ASSURANT®



2026

Certified Pre-Owned Devices

Consumer Research Report



A message from Jeremy Purvis

SVP, Certified Pre-Owned Solutions

Through seven years of consumer research, we've watched the certified pre-owned device market move from a niche alternative to a mainstream purchasing option.

What was once driven primarily by price has become an increasingly important part of the smartphone market, changing how consumers access technology and creating new opportunities for carriers and retailers. This year's research confirms that momentum.

Today, nearly **four in 10 smartphone owners have already purchased a previously owned device**, and a growing share of nonbuyers are now open to doing so.

At the same time, consumer expectations have evolved. Buyers are no longer asking whether CPO is a viable option. They're asking whether it's a **trusted one**.

That shift from consideration to confidence marks the market's next stage of growth. This report brings together insights from more than 1,200 U.S. smartphone owners to explore:

· The continued expansion of CPO adoption

· Trust as the defining barrier to adoption

· Shifting perceptions of value and pricing

· CPO's growing role in loyalty, retention, and long-term growth

Together, these findings point to a market that's becoming more sophisticated, with consumers placing greater scrutiny on the devices they buy and the companies they buy them from.

At Assurant, we've helped power this transformation by supplying more than 6 million devices in the past five years while building the capabilities required to deliver CPO at scale.

As the market matures, one thing is clear: **Certified pre-owned devices are no longer defined by price alone. They're becoming a trusted part of how consumers buy and upgrade technology**.

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01 A market in transition

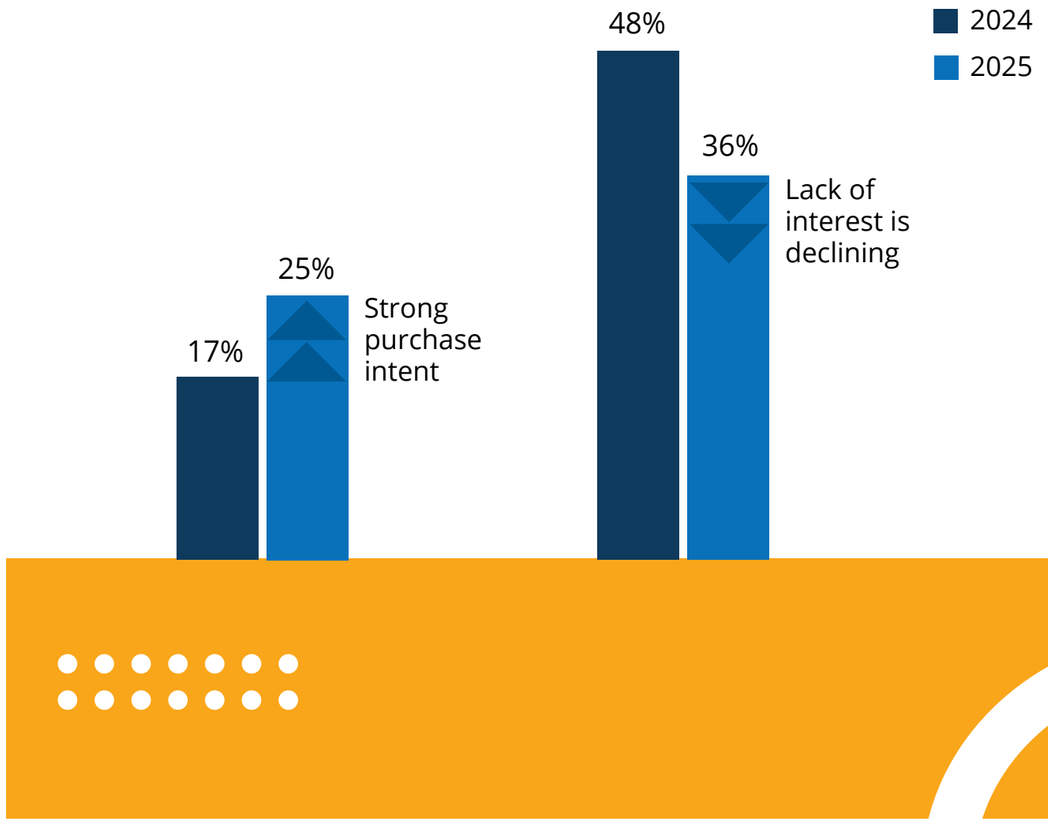
The rise of certified pre-owned tech

The smartphone market is no longer defined solely by new device sales. Certified pre-owned devices have become an established part of how consumers access technology.

