



Early Warning

Quarterly PR Pulse

Q1 2022 *Consumer Education, Money, and Dating*

METHODOLOGY



METHODOLOGY:

- Ten-minute online survey
- Quarterly tracking
- Sample via EWS Online Research Panel



POPULATION:

- 450 interviews per quarter
- Mobile Majority ages 18-75, determined by U.S. Census data



QUALIFYING CRITERIA

- Ages 18 – 75 | Mix of race, gender, age, employment | Not employed in a sensitive industry
- Must have a checking or savings account

KEY FINDINGS

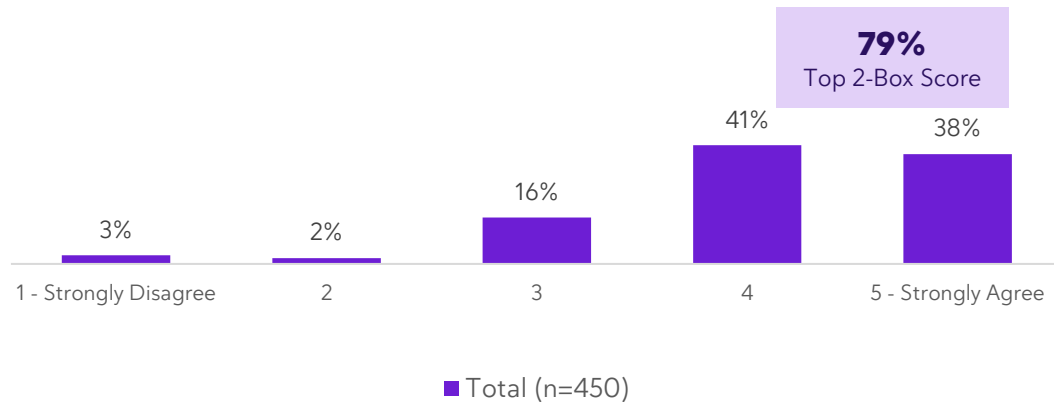
- Respondents overwhelmingly agree that financial education and stability are important to them in the coming year (79%).
- Respondents predominately use their financial institution (41%) to improve their financial literacy, followed by traditional media (31%).
- Respondents rely on traditional media (49%) and word of mouth (49%) to learn about trending scams.
- Respondents are hesitant to use P2P with contacts that they haven't met, with over half saying that they would never send money to someone that they have not met in person (56%).
- Nearly half of respondents (46%) agree that a person's financial health is a key influence on their decision to date.
- Majority of respondents are not dating (61%) and do not know of anyone who has been scammed while dating online (67%).
- Of those who have experienced scams, either personally or via an acquaintance, more than half knew the scammer "very well" or "well enough" (55%).

FINANCIAL LITERACY

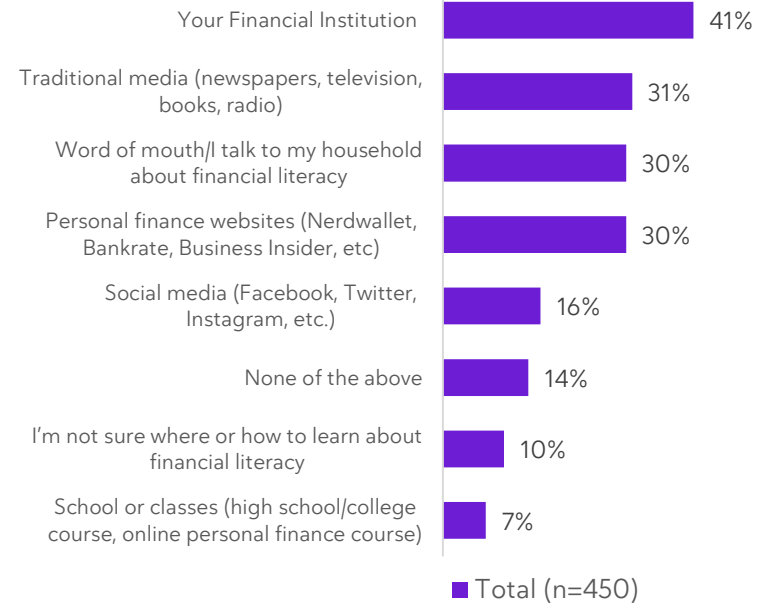
Respondents overwhelmingly agree that financial education and stability are important to them in the coming year (79%).

