



American Experiences Survey:

A Nationally Representative Multi-Mode Survey

June 2022 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 10-21, 2022. This document includes all sections of the omnibus survey for this month: COVID-19, saving money, induction cooktops, heat pumps, consumer services, and cybersecurity.

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 2,103 interviews, 2,014 by web mode and 89 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.

The margin of error for results based on the total sample is +/-2.55 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 June omnibus contained six blocks of questions. Respondents saw the COVID-19 block first, followed by the other five blocks in a random order (induction cooktops and heat pumps were kept together).

Prepared by CR Survey Research Department, June 2022

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Survey Notes for Monthly Trends

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.

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.

Survey Notes for Monthly Trends (continued)

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> ?									
	JUNE 2022 AES	MAY 2022 AES	APRIL 2022 AES	MARCH 2022 AES	FEBRUARY 2022 AES	JANUARY 2022 AES	DECEMBER 2021 AES	NOVEMBER 2021 AES	OCTOBER 2021 AES
	Total	Total	Total	Total	Total	Total	Total	Total	Total
	%	%	%	%	%	%	%	%	%
Very concerned	20	20	17	18	23	45	37	24	26
Somewhat concerned	36	36	33	32	35	33	32	38	41
Not too concerned	28	28	31	34	28	15	19	26	24
Not concerned at all	16	16	18	16	15	8	11	11	9
Base: All respondents	2,100	2,074	2,220	2,109	2,636	2,171	2,069	2,054	2,032
	SEPTEMBER 2021 AES	AUGUST 2021 AES	JULY 2021 AES	JUNE 2021 AES	MAY 2021 AES	APRIL 2021 AES	MARCH 2021 AES	FEBRUARY 2021 AES	
	Total	Total	Total	Total	Total	Total	Total	Total	
	%	%	%	%	%	%	%	%	
Very concerned	41	40	25	14	19	28	30	40	
Somewhat concerned	35	36	34	35	34	38	34	36	
Not too concerned	16	15	25	33	33	22	25	17	
Not concerned at all	9	9	16	17	15	12	11	7	
Base: All respondents	2,338	2,164	2,178	2,278	2,078	2,287	2,140	2,514	
	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	
	%	%	%	%	%	%	%	%	
Very concerned	51	51	44	42	44	53	41	41	
Somewhat concerned	30	30	32	33	34	29	34	36	
Not too concerned	13	14	17	18	16	12	16	18	
Not concerned at all	6	5	6	7	6	5	8	6	
Base: All respondents	2,977	2,850	2,668	2,300	2,233	2,031	1,014	2,082	

HOW TO SAVE

SAVE_INTRO. [TEXT SHOWN TO RESPONDENTS.]

This section is about ways people try to save money when shopping.

SAVE1. [RANDOMIZE ITEMS, WITH "OTHER" AND "NOT DONE ANYTHING" SHOWN LAST IN THAT ORDER. "NOT DONE ANYTHING" WAS EXCLUSIVE.]

In the past 12 months, which, if any, of the following did you do to save money when buying a product?	
Select <u>all</u> that apply.	
	Total
	%
Shopped when things were on sale	68
Used coupons or promotion codes	67
Bought store-brand products instead of name brand	65
Compared prices of the same product at different retailers	57
Not bought something unless I really needed it	55
Shopped from a particular retailer that offers free shipping	50
Shopped at warehouse clubs, like Sam's Club or Costco	45
Considered alternative products to see if they cost less	44
Bought used or secondhand items	35
Requested a discount to match the price of another store	12
Negotiated or haggled for a lower price	12
Other, please specify	2
I have not done anything in the past 12 months to save money when buying a product	4
Base: All respondents	2,103

SAVE2. [RANDOMIZE ITEMS WITH PAIRS FOR "DIDN'T MEET," "MET," AND "POSTPONED" KEPT TOGETHER. "FOUND AN ITEM" AND "HAVE NOT SHOPPED" SHOWN LAST IN THAT ORDER. "HAVE NOT SHOPPED" WAS EXCLUSIVE.]

