Nationwide®

January 2025

Renting & Thriving Flash Poll

Insights Report

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SURVEY METHODOLOGY

Audiences

Renting Couples

U.S. adults age 18+ who are engaged, married, or partnered and living together, rent their primary residence, and have 2 or more cars in the household.

Sample Size

N=1,000

Methodology

5-Minute Online Survey

Timing

Survey Fielded December 11th – 20th, 2024

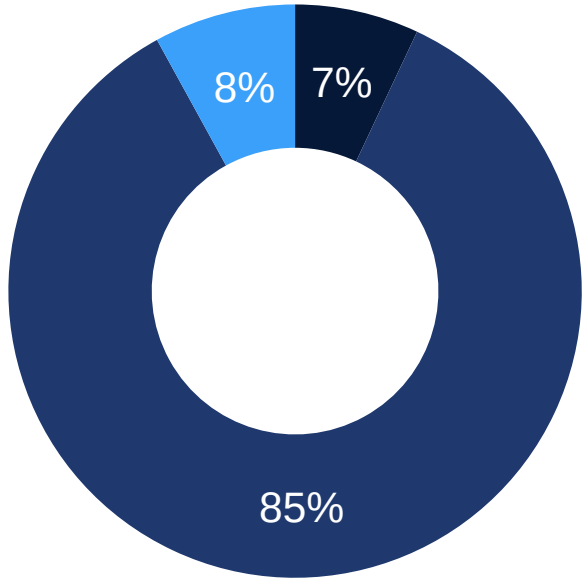
Detailed Findings

85% of renting and thriving couples describe their love for their partner as a “full coverage” insurance policy

“If your love for your partner/spouse were an insurance policy, which of the following insurance plans would you say best describes it?”

(Shown: % Selected)

All Renting Couples



- Liability only (Minimal commitment, but still covers the basics)
- Full coverage (Because I would do anything to protect them)
- A costly add-on policy (Because they are high maintenance, but worth it)

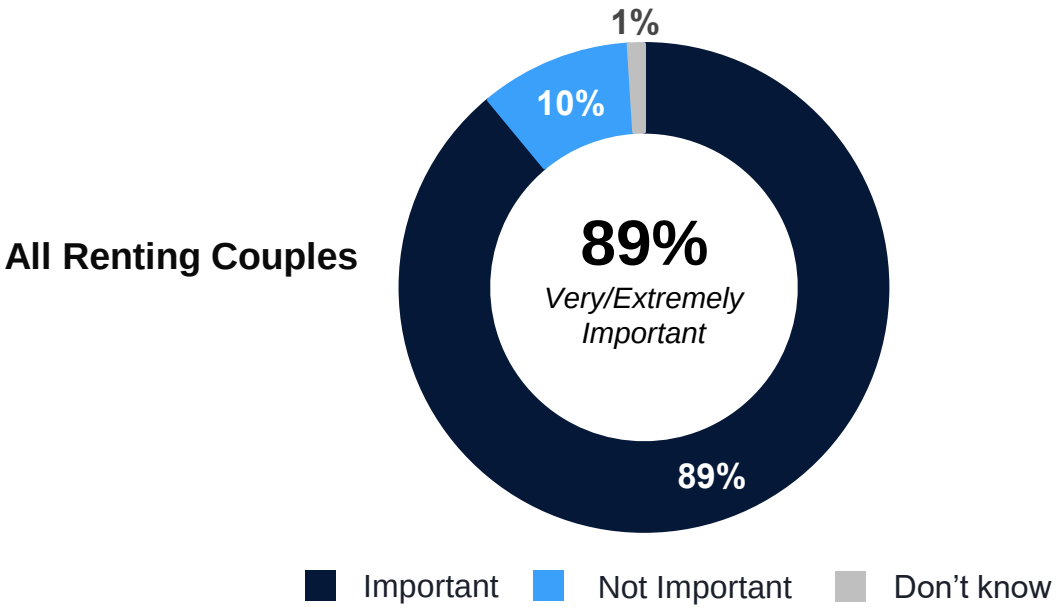
Q10. If your love for your partner or spouse were an insurance policy, which of the following types of plans would you say best describes it? Base: Renting Couples (n=1,000)

Virtually all see insurance as a critically important topic for discussions with a romantic partner

62% say they chose to share an insurance policy to prioritize showing trust or commitment to their partner.