Today, approximately **40% of smartphone owners have purchased a previously owned phone,** making certified pre-owned devices a familiar part of the smartphone landscape. And interest continues to expand among consumers who haven't yet purchased.



Among nonbuyers, **purchase intent is growing.**



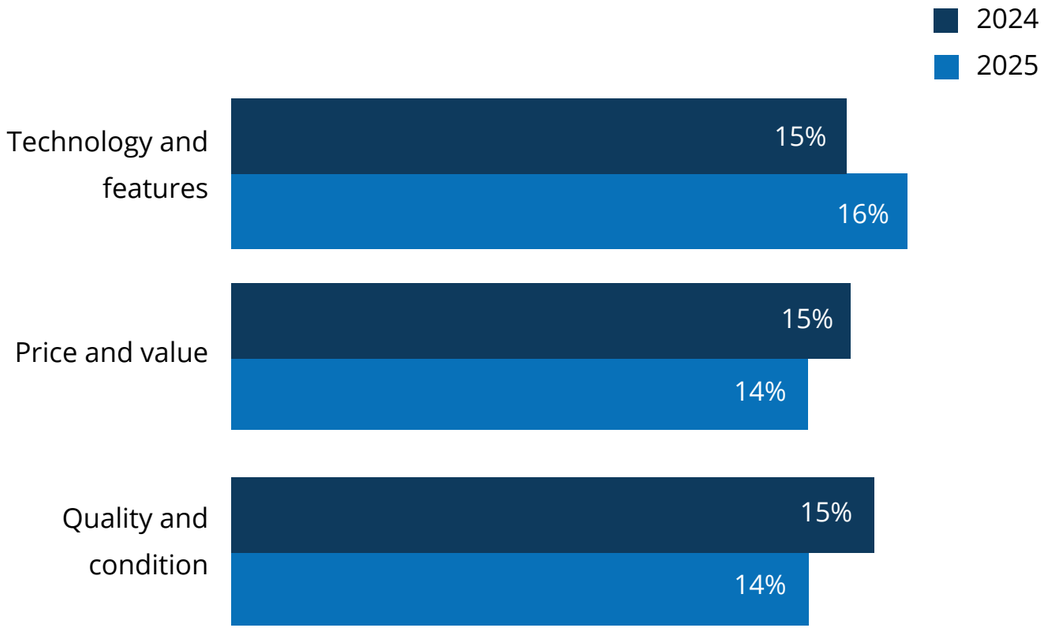
Awareness is no longer the primary challenge. Most consumers know what CPO is. The opportunity now lies in helping more consumers feel confident in choosing it.

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01 A market in transition

Why consumers are **choosing CPO**

Previously owned devices are becoming a practical way for many consumers to access higher-end technology at a more attainable price point. When asked what comes to mind when thinking about a previously owned smartphone, **the most common associations centered on:**



At the same time, negative associations are becoming less prominent. Mentions of damage and defects declined by two percentage points year over year, while overall negative sentiment also decreased.

This suggests that consumers are evaluating CPO devices less as a compromise and more as a practical way to maximize value. Rather than focusing primarily on what a device may lack, they're increasingly focused on the technology, quality, and savings it can provide.



Less a compromise and **more a practical way to maximize value**

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02 The trust test

What holds consumers back

When evaluating a previously owned smartphone, consumers are weighing far more than price and device specifications. Concerns about reliability, seller credibility, device history, and long-term performance all influence their decision-making.

In fact, **more than 90% of respondents rated nearly every potential concern as at least somewhat important**, indicating that uncertainty remains a common part of the CPO purchase journey.

