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Banking Behaviors Poll

Conducted by Ipsos using the probability-based KnowledgePanel®
A survey of the American general population (ages 18+)
Interview dates: March 17 to March 19, 2023

Number of interviews, adults: 1,020

Margin of error for the total sample: +/- 3.2 percentage points at the 95% confidence level

NOTE: All results show percentages among all respondents, unless otherwise labeled. Reduced bases are unweighted values.

NOTE: * = less than 0.5%, - = no respondents

Annotated Questionnaire:

1. In the last week, have you done any of the following?

Total Yes Summary

	Total (N=1,020)
Withdrawn larger than normal amounts of cash from your bank	10
Sold stock, equities, or other investments to have more cash on hand	4
Changed your primary bank to one that you think is safer or more stable	4

- a. Withdrawn larger than normal amounts of cash from your bank

	Total
Yes	10
No	89
Skipped	1

- b. Sold stock, equities, or other investments to have more cash on hand

	Total
Yes	4
No	95
Skipped	1



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1. In the last week, have you done any of the following? *(Continued)*

c. Changed your primary bank to one that you think is safer or more stable

	Total
Yes	4
No	95
Skipped	1



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About the Study

This Ipsos poll was conducted March 17 to March 19, 2023, by Ipsos using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 1,020 adults age 18 or older.

The survey was conducted using KnowledgePanel, the largest and most well-established online probability-based panel that is representative of the adult US population. Our recruitment process employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS – a database with full coverage of all delivery points in the US. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel. Those selected who do not already have internet access are provided a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. As a result of our recruitment and sampling methodologies, samples from KnowledgePanel cover all households regardless of their phone or internet status and findings can be reported with a margin of sampling error and projected to the general population.

The study was conducted in English. The data were weighted to adjust for gender by age, race/ethnicity, education, Census region, metropolitan status, and household income. The demographic benchmarks came from the 2022 March Supplement of the Current Population Survey (CPS). The weighting categories were as follows:

- Gender (Male, Female) by Age (18–29, 30–44, 45-59 and 60+)
- Race/Hispanic Ethnicity (White Non-Hispanic, Black Non-Hispanic, Other, Non-Hispanic, Hispanic, 2+ Races, Non-Hispanic)
- Education (Less than High School, High School, Some College, Bachelor or higher)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan status (Metro, non-Metro)
- Household Income (Under \$25,000, \$25,000-\$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000-\$149,999, \$150,000+)

The margin of sampling error is plus or minus 3.2 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.09. The margin of sampling error is higher and varies for results based on sub-samples. Sampling error is only one potential source of error. There may be other unmeasured non-sampling error in this or any poll. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.





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About Ipsos

Ipsos is one of the largest market research and polling companies globally, operating in 90 markets and employing over 18,000 people.

Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. We serve more than 5000 clients across the world with 75 business solutions.

Founded in France in 1975, Ipsos is listed on the Euronext Paris since July 1st, 1999. The company is part of the SBF 120 and the Mid-60 index and is eligible for the Deferred Settlement Service (SRD).

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