

Ipsos What the Future: Risk Survey

Topline Findings

New York, April 22, 2024 — These are the findings of an Ipsos poll conducted between March 1-4, 2024, for the <u>What the Future: Risk issue</u>. For this survey, a sample of 1,120 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English. The poll has a credibility interval of plus or minus 3.6 percentage points for all respondents.

For full results, please refer to the following annotated questionnaire:

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Full Annotated Questionnaire

1. Overall, how would you describe your personal tolerance for risk in your daily life?

	Total (N=1,120)
High risk tolerance	6%
Moderate risk tolerance	40%
Low risk tolerance	44%
Risk averse/No risk tolerance	11%
High/Moderate Risk Tolerance (Net)	45%
Low/No Risk Tolerance (Net)	55%

2. How much risk, if any, are you are willing to take on with the following?

Total A lot/Some Risk Summary

	Total
Investing (i.e., stocks, cryptocurrencies, etc.)	37%
Big purchases (i.e., real estate, art, etc.)	35%
Entertainment and adventure (i.e., sky diving, extreme sports, etc.)	33%
Your health (i.e., poor diet/nutrition, smoking, etc.)	30%
Online behavior (i.e., sharing location, sharing personal information, etc.)	27%

a. Investing (i.e., stocks, cryptocurrencies, etc.)

	Total
A lot of risk	9%
Some risk	29%
A little risk	34%
No risk	29%
A lot/Some Risk (Net)	37%
A little/No Risk (Net)	63%

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- 2. How much risk, if any, are you are willing to take on with the following? (Continued)
 - b. Your health (i.e., poor diet/nutrition, smoking, etc.)

	Total
A lot of risk	8%
Some risk	22%
A little risk	39%
No risk	31%
A lot/Some Risk (Net)	30%
A little/No Risk (Net)	70%

c. Entertainment and adventure (i.e., sky diving, extreme sports, etc.)

	Total
A lot of risk	10%
Some risk	24%
A little risk	32%
No risk	34%
A lot/Some Risk (Net)	33%
A little/No Risk (Net)	67%

d. Big purchases (i.e., real estate, art, etc.)

	Total
A lot of risk	8%
Some risk	27%
A little risk	40%
No risk	25%
A lot/Some Risk (Net)	35%
A little/No Risk (Net)	65%

e. Online behavior (i.e., sharing location, sharing personal information, etc.)

	Total
A lot of risk	8%
Some risk	19%
A little risk	40%
No risk	33%
A lot/Some Risk (Net)	27%
A little/No Risk (Net)	73%

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3. How much do you agree or disagree with the following statements?

Total Agree Summary

	Total
I carefully weigh the risks and opportunities before making big decisions	82%
The world is getting riskier	79%
It is necessary to take some risks in life	77%
The future will pose more risks to my country's economy	71%
Climate change poses one of our biggest future global risks	62%
I expect to face more risks in the future than I do right now	57%
I find it difficult to make decisions in the face of uncertainty	40%
When faced with uncertainty, I just live for the moment	39%

a. The world is getting riskier

	Total
Strongly agree	34%
Somewhat agree	45%
Neither agree nor disagree	16%
Somewhat disagree	5%
Strongly disagree	1%
Agree (Net)	79%
Disagree (Net)	6%

b. I expect to face more risks in the future than I do right now

	Total
Strongly agree	17%
Somewhat agree	40%
Neither agree nor disagree	28%
Somewhat disagree	11%
Strongly disagree	3%
Agree (Net)	57%
Disagree (Net)	14%