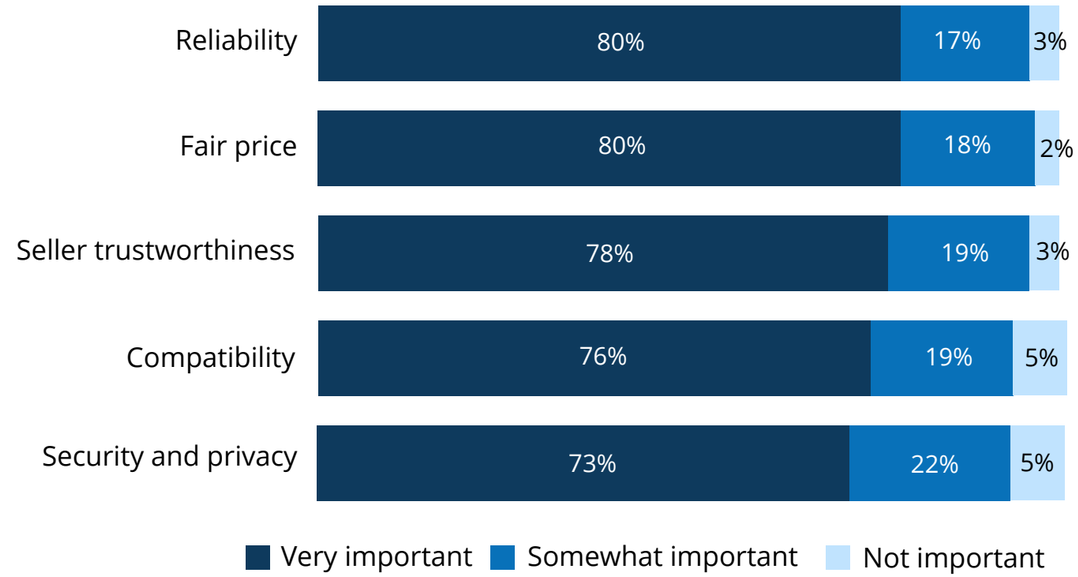
Among all concerns, **two stand out.**

80% cite **device reliability** and **seller trustworthiness** as major concerns.

When combined with those who rate these concerns as somewhat important, both reach **98%**, making them nearly universal considerations among buyers.



Price fairness, carrier compatibility, security, and privacy concerns also rank highly, reinforcing a broader reality: Consumers are evaluating the purchase from multiple angles, but reliability and seller credibility consistently rise to the top.



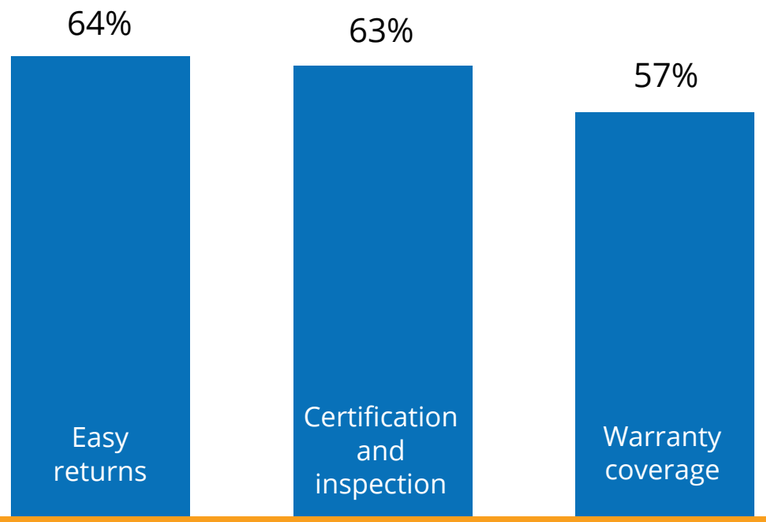
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02 The trust test

What builds **confidence**

The factors most likely to increase purchase likelihood closely mirror the concerns consumers bring into the shopping process.