This question is about shopping for products that cost at least \$100 for a single item.

When attempting to make this type of purchase in the past 12 months, which, if any, of the following have you done?

Select all that apply.

	Total
	%
NET: ANY of these (besides found an item that met all or have not shopped)	62
SUBNET: Purchased an item that didn't meet all criteria for better price or availability	19
Purchased an item that <u>didn't meet</u> all my criteria/have all the features I wanted to get a <u>lower price</u>	15
Purchased an item that <u>didn't meet</u> all my criteria/have all the features I wanted because those that did were <u>out of stock</u>	8
SUBNET: Purchased an item that met all criteria but sacrificed on price or availability	32
Purchased an item that <u>met</u> all my criteria/had all the features I wanted but I <u>paid more</u> than I thought I should for it	21
Purchased an item that <u>met</u> all my criteria/had all the features I wanted but it <u>took longer to receive</u> than I would have liked	18
SUBNET: Postponed or decided against purchase	43
Postponed or decided against a purchase because items that met all my criteria/had all the features I wanted were <u>too expensive</u>	34
Postponed or decided against a purchase because items that met all my criteria/had all the features I wanted were <u>out of stock</u>	25
Found an item to purchase that <u>met</u> all my criteria/had all the features I wanted <u>in stock</u> and at a <u>reasonable price</u>	38
I have not shopped for any products that cost at least \$100 in the past 12 months	20
Base: All respondents	2,103

INDUCTION COOKTOPS

STOVE_INTROA. [TEXT SHOWN TO RESPONDENTS.]

This section is about kitchen cooking appliances in your home.

STOVE1. [RESPONDENTS PROMPTED IF LEFT BLANK. RANDOMIZE ITEMS, WITH BOTH "ELECTRIC" ITEMS KEPT TOGETHER. "UNSURE" AND "DO NOT HAVE ANY" "SHOWN LAST IN THAT ORDER.]

Which of the following best describes the type of cooktop or stovetop in the kitchen of the home where you currently live?	
If you have more than one, please tell us about the one that is used most often.	
	Total
	%
Gas (flame burners)	37
Electric (smooth glass heating surface with burner zones)	34
Electric (raised, heated burners)	23
Induction (smooth electromagnetic heating surface with burner zones)	3
I do not have any kitchen appliance with burners in my home	1
Unsure	2
Base: All respondents	2,103

STOVE_INTROB. [TEXT SHOWN TO RESPONDENTS.]

As mentioned in the previous question, **induction cooktops** use a smooth electromagnetic heating surface that has burner zones. They look similar to a smooth glass electric cooktop and also use electricity, but use different technology for how they heat up and conduct heat to the pan.

STOVE2. [SHOW IF STOVE1 NOT EQUAL TO "INDUCTION;" IF STOVE1 = "INDUCTION," RESPONSE TO STOVE2 AUTOPUNCHED AS "YES, HEARD OF AND KNOW ABOUT THEM."]

Before taking this survey, had you ever heard of induction cooktops?	
	Total
	%
Yes, I've heard of and know a bit about them	33
Yes, I've heard of them but don't know much about them	36
No, I've never heard of them before	31
Base: All respondents	2,093

STOVE3. [SHOW IF STOVE2 = EITHER "HEARD OF" ITEM. RANDOMIZE ITEMS, WITH "OTHER" ALWAYS SHOWN LAST.]

In which of the following ways did you <u>first</u> hear about induction cooktops?	
Select <u>all</u> that apply.	
	Total
	%
Someone I know has used one in their home	37
Saw them advertised on TV, the web, a magazine, or newspaper	29
Saw them in a store or on a shopping website	27
Reports, or WireCutter	13
Moved in to a home that had one already	10
Other	7
Base: Respondents who have heard of induction cooktops	1,498

STOVE4. [RESPONDENTS PROMPTED IF LEFT BLANK.]

