



American Experiences Survey:

A Nationally Representative Multi-Mode Survey

August 2022 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 5-15, 2022. This document includes all sections of the omnibus survey for this month: COVID-19 concern, streaming video services, consumer opinions, privacy in financial apps, and long-term care insurance.

The survey was administered by NORC at the University of Chicago through its AmeriSpeak® Panel to a nationally representative sample. Interviews were conducted in English and in Spanish, and were administered both online and by phone. In total NORC collected 2,123 interviews, 2,028 by web mode and 95 by phone mode. Final data are weighted by age, gender, race/Hispanic ethnicity, housing tenure, telephone status, education, and Census Division to be proportionally representative of the US adult population.

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

51% female; median age of 48 years old; 62% white, non-Hispanic; 35% 4-year college graduates; and 61% have a household income of \$50,000 or more.

The margin of error for results based on the total sample is +/-2.63 percentage points at the 95% confidence level. Smaller subgroups will have larger error margins, and only those subgroups for which there are at least 100 unweighted cases are included.

TOPLINE RESULTS WITH MONTHLY TRENDS

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

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

Note that the August omnibus contained six blocks of questions. Respondents saw the COVID-19 block first, followed by the other five blocks in a random order. Two of these blocks were on the topic of consumer opinions (labeled below as section A and section B)—note these were randomized among the other sections (not kept together).

Prepared by CR Survey Research Department, August 2022

www.cr.org

Survey Notes for Monthly Trends

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Survey Notes for Monthly Trends (continued)

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

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

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

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

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

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

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

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

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

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

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

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

COVID-19

COVCONCERNNOW.

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

STREAMING VIDEO SERVICES

STREAM_INFO. [TEXT SHOWN TO RESPONDENTS.]

This section is about paid video streaming services, such as Hulu, Netflix, Peacock Premium Plus, or Apple TV+. 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.

STREAM1. [RESPONDENTS PROMPTED TWICE IF LEFT BLANK.]

<p>How many, if any, paid video streaming services do you <u>currently</u> use?</p> <p>Please include <u>any</u> services you log in and watch content on, <u>even if</u> you do not have your own account. Make your best guess if you are not sure.</p>	
	Total
	%
NET: None	20
None, and I've never used any	13
None, but I've used them in the past	7
NET: One to three	48
One	12
Two	17
Three	19
NET: Four to six	28
Four	14
Five	10
Six	4
NET: Seven or more	4
Seven	2
Eight	1
Nine or more	1
Base: All respondents	2,112

STREAM2. [SHOW IF STREAM1 = ONE OR MORE STREAMING SERVICE CURRENTLY USED. QUESTION SHOWN DYNAMICALLY ON SAME PAGE AS STREAM1. RESPONSE OPTIONS ONLY SHOWN TO INDIVIDUALS WHO SAID THEY USED AT LEAST THAT MANY STREAMING SERVICES IN STREAM1.]

How many of these video streaming services would you say you watch <u>regularly</u> (that is, at least once a week)?	
	Total
	%
NET: None	26
[None, and I've never used any - from previous question]	13
[None, but I've used them in the past - from previous question]	7
None	6
NET: One to three	63
One	23
Two	24
Three	16
NET: Four to six	10
Four	6
Five	4
Six	1
NET: Seven or more	1
Seven	0
Eight	0
Nine or more	0
Base: All respondents	2,094

Note: For reporting purposes, percentages shown here are out of all respondents (including those who did not see the question or who did not see all response options due to how many streaming services they currently use, based on STREAM1). Note, "Seven," "Eight," and "Nine" are rounded down to the nearest percentage.

STREAM3. [SHOW IF STREAM1 = ONE OR MORE STREAMING SERVICE CURRENTLY USED.]