Importance of Discussing Insurance Coverage with a Partner

(Shown: % Selected)



Priorities When Sharing an Insurance Policy with a Partner

(Shown: % 'A priority')

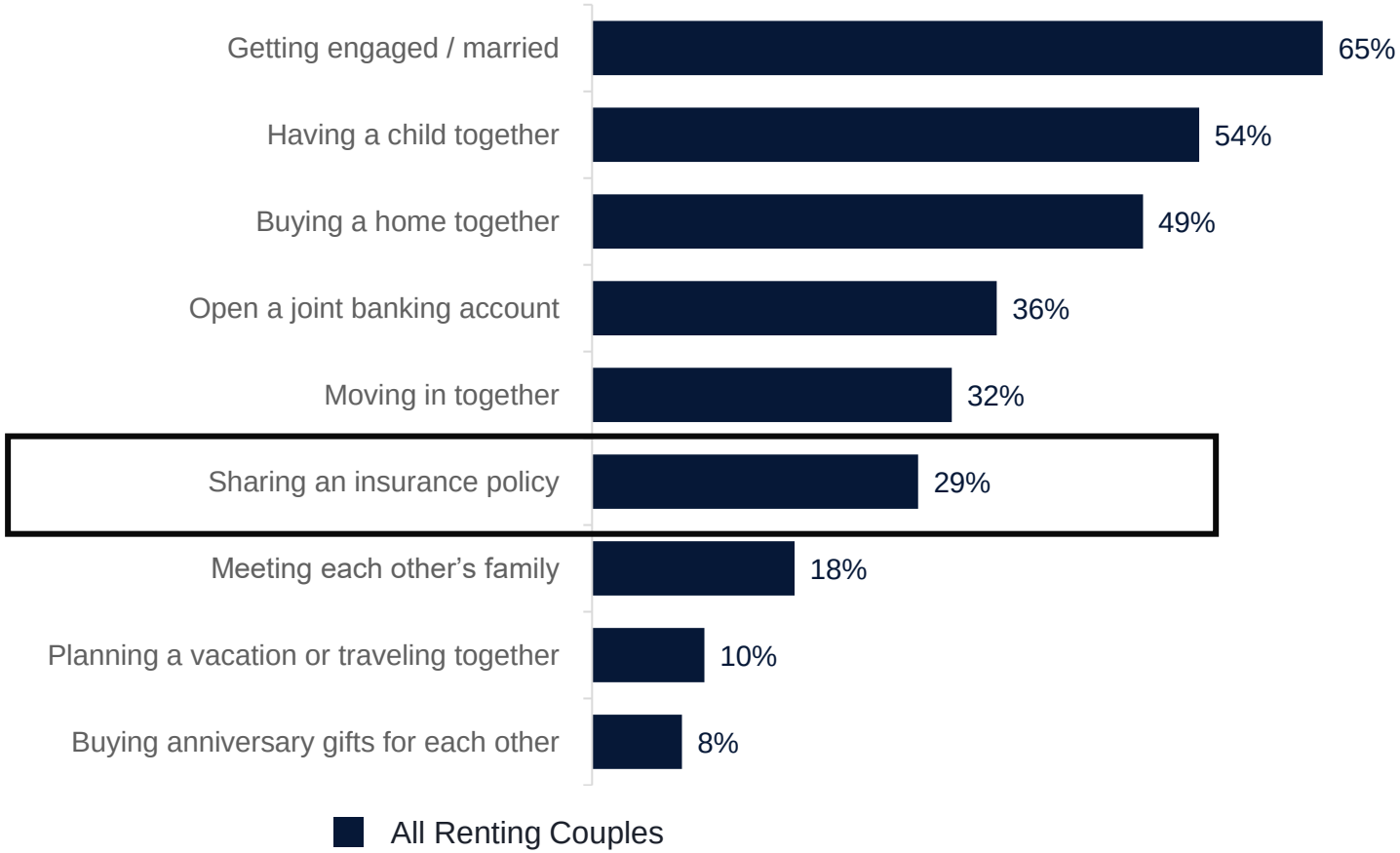
	All Renting Couples
Making sure our assets/belongings are fully protected	73%
Financial savings	69%
Showing trust or commitment to each other	62%
Convenience in having shared policies	52%