<p>Would you consider purchasing an induction cooktop the next time you buy or replace kitchen appliances for your home?</p> <p><i>Please make your best guess even if you are not currently in the market for a new cooktop.</i></p>	
	Total
	%
Yes	18
Maybe	51
No	31
Base: All respondents	2,098

STOVE5. [SHOW IF STOVE4 = "MAYBE" OR "NO." STEM READ AS "WOULD NOT" FOR THOSE SAID "NO" AND "MIGHT NOT" FOR THOSE WHO SAID "MAYBE." RANDOMIZE ITEMS, WITH "NOT INTERESTED BUT DON'T KNOW ENOUGH TO SAY WHY NOT," "NO REASON IN PARTICULAR," "I DON'T GET TO PICK," AND "OTHER" ALWAYS SHOWN LAST IN THAT ORDER. ITEM WORDING VARIED FOR CERTAIN RESPONSES BASED ON IF THEY HAVE AN INDUCTION COOKTOP OR NOT (AS SHOWN IN BRACKETS BELOW; INDUCTION OWNERS WORDING SHOWN FIRST). "NO REASON IN PARTICULAR" WAS EXCLUSIVE.]

<p>Which, if any, of the following are reasons you [would / might] not select an induction cooktop for your home?</p> <p><i>Select <u>all</u> that apply.</i></p>	
	Total
	%
They seem expensive	24
No reason in particular	20
Good experience with another type of cooktop	19
[I don't want to use / I've heard it requires] special pots and pans	16
I'm not interested although I don't know enough about them to say why not*	15
I don't understand how they work	15
I don't know if the utilities at my home are compatible with them*	12
Food cooks better on other types of cooktops	12
[I find them difficult / I don't know how difficult they are] to clean	12
I don't get to pick out the cooktop - someone else, like a landlord or contractor, does	12
Friend or family member does not recommend theirs	3
I don't like how they look	3
Bad experience with [my current induction cooktop / an induction cooktop in the past]	2
Other	6
Base: Respondents who would not/might not consider purchasing an induction cooktop next time for their home	1,700

Note: *These options were not shown to respondents with an induction cooktop in their current kitchen.

HEAT PUMPS

HPUMP_INTROA. [TEXT SHOWN TO RESPONDENTS.]

This section is about equipment used to heat your home.

HPUMP1. [RESPONDENTS PROMPTED IF LEFT BLANK. RANDOMIZE ITEMS, WITH BOTH "BOILER" ITEMS KEPT TOGETHER AND BOTH "HEAT PUMP" ITEMS KEPT TOGETHER. "HYBRID," "OTHER," AND "UNSURE" SHOWN LAST IN THAT ORDER.]

Which of the following **best** describes the type of **heating equipment** used in the home where you currently live?

If your home uses more than one for different rooms or floors, please tell us about the one that is used to heat the largest area of the home.

	Total
	%
Furnace with forced-air system (heats air and uses ductwork and heating registers in each room)	42
Heat pump with ducts (transfers heat from air, water, or ground/geothermal sources and uses an outdoor compressor, ductwork, and heating registers in each room)	14
Boiler with hydronic or radiator system (heats water and uses pipes and baseboard or radiator units around the home)	6
Electric baseboard heaters (uses metal units at the baseboard of individual rooms and requires no other centralized equipment)	6
Radiant heating (sends hot water or electric heat through tubes located in the floor, ceiling, or walls)	4
Boiler with hydro-air system (heats water and uses ductwork and heating registers in each room)	2
Ductless heat pump/mini splits (transfers heat from air, water, or ground/geothermal sources and uses wall or ceiling-mounted units and an outdoor compressor)	2
Hybrid heating (uses both a heat pump and another heating system, such as a furnace)	1
Other	7
Unsure	16
Base: All respondents	2,102

HPUMP_INTROB. [TEXT SHOWN TO RESPONDENTS.]

As mentioned in the previous question, **heat pumps** transfer heat from one place to another using a compressor that is located outside the home.

