RESPONDENT INDICATED IN USAGE1 THAT THEY HAVE A WINDOW AIR CONDITIONER. RESPONSE OPTIONS SHOWN IN A DROPDOWN MENU OF INTEGERS RANGING FROM 1 TO 12.]

| About how many months per year do you typically use a window air conditioner? | |
|---|------------|
| | Total |
| | % |
| 1 | 8 |
| 2 | 10 |
| 3 | 27 |
| 4 | 19 |
| 5 | 13 |
| 6 | 8 |
| 7 | 2 |
| 8 | 3 |
| 9 | 2 |
| 10 | 2 |
| 11 | 0.2 |
| 12 | 5 |
| No response | 3 |
| Base: Respondents who have a window air conditioner | 619 |

CENTRAL AIR CONDITIONING

AC1. [RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY.]

Do you have central air conditioning in your home?

*This refers to central air conditioning **only** --that is, a thermostat you can set to adjust the temperature in either all of your house or specific zones. We are also not referring to mini-split, ductless, or wall-mounted air conditioners. If you have a window-mounted AC unit, or central **heating** but no air conditioning, please say "no."*

| | August 2024 AES | June 2021 AES |
|------------------------------|--------------------|------------------|
| | % | % |
| Yes | 75 | 71 |
| No | 25 | 29 |
| Base: All respondents | 2,099 | 2,272 |

AC2. [SHOW IF AC1 = 'YES.' RANDOMIZE RESPONSE OPTIONS, HOLDING 'UNSURE' AND 'OTHER' AT END IN THAT ORDER.]

You said that you have central air conditioning. What kind of thermostat do you have?

| | Total |
|--|--------------|
| | % |
| Programmable, which can adjust the temperature on a pre-set schedule | 50 |
| Smart, which is WiFi-connected and can be controlled remotely | 24 |
| Analog, with physical temperature controls and no digital display | 15 |
| Unsure | 8 |
| Other, please explain | 3 |
| Base: Respondents with central air conditioning | 1,530 |

AC3. [SHOW IF AC1 = 'YES.' RESPONSE OPTIONS SHOWN IN A DROPDOWN MENU RANGING FROM 55 DEGREES F TO 85 DEGREES F.]

| <p>What indoor temperature do you usually set your thermostat to when you are <u>home during the day in the summer?</u></p> <p><i>Provide answers in degrees Fahrenheit. If you have different zones, provide the temperature set for the rooms being used.</i></p> | | |
|--|--------------------|------------------|
| | August 2024 AES | June 2021 AES |
| | Degrees F | Degrees F |
| Median | 73 | 73 |
| | % | % |
| 55 degrees F | 1 | 1 |
| 56 degrees F | - | 1 |
| 57 degrees F | 0.4 | 0.3 |
| 58 degrees F | 0.1 | - |
| 59 degrees F | 0.1 | - |
| 60 degrees F | 2 | 0.4 |
| 61 degrees F | 0.2 | 1 |
| 62 degrees F | 0.1 | 0 |
| 63 degrees F | 0.1 | 0 |
| 64 degrees F | 0.3 | 0 |
| 65 degrees F | 1 | 2 |
| 66 degrees F | 1 | 0.5 |
| 67 degrees F | 1 | 0.5 |
| 68 degrees F | 5 | 7 |
| 69 degrees F | 3 | 3 |
| 70 degrees F | 10 | 10 |
| 71 degrees F | 4 | 4 |
| 72 degrees F | 14 | 14 |
| 73 degrees F | 7 | 10 |
| 74 degrees F | 15 | 10 |
| 75 degrees F | 11 | 11 |
| 76 degrees F | 7 | 6 |
| 77 degrees F | 4 | 6 |
| 78 degrees F | 9 | 7 |
| 79 degrees F | 2 | 2 |
| 80 degrees F | 2 | 2 |
| 81 degrees F | 0.1 | 0.4 |
| 82 degrees F | 0.2 | 1 |
| 83 degrees F | - | 0.1 |
| 84 degrees F | 0.1 | - |
| 85 degrees F | 0.4 | 0.2 |
| Base: Respondents with central air conditioning | 1,518 | 1,627 |

AC4. [SHOW IF AC1 = 'YES.' RESPONSE OPTIONS SHOWN IN A DROPDOWN MENU RANGING FROM 55 DEGREES F TO 85 DEGREES F.]