Q2. How much of a priority were each of the following when deciding to join or share insurance policies with your partner or spouse? Q3. How important do you feel it is to discuss insurance coverage in financial planning conversations with your spouse or partner? Base: Renting Couples (n=1,000)

Sharing an insurance policy is seen as indicating a similar level of commitment as moving in together or meeting each other's family

What Shows the Highest Level of Commitment?

(Shown: % Ranked in Top 3)



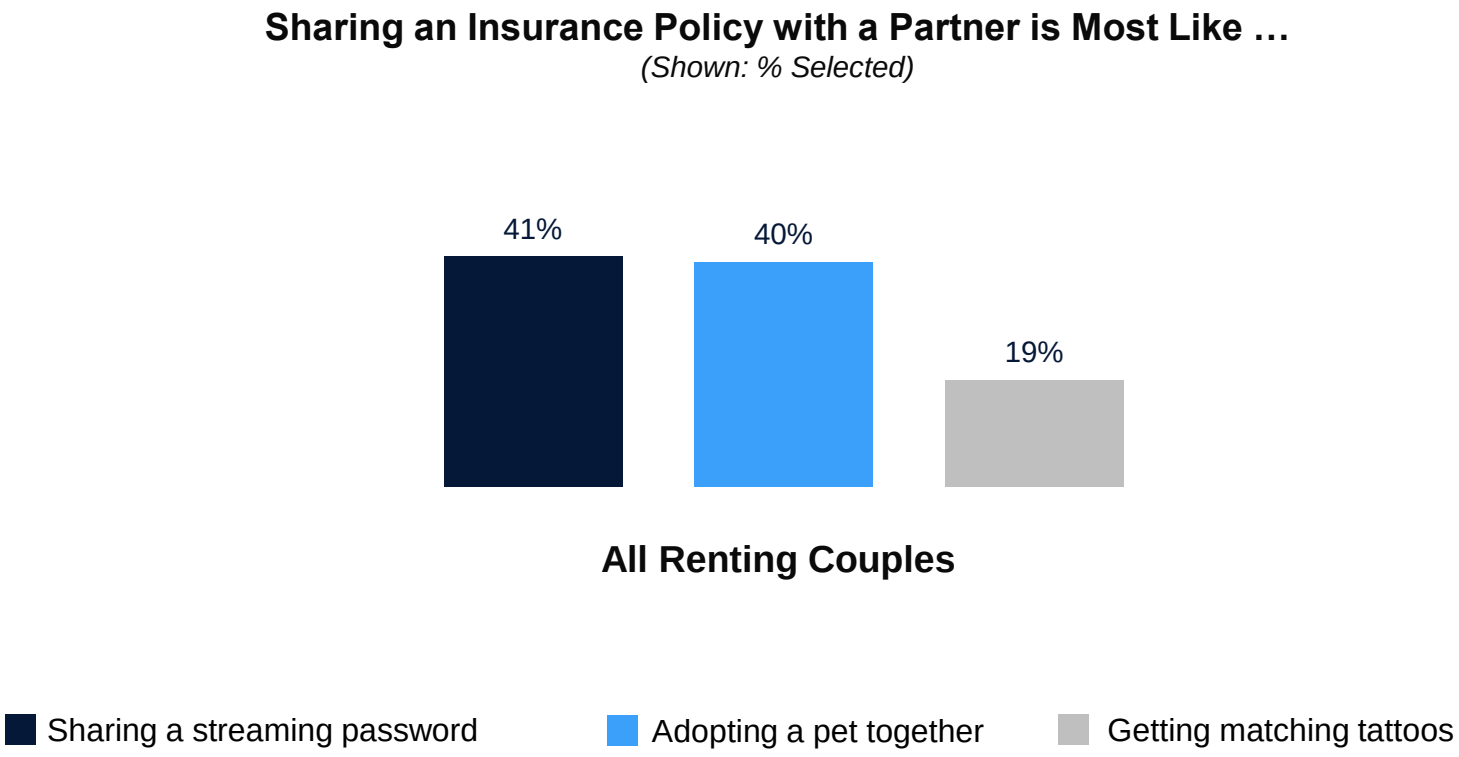
What Feels Like the Biggest Step in a Relationship?