They extract heat from one of several sources outside the home and direct it inside, such as the air or a water source. If the ground is used as the source for a heat pump, this is known as geothermal. Heat pumps can use existing ductwork in a home, or be ductless and make use of wall or ceiling-mounted splits in each room. The unit placed outdoors is similar to an air conditioner, and most heat pump systems are reversible to be used for cooling in the summer.

HPUMP2. [SHOW IF HPUMP1 NOT EQUAL TO EITHER "HEAT PUMP" ITEM OR "HYBRID;" IF HPUMP1 = EITHER "HEAT PUMP" ITEM OR "HYBRID," RESPONSE TO HPUMP2 AUTOPUNCHED AS "YES, HEARD OF AND KNOW ABOUT THEM."]

Before taking this survey, had you ever heard of heat pumps?	
	Total
	%
Yes, I've heard of and know a bit about them	38
Yes, I've heard of them but don't know much about them	28
No, I've never heard of them before	34
Base: All respondents	2,096

HPUMP3. [RESPONDENTS PROMPTED IF LEFT BLANK. SHOW IF HPUMP1 NOT EQUAL TO EITHER "HEAT PUMP" ITEM OR "HYBRID."]

Would you ever consider converting your home from your current heating equipment to a heat pump?	
	Total
	%
Yes	9
Maybe	49
No	41
Base: Respondents who do not have a heat pump in their current home	1,768

HPUMP4. [SHOW IF HPUMP1 = EITHER "HEAT PUMP" ITEM OR "HYBRID."]

If you were to do it over again, would you choose to have a heat pump for the heating in your home?	
	Total
	%
Yes	75
No	25
Base: Respondents who have a heat pump in their current home (with ducts, ductless, or hybrid heating)	325

HPUMP5. [SHOW IF HPUMP3 = "MAYBE" OR "NO" OR HPUMP4 = "NO." STEM READ AS "WOULD NOT" FOR THOSE SAID "NO" AND "MIGHT NOT" FOR THOSE WHO SAID "MAYBE." THE STEM ENDED WITH THE WORD "AGAIN" FOR THOSE WHO HAVE A HEAT PUMP IN THEIR HOME NOW. RANDOMIZE ITEMS, WITH "NOT INTERESTED BUT DON'T KNOW ENOUGH TO SAY WHY NOT," "NO REASON IN PARTICULAR," "I DON'T GET TO CHOOSE," AND "OTHER" ALWAYS SHOWN LAST IN THAT ORDER. ITEM WORDING VARIED FOR CERTAIN RESPONSES BASED ON IF THEY HAVE A HEAT PUMP OR NOT (AS SHOWN IN BRACKETS BELOW). "NO REASON IN PARTICULAR" WAS EXCLUSIVE.]

Which, if any, of the following are reasons you [would / might not] be interested in using a heat pump for your home [again]?	
Select <u>all</u> that apply.	
	Total
	%
They seem expensive to buy/install	21
[I don't know what / I don't like the] regular maintenance they require	20
No reason in particular	19
I don't know if the utilities at my home are compatible with them*	18
I don't get to choose the heating equipment - someone else, like a landlord or contractor, does	16
I'm not interested although I don't know enough about them to say why not*	15
Good experience with another type of heating	14
[It didn't / I don't think it would] save me money on my utility bill	13
They [are / seem like] a hassle to have installed	10
My heating system doesn't have ducts*	7
[I've heard they / They] don't work well where I live because it gets too cold	7
[I've heard they / They] don't heat evenly or maintain the temperature I'd like	5
Inconvenient to have to change temperature in each room	5
Friend or family member does not recommend theirs	3
I don't like how they look	2
Bad experience with [my current heat pump / a heat pump in another home]	2
Other	7
Base: Respondents who would not/might not consider converting their home to a heat pump, or if they already have a heat pump in their home, those who would not do it over again	1,670

Note: *These options were not shown to respondents with a heat pump in their current home.

CONSUMER SERVICES

SERVICES_INTRO. [TEXT SHOWN TO RESPONDENTS.]