When asked what would make them more likely to purchase a previously owned phone online, respondents consistently prioritized protections that reduce uncertainty.



Consumers increasingly value **protection** and **postpurchase support**.

Warranty coverage increased 10% year over year (the largest gain of any purchase driver), showing that consumers are placing greater emphasis on protection after the sale.

Notably, financing ranked among the weakest purchase drivers. In fact, **30% of consumers said financing wouldn't increase their likelihood to purchase**, which is the highest rejection rate among all purchase factors.

Financing may influence some purchase decisions, but the strongest purchase drivers are tied to certification, protection, and purchase flexibility.



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02 The trust test

Helping partners build **confidence**

Consumers are looking for greater certainty when purchasing a certified pre-owned device. Meeting that expectation requires clear standards, transparency, and postpurchase support.



How Assurant helps

Rigorous testing and grading
Every device undergoes comprehensive testing and grading to verify functionality and quality.

OEM parts and software
Devices are processed using OEM components and software standards to help ensure consistency and reliability.

Six-month warranty
Every device is backed by a six-month warranty from a Fortune 500 company.

Every device undergoes comprehensive testing and grading to verify functionality and quality.

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03 Device expectations

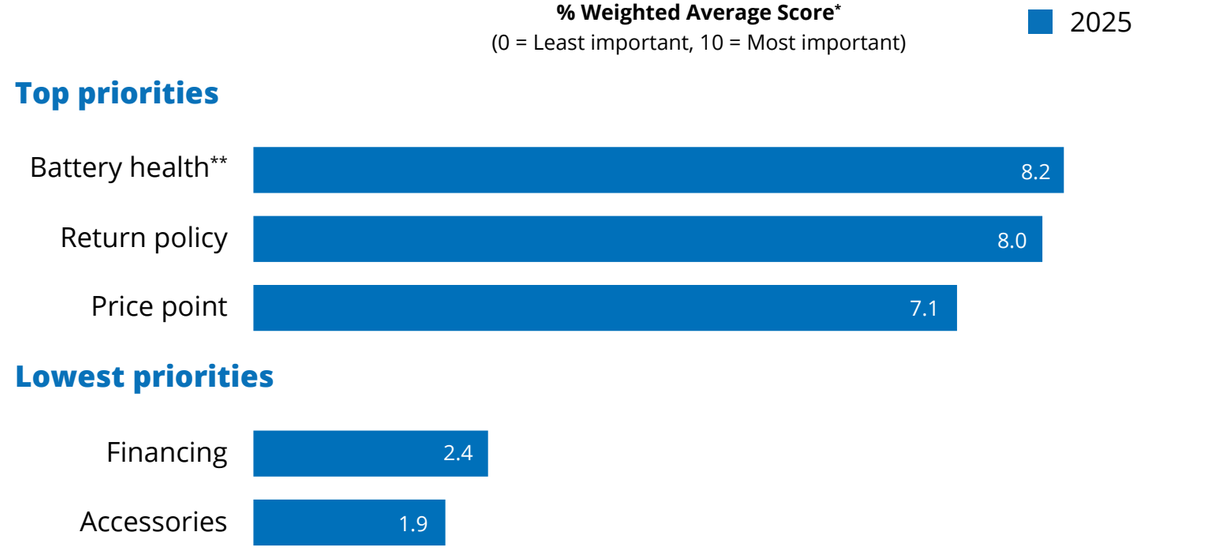


Function first

What consumers care about most

As consumers become more familiar with CPO devices, their expectations are becoming more specific. Their purchase decisions are increasingly centered on performance and reliability rather than whether a device is new or previously owned.

When asked to identify the most important factors in considering a certified pre-owned device, three priorities rise above the rest.



What stands out is what doesn't rank highly.
Features such as financing options, insurance add-ons, and bundled accessories fall near the bottom of the list. Consumers are placing greater emphasis on device quality and the safeguards that support the purchase.

* Last year's question format was a full rank-ordering of all 10 options. This year, we switched to a simpler "pick 3" format. Note that the YoY comparison above first required mathematical normalization and scaling of the raw results.
** Newly added in 2025.