(Shown: % Selected)

	All Renting Couples
Moving in together	47%
Signing up for a joint insurance policy	35%
Saying "I love you" for the first time	18%

Q4. In your opinion, which of the following show the highest level of commitment in a relationship? Q6. In your opinion, which of the following feels like the biggest step or commitment in a relationship? Base: Renting Couples (n=1,000)

Sharing an insurance policy is comparable to sharing a streaming password or adopting a pet



Q5. Which of the following would you say sharing an insurance policy with your partner or spouse best compares to? Base: Renting Couples (n=1,000)

Many couples see sharing an insurance policy as the modern equivalent of tying the knot

There is strong agreement that having a joint policy is a good way to save money.

All Renting Couples	Beliefs About Insurance Decision-making with a Partner *(Shown: % Agree)*
77%	Having a joint insurance policy is a good way to save money
76%	We both equally contribute to decisions about our insurance plans
42%	Sharing an insurance policy is the modern equivalent of tying the knot
38%	Insurance decisions are mainly up to me, and my partner rarely has input
28%	I don't know enough about the benefits of joint insurance policies
26%	Its harder to break up if you share an insurance policy
23%	I rely on my partner to make most of the insurance decisions
19%	I prefer to have separate insurance policies instead of sharing one with my partner

Q9. To what extent do you agree or disagree with the following statements regarding insurance decisions with your partner or spouse. Base: Renting Couples (n=1,000)