<p>Approximately how much do you pay <u>per month</u> total for paid video streaming services?</p> <p>Please make your best guess if you are not sure. In the case of services like Amazon Prime that offer streaming in addition to other benefits, do <u>not</u> include the full monthly cost in your total amount spent.</p>	
	Total
	%
Less than \$10	16
\$10 - \$19	20
\$20 - \$29	23
\$30 - \$44	18
\$45 - \$59	11
\$60 - \$79	5
\$80 - \$99	4
\$100 or more	4
Base: Respondents who currently use at least one streaming service.	
	1,664

STREAM4. [SHOW IF STREAM1 = ONE OR MORE STREAMING SERVICE CURRENTLY USED OR NONE BUT HAVE USED THEM IN THE PAST. RANDOMIZE ITEMS, WITH "NONE OF THESE" SHOWN LAST. "NONE OF THESE" WAS EXCLUSIVE.]

<p>In the <u>past 12 months</u>, which, if any, of the following have you done with any of your video streaming service accounts?</p> <p>Select <u>all</u> that apply.</p>	
	Total
	%
Considered canceling a streaming account I am paying for, but haven't done so yet	28
Canceled a streaming account that I had been paying for	24
Canceled or opted out of a streaming service at the end of a free trial	24
Signed up for a streaming service to watch a particular show or movie, then canceled as soon as I was finished	23
Adjusted a streaming account to a lower-priced version, such as an ad-supported version	12
None of these	38
Base: Respondents who currently use at least one streaming service or have used them in the past.	
	1,820

STREAM5. [SHOW IF STREAM4 = ANY SELECTED (BESIDES "NONE OF THESE") OR STREAM1 = "NONE BUT HAVE USED THEM IN THE PAST." STEM TEXT SHOWN DIFFERENTLY BASED ON RESPONSE TO STREAM1 AND STREAM4—SEE BELOW. RANDOMIZE ITEMS, WITH BOTH "REPLACED IT" ITEMS KEPT TOGETHER. "OTHER" AND "NONE OF THESE" SHOWN LAST IN THAT ORDER. "NONE OF THESE" WAS EXCLUSIVE.]

Among those who have used streaming services in the past but don't currently use any:

You said that you have used paid video streaming services in the past but do not currently use any. Which, if any, of the following are reasons why not?

Among those who currently use streaming services and have cut back or considered canceling streaming services in the past 12 months:

You said that you have cut back or considered canceling paid video streaming services. Which, if any, of the following are reasons you have done so?

Select all that apply.

	Total	Among those who have used in the past but not anymore	Among those who have cut back/ considered canceling but still use:
	%	%	%
To save money	57	75	58
Wasn't using it very much	50	51	52
Price went up from when I first signed up	31	45	31
Not interested in the video content they offer	25	34	26
Wanted fewer accounts to keep track of	14	19	14
Replaced it with a different streaming service	13	3	15
I cancel and restart different streaming accounts depending on what I'm watching right now	12	9	13
Could get it free by sharing an account with someone else	10	21	10
Discovered I was getting charged although I thought I had already canceled	5	5	6
Had problems with the streaming app interface	4	7	4
Replaced it with traditional TV service (such as cable or satellite)	3	10	3
Other, please specify	2	7	2
None of these	3	13	2
Base: Respondents who have used streaming services in the past but don't use any currently or who use them currently but have cut back or considered canceling streaming services in the past 12 months.	1,199	139	1,060

STREAM6. [SHOW IF STREAM1 = ONE OR MORE STREAMING SERVICE CURRENTLY USED OR NONE BUT HAVE USED THEM IN THE PAST. RANDOMIZE ITEMS.]

<p>People often share account information with friends or family, allowing multiple people to log in and use a single account with a streaming service.</p> <p>In the past <u>12 months</u>, have you, personally, done the following?</p> <p>Your survey responses will be kept private. For this question, we are interested in sharing streaming account information with individuals who are <u>not</u> in your household.</p>	
	Total
	%
<u>Borrowed</u> the login information <u>from</u> someone else to use a video streaming service I was not paying for	
Yes	37
No	63
Base: Respondents who currently use at least one streaming service or have used them in the past.	1,806
<u>Shared</u> my login information <u>with</u> someone else so they could use a video streaming service I was paying for	
Yes	33
No	67
Base: Respondents who currently use at least one streaming service or have used them in the past.	1,804
NET: Borrowed or shared login information for streaming account	
	47
Base: Respondents who currently use at least one streaming service or have used them in the past.	1,831

CONSUMER OPINIONS – SECTION A

BUYAWARE1. [RANDOMIZE ITEMS. ORDER OF SCALE ROTATED.]