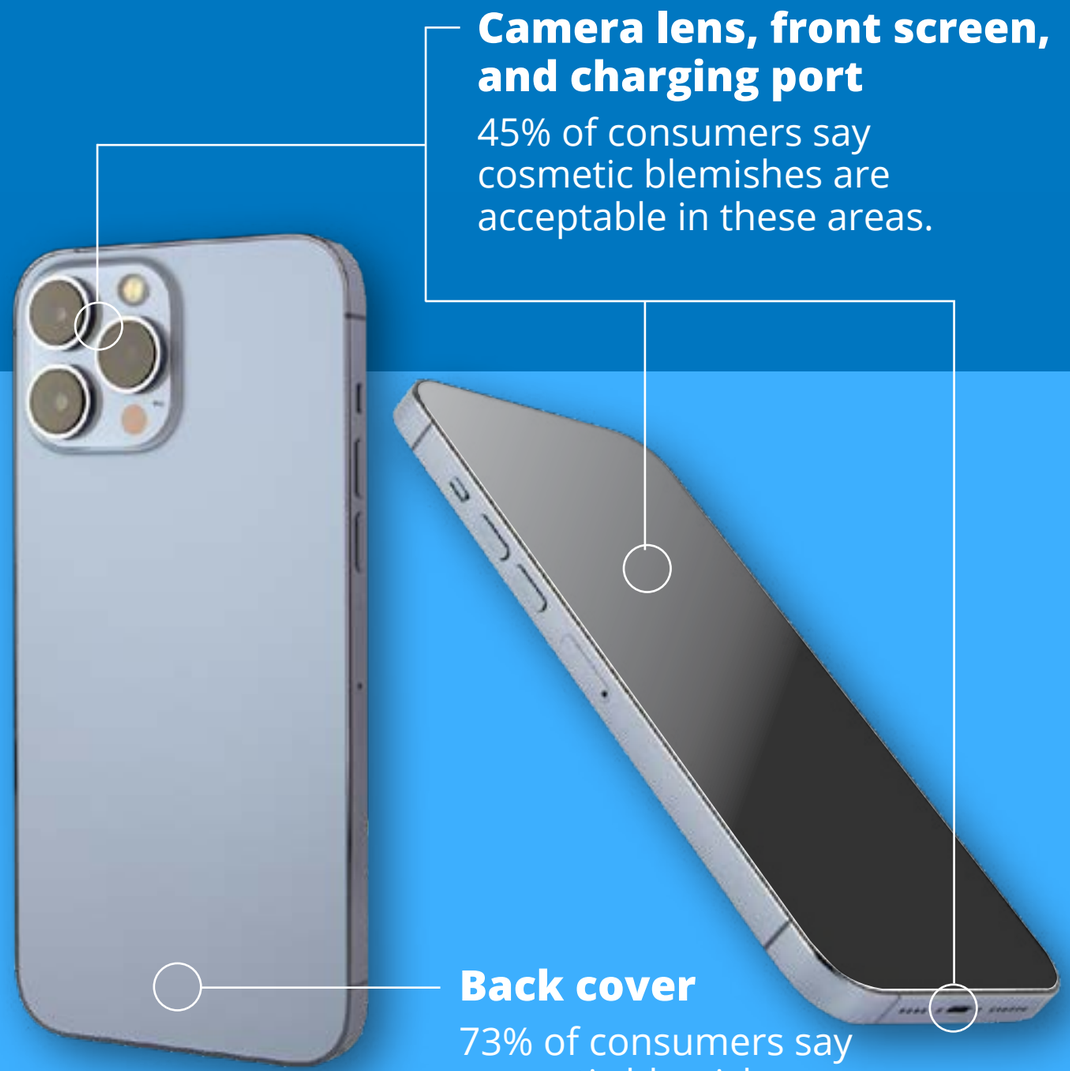
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03 Device expectations

Not all imperfections **are equal**

Consumers are generally accepting of cosmetic wear on previously owned devices, particularly **when it doesn't affect visibility or the perceived performance of the device**.