This section is about various types of consumer services that you might have or have used.

[SERVICES1 THROUGH SERVICES3 SHOWN IN A RANDOM ORDER.]

SERVICES1.

Do you currently have a renters insurance policy?

We are only interested in renters insurance, not homeowners insurance.

	Total
	%
Yes	16
No	43
Not applicable - I do not rent a home	41
Base: All respondents	2,096
[rebased out of renters]	Total
	%
Yes	27
No	73
Base: Renters	1,261

SERVICES2.

Do you currently have an <u>auto insurance</u> policy?	
	Total
	%
Yes	85
No	8
Not applicable - I do not drive a vehicle	7
Base: All respondents	2,098
<i>[rebased out of those who drive a vehicle]</i>	
	Total
	%
Yes	92
No	8
Base: Respondents who drive a vehicle	1,972

SERVICES3. [ORDER OF "GROUP" AND "INDIVIDUAL" ROTATED.]

Do you currently have a <u>life insurance</u> policy for yourself?	
	Total
	%
NET: Individual	38
NET: Group	25
Yes, an <u>individual</u> life insurance policy only	28
Yes, <u>group</u> life insurance offered through my employer only	16
Yes, I have <u>both</u> of these types of insurance policies	10
No, I do not have any life insurance for myself	46
Base: All respondents	2,093

SERVICES4A.

In the <u>past five years</u> , have you, or someone in your household, applied for a <u>mortgage</u> or a mortgage <u>refinance</u> ?	
	Total
	%
NET: Mortgage	21
NET: Refinance	15
Yes, a mortgage	16
Yes, a refinance	10
Yes, both of these	5
No	69
Base: All respondents	2,101

SERVICES4B. [SHOW IF SERVICES4A = ANY "YES" ITEM. STEM/INSTRUCTIONS READ AS "MORTGAGE," "MORTGAGE REFINANCE," OR "MORTGAGE AND REFINANCE" DEPENDING ON SERVICES4A RESPONSE. ITEMS SHOWN IN THIS ORDER: "TRADITIONAL BANK," "ONLINE BANK," "CREDIT UNION," "OTHER TRADITIONAL LENDER," "MORTGAGE BROKER," AND "ONLINE ONLY MORTGAGE COMPANY."]

You mentioned that you, or someone in your household, applied for a mortgage or refinance.			
Which, if any, of the following types of lenders did you work with when trying to get a home loan in the past five years?			
For this question, please include any that were used throughout the entire process, such as for pre-qualification or pre-approval, as well as the final application, approval, and underwriting of a mortgage and/or refinance.			
Select <u>all</u> that apply.			
	Total	Applied for Mortgage only	Applied for Refinance only
	%	%	%
NET: Used traditional lender	27		
NET: Used online lender	6		
Base: All respondents	2,103		
Traditional bank	44	46	42
Mortgage broker	23	24	17
Credit union	19	20	14
Other traditional mortgage lender	18	17	15
Online-only mortgage company, such as Rocket Mortgage, loanDepot, or Better	14	8	18
Online-only bank	8	7	8
Base: Respondents who applied for a mortgage or mortgage refinance in the past five years	667	358	215

Note: Mortgage and Refinance columns include those who applied for each type only, and exclude those respondents who applied for both.

[SERVICES5 THROUGH SERVICES7B SHOWN IN A RANDOM ORDER, KEEPING 7A AND 7B TOGETHER IN THAT ORDER.]

SERVICES5. [RANDOMIZE ITEMS, WITH BOTH "CREDIT MONITORING" ITEMS KEPT TOGETHER.]