How confident are you that....	
	Total
	%
<i>Our country's food supply is safe and free of contamination</i>	
Very confident	6
Somewhat confident	43
Not too confident	35
Not confident at all	16
Base: All respondents	2,107
<i>Going forward, the companies that sell consumer goods and services will resolve safety problems openly and quickly</i>	
Very confident	4
Somewhat confident	42
Not too confident	41
Not confident at all	13
Base: All respondents	2,105
<i>Going forward, most Americans seeking higher education will be able to afford it</i>	
Very confident	4
Somewhat confident	24
Not too confident	48
Not confident at all	24
Base: All respondents	2,108

BUYAWARE2. [RANDOMIZE ITEMS.]

Please tell us how much you agree or disagree with the following statements.			
	August 2022 AES	May 2021 AES	May 2020 AES
	%	%	%
<i>The internet makes it easy for today's consumers to quickly find the products and services they need</i>			
Strongly agree	41	56	41
Somewhat agree	42	32	47
Neither agree nor disagree	12	8	8
Somewhat disagree	3	2	2
Strongly disagree	2	2	1
Base: All respondents	2,109	2,068	2,085
<i>The federal government today favors corporate interests over consumer rights and wellbeing</i>			
Strongly agree	29	23	25
Somewhat agree	36	34	36
Neither agree nor disagree	26	30	27
Somewhat disagree	8	10	10
Strongly disagree	2	3	2
Base: All respondents	2,108	2,069	2,085
<i>Consumers today have access to better quality products and services than ever before</i>			
Strongly agree	15	22	17
Somewhat agree	39	39	46
Neither agree nor disagree	27	22	23
Somewhat disagree	13	13	12
Strongly disagree	6	4	3
Base: All respondents	2,108	2,075	2,085
<i>Consumers today are powerless to change unfair consumer practices by manufacturers and service providers</i>			
Strongly agree	12	10	8
Somewhat agree	31	28	29
Neither agree nor disagree	27	26	26
Somewhat disagree	26	29	32
Strongly disagree	5	7	5
Base: All respondents	2,109	2,068	2,085
<i>Consumers today can trust that the products and services they buy will not cause physical harm to them or their family members</i>			
Strongly agree	4	6	4
Somewhat agree	31	32	28
Neither agree nor disagree	30	29	34
Somewhat disagree	25	25	28
Strongly disagree	9	8	6
Base: All respondents	2,112	2,071	2,085

Note: May 2020 scale options were: Strongly agree, Agree, Neither agree nor disagree, Disagree, Strongly disagree (May 2021 added the "Somewhat" descriptor in front of "agree" and "disagree").

BUYAWARE3. [ORDER OF "TOO MUCH/TOO LITTLE" IN STEM ROTATED AND ORDER OF SCALE ROTATED TO MATCH.]

<p>From what you know, do you think the federal government <u>does too much or too little</u> to protect consumers today, or are they doing the right amount?</p>	
	Total
	%
Too little	65
Doing the right amount	30
Too much	5
Base: All respondents	2,101

BUYAWARE4. [ORDER OF "DO MORE/DO LESS" IN STEM ROTATED AND ORDER OF SCALE ROTATED TO MATCH.]

<p>In general, <u>should</u> the US government <u>do more or do less</u> to encourage competition in major industries like telecom, energy and media, or do you think the government is doing the right amount?</p>	
	Total
	%
Should do a lot more	18
Should do more	47
Doing the right amount	24
Should do less	7
Should do a lot less	4
Base: All respondents	2,085

BUYAWARE5. [RANDOMIZE ITEMS ACROSS TWO SCREENS. ORDER OF SCALE ROTATED.]