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3. How much do you agree or disagree with the following statements? (Continued)

c. The future will pose more risks to my country's economy

	Total
Strongly agree	28%
Somewhat agree	44%
Neither agree nor disagree	23%
Somewhat disagree	5%
Strongly disagree	1%
Agree (Net)	71%
Disagree (Net)	6%

d. I find it difficult to make decisions in the face of uncertainty

	Total
Strongly agree	10%
Somewhat agree	30%
Neither agree nor disagree	26%
Somewhat disagree	24%
Strongly disagree	10%
Agree (Net)	40%
Disagree (Net)	34%

e. When faced with uncertainty, I just live for the moment

	Total
Strongly agree	9%
Somewhat agree	30%
Neither agree nor disagree	32%
Somewhat disagree	21%
Strongly disagree	7%
Agree (Net)	39%
Disagree (Net)	28%

f. I carefully weigh the risks and opportunities before making big decisions

	Total
Strongly agree	36%
Somewhat agree	46%
Neither agree nor disagree	12%
Somewhat disagree	5%
Strongly disagree	1%
Agree (Net)	82%
Disagree (Net)	6%

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3. How much do you agree or disagree with the following statements? (Continued)

g. Climate change poses one of our biggest future global risks

	Total
Strongly agree	34%
Somewhat agree	28%
Neither agree nor disagree	17%
Somewhat disagree	10%
Strongly disagree	11%
Agree (Net)	62%
Disagree (Net)	21%

h. It is necessary to take some risks in life

	Total
Strongly agree	25%
Somewhat agree	52%
Neither agree nor disagree	17%
Somewhat disagree	4%
Strongly disagree	2%
Agree (Net)	77%
Disagree (Net)	6%

4. How much of a risk, if any, do each of the following pose to your health?

Total Large Risk Summary

	Total
Smoking cigarettes or e-cigarettes	61%
Eating poorly (i.e., too many sweets, too much fast food, etc.)	32%
Drinking alcohol	28%
Using cannabis	23%
Trying new and/or unfamiliar foods	5%

a. Drinking alcohol

	Total
Large risk	28%
Moderate risk	38%
Low risk	24%
No risk	10%
Large/Moderate Risk (Net)	66%
Low/No Risk (Net)	34%

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4. How much of a risk, if any, do each of the following pose to your health? (Continued)

b. Smoking cigarettes or e-cigarettes

	Total
Large risk	61%
Moderate risk	19%
Low risk	6%
No risk	13%
Large/Moderate Risk (Net)	80%
Low/No Risk (Net)	20%

c. Eating poorly (i.e., too many sweets, too much fast food, etc.)

	Total
Large risk	32%
Moderate risk	49%
Low risk	16%
No risk	3%
Large/Moderate Risk (Net)	81%
Low/No Risk (Net)	19%

d. Trying new and/or unfamiliar foods

	Total
Large risk	5%
Moderate risk	19%
Low risk	55%
No risk	22%
Large/Moderate Risk (Net)	23%
Low/No Risk (Net)	77%

e. Using cannabis

	Total
Large risk	23%
Moderate risk	28%
Low risk	29%
No risk	20%
Large/Moderate Risk (Net)	52%
Low/No Risk (Net)	48%

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5. How much of a risk, if any, do you think the following financial decisions are to you?

Total Large Risk Summary

·	
	Total
Investing in cryptocurrencies	50%
Investing in a start-up business	45%
Investing in the stock market	21%
Investing in mutual funds	11%
Having a savings account	4%

a. Investing in cryptocurrencies

	Total
Large risk	50%
Moderate risk	27%
Low risk	11%
No risk	11%
Large/Moderate Risk (Net)	78%
Low/No Risk (Net)	22%

b. Investing in the stock market

	Total
Large risk	21%
Moderate risk	51%
Low risk	19%
No risk	9%
Large/Moderate Risk (Net)	72%
Low/No Risk (Net)	28%

c. Investing in a start-up business

	Total
Large risk	45%
Moderate risk	35%
Low risk	10%
No risk	10%
Large/Moderate Risk (Net)	80%
Low/No Risk (Net)	20%

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5. How much of a risk, if any, do you think the following financial decisions are to you? (Continued)

d. Having a savings account

	Total
Large risk	4%
Moderate risk	10%
Low risk	38%
No risk	48%
Large/Moderate Risk (Net)	14%
Low/No Risk (Net)	86%

e. Investing in mutual funds

	Total
Large risk	11%
Moderate risk	38%
Low risk	41%
No risk	10%
Large/Moderate Risk (Net)	48%
Low/No Risk (Net)	52%