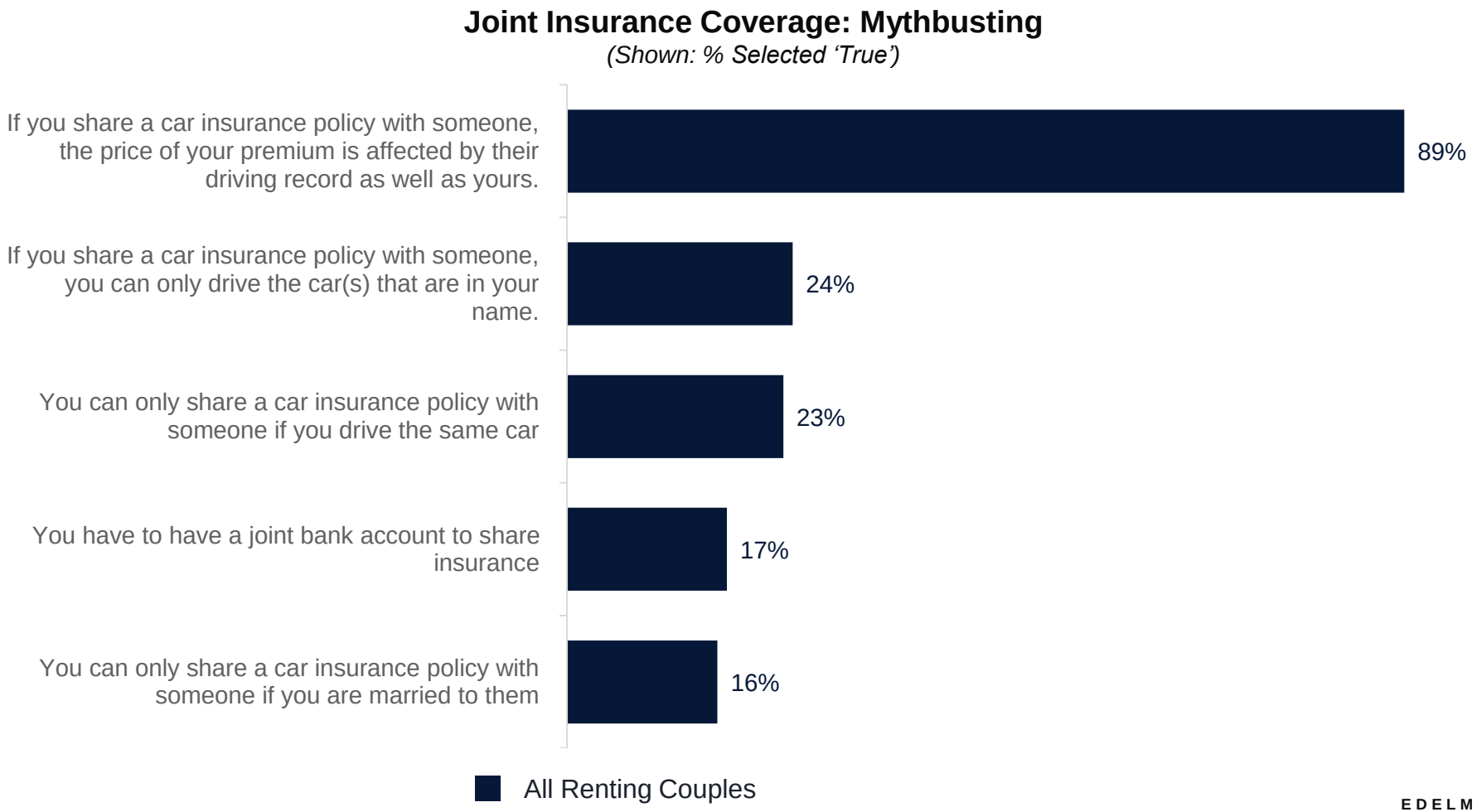
Less than half of renting couples are aware that joint polices provide lower premiums, increased coverage limits, and greater ease of claims

Familiarity with Joint Insurance Policy Benefits *(Shown: % Selected T2B 'Very/Extremely Familiar')*	**All Renting Couples**
Joint insurance policies provide shared coverage for both partners	60%
Joint insurance policies provide simplified billing and payments	57%
Joint insurance policies provide potential for better customer service or discounts	48%
Joint insurance policies provide lower premium rates	48%
Joint insurance policies provide increased coverage limits	42%
Joint insurance policies make it easier to claim money from the insurance company if you have a loss like a theft or accident	41%

Q8. How familiar were you with the following benefits of having a joint insurance policy with a partner or spouse? Base: Renting Couples (n=1,000)

A significant share of couples hold misunderstandings about the logistics of joint insurance coverage