How often, if at all, do you think companies in each of the following industries are held <u>accountable</u> by the government for unfair consumer practices?	
	Total
	%
Auto manufacturers	
Always or almost always	5
Most of the time	23
Sometimes	44
Hardly ever	22
Never	6
Base: All respondents	2,085
Food and beverage companies	
Always or almost always	5
Most of the time	21
Sometimes	46
Hardly ever	21
Never	6
Base: All respondents	2,079
Financial institutions, such as banks and lenders	
Always or almost always	7
Most of the time	18
Sometimes	34
Hardly ever	29
Never	12
Base: All respondents	2,090
Electronics manufacturers	
Always or almost always	4
Most of the time	14
Sometimes	46
Hardly ever	28
Never	8
Base: All respondents	2,087
Internet service providers	
Always or almost always	4
Most of the time	9
Sometimes	36
Hardly ever	37
Never	14
Base: All respondents	2,081
Social media platforms, such as Facebook, Twitter, and TikTok	
Always or almost always	4
Most of the time	9
Sometimes	33
Hardly ever	33
Never	21
Base: All respondents	2,092

CONSUMER OPINIONS – SECTION B

BUYAWARE6. [RANDOMIZE ITEMS. ORDER OF SCALE ROTATED.]

When looking for information about a product or service, how much of what you see or read in each of the following do you think <u>you can trust</u> ?	
	Total
	%
Web search results	
All or almost all	3
Most	19
Some	62
Very little	12
None at all	3
Base: All respondents	2,101
Product reviews on retailer websites	
All or almost all	3
Most	19
Some	56
Very little	17
None at all	5
Base: All respondents	2,107
Product reviews on manufacturer or brand websites	
All or almost all	3
Most	18
Some	54
Very little	20
None at all	6
Base: All respondents	2,108
Advertisements	
All or almost all	2
Most	5
Some	46
Very little	36
None at all	11
Base: All respondents	2,104
Social media influencer endorsements	
All or almost all	2
Most	4
Some	30
Very little	41
None at all	24
Base: All respondents	2,104

BUYAWARE7A.

<p>Online influencers are people with large social media followings who are perceived to have knowledge or expertise in a particular area. Influencers often earn income by endorsing or featuring products in their social media content.</p> <p>Have you, personally, ever purchased a product or service because it was endorsed or featured by an online influencer?</p>	
	Total
	%
Yes	25
No	75
Base: All respondents	2,116

BUYAWARE7B. [SHOW IF BUYAWARE7A = "YES."]

<p>Thinking about the last time you purchased something because an online influencer featured or endorsed it, how satisfied or dissatisfied were you with the product or service you purchased?</p>	
	Total
	%
Very satisfied	24
Somewhat satisfied	47
Neither satisfied nor dissatisfied	16
Somewhat dissatisfied	10
Very dissatisfied	2
Base: Respondents who have purchased a product or service because it was endorsed or featured by an online influencer.	488

BUYAWARE8. [RANDOMIZE ITEMS ACROSS TWO SCREENS, WITH BOTH "STOPPED USING A RETAILER" ITEMS KEPT TOGETHER.]

In the past 12 months, have you done any of the following things?			
	August 2022 AES	December 2020 AES	December 2019 SOC Survey
	%	%	%
Stopped using a particular retailer, manufacturer, or service provider because you had a bad experience			
Yes	49	37	55
No	45	60	39
Don't know	6	4	6
Base: All respondents	2,113	2,968	1,006
Posted a review of a product or service on a retail or consumer site such as Yelp or Amazon			
Yes	43	35	43
No	55	62	53
Don't know	2	3	4
Base: All respondents	2,106	2,968	1,006
Called or emailed a company to get a refund for a faulty product			
Yes	41	Not asked	Not asked
No	56		
Don't know	3		
Base: All respondents	2,107		
Stopped using a particular retailer, manufacturer, or service provider because you disagreed with their practices			
Yes	39	32	47
No	55	64	48
Don't know	6	4	5
Base: All respondents	2,104	2,968	1,006
Posted your opinions of, or experiences with, a product or service on a social media site like Facebook or Twitter			
Yes	23	22	31
No	73	74	66
Don't know	3	4	3
Base: All respondents	2,109	2,962	1,006