Please rate your level of agreement with the following statement.

Educating myself about my personal finances and working on my financial stability is important to me this year.



Which of the following resources does your household use to improve its financial literacy?

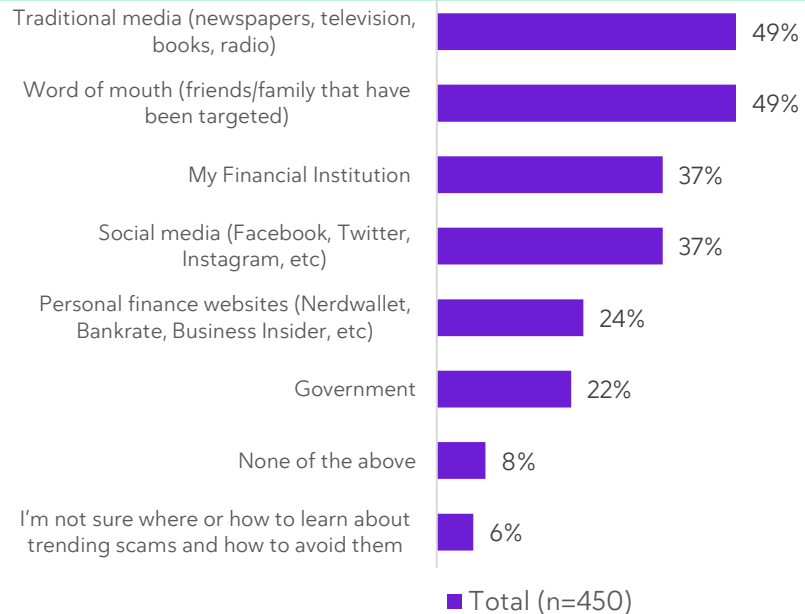


Source: Q9. Please rate your level of agreement with the following statement. (Please select one.) Educating myself about my personal finances and working on my financial stability is important to me this year. | Q10. Which of the following resources does your household use to improve its financial literacy? (Please select all that apply).

SCAM PREVENTION RESOURCES AND MONEY SHARING HABITS

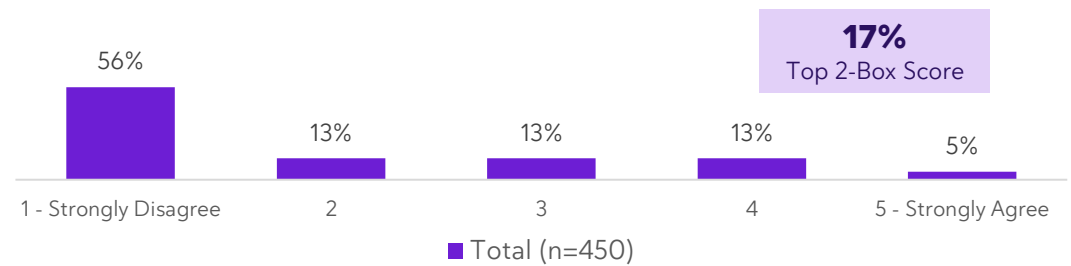
Respondents are hesitant to use P2P with contacts that they haven't met, with over half saying that they would never send money to someone that they have not met in person (56%).

Which of the following resources does your household use to learn about trending scams and how to avoid them?

