



## PUBLIC POLL FINDINGS AND METHODOLOGY

### Reuters/Ipsos Poll: Banking Crisis, Silicon Valley Bank Failure

#### Topline Findings

These are the results of a Reuters/Ipsos poll conducted between March 14-15, 2023. For this survey, a sample of 1,004 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English. The sample includes 453 Democrats, 399 Republican and 106 independents. The poll has a credibility interval of plus or minus 3.8 percentage points for all respondents.

**For complete results, please refer to the following annotated questionnaire:**

#### Full Annotated Questionnaire

TM3119Y23. How much confidence, if any, do you have in the following?

a. The stability of your bank

	All Americans	Democrats	Republicans	Independents
A great deal	38%	42%	35%	42%
A fair amount	40%	42%	42%	34%
Only a little	12%	10%	12%	13%
None	7%	3%	7%	8%
Not sure	4%	4%	3%	4%
Total Great/Fair	78%	84%	78%	76%
Total Little/None	19%	13%	19%	21%

b. The safety of your deposits at your bank

	All Americans	Democrats	Republicans	Independents
A great deal	38%	41%	38%	41%
A fair amount	40%	45%	39%	38%
Only a little	11%	8%	15%	12%
None	6%	3%	5%	6%
Not sure	4%	3%	3%	3%
Total Great/Fair	79%	85%	77%	79%
Total Little/None	18%	11%	20%	18%





## PUBLIC POLL FINDINGS AND METHODOLOGY

TM3119Y23. How much confidence, if any, do you have in the following? (Continued)

c. Banks generally

	All Americans	Democrats	Republicans	Independents
A great deal	20%	20%	20%	24%
A fair amount	48%	52%	48%	44%
Only a little	21%	22%	21%	18%
None	7%	3%	7%	10%
Not sure	3%	3%	4%	4%
Total Great/Fair	68%	72%	68%	68%
Total Little/None	29%	25%	28%	28%

d. Insurance companies

	All Americans	Democrats	Republicans	Independents
A great deal	14%	14%	11%	21%
A fair amount	41%	42%	46%	35%
Only a little	29%	32%	31%	26%
None	11%	8%	7%	15%
Not sure	5%	3%	6%	3%
Total Great/Fair	55%	56%	57%	56%
Total Little/None	40%	40%	38%	41%

e. Credit card companies

	All Americans	Democrats	Republicans	Independents
A great deal	14%	13%	11%	21%
A fair amount	43%	46%	46%	33%
Only a little	26%	28%	28%	24%
None	13%	9%	12%	15%
Not sure	4%	4%	3%	7%
Total Great/Fair	57%	59%	57%	54%
Total Little/None	39%	37%	40%	39%





## PUBLIC POLL FINDINGS AND METHODOLOGY

TM3119Y23. How much confidence, if any, do you have in the following? (Continued)

f. The Federal Reserve

	All Americans	Democrats	Republicans	Independents
A great deal	18%	26%	14%	9%
A fair amount	32%	44%	28%	26%
Only a little	25%	18%	32%	25%
None	14%	6%	17%	16%
Not sure	10%	5%	8%	23%
Total Great/Fair	51%	70%	43%	35%
Total Little/None	39%	25%	49%	41%

TM3120Y23. As you may know, interest rates have risen significantly over the last year. Has the increase in interest rates changed where you keep, save, or invest your money?

	All Americans	Democrats	Republicans	Independents
Yes	42%	40%	46%	42%
No	58%	60%	54%	58%

TM3121Y23. Have you done any of the following with your money because of rising interest rates? Select all that apply.

	All Americans	Democrats	Republicans	Independents
Keep it in my checking account	40%	38%	39%	49%
Shopping for higher-yielding savings accounts or certificates of deposits (CDs)	21%	24%	23%	16%
Putting money in a money market fund	18%	16%	17%	27%
Invested in the stock market	20%	18%	22%	23%
None of these	35%	34%	31%	35%



## PUBLIC POLL FINDINGS AND METHODOLOGY

TR107. In general, do you favor or oppose the following:

a. Government bailout of U.S. financial institutions

	All Americans	Democrats	Republicans	Independents
Strongly favor	11%	15%	6%	5%
Somewhat favor	38%	40%	34%	47%
Somewhat oppose	34%	32%	38%	33%
Strongly oppose	17%	13%	22%	15%
Total Favor	49%	55%	40%	52%
Total Oppose	51%	45%	60%	48%

b. Government bailout of U.S. financial institutions if it prevents a recession

	All Americans	Democrats	Republicans	Independents
Strongly favor	15%	22%	10%	11%
Somewhat favor	45%	48%	42%	47%
Somewhat oppose	28%	23%	34%	27%
Strongly oppose	12%	6%	14%	16%
Total Favor	60%	71%	52%	58%
Total Oppose	40%	29%	48%	42%

c. U.S. government guaranteeing individuals' deposits at a bank that fails

	All Americans	Democrats	Republicans	Independents
Strongly favor	35%	46%	30%	23%
Somewhat favor	43%	39%	43%	55%
Somewhat oppose	14%	9%	18%	14%
Strongly oppose	8%	6%	9%	7%
Total Favor	78%	85%	73%	79%
Total Oppose	22%	15%	27%	21%

d. U.S. government guaranteeing businesses' deposits at a bank that fails

	All Americans	Democrats	Republicans	Independents
Strongly favor	24%	32%	19%	18%
Somewhat favor	46%	49%	43%	47%
Somewhat oppose	20%	13%	26%	21%
Strongly oppose	10%	6%	11%	13%
Total Favor	70%	81%	63%	66%
Total Oppose	30%	19%	37%	34%