Camera lens, front screen, and charging port

45% of consumers say cosmetic blemishes are acceptable in these areas.

Back cover

73% of consumers say cosmetic blemishes are acceptable in this area.

Overall, consumers appear far more concerned with device functionality than flawless cosmetics. In fact, **95% of consumers say they would use a phone case on their device**, making back cover and frame blemishes even less of a concern.

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03 Device expectations

Meeting the standards **consumers expect**



Measurable indicators of quality, like battery health and overall condition, now play a central role in the purchase decision.

How Assurant helps

80%+ battery health
All Assurant device grades meet a minimum battery health standard of 80% or greater.

Advanced cosmetic gradings
Automated and manual processes help maintain quality across the areas consumers care about most.

Device cleaning and sanitation
Dedicated refurbishment processes help ensure devices arrive clean and consumer-ready.

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03 Device expectations

The opportunity is **managed premium**

As prices for new smartphones continue to rise, many buyers are using CPO as a way to access higher-end devices at a more attainable cost. For these consumers, the appeal lies in getting more device features for their money.

This creates an important opportunity for carriers and retailers. Rather than competing solely on price, organizations can differentiate through:

- Certification
- Warranty coverage
- Device quality
- Trusted brand reputation





These attributes support the premium positioning many consumers now **expect** from certified pre-owned devices.

Maximizing value through certified pre-owned

Meeting these expectations requires more than refurbishment alone. It requires the ability to consistently restore devices to a trusted certified pre-owned standard and ensure each one is matched to the market where it can deliver the greatest value.

Assurant combines industry-leading refurbishment and testing with deep expertise across multiple resale channels, helping clients maximize returns while **delivering the quality and consistency consumers expect from certified pre-owned devices**.

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04 The preferred purchase environment

Where consumers buy

Familiarity influences purchase decisions.

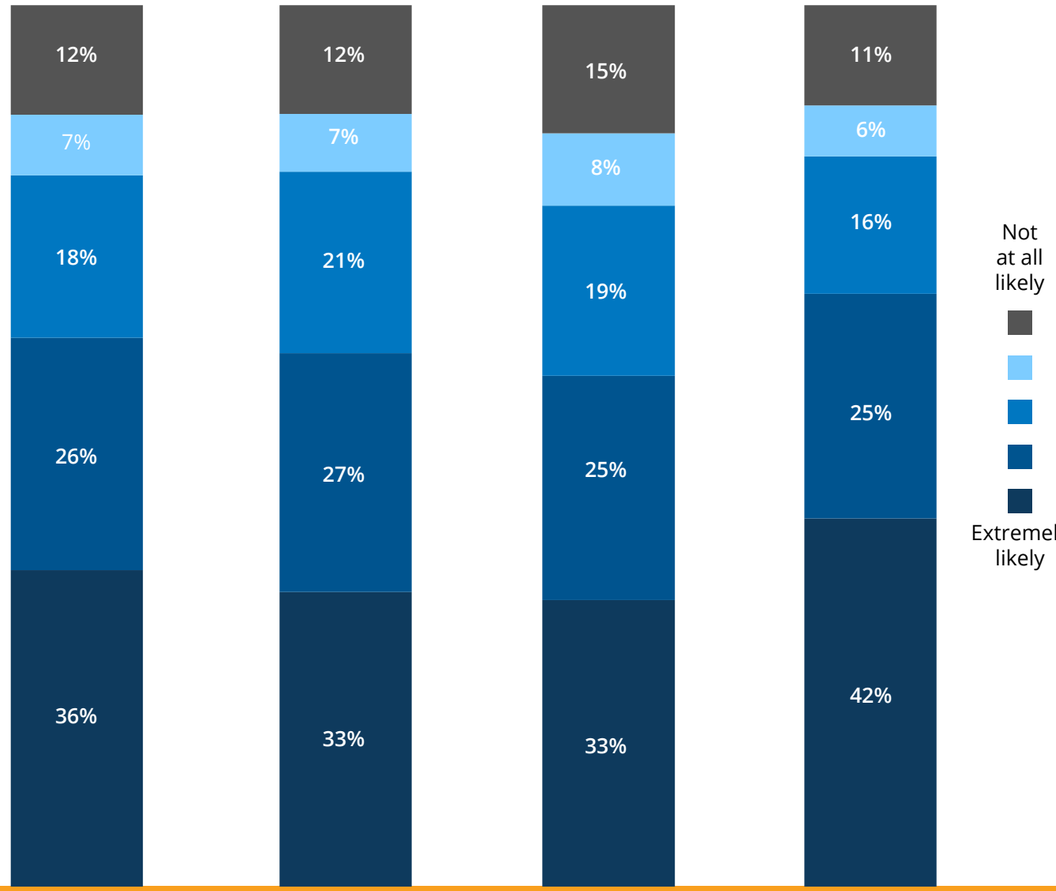
When respondents were asked how likely they would be to purchase a certified pre-owned phone from various online sellers using a scale of 1 to 5 (where 5 means “extremely likely” and 1 means “not at all likely”), **established brands and recognized retailers consistently outperformed** smaller marketplaces and independent sellers.