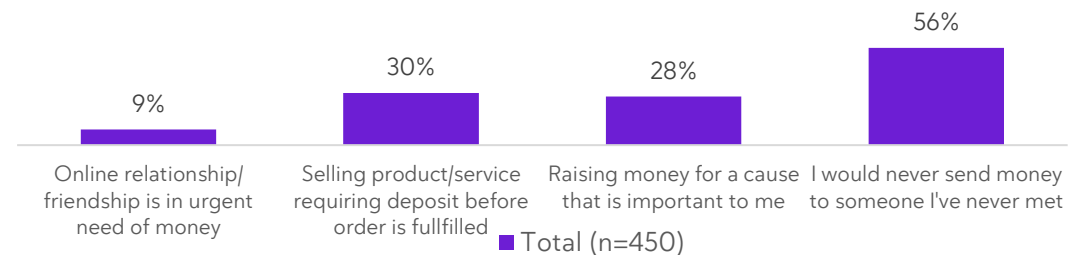


Please rate your level of agreement with the following statement.

Depending on the circumstance, I would consider sending money to someone I met online but don't personally know and have never met in person.



In which of the following circumstances would you consider sending money via P2P to someone you've never met in person?

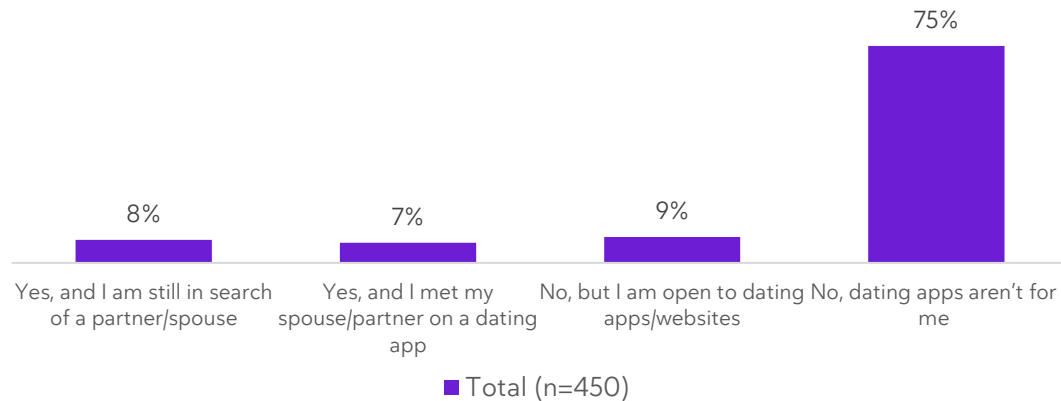


Source: Q11. Which of the following resources does your household use to learn about trending scams and how to avoid them? | Q12. Please rate your level of agreement with the following statement. (Please select one.) Depending on the circumstance, I would consider sending money to someone I met online but don't personally know and have never met in person. | Q13. In which of the following circumstances would you consider sending money via P2P to someone you've never met in person? (Please select all that apply).

DATING APPS AND PREFERENCES

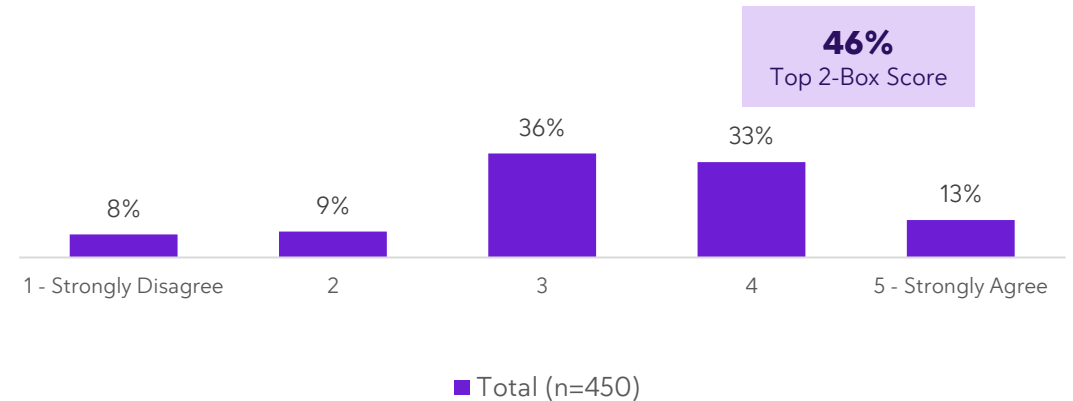
Three-quarters of respondents (75%) are not open to dating apps. Additionally, nearly half of respondents (46%) agree that a person's financial health is a key influence on their decision to date.