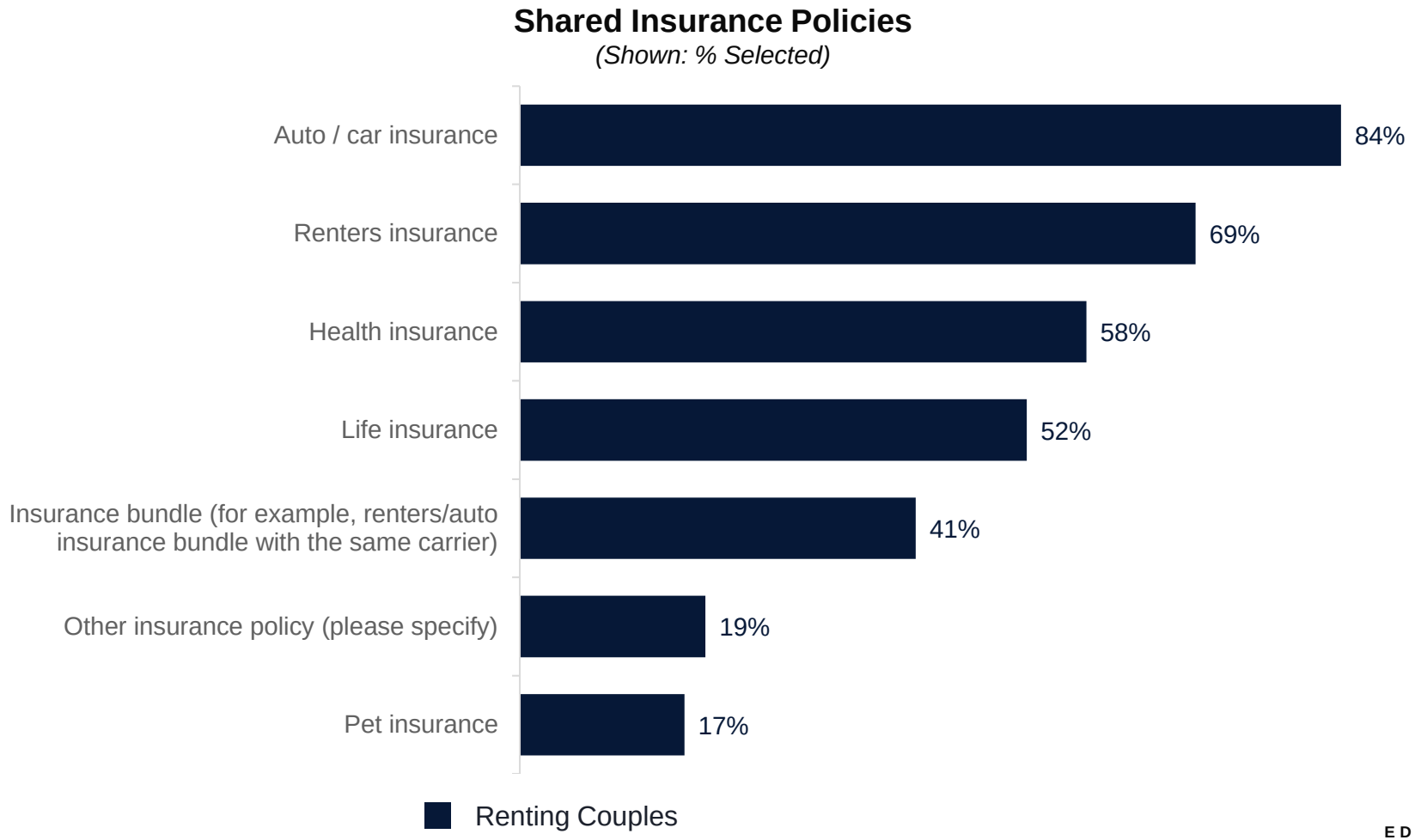
Almost 1 in 5 renting couples erroneously believe you can only drive the car(s) that are in your name under a joint policy.



Q7. To the best of your knowledge, are each of the following statements about insurance coverage true or false? *Base: Renting Couples (n=1,000)*

Appendix

Most renting couples currently share insurance policies – primarily auto, renters, and health insurance



Q1. Do you currently share any of the following insurance policies with your partner or spouse? Base: Renting Couples (n=1,000)

Over half most often turn to their insurance company or agent for insurance advice

How often do you turn to the following sources for insurance advice? *(Shown: % Selected T2B 'Often/Very often')*	**Renting Couples**
Insurance company / agent	52%
Family and friends	42%
Financial advisor or planner	28%
Bank or financial institution	27%
Financial apps, such as investment budgeting apps	26%
YouTube	24%
News websites or financial blogs	23%
Facebook	22%
Online forums or communities, such as Reddit	20%
TikTok	19%
Instagram	18%
Podcasts	16%
Twitter / X	16%

Q11. How often do you turn to the following sources for insurance advice? Base: Renting Couples (n=1,000)