The highest-performing channels also captured the largest share of consumers who selected the top two likelihood ratings (“extremely likely” or “likely”).



Meanwhile, platforms like Craigslist, GameStop, and other smaller marketplaces remained below a 3.0 average likelihood rating, indicating considerably lower purchase intent.

One of the most notable developments is the growing role of carrier channels. Carrier websites posted the largest increase in average rating, improving from 3.3 to 3.8 out of 5, surpassing Amazon.



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04 The preferred purchase environment

Meeting consumers where they shop

Established carrier, retail, and online channels remain the preferred purchase environments for certified pre-owned devices. Assurant supports partners across these preferred distribution environments, helping ensure reliable inventory, consistent quality standards, and scalable fulfillment regardless of where consumers choose to shop.

The preferred purchase environment

Known seller
Consumers know who they're buying from.

Clear standards
Condition and quality expectations are defined.

Postpurchase support
Help is available if something goes wrong.

These are the characteristics consumers increasingly associate with trusted CPO channels.



Assurant helps partners **deliver all three.**

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05 Experience matters

Beyond the device itself



Consumers evaluate more than the smartphone itself when purchasing a certified pre-owned device. They also evaluate the experience surrounding it.

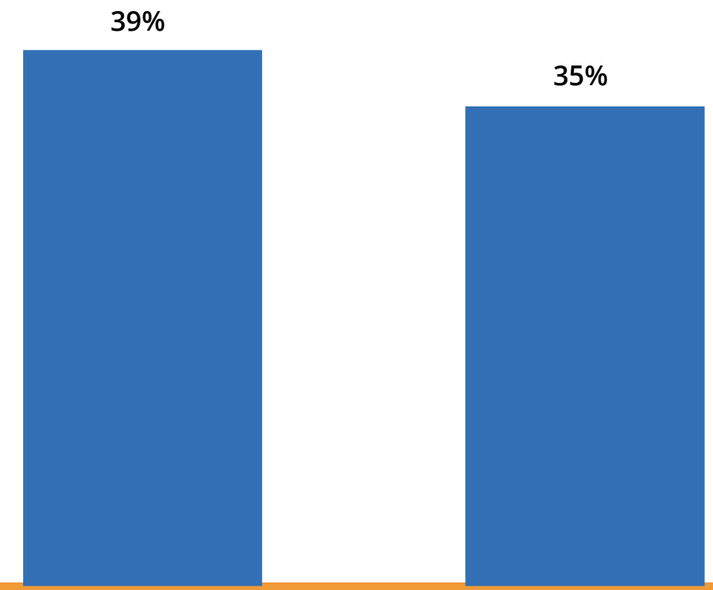
Packaging, presentation, and fulfillment all contribute to perceptions of quality and trust, particularly in a category where consumers are already paying close attention to device condition and seller credibility.