Are you currently on a dating app, or have used a dating app/website in the past



Please rate your level of agreement with the following statement.

I consider a person's financial health to be a key influence on my decision about our dating likelihood/compatibility.

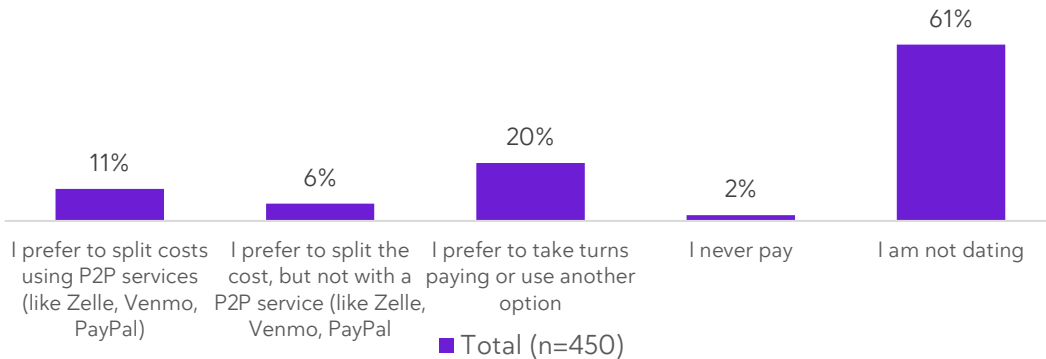


Source: Q14. Are you currently on a dating app, or have used a dating app/website in the past? (Please select one). | Q15. Please rate your level of agreement with the following statement. (Please select one). I consider a person's financial health to be a key influence on my decision about our dating likelihood/compatibility.

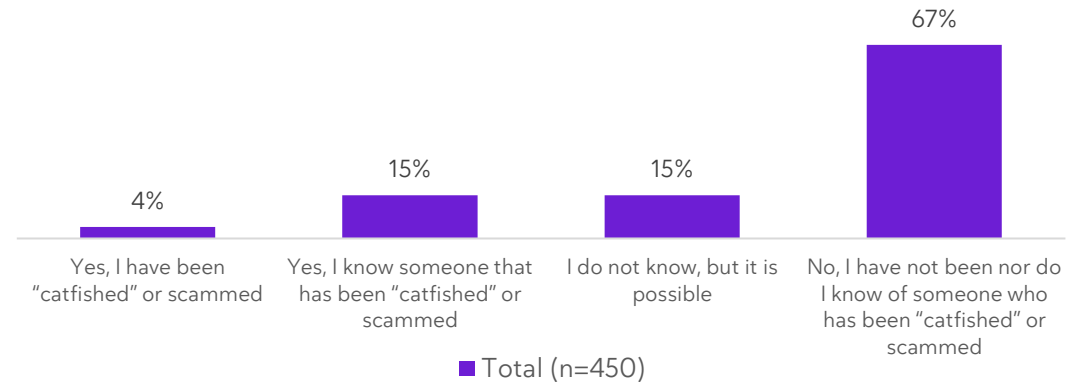
DATING HABITS AND EXPERIENCES

Majority of respondents are not dating (61%) and do not know of anyone who has been scammed online (67%).

Which of the following statements are true about your method of splitting costs while dating?



Have you or someone you know ever been "catfished" or scammed on a dating app/website?