What indoor temperature do you usually set your thermostat to at night when you are asleep in the summer?

Provide answers in degrees Fahrenheit.

| | August 2024 AES | June 2021 AES |
|--|--------------------|------------------|
| | Degrees F | Degrees F |
| Median | 72 | 72 |
| | % | % |
| 55 degrees F | 1 | 1 |
| 56 degrees F | 0.3 | 0.2 |
| 57 degrees F | - | - |
| 58 degrees F | 0.3 | 0.2 |
| 59 degrees F | 0.2 | 1 |
| 60 degrees F | 2 | 1 |
| 61 degrees F | 1 | 0.4 |
| 62 degrees F | 1 | 1 |
| 63 degrees F | 0.2 | 0.2 |
| 64 degrees F | 1 | 1 |
| 65 degrees F | 2 | 3 |
| 66 degrees F | 1 | 2 |
| 67 degrees F | 2 | 2 |
| 68 degrees F | 7 | 9 |
| 69 degrees F | 4 | 4 |
| 70 degrees F | 12 | 11 |
| 71 degrees F | 5 | 3 |
| 72 degrees F | 14 | 12 |
| 73 degrees F | 7 | 9 |
| 74 degrees F | 9 | 10 |
| 75 degrees F | 8 | 9 |
| 76 degrees F | 5 | 6 |
| 77 degrees F | 4 | 3 |
| 78 degrees F | 7 | 6 |
| 79 degrees F | 2 | 2 |
| 80 degrees F | 3 | 3 |
| 81 degrees F | 0.1 | 0.2 |
| 82 degrees F | 0.1 | 0.3 |
| 83 degrees F | - | 0.02 |
| 84 degrees F | 0.1 | - |
| 85 degrees F | 1 | 1 |
| No response | 3 | - |
| Base: Respondents with central air conditioning | 1,537 | 1,607 |

AI IN FINANCIAL LENDING

AI_INFO.

This section is about artificial intelligence (AI) being used in making decisions about loans such as car loans, student loans, mortgages, and personal loans.

AI1. [RESPONDENTS ARE PROMPTED TWICE TO RESPOND IF THEY DO NOT DO SO INITIALLY.]

In the past **24 months**, have you applied for any kind of a loan or have you been repaying a loan?

This could be a car loan, a student loan, a mortgage, or any kind of a personal or short-term loan.

| | Total |
|------------------------------|--------------|
| | % |
| Yes | 39 |
| No | 58 |
| Unsure | 2 |
| Base: All respondents | 2,100 |

AI2. [SHOW IF AI1 = 'YES.' RESPONSE OPTIONS SHOWN IN THE FOLLOWING ORDER: YES, I THOUGHT THEY MIGHT, NO, UNSURE.]

Banks and other lenders may use AI in managing loans and credit approvals, such as for credit scoring, risk management, underwriting, fraud detection, customer support, and regulatory compliance.

Before taking this survey, were you aware that lenders use AI in loans and credit approvals?

| | Total |
|--|------------|
| | % |
| No, I didn't know that | 60 |
| I thought they might use AI, but I didn't know for sure | 24 |
| Yes, I knew that | 13 |
| Unsure | 3 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 858 |

AI3. SHOW IF AI1 = 'YES.' RESPONSE OPTIONS SHOWN IN THE FOLLOWING ORDER: YES, NO, UNSURE, NOT APPLICABLE.]

| Has a lender ever informed you that AI was used in a decision that affected you, such as approving a loan or setting an interest rate? | |
|---|--------------|
| | Total |
| | % |
| No | 83 |
| Yes | 5 |
| Unsure | 9 |
| Not applicable: I have not applied for or refinanced a loan in recent years | 4 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 857 |

AI4. SHOW IF AI1 = 'YES.' RANDOMIZE RESPONSE OPTIONS, HOLDING 'NONE OF THE ABOVE' AND 'UNSURE' AT END IN THAT ORDER. 'NONE OF THE ABOVE' AND 'UNSURE' ARE EXCLUSIVE.]

| In which, if any, of the following situations with a bank or other lender have you encountered AI, as far as you know? | |
|---|--------------|
| | Total |
| | % |
| Customer service chatbot | 25 |
| Fraud alerts | 17 |
| Automated credit decision | 10 |
| Personalized loan offer | 7 |
| None of the above | 24 |
| Unsure | 38 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 863 |