In the <u>past 12 months</u> , have you used each of the following types of services?	
	Total
	%
<u>Paid</u> credit monitoring service, such as IdentityForce, LifeLock, or Privacy Guard	
Yes, and I still use it	7
Yes, but I am no longer using it	3
No	82
I've never heard of this	8
Base: All respondents	2,081
<u>Free</u> credit monitoring service, such as Credit Karma, Credit Sesame, or CreditWise from Capital One	
Yes, and I still use it	40
Yes, but I am no longer using it	5
No	51
I've never heard of this	3
Base: All respondents	2,073
<u>Personal finances/budgeting software or app, such as Mint, Pocketguard, Simplifi by Quicken, or You Need a Budget (YNAB)</u>	
Yes, and I still use it	7
Yes, but I am no longer using it	3
No	79
I've never heard of this	11
Base: All respondents	2,083

SERVICES6.

<p>There are websites that allow individuals to search for, rate, and hire local contractors or professionals to do repairs or other work on their home. Some of these include Angi (formerly Angie's List), Houzz, Thumbtack, or Home Advisor.</p> <p>In the <u>past 12 months</u>, have you used this type of <u>home services review or referral website</u>?</p>	
	Total
	%
Yes, several times	3
Yes, once or twice	11
No	70
I have no need for a website like this	9
I've never heard of this	7
Base: All respondents	2,096
<i>[rebased excluding those who "have no need for a website like this"]</i>	Total
	%
Yes, several times	3
Yes, once or twice	12
No	77
I've never heard of this	8
Base: Respondents who have a need for a home services review website	1,893

SERVICES7A.

In the <u>past 12 months</u> , have you purchased <u>travel insurance</u> ?	
	Total
	%
Yes	10
No	71
Not applicable - I have not taken a trip that included eligible reservations (hotel stay, airfare, cruise, etc.) in the past 12 months	19
Base: All respondents	2,099
[rebased out of those who have take a trip]	
	Total
	%
Yes	13
No	87
Base: Respondents who have been on a trip that would have been eligible for travel insurance in the past 12 months	1,716

SERVICES7B. [SHOW IF SERVICES7A NOT EQUAL TO "NOT APPLICABLE – HAVE NOT TAKEN A TRIP." STEM TEXT SHOWN DIFFERENTLY BASED ON RESPONSE TO SERVICES7A—SEE BELOW. RANDOMIZE ITEMS, WITH ALL "HAD TRAVEL INSURANCE" ITEMS KEPT TOGETHER ("SUCCESSSSFUL/UNSUCCESSFUL" ITEMS ALWAYS KEPT TOGETHER) AND "NO TRAVEL INSURANCE" ITEMS KEPT TOGETHER.]

If yes, show: You mentioned that you have purchased travel insurance for at least one trip recently.			
If no, show: You mentioned that you have not purchased travel insurance recently.			
In the <u>past 12 months</u> , which, if any, of the following experiences have happened to you regarding a planned trip?			
Select <u>all</u> that apply.			
	Total	Travelers who have purchased travel insurance	Travelers who have not purchased travel insurance
	%	%	%
NET: Took a trip for which travel insurance was not/would not have helped	67		
NET: Took a trip for which travel insurance did/could have helped	12		
Base: All respondents	2,103		
I had no travel insurance on a trip and no reason to need it	74	6	83
I had no travel insurance on a trip that I ended up needing it for	12	4	13
I had travel insurance on a trip but had no reason to use it*	9	73	N/A
I had a reason to use my travel insurance, and I was <u>successful</u> in getting money back on a trip*	2	16	N/A
I had a reason to use my travel insurance, but I was <u>unsuccessful</u> in getting money back on a trip*	1	4	N/A
Base: Respondents who have been on a trip that would have been eligible for travel insurance in the past 12 months	1,717	233	1,483

Note: *These options were only shown to respondents who purchased travel insurance in the past 12 months.

CYBERSECURITY

CYBER_INTRO. [TEXT SHOWN TO RESPONDENTS.]

This section is about online activities when using technology.

CYBER1. [RANDOMIZE ITEMS ACROSS THREE SCREENS. OPTIONS FOR EACH ITEM INCLUDED "YES," "NO," AND "NOT APPLICABLE."]