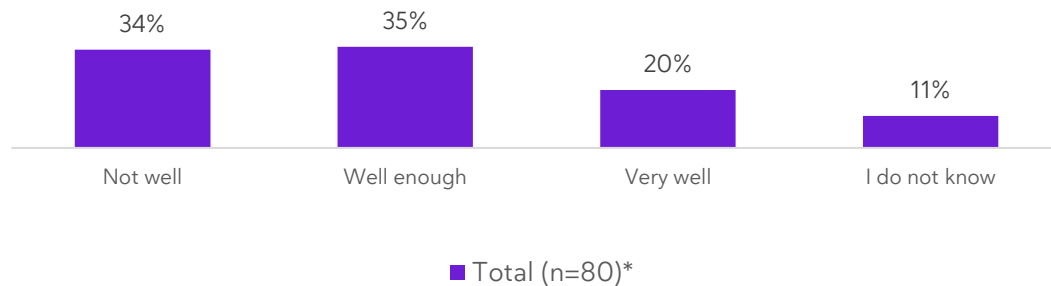


Source: Q19. Which of the following statements are true about your method of splitting costs while dating? (Please select one). | Q16. Have you or someone you know ever been "catfished" or scammed on a dating app/website? (Please select all that apply).

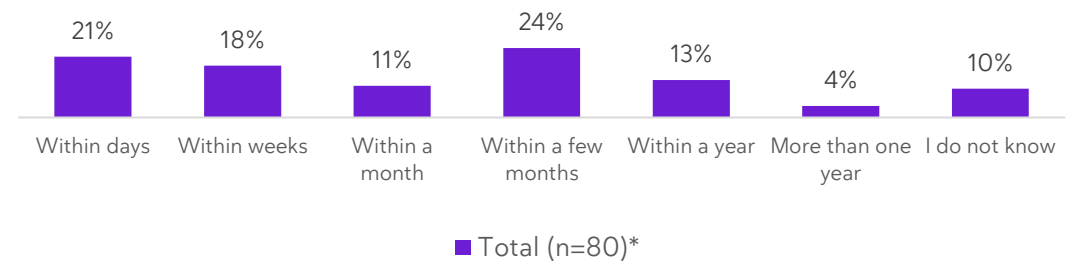
SCAM HISTORY

Of those who have experienced scams, either personally or via an acquaintance, more than half knew the scammer "very well" or "well enough" (55%).

How well did you or the victim of the "catfish" or scam think you knew the person before the "catfish" or scam occurred?



About how much time passed before the "catfish" or scam was discovered?