6. How much of a risk, if any, do you think the following activities are to you?

Total Large Risk Summary

	Total
Skydiving	49%
Gambling on casino games	36%
Gambling on sports	36%
Participating in extreme sports (i.e.,	2.40/
skateboarding, snowboarding, mountain biking, etc.)	34%
	14%
Riding roller coasters	14%

a. Skydiving

	Total
Large risk	49%
Moderate risk	29%
Low risk	10%
No risk	12%
Large/Moderate Risk (Net)	77%
Low/No Risk (Net)	23%

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- 6. How much of a risk, if any, do you think the following activities are to you? (Continued)
 - b. Participating in extreme sports (i.e., skateboarding, snowboarding, mountain biking, etc.)

	Total
Large risk	34%
Moderate risk	39%
Low risk	14%
No risk	12%
Large/Moderate Risk (Net)	73%
Low/No Risk (Net)	27%

c. Gambling on casino games

	Total
Large risk	36%
Moderate risk	34%
Low risk	18%
No risk	13%
Large/Moderate Risk (Net)	70%
Low/No Risk (Net)	30%

d. Gambling on sports

	Total
Large risk	36%
Moderate risk	33%
Low risk	17%
No risk	14%
Large/Moderate Risk (Net)	69%
Low/No Risk (Net)	31%

e. Riding roller coasters

	Total
Large risk	14%
Moderate risk	28%
Low risk	43%
No risk	15%
Large/Moderate Risk (Net)	41%
Low/No Risk (Net)	59%

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7. How much of a risk, if any, do you think the following purchasing decisions are to your financial health?

Total Large Risk Summary

	Total
Buying art	19%
Buying real estate	18%
Buying collectibles/Memorabilia	15%
Buying fine jewelry	14%
Buying automobiles	12%

a. Buying automobiles

	Total
Large risk	12%
Moderate risk	42%
Low risk	34%
No risk	13%
Large/Moderate Risk (Net)	54%
Low/No Risk (Net)	46%

b. Buying real estate

	Total
Large risk	18%
Moderate risk	43%
Low risk	27%
No risk	11%
Large/Moderate Risk (Net)	62%
Low/No Risk (Net)	38%

c. Buying collectibles/Memorabilia

	Total
Large risk	15%
Moderate risk	36%
Low risk	33%
No risk	16%
Large/Moderate Risk (Net)	51%
Low/No Risk (Net)	49%

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7. How much of a risk, if any, do you think the following purchasing decisions are to your financial health? (Continued)

d. Buying art

	Total
Large risk	19%
Moderate risk	33%
Low risk	29%
No risk	18%
Large/Moderate Risk (Net)	52%
Low/No Risk (Net)	48%

e. Buying fine jewelry

	Total
Large risk	14%
Moderate risk	33%
Low risk	35%
No risk	18%
Large/Moderate Risk (Net)	47%
Low/No Risk (Net)	53%

8. How much of a risk, if any, do you think the following online behaviors are to you?

Total Large Risk Summary

	Total
Putting your personal information on a website or app	36%
Opening links in emails or text messages	32%
Putting your credit card on a website or app	30%
Sharing your location with websites or apps	26%
Using a password manager	11%

Putting your credit card on a website or app

	Total
Large risk	30%
Moderate risk	46%
Low risk	20%
No risk	4%
Large/Moderate Risk (Net)	76%
Low/No Risk (Net)	24%

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8. How much of a risk, if any, do you think the following online behaviors are to you? (Continued)

b. Sharing your location with websites or apps

	Total
Large risk	26%
Moderate risk	45%
Low risk	24%
No risk	5%
Large/Moderate Risk (Net)	71%
Low/No Risk (Net)	29%

c. Putting your personal information on a website or app

	Total
Large risk	36%
Moderate risk	42%
Low risk	19%
No risk	3%
Large/Moderate Risk (Net)	78%
Low/No Risk (Net)	22%

d. Using a password manager

	Total
Large risk	11%
Moderate risk	31%
Low risk	46%
No risk	12%
Large/Moderate Risk (Net)	42%
Low/No Risk (Net)	58%

e. Opening links in emails or text messages

	Total
Large risk	32%
Moderate risk	42%
Low risk	20%
No risk	6%
Large/Moderate Risk (Net)	74%
Low/No Risk (Net)	26%

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9. How likely, if at all, do you think the following events are to happen in the next five years?