## PUBLIC POLL FINDINGS AND METHODOLOGY

TM3133Y23. How much, if anything, have you heard about the failure of Silicon Valley Bank?

	All Americans	Democrats	Republicans	Independents
A great deal	21%	26%	21%	18%
A fair amount	30%	34%	34%	23%
I have heard of this, but that's about it	28%	24%	27%	36%
I have not heard of this	16%	12%	14%	20%
Not sure	5%	4%	3%	4%

TM3134Y23. Please indicate how much you agree or disagree with the following statements.

- a. The U.S. government should act quickly when there is a bank failure to prevent panic in the economy

	All Americans	Democrats	Republicans	Independents
Strongly agree	45%	52%	40%	49%
Somewhat agree	34%	34%	35%	33%
Somewhat disagree	10%	7%	13%	10%
Strongly disagree	4%	3%	4%	5%
Not sure	6%	3%	8%	3%
Total Agree	79%	86%	75%	82%
Total Disagree	15%	10%	16%	15%

- b. Depositors in banks should understand the risk of using a bank to make deposits outside of the FDIC limits

	All Americans	Democrats	Republicans	Independents
Strongly agree	40%	40%	42%	43%
Somewhat agree	37%	42%	38%	32%
Somewhat disagree	10%	9%	10%	12%
Strongly disagree	3%	3%	4%	1%
Not sure	10%	6%	7%	11%
Total Agree	77%	82%	80%	75%
Total Disagree	14%	12%	14%	14%

## PUBLIC POLL FINDINGS AND METHODOLOGY

TM3134Y23. Please indicate how much you agree or disagree with the following statements.  
(Continued)

c. Taxpayers should not have to foot the bill for irresponsible bank management

	All Americans	Democrats	Republicans	Independents
Strongly agree	56%	55%	65%	50%
Somewhat agree	27%	30%	21%	40%
Somewhat disagree	6%	7%	6%	4%
Strongly disagree	3%	2%	2%	1%
Not sure	8%	5%	6%	5%
Total Agree	84%	85%	86%	90%
Total Disagree	9%	10%	9%	5%

d. Shareholders and executives who profited from a bank in the days before it failed should have to return those monies to depositors

	All Americans	Democrats	Republicans	Independents
Strongly agree	47%	52%	49%	43%
Somewhat agree	30%	30%	35%	21%
Somewhat disagree	10%	7%	6%	24%
Strongly disagree	3%	3%	3%	2%
Not sure	10%	7%	7%	10%
Total Agree	76%	82%	84%	64%
Total Disagree	14%	11%	9%	26%

e. If a bank run was triggered by a small number of irresponsible investors, those investors should be held accountable

	All Americans	Democrats	Republicans	Independents
Strongly agree	53%	56%	52%	58%
Somewhat agree	28%	26%	30%	26%
Somewhat disagree	8%	10%	7%	8%
Strongly disagree	4%	4%	3%	3%
Not sure	8%	5%	7%	4%
Total Agree	80%	82%	82%	85%
Total Disagree	12%	13%	11%	11%



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### About the Study

These are some of the findings of an Ipsos poll conducted between March 14-15, 2023 on behalf of Thomson Reuters. For this survey, a sample of 1,004 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English. The sample includes 453 Democrats, 399 Republican and 106 independents.

The sample was randomly drawn from [Ipsos' online panel](#), partner online panel sources, and "[river](#)" [sampling](#) and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing a sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2022 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Posthoc weights were made to the population characteristics on gender, age, race/ethnicity, region, and education.

Statistical margins of error are not applicable to online non-probability polls. All sample surveys and polls may be subject to other sources of error, including but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of plus or minus 3.8 percentage points for all respondents. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following ( $n=1,005$ ,  $DEFF=1.5$ , adjusted Confidence Interval= $\pm 5.3$  percentage points).

The poll also has a credibility interval of plus or minus 5.6 percentage points for Democrats, plus or minus 6.0 percentage points for Republicans, and plus or minus 11.7 percentage points for independents.

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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. Our 75 solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques.

Our tagline "Game Changers" sums up our ambition to help our 5,000 customers move confidently through a rapidly changing world.

Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120 and Mid-60 indices and is eligible for the Deferred Settlement Service (SRD). ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP