

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 1

Q1 Considering the COVID-19 outbreak, how concerned are you right now about your personal financial situation (e.g., savings, debt, job security, housing, paying for health care)?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2018	894	1124	568	328	340	355	427	249	153	147	146	199	319	175	193	209	228	445	759	425	389
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
At Least Somewhat Concerned (Net)	1554 77%	727 75%	827 79% b	478 81% H	283 85% GH	271 83% gH	256 76% H	266 62% H	241 81% LM	145 88% LM	126 81% IM	110 69% M	105 54% H	237 80% R	137 81% R	145 85% R	146 83% RL	162 69% M	282 80% u	589 76% H	307 73% H	377 79% H
Extremely/Very Concerned (Sub-Net)	872 43%	422 43%	451 43%	270 45% H	198 59% DFGH	155 48% H	140 42% H	109 25% H	142 48% IM	107 65% IKLMo	75 48% M	58 37% M	39 20% M	127 43% R	91 54% nR	81 48% R	82 46% R	69 30% m	164 47% H	330 43% H	167 40% H	211 44% H
Extremely concerned	425 21%	209 22%	216 21%	135 23% GH	106 32% DGH	89 27% GH	53 16% H	42 10% H	75 25% LM	63 38% IKLMO	42 27% LM	18 12% M	11 6% H	60 20% r	43 25% R	47 28% R	34 19% R	31 13% M	84 24% u	157 20% H	76 18% H	107 23% H
Very concerned	448 22%	213 22%	235 22%	135 23% H	92 28% fH	66 20% H	88 26% H	66 16% H	67 23% m	44 27% M	33 21% M	40 25% M	28 15% H	68 23% H	48 28% R	33 20% H	48 27% R	38 16% H	80 23% H	173 22% H	90 22% H	104 22% H
Somewhat concerned	682 34%	305 31%	377 36% b	208 35% E	85 25% H	116 35% E	116 34% E	157 37% E	99 33% j	38 23% j	52 33% j	51 32% j	65 34% j	110 37% o	47 28% o	64 38% o	64 36% o	92 39% O	117 33% O	258 34% O	140 33% O	166 35% O
Not At All/Not That Concerned (Net)	464 23%	245 25% c	219 21%	116 19% f	52 15% f	55 17% E	80 24% Ef	162 38% DEFG	57 19% H	20 12% H	30 19% H	49 31% JKQ	89 46% JKLR	59 20% H	32 19% H	25 15% H	31 17% H	73 31% NOPQ	71 20% H	181 24% H	112 27% s	99 21% H
Not that concerned	303 15%	160 16%	144 14%	77 13% f	34 10% f	27 8% dEF	61 18% DEFG	105 24% DEFG	42 14% H	16 9% H	16 10% iJK	36 22% iJK	50 26% JK	35 12% H	18 11% H	11 6% H	26 14% P	55 23% NOPq	48 14% H	113 15% H	65 16% H	77 16% H
Not at all concerned	161 8%	85 9%	75 7%	39 7% f	18 5% f	28 9% E	19 6% DEFG	57 13% DEFG	14 5% H	4 3% H	14 9% j	13 8% jq	39 20% JKLR	24 8% q	14 8% qj	14 8% q	5 3% q	18 8% q	24 7% V	68 9% V	47 11% sV	22 5% H
Sigma	2018 100%	972 100%	1046 100%	594 100%	335 100%	326 100%	336 100%	428 100%	298 100%	165 100%	157 100%	159 100%	194 100%	296 100%	169 100%	169 100%	177 100%	234 100%	353 100%	770 100%	419 100%	476 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

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 Table 2

Q1 Considering the COVID-19 outbreak, how concerned are you right now about your personal financial situation (e.g., savings, debt, job security, housing, paying for health care)?

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Unweighted Base	2018	783	428	292	466	612	676	730	1111	907	658	1360	589	1429	1351	616	977	1041	206	177	1467
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
At Least Somewhat Concerned (Net)	1554 77%	501 79% cd	249 73%	200 73%	568 79%	505 78%	529 77%	520 76%	927 81% J	626 72%	607 83% L	947 73%	541 83% N	1013 74%	1069 76%	447 81% O	721 75%	833 79%	279 87% TU	169 72%	905 74%
Extremely/Very Concerned (Sub-Net)	872 43%	301 48% cd	137 40%	91 33%	324 45% D	281 44%	270 39%	321 47% G	542 47% J	330 38%	389 53% L	483 38%	353 54% N	519 38%	575 41%	278 50% O	414 43%	459 43%	165 51% U	97 41%	497 41%
Extremely concerned	425 21%	152 24% cd	61 18%	43 16%	156 22% d	152 23% G	111 16%	162 24% G	287 25% J	138 16%	199 27% L	226 18%	183 28% N	242 18%	286 20%	131 24%	207 22%	218 21%	88 27% U	44 19%	232 19%
Very concerned	448 22%	149 24% d	76 22%	48 18%	168 23%	130 20%	159 23%	159 23%	255 22%	192 22%	190 26% L	258 20%	170 26% N	277 20%	289 20%	147 27% O	207 22%	241 23%	77 24%	53 23%	264 22%
Somewhat concerned	682 34%	200 32%	112 33%	109 40% B	244 34%	223 35%	259 37% H	199 29%	385 34%	296 34%	218 30%	463 36% K	187 29%	494 36% M	493 35%	169 31%	307 32%	375 35%	114 35%	72 31%	409 34%
Not At All/Not That Concerned (Net)	464 23%	131 21%	91 27% b	74 27% b	155 21%	142 22%	163 23%	160 24%	219 19%	245 28% I	122 17%	342 27% K	108 17%	356 26% M	344 24% P	104 19%	237 25%	228 21%	43 13%	66 28% S	310 26% S
Not that concerned	303 15%	79 12%	59 17% b	44 16%	111 15%	90 14%	103 15%	110 16%	156 14%	148 17% i	79 11%	224 17% K	67 10%	237 17% M	234 17% P	60 11%	160 17%	144 14%	34 11%	43 18% s	198 16% s
Not at all concerned	161 8%	52 8%	32 10% e	29 11% E	44 6%	52 8%	59 9%	49 7%	64 6%	97 11% I	43 6%	118 9% K	42 6%	119 9%	110 8%	44 8%	77 8%	84 8%	8 3%	23 10% S	112 9% S
Sigma	2018 100%	633 100%	340 100%	273 100%	723 100%	647 100%	692 100%	679 100%	1146 100%	872 100%	729 100%	1289 100%	649 100%	1369 100%	1413 100%	551 100%	957 100%	1061 100%	322 100%	236 100%	1215 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.

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 Table 3

Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2018	894	1124	568	328	340	355	427	249	153	147	146	199	319	175	193	209	228	445	759	425	389
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Something Causing Stress Right Now Regarding Personal Finances (Net)	1770 88%	855 88%	914 87%	537 90% H	306 92% gH	297 91% H	289 86% h	341 80%	272 91% LM	156 94% LM	148 94% LMp	129 81%	151 78%	265 89% R	150 89% r	149 88%	160 90% RL	190 81%	309 87%	676 88%	369 88%	415 87%
Having Enough Saved (Sub-Net)	1085 54%	514 53%	571 55%	296 50%	190 57% H	198 61% DH	205 61% DH	196 46%	134 45%	99 60% Im	96 61% IM	93 59% Im	93 48%	162 55% Ri	91 54%	102 60% R	112 63% R	103 44%	185 52%	388 50%	237 57% t	275 58% t
Having enough in emergency savings	830 41%	387 40%	442 42%	232 39% H	145 43% dH	153 47% dH	151 45% H	148 35%	98 33%	71 43% i	79 50% Im	66 42%	72 37%	134 45% Ri	74 44% r	74 44% R	84 48% R	75 32%	128 36%	298 39%	182 44% s	221 46% ST
Having enough saved for retirement	457 23%	202 21%	254 24%	74 12%	61 18% d	73 22% D	137 41% DEFH	112 26% DE	31 10%	35 21% i	32 20% I	56 35% IJK	50 26% I	43 15%	27 16%	41 No	81 46% NOPRI	62 26% NO	82 23%	151 20%	105 25% t	118 25%
Having enough saved for child's education	181 9%	104 11% C	77 7%	65 11% GH	52 15% GH	43 13% GH	10 3%	12 3%	38 13% LM	33 20% LMo	20 13% LM	5 3%	8 4%	27 9% QR	19 11% QR	22 3% QR	4 4%	35 10% V	85 11% V	35 8%	26 5%	
Paying Bills (Sub-Net)	961 48%	468 48%	493 47%	314 53% H	187 56% gH	167 51% H	157 47% H	135 32%	172 58% LMn	90 54% IM	79 51% M	66 42% m	60 31%	142 48% R	97 57% R	88 52% R	91 51% R	75 32%	161 46%	379 49%	204 49%	217 46%
Paying rent or mortgage	573 28%	281 29%	292 28%	208 35% GH	105 31% H	110 34% H	89 26% H	62 14%	117 39% jLMn	48 29% M	50 32% M	38 24% m	29 15%	91 31% R	57 34% R	60 35% R	51 29% R	33 14%	96 27%	231 30%	129 31%	117 25%
Paying utilities (e.g., water, electric, internet, phone)	557 28%	252 26%	305 29%	199 34% GH	114 34% GH	97 30% H	77 23% h	70 16%	101 34% LM	47 29% IM	43 28% Im	27 17%	34 17%	99 33% R	66 39% qRj	54 32% R	50 28% RI	36 16%	85 24%	224 29%	115 28%	133 28%
Paying health care bills	386 19%	188 19%	198 19%	117 20%	72 21%	57 17%	68 20%	71 17%	69 23% m	35 21%	29 18%	28 18%	28 14%	49 16%	37 17%	28 17%	40 23%	44 19%	59 17%	162 21%	81 19%	84 18%
Paying Down/Off Debt (Sub-Net)	630 31%	286 29%	344 33%	235 40% EGH	99 30% H	111 34% H	92 27%	93 22%	113 38% JLM	37 22%	56 36% JM	40 25%	40 21%	122 41% QR	62 37% RJ	55 32% r	53 30%	53 23%	112 32%	244 32%	132 32%	142 30%
Paying down/off credit card debt	468 23%	223 23%	245 23%	155 26% H	77 23%	85 26% H	72 21%	79 18%	82 28% jm	31 19%	44 28% m	30 19%	36 19%	73 25% m	47 28% m	41 24%	42 23%	43 18%	86 24%	170 22%	102 24%	110 23%
Paying down/off loan debt (e.g., auto, student)	289 14%	118 12%	171 16% B	122 21% eFGH	47 14% H	45 14% H	41 12% H	34 8%	44 15% m	17 10%	24 16% m	17 11%	15 8%	78 26% oPQRI	30 18% R	20 12%	24 13%	19 8%	51 14%	128 17% u	51 12%	60 13%
Income fluctuations (e.g., loss of income, reduced income)	593 29%	267 27%	326 31%	180 30% H	120 36% H	103 32% H	98 29% H	92 21%	81 27% m	56 34% M	47 30% M	47 29% m	36 19%	99 34% r	64 38% R	56 33% r	51 29%	56 24%	111 31%	222 29%	116 28%	144 30%
Job security	570 28%	306 31% C	264 25%	219 37% GH	129 39% GH	133 41% GH	69 21% H	20 5%	123 41% LM	74 45% LMo	69 44% LM	28 18% M	11 6%	96 32% qR	55 33% R	63 37% QR	41 23% R	9 4%	106 30% t	184 24% u	133 32% T	146 31% t
Financial market volatility (e.g., stock market losses)	513 25%	276 28% C	237 23%	93 16%	70 21%	70 22% d	104 31% DEF	176 41% DEFG	53 18%	49 29% IO	38 25%	51 32% I	84 44% IJKI	39 13%	22 13%	32 19%	53 30% NOP	91 39% NOP	93 26%	172 22%	115 27%	133 28%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

Fielding Period: April 7 - 9, 2020

NEFE  
Weighted To The U.S. General Adult Population - Propensity

Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.

8 Dec 2020  
Table 3

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Putting off major financial decisions (e.g., buying/selling a home, making a major purchase)	340 17%	173 18%	168 16%	105 18%	55 16%	43 13%	55 16%	82 19%	59 20%	33 20%	22 14%	21 13%	38 20%	47 16%	22 13%	21 13%	34 19%	43 19%	50 14%	129 17%	71 17%	90 19%
Protecting myself against identity theft	312 15%	149 15%	164 16%	57 10%	45 14%	45 14%	64 19%	101 24%	30 10%	24 15%	19 12%	26 16%	49 25%	27 9%	21 12%	26 15%	38 21%	52 22%	44 12%	131 17%	63 15%	74 16%
My credit score	229 11%	120 12%	109 10%	102 17%	40 12%	36 11%	23 7%	28 7%	56 19%	21 12%	19 12%	7 5%	17 9%	46 15%	19 11%	17 10%	16 9%	11 5%	38 11%	103 13%	41 10%	46 10%
Other	121 6%	63 6%	58 6%	44 7%	12 4%	21 6%	18 5%	25 6%	25 8%	10 6%	12 8%	6 4%	10 5%	19 7%	2 1%	9 5%	12 7%	15 7%	19 5%	57 7%	24 6%	20 4%
Nothing	248 12%	116 12%	132 13%	57 10%	28 8%	29 9%	47 14%	87 20%	26 9%	9 6%	9 6%	30 19%	43 22%	31 11%	19 11%	21 12%	17 10%	44 19%	45 13%	94 12%	50 12%	61 13%
Sigma	6667 330%	3224 332%	3443 329%	2030 342%	1173 351%	1143 351%	1122 334%	1199 280%	1031 347%	592 358%	558 356%	484 305%	559 288%	998 337%	580 343%	586 346%	638 360%	640 273%	1128 319%	2543 330%	1413 337%	1582 333%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
Overlap formulae used. \* small base

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 NEF  
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8 Dec 2020  
 Table 4

Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.

Base: All Respondents

	Total	Household Income				Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
		Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Unweighted Base	2018	783	428	292	466	612	676	730	1111	907	658	1360	589	1429	1351	616	977	1041	206	177	1467
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Something Causing Stress Right Now Regarding Personal Finances (Net)	1770 88%	564 89% D	299 88%	228 84%	645 89% d	565 87%	601 87%	604 89%	1064 93% J	706 81%	668 92% L	1102 85%	600 92% N	1170 85%	1235 87%	494 90%	845 88%	925 87%	310 96% TU	200 85%	1040 86%
Having Enough Saved (Sub-Net)	1085 54%	353 56%	196 58%	145 53%	375 52%	314 49%	399 58%	372 55%	680 59% J	405 46%	398 55%	687 53%	362 56%	723 53%	751 53%	310 56%	536 56%	549 52%	190 59%	122 52%	650 53%
Having enough in emergency savings	830 41%	295 47% dE	161 47% dE	107 39%	255 35%	252 39%	317 46% fH	261 38%	498 43% J	331 38%	291 40%	538 42%	264 41%	566 41%	549 39%	266 48% O	382 40%	448 42%	159 50% U	108 46%	469 39%
Having enough saved for retirement	457 23%	109 17%	79 23% B	66 24% B	196 27% B	96 15%	182 26% F	179 26% F	305 27% J	152 17%	129 18%	328 25% K	117 18%	340 25% M	358 25% P	90 16%	271 28% R	186 18%	47 15%	39 17%	315 26% ST
Having enough saved for child's education	181 9%	41 6%	14 4%	32 12% BC	93 13% BC	53 8%	42 6%	86 13% FG	138 12% J	43 5%	130 18% L	51 4%	129 20% N	51 4%	139 10% p	36 6%	118 12% R	63 6%	38 12%	25 11%	103 8%
Paying Bills (Sub-Net)	961 48%	362 57% CDE	168 49% E	115 42%	296 41%	347 54% H	336 49% H	278 41%	590 51% J	371 43%	409 56% L	552 43%	376 58% N	585 43%	597 42%	343 62% O	447 47%	515 49%	207 64% TU	117 50%	532 44%
Paying rent or mortgage	573 28%	241 38% CDE	103 30% dE	61 22%	157 22%	221 34% H	212 31% H	141 21%	364 32% J	209 24%	246 34% L	327 25%	219 34% N	354 26%	294 21%	265 48% O	239 25%	334 32% Q	143 45% TU	62 26%	295 24%
Paying utilities (e.g., water, electric, internet, phone)	557 28%	246 39% cDE	110 32% DE	51 19%	138 19%	223 34% GH	193 28% H	141 21%	329 29% J	228 26%	249 34% L	309 24%	227 35% N	330 24%	312 22%	227 41% O	220 23%	337 32% Q	142 44% TU	72 30%	290 24%
Paying health care bills	386 19%	123 19%	65 19%	63 23% e	125 17%	142 22% g	117 17%	126 19%	221 21% J	165 19%	157 22% I	228 18%	141 22%	245 18%	265 19%	109 20%	199 21%	186 18%	70 22%	48 20%	230 19%
Paying Down/Off Debt (Sub-Net)	630 31%	199 31%	109 32%	78 29%	228 32%	187 29%	228 33%	214 32%	414 36% J	216 25%	251 34% I	379 29%	212 33%	418 31%	420 30%	196 36% O	309 32%	321 30%	131 41% U	73 31%	355 29%
Paying down/off credit card debt	468 23%	152 24%	77 23%	56 20%	171 24%	151 23%	169 24%	148 22%	315 27% J	153 18%	177 24%	291 23%	147 23%	321 23%	319 23%	138 25%	233 24%	235 22%	100 31% TU	46 19%	271 22%
Paying down/off loan debt (e.g., auto, student)	289 14%	86 14%	48 14%	33 12%	119 16%	67 10%	109 16% F	113 17% F	175 15% J	114 13%	119 16%	170 13%	102 16%	187 14%	197 14%	86 16%	146 15%	143 13%	54 17% U	45 19% U	152 13%
Income fluctuations (e.g., loss of income, reduced income)	593 29%	182 29% d	105 31% D	59 22%	238 33% D	180 28%	209 30%	203 30%	379 33% J	213 24%	245 34% L	348 27%	221 34% N	372 27%	387 27% O	200 36% O	286 30%	307 29%	94 29% U	43 18%	380 31% T
Job security	570 28%	171 27%	93 27%	61 22%	233 32% bD	206 32% G	158 23%	205 30% G	443 39% J	127 15%	281 38% L	289 22%	243 37% N	327 24%	400 28%	156 28%	241 25%	328 31% Q	115 36% U	65 28%	296 24%
Financial market volatility (e.g., stock market losses)	513 25%	85 13%	77 23% B	78 29% B	269 37% BCD	97 15%	149 22% F	267 39% FG	315 27% J	198 23%	144 20%	369 29% K	131 20%	382 28% M	427 30% P	81 15%	319 33% R	194 18%	28 9%	36 15%	382 31% ST

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.

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Table 4

Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Putting off major financial decisions (e.g., buying/selling a home, making a major purchase)	340 17%	113 18%	56 16%	38 14%	131 18%	93 14%	122 18%	126 18%	196 17%	145 17%	115 16%	225 17%	105 16%	235 17%	241 17%	95 17%	165 17%	175 16%	59 18%	36 15%	197 16%
Protecting myself against identity theft	312 15%	106 17%	58 17%	50 18%	94 13%	105 16%	104 15%	103 15%	154 13%	159 18%	81 11%	232 18%	73 11%	239 17%	231 16%	78 14%	157 16%	156 15%	30 9%	36 15%	210 17%
My credit score	229 11%	105 17%	34 10%	20 7%	64 9%	91 14%	68 10%	71 10%	134 12%	96 11%	92 13%	137 11%	81 13%	148 11%	143 10%	76 14%	78 8%	151 14%	51 16%	28 12%	131 11%
Other	121 6%	39 6%	25 7%	19 7%	33 5%	54 8%	41 6%	26 4%	59 5%	61 7%	48 7%	72 6%	28 4%	92 7%	94 7%	20 4%	41 4%	79 7%	26 8%	19 8%	62 5%
Nothing	248 12%	69 11%	42 12%	45 16%	78 11%	82 13%	91 13%	75 11%	83 7%	166 19%	62 8%	187 15%	50 8%	199 15%	178 13%	56 10%	113 12%	136 13%	12 4%	36 15%	175 14%
Sigma	6667 330%	2161 342%	1146 337%	838 307%	2393 331%	2114 327%	2282 330%	2271 334%	4108 358%	2558 294%	2565 352%	4101 318%	2279 351%	4388 321%	4533 321%	1980 359%	3208 335%	3459 326%	1169 363%	743 315%	3959 326%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
Overlap formulae used.

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 5

Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2018	894	1124	568	328	340	355	427	249	153	147	146	199	319	175	193	209	228	445	759	425	389
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Have Concerns Regarding Personal Finances Over The Next 12 Months (Net)	1761 87%	844 87%	916 88%	528 89% H	297 89% H	291 89% H	299 89% H	347 81%	268 90% M	146 88% M	144 92% M	135 85%	151 78%	261 88%	151 89%	146 86%	163 92% R	196 84%	310 88%	678 88%	364 87%	409 86%
Having Enough Saved (Sub-Net)	1104 55%	523 54%	580 55%	297 50%	188 56%	199 61% DH	208 62% DH	212 49%	148 50%	94 57%	95 60% m	92 58%	95 49%	150 51%	93 55%	104 62% nr	117 66% NoR	117 50%	197 56%	412 54%	229 55%	265 56%
Having enough in emergency savings	820 41%	376 39%	444 42%	231 39%	139 42%	150 46% H	142 42%	158 37%	108 36%	63 38%	74 47% im	62 39%	68 35%	123 42%	76 45%	76 45%	80 45%	90 38%	147 42%	297 39%	172 41%	203 43%
Having enough saved for retirement	486 24%	222 23%	263 25%	86 15%	69 21% d	83 25% D	131 39% DEFH	117 27% De	46 15%	35 21%	38 24% i	50 31% lj	54 28% I	41 14%	35 20%	45 26% N	81 46% NOPRL	62 26% N	91 26%	174 23%	107 26%	113 24%
Having enough saved for child's education	204 10%	122 13% C	82 8%	80 13% GH	52 15% GH	41 13% GH	16 5%	15 3%	45 15% LM	35 21% LMO	21 13% IM	9 6%	11 6% R	35 12% QR	16 10% qR	20 12% QR	7 4%	4 2%	43 12%	81 11%	41 10%	38 8%
Paying Bills (Sub-Net)	945 47%	457 47%	488 47%	289 49% H	180 54% H	174 53% H	155 46% H	146 34%	161 54% Mn	87 53% M	82 52% M	69 43% M	58 30%	128 43%	93 54% nR	92 54% nR	87 49% r	88 38%	154 44%	377 49%	195 47%	218 46%
Paying rent or mortgage	556 28%	267 27%	289 28%	183 31% H	102 31% H	113 35% gH	89 26% H	69 16%	97 33% M	46 28% M	55 35% M	41 26% M	28 14%	86 29% R	56 33% R	58 34% R	47 27% r	41 18%	80 23%	223 29% s	129 31% S	124 26%
Paying utilities (e.g., water, electric, internet, phone)	511 25%	225 23% b	286 27% H	167 28% H	103 31% H	93 28% H	82 24% H	66 15%	89 30% M	44 27% M	34 22% m	33 21%	25 13%	79 27% R	59 35% RK	59 35% RK	49 28% R	40 17%	73 21%	224 29% S	102 24%	112 23%
Paying health care bills	402 20%	208 21%	194 19%	112 19%	63 19%	69 21%	64 19%	95 22%	73 25% N	34 20%	39 25%	27 17%	35 18%	39 13%	29 17%	30 18%	37 21% n	59 25% N	68 19%	162 21%	79 19%	94 20%
Paying Down/Off Debt (Sub-Net)	672 33%	326 34%	346 33%	236 40% H	126 38% H	106 33% H	119 35% H	85 20%	120 40% M	62 37% M	55 35% M	53 34% M	36 19%	116 39% R	64 38% R	51 30% r	66 37% R	49 21%	113 32%	260 34%	136 32%	163 34%
Paying down/off credit card debt	498 25%	232 24%	266 25%	157 26% H	91 27% H	76 23% H	96 29% H	78 18%	82 27% M	41 25%	35 22% m	43 27% m	32 17%	75 25%	50 30% r	41 24% R	53 30% R	46 20%	88 25%	186 24%	99 24%	125 26%
Paying down/off loan debt (e.g., auto, student)	332 16%	161 17%	171 16%	139 23% IGH	63 19% H	55 17% H	48 14% H	28 6%	59 20% IM	37 22% LM	33 21% IM	18 12%	13 7%	79 27% OPQR	26 15% R	22 13% R	30 17% R	14 6%	45 13%	151 20% SV	71 17%	65 14%
Income fluctuations (e.g., loss of income, reduced income)	575 29%	247 25%	329 31% B	167 28% h	99 30% H	111 34% H	107 32% H	92 21%	74 25%	39 23%	46 29%	47 30%	41 21%	92 31% r	60 36% RJ	65 38% R	60 34% R	51 22%	104 29%	210 27%	124 30%	137 29%
Job security	508 25%	253 26%	255 24%	199 33% GH	119 36% GH	109 33% GH	59 18% H	22 5%	102 34% LM	63 38% LM	54 35% LM	25 16% M	9 5%	96 33% QR	56 33% QR	54 32% QR	35 19% R	13 6%	98 28% t	172 22%	111 26%	127 27%
Financial market volatility (e.g., stock market losses)	489 24%	268 28% C	222 21%	89 15%	55 16% D	73 22% D	111 33% DEF	163 38% DEF	55 18% n	38 23% O	40 26% IJ	58 36% IJ	77 39% JK	34 11%	16 10% nO	32 19% NOP	53 30% NOP	86 37% NOP	83 24%	179 23%	99 24%	127 27%
Putting off major financial decisions (e.g., buying/selling a home, making a major purchase)	372 18%	164 17%	208 20%	111 19%	65 20%	59 18%	50 15%	87 20%	47 16%	39 23% L	29 18%	18 11%	32 16%	63 21%	27 16%	31 18%	32 18%	55 24%	68 19%	131 17%	78 19%	95 20%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 5

Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Protecting myself against identity theft	345 17%	170 17%	175 17%	69 12%	45 13%	40 12%	71 21% DEF	119 28% DEFg	39 13%	28 17% k	13 8%	31 20% K	57 30% IJKI	30 10%	17 10%	27 16%	40 23% NO	62 26% NOP	47 13%	147 19% S	82 20% S	69 15%
My credit card score	248 12%	131 13%	117 11%	107 18% fGH	44 13% H	40 12% H	29 9%	28 7%	63 21% KLM	26 16% IM	16 10%	12 7%	14 7%	44 15% R	18 11%	24 14% R	17 10%	14 6%	45 13%	115 15% V	46 11%	42 9%
Other	121 6%	69 7%	52 5%	42 7% E	10 3%	19 6%	30 9% Eh	20 5%	29 10% jn	5 3%	10 6%	15 9% j	10 5%	13 4%	5 3%	8 5%	15 9% o	10 4%	18 5%	53 7%	22 5%	28 6%
Nothing	257 13%	127 13%	130 12%	66 11%	38 11%	35 11%	37 11% DEFG	81 19% DEFG	30 10%	19 12%	12 8%	23 15%	43 22% IJK	36 12%	19 11%	23 14%	14 8%	39 16% Q	44 12%	92 12%	55 13%	67 14%
Sigma	6724 333%	3242 334%	3483 333%	2002 337%	1157 346%	1165 357%	1163 346%	1237 289%	1038 349%	592 358%	549 351%	513 323%	550 284%	964 326%	565 334%	616 364%	650 367%	687 293%	1140 323%	2598 337%	1419 339%	1567 329%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base



Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 6

Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Unweighted Base	2018	783	428	292	466	612	676	730	1111	907	658	1360	589	1429	1351	616	977	1041	206	177	1467
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Have Concerns Regarding Personal Finances Over The Next 12 Months (Net)	1761 87%	559 88%	294 86%	240 88%	630 87%	562 87%	599 87%	600 88%	1050 92%	711 82%	657 90%	1104 86%	584 90%	1177 86%	1234 87%	485 88%	848 89%	913 86%	306 95% TU	196 83%	1047 86%
Having Enough Saved (Sub-Net)	1104 55%	361 57%	188 55%	158 58%	380 53%	328 51%	387 56%	389 57%	692 60%	411 47%	414 57%	690 54%	376 58%	728 53%	771 55%	312 57%	544 57%	559 53%	176 55%	115 49%	679 56%
Having enough in emergency savings	820 41%	304 48% DE	147 43% E	108 40%	247 34%	253 39%	307 44% h	259 38%	500 44% J	319 37%	300 41%	519 40%	266 41%	554 40%	544 39%	260 47% O	391 41%	429 40%	153 48% u	96 41%	482 40%
Having enough saved for retirement	486 24%	114 18%	81 24% b	77 28% B	204 28% B	120 18%	163 24% f	203 30% FG	313 27% J	173 20%	142 19%	344 27% K	134 21%	352 26% m	385 27% P	93 17%	269 28% R	216 20%	61 19%	36 15%	325 27% sT
Having enough saved for child's education	204 10%	43 7%	23 7%	40 15% BC	94 13% BC	61 9% g	42 6%	100 15% FG	160 14% J	44 5%	145 20% L	59 5%	139 21% N	65 5%	150 11%	47 9%	115 12% R	89 8%	36 11%	30 13%	114 9%
Paying Bills (Sub-Net)	945 47%	362 57% CDE	167 49% DE	109 40%	284 39%	341 53% H	337 49% H	266 39%	579 50% J	366 42%	378 52% L	567 44%	350 54% N	595 43%	594 42%	328 60% O	459 48%	486 46%	187 58% U	123 52%	543 45%
Paying rent or mortgage	556 28%	242 38% CDE	89 26% e	64 23%	145 20%	203 31% H	215 31% H	137 20%	338 29% J	218 25%	226 31% L	330 26%	204 31% N	352 26%	299 21%	242 44% O	251 26%	305 29%	110 34% U	63 27%	314 26%
Paying utilities (e.g., water, electric, internet, phone)	511 25%	231 37% cDE	102 30% DE	49 18%	116 16%	221 34% GH	178 26% H	112 16%	302 26% J	209 24%	217 30% L	294 23%	205 32% N	306 22%	284 20%	211 38% O	221 23%	290 27% q	118 37% U	77 33% U	276 23%
Paying health care bills	402 20%	140 22% e	66 19%	60 22%	126 17%	137 21%	135 19%	130 19%	235 21%	167 19%	148 20%	254 20%	124 19%	278 20%	273 19%	117 21%	218 23% R	184 17%	63 20%	51 22%	249 21%
Paying Down/Off Debt (Sub-Net)	672 33%	225 36%	109 32%	91 33%	233 32%	214 33%	236 34%	222 33%	450 39% J	222 25%	273 37% L	399 31%	238 37% n	434 32%	459 32%	201 36%	317 33%	355 33%	145 45% tU	80 34%	366 30%
Paying down/off credit card debt	498 25%	178 28% E	79 23%	72 26%	156 22%	165 26%	177 26%	156 23%	322 28% J	176 20%	188 26%	310 24%	161 25%	337 25%	340 24%	146 26%	233 24%	265 25%	106 33% U	59 25%	276 23%
Paying down/off loan debt (e.g., auto, student)	332 16%	100 16%	55 16%	41 15%	134 19%	96 15%	111 16%	126 20% J	233 20% J	99 11%	151 21% L	181 14%	137 21% N	195 14%	229 16%	94 17%	162 17%	170 16%	60 19%	53 22% U	175 14%
Income fluctuations (e.g., loss of income, reduced income)	575 29%	180 28%	99 29%	65 24%	224 31% d	179 28%	208 30%	189 28%	352 31% J	224 26%	202 28%	374 29%	174 27%	402 29%	396 28%	169 31%	260 27%	316 30%	95 30% t	47 20%	367 30% tT
Job security	508 25%	147 23%	86 25%	63 23%	204 28%	162 25%	160 23%	186 27%	394 34% J	114 13%	235 32% L	273 21%	209 32% N	299 22%	339 24%	160 29% o	223 23%	285 27%	106 33% U	63 27%	266 22%
Financial market volatility (e.g., stock market losses)	489 24%	79 12%	79 23% B	78 28% B	251 35% BC	86 13%	157 23% F	246 36% FG	305 27% J	184 21%	142 20%	347 27% K	129 20%	360 26% M	412 29% P	75 14%	304 32% R	186 18%	55 17%	34 14%	335 28% ST