continued

	August 2022 AES	December 2020 AES	December 2019 SOC Survey
	%	%	%
<i>Voted for or supported a political candidate because of their position on consumer issues such as data privacy, student debt or product safety</i>			
Yes	21	30	24
No	71	63	69
Don't know	8	7	7
Base: All respondents	2,111	2,964	1,006
<i>Shared or retweeted someone else's post about a product or service on a social media site like Facebook or Twitter</i>			
Yes	16	20	23
No	80	76	72
Don't know	4	4	5
Base: All respondents	2,111	2,962	1,006
<i>Shared an article, blog, or news report about unfair treatment or abuses towards consumers</i>			
Yes	15	Not asked	
No	78		
Don't know	8		
Base: All respondents	2,111		
<i>Signed a petition focused on a consumer issue such as data privacy, industry regulation or product safety</i>			
Yes	10	11	16
No	84	85	80
Don't know	5	4	4
Base: All respondents	2,110	2,963	1,006

BUYAWARE9. [RANDOMIZE ITEMS ACROSS TWO SCREENS.]

In the past 12 months, have you personally experienced any of the following as a consumer?			
	August 2022 AES	December 2020 AES	December 2019 SOC Survey
	%	%	%
Heard about a recall or received a recall notice for a product you own			
Yes	32	Not asked	Not asked
No	63		
Don't know	6		
Base: All respondents	2,101		
Found that a product or service you purchased came with unexpected fees or costs			
Yes	29	26	45
No	66	69	49
Don't know	6	4	7
Base: All respondents	2,099	2,967	1,006
Found that a product or service you purchased was too confusing or difficult to use			
Yes	24	18	31
No	72	79	65
Don't know	4	4	4
Base: All respondents	2,099	2,965	1,006
Learned that a product or service you purchased was collecting your personal data without your knowledge			
Yes	22	19	31
No	62	69	48
Don't know	16	13	20
Base: All respondents	2,098	2,964	1,006
Learned that a product or service you purchased was not safe and could harm you or your family			
Yes	15	9	16
No	78	85	75
Don't know	7	6	9
Base: All respondents	2,104	2,968	1,006
Learned that you were charged more for a product or service than other consumers because of your gender, age, race, or where you live			
Yes	9	8	17
No	81	85	72
Don't know	10	7	11
Base: All respondents	2,102	2,966	1,006

PRIVACY IN FINANCIAL APPS

FFPRIV_INTRO. [TEXT SHOWN TO RESPONDENTS.]

The next set of questions is about privacy in financial apps. By financial apps, we mean apps for your smartphone or tablet such as: bank apps that let you access your bank account on your phone, apps to help make payments like PayPal or Venmo, Buy Now Pay Later apps that let you pay for a purchase in installments like Klarna or Affirm, apps to help manage loans or mortgages, budgeting apps, investment apps, or any other kind of mobile device software application that helps you manage your money.

FFPRIV1. [RESPONDENTS PROMPTED IF LEFT BLANK. "BANKING APP," "PAYMENTS APP TO SEND MONEY TO PEOPLE," "DIGITAL WALLET," AND "PAYMENTS APP FOR STORES" SHOWN FIRST IN THAT ORDER. THE FOUR "LOAN" AND "MORTGAGE" ITEMS KEPT TOGETHER. "OTHER" AND "I DON'T USE ANY" SHOWN LAST IN THAT ORDER. REMAINING ITEMS RANDOMIZED. "I DON'T USE ANY" WAS EXCLUSIVE.]