AI5. [SHOW IF AI1 = 'YES.' ROTATE RESPONSE SCALE.]

| How important is it, if at all, for you to know when AI is being used in ways that affect your loans or credit approvals? | |
|--|--------------|
| | Total |
| | % |
| Very important | 38 |
| Somewhat important | 41 |
| Not very important | 17 |
| Not important at all | 4 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 856 |

AI6. [SHOW IF AI1 = 'YES.' RANDOMIZE RESPONSE OPTIONS, HOLDING 'UNSURE' AT END.]

| Which of the following statements comes <u>closest</u> to your view, even if neither is exactly right? | |
|--|--------------|
| | Total |
| | % |
| The <u>risks</u> of AI in financial lending, such as data privacy concerns and reduced transparency about how loan decisions are made, <u>outweigh</u> the <u>benefits</u> . | 46 |
| The <u>benefits</u> of AI in financial lending, such as personalized services and increased speed and accuracy in making decisions about loans, <u>outweigh</u> the <u>risks</u> . | 21 |
| Unsure | 33 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 854 |

A17. [SHOW IF A11 = 'YES.' RANDOMIZE RESPONSE OPTIONS, HOLDING 'OTHER' AND 'NONE' AT END IN THAT ORDER. 'NONE' IS EXCLUSIVE. RESPONDENTS COULD SELECT UP TO THREE RESPONSES.]

| Which, if any, of the following are your <u>biggest</u> concerns about AI being used in financial lending? | |
|---|--------------|
| <i>Select up to three.</i> | |
| | Total |
| | % |
| Lack of human oversight | 57 |
| Privacy and data security | 54 |
| Errors | 44 |
| Potential for bias or discrimination | 28 |
| People in the financial sector losing their jobs due to AI | 26 |
| Difficulty understanding AI decisions | 19 |
| Other, please specify | 1 |
| None — I have no concerns about AI in financial lending | 8 |
| Base: Respondents who have applied for or have been repaying a loan in the past 24 months | 863 |

EARNED WAGE ACCESS

EMPLOY.

| Which statement best describes your current employment status? | |
|---|--------------|
| | Total |
| | % |
| Working - as a paid employee | 50 |
| Working - self-employed | 8 |
| Not working - retired | 23 |
| Not working - other | 6 |
| Not working - disabled | 6 |
| Not working - looking for work | 6 |
| Not working - on temporary layoff from a job | 2 |
| Base: All respondents | 2,100 |

Eligibility note: This section was only shown to people who indicated that they were working, either as a paid employee or self-employed, according to NORC’s standard demographic question (EMPLOY, shown above). These data were refreshed in the present survey. The sample size for this section was 1,239 working U.S. adults.

SENSITIVE.

This next section is about personal finances, a topic which some people might find sensitive. As a reminder, Amerispeak has strong methods in place to protect your privacy. If a question feels too sensitive you do not have to answer.

EWA_INTRO.

Earned wage access (EWA) is a service that allows employees to access a portion of their earned wages before their official payday. EWA may also be called paycheck advance, early wage access, or paycheck on demand.

We are not asking about a feature where your direct deposit is credited to your account up to two days before payday. We are also not asking about instant (or daily) payroll where you get paid on a daily basis.

EWA1. [SHOW IF EMPLOY = 'WORKING – AS A PAID EMPLOYEE' OR 'WORKING – SELF-EMPLOYED.' RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY. ROTATE RESPONSE OPTIONS.]

| How familiar are you with this type of service? | |
|--|--------------|
| | Total |
| | % |
| Never heard of it before taking this survey | 46 |
| I have heard of it, but never used it | 45 |
| I have used it | 9 |
| Base: Respondents who were working either as a paid employee or self-employed | 1,239 |

EWA2. [SHOW IF EMPLOY = 'WORKING – AS A PAID EMPLOYEE' AND EWA1 = 'I HAVE HEARD OF IT' OR 'I HAVE USED IT.']

| Does your employer offer an EWA service to employees? It might be called Instapay, Quick Cash, or something else. | |
|--|--------------|
| | Total |
| | % |
| Yes | 17 |
| No | 59 |
| Unsure | 23 |
| Base: Respondents who were working as a paid employee and who have heard of or used EWA | 564 |