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.

Fielding Period: April 7 - 9, 2020

NEFE  
Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
Table 6

Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Putting off major financial decisions (e.g., buying/selling a home, making a major purchase)	372 18%	115 18% d	52 15%	35 13%	169 23% bcd	106 16%	118 17%	148 22% Fg	214 19%	158 18%	136 19%	236 18%	125 19%	247 18%	280 20%	89 16%	196 21% r	176 17%	61 19%	37 16%	237 20%
Protecting myself against identity theft	345 17%	96 15%	63 18%	62 23% Be	122 17%	113 17%	112 16%	120 18%	165 14%	180 21% l	104 14%	241 19% k	87 13%	258 19% M	264 19% P	74 13%	168 18%	177 17%	32 10%	41 18% s	229 19% S
My credit card score	248 12%	94 15% D	44 13% D	18 7%	85 12% d	86 13%	84 12%	78 12%	155 14%	93 11%	119 16% L	130 10%	99 15% N	149 11%	153 11%	90 16% O	110 11%	138 13%	52 16%	30 13%	146 12%
Other	121 6%	42 7% E	30 9% E	18 7% e	23 3%	55 8% H	47 7% H	20 3%	59 5%	62 7%	33 5%	88 7%	23 4%	98 7% M	89 6%	23 4%	41 4%	80 8% Q	29 9% U	19 8%	57 5%
Nothing	257 13%	73 12%	47 14%	34 12%	93 13%	85 13%	93 13%	79 12%	97 8%	161 18% l	72 10%	185 14% K	65 10%	192 14% m	179 13%	66 12%	110 11%	147 14%	16 5%	39 17% S	168 14% S
Sigma	6724 333%	2177 344%	1140 335%	884 323%	2393 331%	2128 329%	2307 333%	2289 337%	4144 361%	2580 296%	2562 351%	4162 323%	2281 351%	4443 325%	4615 327%	1954 355%	3272 342%	3452 325%	1153 358%	775 329%	4017 331%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
Overlap formulae used.

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 7

Q4 Considering the COVID-19 outbreak, how do you think you will feel about your financial situation 12 months from now?

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2018	894	1124	568	328	340	355	427	249	153	147	146	199	319	175	193	209	228	445	759	425	389
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Very/Somewhat Optimistic (Net)	693 34%	379 39% C	314 30%	192 32%	101 30%	107 33%	130 39% e	164 38% e	107 36%	55 34%	55 35%	81 51% IJKQ	80 41%	86 29%	45 27%	51 30%	48 27%	83 36%	121 34%	285 37% v	145 35%	143 30%
Very optimistic	218 11%	121 12% c	98 9%	63 11%	42 13%	34 11%	35 10%	44 10%	38 13%	27 16% ko	12 7%	23 14% q	22 11%	25 9%	15 9%	23 13% q	12 7%	22 10%	35 10%	98 13%	43 10%	43 9%
Somewhat optimistic	475 24%	258 27% C	217 21%	129 22%	59 18%	72 22%	95 28% dE	119 28% dE	69 23%	28 17%	44 28% jp	58 37% IJQ	58 30% J	60 20%	30 18%	28 17%	36 21%	61 26% p	86 24%	186 24%	103 24%	100 21%
Neither worried nor optimistic	389 19%	180 19%	209 20%	120 20% f	51 15%	47 14%	59 18% dEFG	112 26% dEFG	55 18%	26 15%	26 16%	27 17%	47 24% j	65 22% P	25 15%	21 13%	32 18%	65 28% OPq	67 19%	135 18%	74 18%	112 24% tu
Very/Somewhat Worried (Net)	827 41%	371 38% B	456 44% H	234 39% H	162 48% DH	160 49% DgH	137 41% H	133 31% H	119 40% M	78 47% LM	72 46% LM	47 30% LM	55 28%	116 39%	84 50% nR	88 52% NR	90 51% NRL	79 34%	146 41%	311 40%	174 42%	196 41%
Somewhat worried	504 25%	214 22% B	290 28% B	150 25%	78 23%	86 26%	102 30% eH	89 21%	72 24%	33 20%	34 22%	34 22%	40 21%	78 26%	45 26%	51 30% r	68 38% NoRL	48 21%	96 27% v	194 25%	115 28% v	99 21%
Very worried	323 16%	157 16%	166 16%	85 14%	84 25% DGH	74 23% DGH	35 10%	44 10%	47 16% IM	45 27% ILM	38 24% LM	13 8%	14 7%	38 13%	40 23% NQR	36 21% Nqr	22 12%	30 13%	50 14%	117 15%	59 14%	97 20% stu
Not at all sure	109 5%	42 4%	67 6%	47 8% fGh	21 6%	12 4%	10 3%	20 5%	17 6%	7 4%	3 2%	3 2%	12 6% l	29 10% qR	14 8% r	9 5%	7 4%	7 3%	19 5%	39 5%	25 6%	25 5%
Sigma	2018 100%	972 100%	1046 100%	594 100%	335 100%	326 100%	336 100%	428 100%	298 100%	165 100%	157 100%	159 100%	194 100%	296 100%	169 100%	169 100%	177 100%	234 100%	353 100%	770 100%	419 100%	476 100%