Which, if any, of the following kinds of financial apps do you use?	
Select <u>all</u> that apply.	
	Total
	%
A banking app	76
A payments app to send money to other people	50
A digital wallet	26
An app for checking or improving your credit score	15
An investment app	15
A payments app to make payments at stores, such as a store account app or a Buy Now Pay Later app	12
An app for filing taxes	12
A budgeting app	5
An app to apply for or manage a car loan	5
An app to apply for or manage a home mortgage	5
An app to help you save money	5
An app to manage a student loan	3
An app to apply for or manage a personal loan	2
A paycheck advance app	2
Other, please specify	1
I don't use any financial apps of any kind	17
Base: All respondents	2,123

FFPRIV2. [ORDER OF SCALE ROTATED. "I DIDN'T KNOW THEY COLLECT DATA ABOUT USERS" ALWAYS SHOWN LAST.]

<p>Financial apps collect and store data about their users. Some of this information is given to them by the user, like their name and email address. Other information is collected and stored through how the user interacts with the app. For example, a payments app stores data about what payments the user makes. Financial apps may also collect data from other financial companies that they interact with on their users' behalf, or from other third parties such as social media companies. Finally, they also may collect data from the user's device, such as their location or what other apps they are using.</p> <p>Before taking this survey, how concerned, if at all, were you about how much information financial apps collect and store about their users?</p>	
	Total
	%
Very concerned	24
Somewhat concerned	41
Not too concerned	24
Not concerned at all	6
I didn't know they collect data about their users	5
Base: All respondents	2,114

FFPRIV3. [ORDER OF SCALE ROTATED. "I DIDN'T KNOW THEY STORE DATA ABOUT USERS" ALWAYS SHOWN LAST.]

<p>This next question is about data security. How confident, if at all, are you that financial apps <u>adequately secure</u> the information that they store about their users? This could mean protecting users' data from being seen by other users, or from being vulnerable to hacking or a data breach.</p>	
	Total
	%
Very confident	8
Somewhat confident	50
Not too confident	26
Not confident at all	11
I didn't know they store data about their users	5
Base: All respondents	2,113

FFPRIV4. [RANDOMIZE ITEMS. "THIS SHOULD NOT BE ALLOWED" ALWAYS SHOWN EITHER FIRST OR IMMEDIATELY BEFORE "NO OPINION." "THIS IS OKAY FOR OTHER REASONS" AND "NO OPINION" SHOWN LAST IN THAT ORDER (EXCEPT WHEN "THIS SHOULD NOT BE ALLOWED" SHOWN IN THE MIDDLE OF THOSE TWO ITEMS).]

Which of the following statements <u>best</u> represents your views about financial apps sharing their users' data with other companies?	
	Total
	%
This should not be allowed	53
This is okay, as long as they only use it to prevent fraud	13
This is okay, as long as you can opt out without any penalty	12
This is okay, as long as they only use it to help you, for instance, by giving you recommendations for products or services you might find useful	5
This is okay, as long as they pay you whenever they share or sell your data	3
This practice is okay, that's business	3
This is okay for reasons other than the ones mentioned	1
No opinion	9
Base: All respondents	2,112

FFPRIV5. [ORDER OF SCALE ROTATED. "NOT APPLICABLE" ALWAYS SHOWN LAST.]

How interested, if at all, would you be in seeing all of the personal data that a financial app has about you?	
	Total
	%
Very interested - I would definitely <u>want</u> to see it	53
Somewhat interested	27
Not too interested	9
Not interested at all - I would definitely <u>not</u> want to see it	4
Not applicable - I never use this kind of app	8
Base: All respondents	2,115

LONG-TERM CARE INSURANCE

LTC_INTRO [TEXT SHOWN TO RESPONDENTS.]

This section is about long-term care insurance. This type of insurance provides certain benefits to older individuals or those with chronic disabling conditions. A long-term care insurance policy may provide coverage such as nursing home care or home-based health assistance-- benefits that are not typically covered by regular health insurance.