EWA3. [SHOW IF EWA1 = 'I HAVE USED IT.' RESPONDENTS ARE PROMPTED ONCE TO RESPOND IF THEY DO NOT DO SO INITIALLY.]

| What kind of EWA service have you used in the past <u>12 months</u>? | |
|---|--------------|
| <i>Select <u>all</u> that apply.</i> | |
| | Total |
| | % |
| EWA through my employer | 29 |
| An EWA service I accessed on my own, outside of my employer, like Dave, EarnIn, or Brigit | 21 |
| I have not used EWA in the past 12 months | 50 |
| Base: Respondents who have used EWA | 103 |

EWA4. [SHOW IF BOTH 'EWA THROUGH MY EMPLOYER' AND 'AN EWA SERVICE I ACCESSED ON MY OWN' ARE SELECTED IN EWA3.]

| You said you have used both types of EWA: an employer-sponsored EWA and an EWA service outside of your employer. Which, if any, have you used <u>more often</u> in the past 12 months? | |
|---|---|
| | Total |
| | % |
| EWA through my employer | <i>Insufficient sample size to report</i> |
| An EWA service outside of my employer | |
| I have used them both about the same number of times | |
| Base: Respondents who in the past 12 months have used EWA both through their employer and as a service they accessed on their own, outside of their employer | |

EWA5. [SHOW IF RESPONDENT INDICATES IN EWA3 THAT THEY HAVE USED EWA IN THE PAST 12 MONTHS.]

| In the past <u>12 months</u> , how many times have you used EWA? | |
|--|---|
| | Total |
| | % |
| Once | <i>Insufficient sample size to report</i> |
| 2 to 10 times | |
| 11 to 20 times | |
| 21 to 30 times | |
| More than 40 times | |
| Base: Respondents who have used EWA in the past 12 months | |

EWA6. [SHOW IF EWA1 = 'I HAVE USED IT.' THE RESPONSE OPTIONS 'TO COVER A REGULAR EXPENSE ONCE OR TWICE' AND 'TO COVER A REGULAR EXPENSE SEVERAL TIMES' WERE EXCLUSIVE OF EACH OTHER. RESPONSE OPTIONS SHOWN IN THE FOLLOWING ORDER: TO COVER A REGULAR EXPENSE ONCE OR TWICE; TO COVER A REGULAR EXPENSE SEVERAL TIMES; TO COVER AN UNUSUAL EXPENSE THAT WASN'T AN EMERGENCY; TO COVER AN EMERGENCY EXPENSE; OTHER.]

| In the past <u>12 months</u> when you have used EWA, what did you use it for? | |
|---|---|
| <i>Select <u>all</u> that apply.</i> | |
| | Total |
| | % |
| To cover an emergency expense | <i>Insufficient sample size to report</i> |
| To cover a regular expense such as rent, groceries, utilities, child care, or car payment, <u>several times</u> | |
| To cover a regular expense such as rent, groceries, utilities, child care, or car payment, <u>once or twice</u> | |
| To cover an unusual expense that wasn't an emergency | |
| Other, please specify | |
| Base: Respondents who have used EWA in the past 12 months | |

EWA7. [SHOW IF EWA1 = 'I HAVE USED IT.' RANDOMIZE RESPONSE OPTIONS, KEEPING TOGETHER 'GOTTEN A PAYDAY LOAN' WITH 'GOTTEN A SHORT-TERM LOAN FROM THE BANK,' AND KEEPING TOGETHER 'PAID THE EXPENSE ON A CREDIT CARD' WITH 'GOTTEN A CASH ADVANCE THROUGH A CREDIT CARD,' AND ALSO HOLDING 'OTHER' AND 'NOTHING' AT END IN THAT ORDER. 'NOTHING' WAS EXCLUSIVE.]

Think back to the last time you used EWA. What would you have done instead if EWA was not available?

Select all that apply.

| | Total |
|---|--------------|
| | % |
| Paid the expense on a credit card | 32 |
| Overdrafted my bank account | 18 |
| Borrowed money from a friend or family member | 16 |
| Gotten a payday loan | 10 |
| Gotten a short-term loan from the bank | 6 |
| Gotten a cash advance through a credit card | 4 |
| Other, please specify | 6 |
| Nothing, I just would not have paid the bill or spent the money | 22 |
| Base: Respondents who have used EWA | 103 |

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