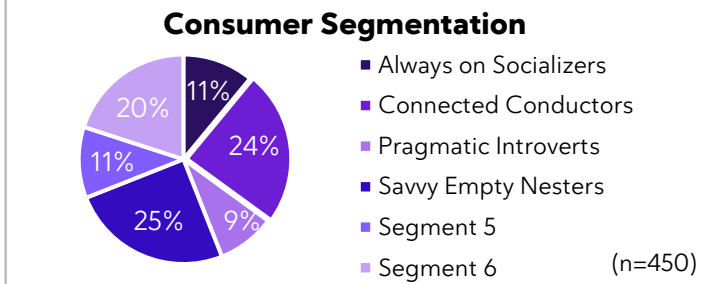
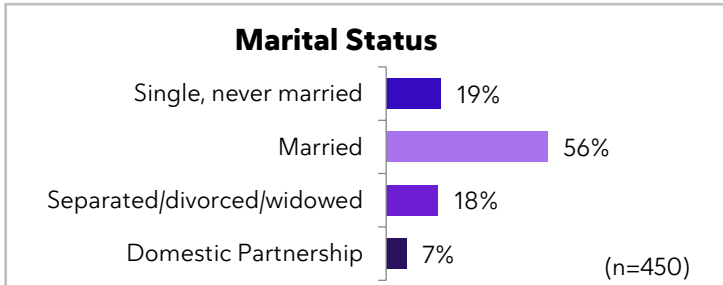
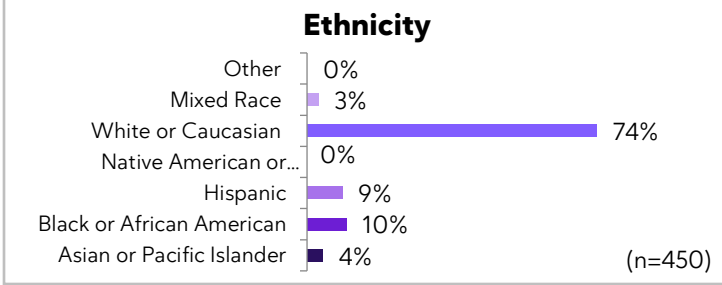
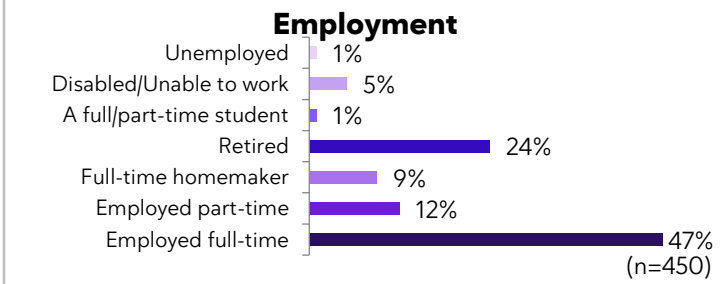
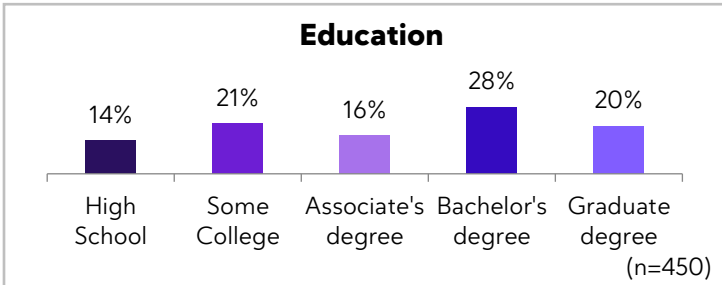
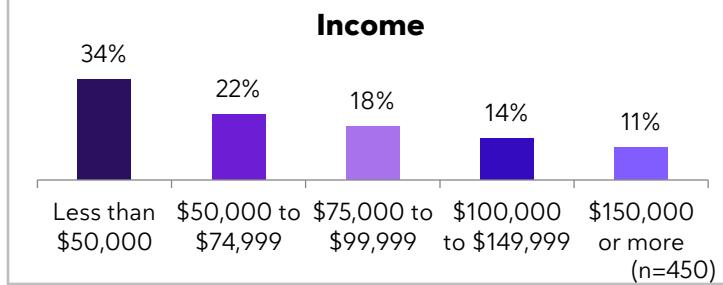
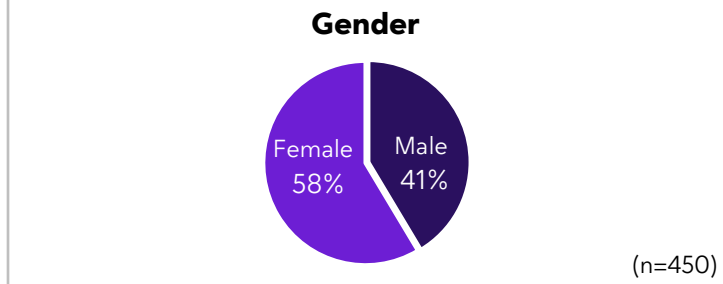
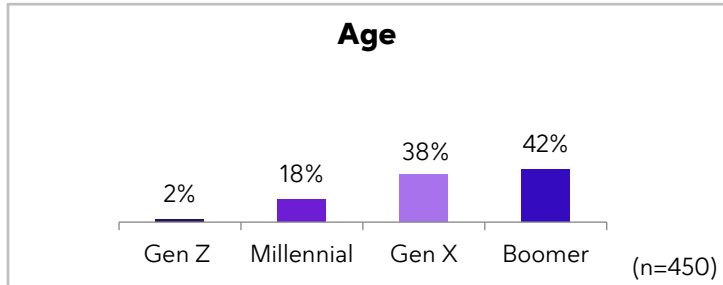


Source: Q17. How well did you or the victim of the "catfish" or scam think you knew the person before the "catfish" or scam occurred? (Please select one). | Q18. About how much time passed before the "catfish" or scam was discovered?
*Base: "Yes" in Q16-Have been and/or know someone who has been catfished/scammed.



Appendix: Demographics

DEMOGRAPHIC PROFILE



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THIS IS HOW MONEY MOVES®