LTC1. [RESPONDENTS PROMPTED IF LEFT BLANK. RANDOMIZE ITEMS, WITH "MYSELF" ALWAYS SHOWN FIRST. "OTHER" AND "I HAVE NEVER PURCHASED IT" SHOWN LAST IN THAT ORDER. "I HAVE NEVER PURCHASED IT" WAS EXCLUSIVE.]

For whom, if anyone, have you ever purchased long-term care insurance?	
Select <u>all</u> that apply.	
Please include both traditional long-term care insurance policies and hybrid long-term care insurance policies that convert to life insurance if not used for care .	
	Total
	%
Myself	18
My spouse	7
My child(ren)	4
My parent(s)	3
My sibling(s)	1
Other	0
I have never purchased long-term care insurance for anyone	78
Base: All respondents	2,123

LTC2. [SHOW IF LTC1 = ANY SELECTED (BESIDES "NEVER PURCHASED"). IF "MYSELF" OR "MY SPOUSE" SELECTED IN LTC1 ONLY, STEM SHOWN AS "...FOR THIS PERSON;" IF ANY OTHER OPTIONS SELECTED IN LTC1 OR MULTIPLE PEOPLE SELECTED, STEM SHOWN AS "...FOR ANY OF THESE PEOPLE." RANDOMIZE ITEMS, WITH BOTH "MOVE IN WITH FAMILY" ITEMS KEPT TOGETHER. "OTHER" SHOWN LAST. CERTAIN OPTIONS ONLY SHOWN BASED ON RESPONSE TO LTC1—SEE FOOTNOTES BELOW.]

You said that you have purchased long-term care insurance for someone. Which, if any, of the following drove the decision to get long-term care insurance for these people?

Select all that apply.

	Total
	%
Seemed like a smart thing to do in case this type of care is needed in the future	47
I don't want to be a financial burden on my family*	39
Want to make sure loved ones are cared for after I'm gone+	21
It is too hard for friends or family members to provide the right level of care	15
I do not want to move in with family members, or have them move in with me, if I am unable to live alone*	14
Could not afford to pay for nursing home or home care out of pocket	13
No family members to provide care*	10
Live too far away from family or friends for them to assist	8
Health is failing	5
They do not want to move in with family members, or have others move in to their home, if they are unable to live alone+	4
Due to forgetfulness or other mental decline, it is not safe for me/them to live alone	3
Other	5
Base: Respondents who have ever purchased long-term care insurance.	475

Note: *Items only shown to respondents who purchased long-term care insurance for themselves. +Items only shown to respondents who purchased long-term care insurance for someone other than themselves. All percentages shown here are out of all respondents who ever purchased long-term care insurance for anyone (even if that item did not show to all respondents).

LTC3. [SHOW IF LTC1 = ANY SELECTED (BESIDES "NEVER PURCHASED"). ORDER OF "EASY/DIFFICULT" IN STEM ROTATED AND ORDER OF SCALE ROTATED TO MATCH.].

Thinking about the most recent time you purchased long-term care insurance, how easy or difficult were each of the following?	
	Total
	%
<i>Finding trustworthy information to compare my options</i>	
Very easy	17
Somewhat easy	22
Neither easy nor difficult	37
Somewhat difficult	20
Very difficult	5
Base: Respondents who have ever purchased long-term care insurance.	464
<i>Deciding which long-term care insurance policy to purchase</i>	
Very easy	17
Somewhat easy	20
Neither easy nor difficult	32
Somewhat difficult	23
Very difficult	8
Base: Respondents who have ever purchased long-term care insurance.	459
<i>Getting the policy set up initially (i.e., the process of signing up and purchasing the policy)</i>	
Very easy	19
Somewhat easy	24
Neither easy nor difficult	36
Somewhat difficult	14
Very difficult	6
Base: Respondents who have ever purchased long-term care insurance.	458

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