<p>Below are things people might do to protect their privacy or personal data when using technology. For each item, please select if it is something that you <u>currently do</u>. You can pick "Yes" or "No," but if a particular statement does not apply, please answer with "not applicable."</p> <p>Do you...</p>	
	Total
	%
Use a strong password, often defined as at least 8 characters long, including upper and lowercase letters, numbers and symbols, to access your home WiFi network	84
Require a password, PIN, or other method, such as touch or face ID, to unlock your smartphone	81
Adjust your smartphone settings to only allow an app access to your location while you are using the app	76
Delete or choose to not install apps on your smartphone if you think they collect too much personal information or do not protect it adequately	74
Use multi-factor authentication, a feature that requires a password plus another piece of information (such as a code sent in a text message) to log in to any of your online accounts	73
Set permissions for apps on your smartphone to block access to things like your camera, location or contacts if they aren't needed for the app to function	72
Block or routinely delete some or all cookies on your web browser	63
Adjust the privacy settings in your web browser	57
Use "private" or "incognito" mode on your web browser when you want to keep your browsing or search history from being saved or seen by others	47
Use a password manager that automatically creates and stores a very strong password for each of your online accounts	37
Use a "virtual private network," or VPN, to ever access the internet on your devices, for instance your laptop, smartphone or tablet	32
Base: All respondents	2,075

CYBER2. [ORDER OF SCALE ROTATED.]

How confident are you that your personal data, such as social security number, health history, and financial information, is private and not distributed without your knowledge?	
	Total
	%
Very confident	7
Somewhat confident	45
Not too confident	34
Not confident at all	14
Base: All respondents	2,097

CYBER3.

When thinking about your <u>online</u> activities, how concerned or not concerned are you about the privacy of your personal data that companies collect and store about you?	
	Total
	%
Very concerned	24
Somewhat concerned	51
Not too concerned	20
Not concerned at all	3
I didn't know they collect data about me	2
Base: All respondents	2,090

CYBER4. [SHOW IF CYBER3 = "NOT TOO CONCERNED" OR "NOT CONCERNED AT ALL." THE STEM ENDED AS "MORE CONCERNED" FOR THOSE WHO SAID "NOT TOO CONCERNED." RANDOMIZE ITEMS, WITH BOTH "I TAKE ALL THE PRIVACY PRECAUTIONS I CAN" ITEMS KEPT TOGETHER—THESE ITEMS COULD NOT BE SELECTED TOGETHER. "OTHER" AND "UNSURE" ALWAYS SHOWN LAST IN THAT ORDER. "UNSURE" WAS EXCLUSIVE.]

<p>You mentioned that you are not very, if at all, concerned, about the privacy of the personal data that companies collect and store about you during your online activities. Which, if any, are reasons why you are not [more] concerned?</p> <p>Select <u>all</u> that apply.</p>	
	Total
	%
It's just not something I worry about	42
I've never had any issues related to the security and privacy of my personal data	33
I don't have anything worth stealing	30
There's nothing I can do about it anyway	24
I take all of the privacy precautions that I can so I believe my personal data is <u>secure and private</u>	18
I take all of the privacy precautions that I can so I believe the security and privacy of my personal data is <u>out of my hands</u>	18
Even if there is a breach in security and privacy of my personal data, it is fixable	16
The benefit of my online activities is worth the risk of potential privacy-related issues	11
Though my online data might be shared without my knowledge or consent, what I don't know can't hurt me	8
Data breaches are rare	7
Other	3
Unsure	7
Base: Respondents who are not too concerned or not concerned at all about the privacy of their personal data that companies collect about them online	445

CYBER5. [RANDOMIZE ITEMS, WITH "OTHER" AND "NO ONE" ALWAYS SHOWN LAST IN THAT ORDER.]

<p>Who do you think should be <u>most</u> responsible for protecting the online privacy of Americans?</p>	
	Total
	%
The federal government	33
Companies	32
Consumers	25
Individual state governments	4
Other	3
No one, I don't think it's a problem	3
Base: All respondents	2,084

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