74% of consumers would be **more likely** to choose a store that offers **premium CPO packaging.**

Presentation often serves as an early indicator of quality. For many consumers, **the experience begins long before the device is powered on**.

Would premium CPO packaging make consumers more likely to choose a store?

Top-2 Box = 74%



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05 Experience matters

Extending quality beyond the device

Packaging is often the first physical interaction a consumer has with a certified pre-owned device. That moment can reinforce the same qualities buyers are looking for throughout the purchase journey: professionalism, consistency, and care. Assurant helps partners reinforce those perceptions through consumer-ready packaging, customized kitting, fulfillment services, and white-glove program support designed to create a consistent experience from purchase through delivery.

Every touch point shapes perception





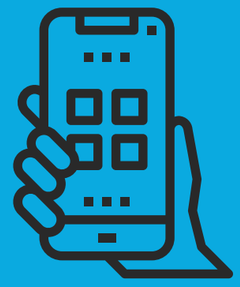
Package arrives
First impression



Device revealed
Condition and presentation



Documentation included
Transparency and confidence



Ready to use
Ownership experience begins

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06 CPO as a retention tool

More than a **resale strategy**



For carriers, the value of CPO extends beyond device sales. Consumer loyalty, purchase history, and tenure data all point in the same direction: certified pre-owned programs can become part of a longer-term customer relationship.

71% of consumers would be **more loyal** to their carrier if competitive CPO devices were available.

The relationship between CPO and loyalty is even stronger among consumers who have already purchased a previously owned device.

Among past CPO buyers

46% say **access to CPO** would make them much **more likely to remain loyal**.

Among consumers who have never purchased a previously owned phone

31% say the same.

Consumers who have successfully purchased and used a certified pre-owned device are more likely to see CPO programs as a meaningful benefit and a reason to stay with their provider.

The research also challenges a common concern about churn.

Among current CPO owners:

68% have remained with their carrier **for at least one year**.

More than **20%** have remained **for more than five years**.

Rather than attracting only short-term deal seekers, **CPO programs resonate with many long-term customers** as well.

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06 CPO as a retention tool

Supporting the **full customer lifecycle**

Acquiring a customer is only the beginning. Assurant helps partners connect trade-in, certification, distribution, and future upgrades into a continuous ownership journey.



Customer value **grows over time**.

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The future of CPO: **What comes next**



The next phase of growth will be defined by execution.

Consumers already understand the value of certified pre-owned devices. Expectations now extend to how those devices are graded, supported, and presented throughout the ownership journey.

Programs that consistently deliver on those expectations will be well-positioned to participate in the continued growth of the category.

Interest beyond smartphones also points to a broader opportunity. Tablets, laptops, and wearables are emerging as natural extensions of the certified pre-owned ecosystem.

The next phase of CPO

Confidence
Consumers want greater certainty about what they're buying.

Clarity
Device condition and quality standards need to be easy to understand.

Expansion
Interest is growing beyond smartphones into a broader connected device ecosystem.

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08 Methodology

Research design

This online quantitative survey was conducted among U.S. adult smartphone owners and was fielded in January 2026. It included open-ended responses and video interview questions to better understand consumer attitudes toward certified pre-owned devices.



Sample

Balanced across:

- Major wireless carriers
- Android and iOS users
- Age groups
- Gender
- Income segments
- Race and ethnicity

1,206 respondents

U.S. nationwide

January **2026** fielding

Carrier and OS representation

About Assurant

Assurant helps carriers, retailers, and manufacturers unlock more value across the connected device lifecycle. From trade-in and upgrade programs to device protection, repair, certification, and resale, we help our partners deliver trusted experiences while maximizing the lifetime value of every device.

As one of the world's leading providers of certified pre-owned solutions, Assurant combines large-scale operations, rigorous quality standards, and decades of device lifecycle expertise to help partners meet growing consumer demand with confidence.

The insights in this report are part of Assurant's ongoing commitment to understanding the evolving certified pre-owned market and helping partners make informed decisions in a rapidly changing industry.

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