Total Likely Summary

	Total
Al will be used to spread disinformation online	89%
Businesses will get hacked or have their data ransomed	86%
Extreme weather events will become more frequent	81%
A major medical crisis will occur (i.e., epidemic, pandemic)	73%
Terrorists will attack the U.S. power grid or other infrastructure	71%
A foreign government will attack the U.S. power grid or other infrastructure	69%

a. A foreign government will attack the U.S. power grid or other infrastructure

	Total
Very likely	20%
Somewhat likely	48%
Not very likely	28%
Not at all likely	4%
Likely (Net)	69%
Not Likely (Net)	31%

b. Businesses will get hacked or have their data ransomed

	Total
Very likely	40%
Somewhat likely	46%
Not very likely	12%
Not at all likely	2%
Likely (Net)	86%
Not Likely (Net)	14%

c. Terrorists will attack the U.S. power grid or other infrastructure

	Total
Very likely	21%
Somewhat likely	51%
Not very likely	24%
Not at all likely	5%
Likely (Net)	71%
Not Likely (Net)	29%

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- 9. How likely, if at all, do you think the following events are to happen in the next five years? *(Continued)*
 - d. Al will be used to spread disinformation online

	Total
Very likely	45%
Somewhat likely	44%
Not very likely	8%
Not at all likely	2%
Likely (Net)	89%
Not Likely (Net)	11%

e. A major medical crisis will occur (i.e., epidemic, pandemic)

	Total
Very likely	20%
Somewhat likely	53%
Not very likely	24%
Not at all likely	3%
Likely (Net)	73%
Not Likely (Net)	27%

f. Extreme weather events will become more frequent

	Total
Very likely	37%
Somewhat likely	43%
Not very likely	16%
Not at all likely	4%
Likely (Net)	81%
Not Likely (Net)	19%

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10. For each of the following pairs of statements, please select the one that comes closest to your view, even if neither statement is exactly right.

	Total
I think about the long-term implications of my decisions	68%
I try to live in the moment	32%

	Total
I am a conservative investor and prefer making more modest gains over time	85%
I am an aggressive investor and can handle losing money	15%

	Total
I am not an adventure seeker	61%
I am an adventure seeker	39%

	Total
I share as little info as I can on the internet to keep my identity safe	66%
I assume my personal data is already everywhere on the internet	34%

	Total
I do a lot of research before purchasing products	74%
I buy products without putting too much thought into my decision	26%

	Total
Cybercrime will be used to create disinformation and infrastructure attacks in the future	58%
We will develop better defenses against cybercrime and cyberattacks in the future	42%

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10. For each of the following pairs of statements, please select the one that comes closest to your view, even if neither statement is exactly right. *(Continued)*

	Total
Higher interest rates are here to stay	61%
Interest rates will lower substantially	39%

	Total
Climate change will have more of an impact on my life in the future	68%
Climate change will not impact my life in the future	32%

	Total
Self-driving cars will make being on the road more dangerous	71%
Self-driving cars make driving safer for everyone	29%

	Total
It is good to take risks in life	64%
It is not necessary to take risks in life	36%

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About the Study

These are some of the findings of an Ipsos poll conducted between March 1-4, 2024. For this survey, a sample of 1,120 adults age 18+ from the continental U.S., Alaska, and Hawaii was interviewed online in English.

The sample was randomly drawn from <u>Ipsos' online panel</u>, <u>partner online panel sources</u>, <u>and "river" sampling</u> 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 2021 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Post-hoc 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 3.6 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=1,120, DEFF=1.5, adjusted Confidence Interval=+/-5.1 percentage points).

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About Ipsos

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Founded in France in 1975, Ipsos has been 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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GAME CHANGERS