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 8

Q4 Considering the COVID-19 outbreak, how do you think you will feel about your financial situation 12 months from now?

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K-\$74.9K	\$75K-\$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Unweighted Base	2018	783	428	292	466	612	676	730	1111	907	658	1360	589	1429	1351	616	977	1041	206	177	1467
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Very/Somewhat Optimistic (Net)	693 34%	201 32%	112 33%	105 38% b	263 36%	228 35%	232 33%	233 34%	405 35%	288 33%	256 35%	437 34%	233 36%	460 34%	496 35%	177 32%	349 36%	345 33%	125 39%	85 36%	412 34%
Very optimistic	218 11%	59 9%	35 10%	33 12%	87 12%	65 10%	79 11%	75 11%	138 12%	81 9%	98 13% L	121 9%	93 14% N	125 9%	163 12%	48 9%	124 13% R	94 9%	41 13%	24 10%	133 11%
Somewhat optimistic	475 24%	142 22%	77 23%	72 26%	176 24%	164 25%	153 22%	158 23%	268 23%	207 24%	159 22%	316 25%	140 22%	335 24%	333 24%	130 24%	224 23%	251 24%	84 26%	61 26%	280 23%
Neither worried nor optimistic	389 19%	125 20%	61 18%	56 20%	144 20%	130 20%	130 19%	129 19%	189 16%	200 23% I	121 17%	268 21% k	105 16%	283 21% m	281 20%	101 18%	172 18%	217 20%	39 12%	50 21% s	257 21% S
Very/Somewhat Worried (Net)	827 41%	260 41%	141 42%	106 39%	293 41%	244 38%	287 41%	296 44% f	508 44% J	318 37%	319 44%	507 39%	289 44% n	538 39%	583 41%	227 41%	412 43%	415 39%	143 44%	91 38%	484 40%
Somewhat worried	504 25%	140 22%	95 28% b	68 25%	187 26%	133 21%	194 28% F	177 26% f	306 27%	198 23%	170 23%	334 26%	144 22%	360 26%	370 26%	127 23%	250 26%	254 24%	82 25%	53 22%	313 26%
Very worried	323 16%	120 19% cd	46 14%	38 14%	106 15%	111 17%	93 13%	119 18% g	202 18% j	120 14%	149 20% L	173 13%	145 22% N	178 13%	213 15%	101 18%	161 17%	161 15%	61 19%	38 16%	171 14%
Not at all sure	109 5%	46 7% DE	26 8% DE	7 3%	22 3%	45 7% H	44 6% H	21 3%	44 4%	65 7% I	33 5%	76 6%	22 3%	88 6% M	54 4%	46 8% O	25 3%	84 8% Q	15 5%	10 4%	62 5%
Sigma	2018 100%	633 100%	340 100%	273 100%	723 100%	647 100%	692 100%	679 100%	1146 100%	872 100%	729 100%	1289 100%	649 100%	1369 100%	1413 100%	551 100%	957 100%	1061 100%	322 100%	236 100%	1215 100%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 9

Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.

Base: All Respondents

	Gender			Age					Male Age					Female Age					Region			
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Unweighted Base	2018	894	1124	568	328	340	355	427	249	153	147	146	199	319	175	193	209	228	445	759	425	389
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
Taken Any Steps To Adjust Personal Finances Due To The COVID-19 Outbreak (Net)	1506	739	767	502	266	258	234	245	262	137	132	105	103	240	130	126	129	142	262	580	289	375
I have cut my monthly expenses	840	384	455	238	144	149	138	170	106	69	73	68	68	132	75	75	71	102	127	330	184	198
I am putting off major financial decisions (e.g., buying/selling a home, making a major purchase.)	526	243	284	135	96	87	105	103	60	50	39	51	43	75	46	48	54	60	84	200	100	142
Increasing Contributions To Emergency/Retirement Savings/Other Savings Or Investments (Sub-Net)	435	258	177	167	88	68	54	57	99	59	41	28	32	68	29	28	27	25	83	159	76	117
I am increasing my contributions to emergency savings	258	141	117	94	53	38	41	33	48	36	20	17	20	46	16	19	24	13	45	101	44	68
I am increasing contributions toward other savings or investments	194	117	77	75	42	31	18	28	50	26	20	8	12	25	16	10	10	16	39	63	39	53
I am increasing my contributions to retirement savings	164	110	54	65	43	20	22	15	45	24	16	13	13	20	4	10	2	36	50	29	49	
Tapping Into Emergency Savings/Borrowing Against Retirement Savings (Sub-Net)	416	227	190	165	72	72	68	39	100	37	42	32	17	65	35	31	36	22	77	175	75	89
I have had to tap into my emergency savings	340	172	168	132	58	55	63	33	74	27	28	31	12	57	30	27	32	21	56	150	66	67
I am borrowing against my retirement savings	127	88	39	55	23	30	7	11	44	16	20	2	6	11	7	11	6	5	26	44	27	30
I am looking for a new job/seeking additional work (e.g., gig economy)	350	185	165	170	75	54	42	8	85	39	29	29	3	85	36	26	13	4	51	133	70	95
I plan to defer bill/debt payments	241	127	114	81	53	57	33	18	55	24	27	12	9	25	29	30	21	9	46	87	56	53
I have taken on more credit card debt	198	105	92	81	48	32	24	12	44	27	18	9	7	37	21	14	14	5	44	75	22	56
Refinancing (Sub-Net)	196	119	77	84	53	34	13	12	60	28	19	7	5	24	25	16	6	7	44	66	35	51

Proportions/Means: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 9

Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.

Base: All Respondents

	Gender		Age					Male Age					Female Age					Region				
	Total	Male	Female	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	18-34	35-44	45-54	55-64	65+	North-east	South	Mid-west	West
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)
Weighted Base	2018	972	1046	594	335	326	336	428	298	165	157*	159*	194	296	169	169	177	234	353	770	419	476
I am refinancing my mortgage to a lower interest rate	119 6%	71 7% C	47 5%	46 8% GH	38 11% FGH	19 6% GH	7 2%	9 2%	31 11% IMn	20 12% kLM	8 5%	7 4% Q	5 2%	14 5% Q	17 10% nQR	11 6% Qr	* 2%	5 2%	23 6%	35 5%	27 6%	34 7%
I am refinancing other debts (e.g., credit cards) to a lower interest rate	110 5%	66 7% C	43 4%	47 8% GH	28 8% GH	23 7% GH	8 2%	4 1%	32 11% LMn	16 9% LM	15 10% LM	2 1%	1 1%	15 5% R	13 8% R	8 5% r	6 3%	2 1%	26 7% u	40 5%	17 4%	27 6%
I am consolidating my debt	151 8%	97 10% C	55 5%	56 9% H	37 11% H	23 7% H	23 7% H	12 3%	40 13% MN	24 14% M	14 9% M	13 8% m	5 3%	16 5%	13 8% r	9 5%	10 6%	7 3%	33 9% U	61 8% U	18 4%	40 8% U
I have changed my diversification/asset allocation (e.g., stocks to bonds)	145 7%	86 9% C	59 6%	33 6% DG	39 12% DG	24 7%	14 4%	35 8% g	22 8% l	28 17% kLM	13 8%	5 3%	18 9% l	11 4%	11 6%	10 6%	10 5%	17 7%	32 9%	54 7%	25 6%	33 7%
Other	98 5%	49 5%	48 5%	36 6% h	13 4%	18 5%	18 5%	12 3%	22 7% M	7 4%	11 7% m	6 4%	4 2%	15 5%	6 3%	7 4%	13 7%	9 4%	10 3%	48 6% Su	14 3%	26 5%
I have not taken any steps to adjust my personal finances due to the COVID-19 outbreak.	512 25%	233 24%	279 27%	91 15%	68 20%	68 21%	102 30% DEF	183 43% DEFG	35 12%	29 17%	24 15%	54 34% IJK	91 47% IJKL	56 19% i	40 23%	43 26% k	48 27% n	92 39% NOPQ	91 26%	190 25%	130 31% tV	101 21%
Sigma	4372 217%	2275 234%	2097 200%	1437 242%	856 256%	727 223%	666 198%	686 160%	794 267%	463 280%	375 240%	326 206%	317 163%	643 217%	393 232%	351 207%	341 192%	370 158%	769 218%	1662 216%	868 207%	1073 226%

Proportions/Mean: Columns Tested (5%, 10% risk level) - B/C - D/E/F/G/H - I/J/K/L/M - N/O/P/Q/R - I/N - J/O - K/P - L/Q - M/R - S/T/U/V  
 Overlap formulae used. \* small base

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 10

Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Unweighted Base	2018	783	428	292	466	612	676	730	1111	907	658	1360	589	1429	1351	616	977	1041	206	177	1467
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
Taken Any Steps To Adjust Personal Finances Due To The COVID-19 Outbreak (Net)	1506 75%	470 74%	246 72%	192 70%	573 79% bCD	470 73%	502 73%	534 79% FG	952 83% J	553 63%	603 83% L	903 70%	536 83% N	970 71%	1047 74%	422 77%	712 74%	794 75%	286 89% TU	182 77% u	838 69%
I have cut my monthly expenses	840 42%	279 44% D	138 41%	95 35%	316 44% D	250 39%	289 42%	300 44%	516 45% J	323 37%	314 43%	525 41%	275 42%	564 41%	568 40%	255 46% O	387 40%	452 43%	149 46%	90 38%	503 41%
I am putting off major financial decisions (e.g., buying/selling a home, making a major purchase.)	526 26%	150 24%	83 24%	61 22%	224 31% BCd	145 22%	170 25%	211 31% FG	343 30% J	183 21%	198 27%	328 25%	177 27%	349 26%	372 26%	146 26%	270 28% r	256 24%	83 26%	59 25%	318 26%
Increasing Contributions To Emergency/Retirement Savings/Other Savings Or Investments (Sub-Net)	435 22%	111 17%	62 18%	56 21%	198 27% BCd	136 21%	127 18%	172 25% G	325 28% J	109 13%	216 30% L	218 17%	195 30% N	240 18%	315 22%	109 20%	241 25% R	194 18%	80 25%	68 29% U	230 19%
I am increasing my contributions to emergency savings	258 13%	69 11%	35 10%	37 14%	116 16% BC	75 12%	76 11%	107 16% IG	199 17% J	59 7%	117 16% L	141 11%	111 17% N	147 11%	177 13%	76 14%	157 16% R	101 10%	46 14%	48 20% U	143 12%
I am increasing contributions toward other savings or investments	194 10%	49 8%	20 6%	22 8%	98 13% BCd	68 11% g	47 7%	79 12% G	138 12% J	56 6%	99 14% L	95 7%	86 13% N	108 8%	153 11% P	33 6%	93 10%	101 10%	29 9%	16 7%	113 9%
I am increasing my contributions to retirement savings	164 8%	40 6%	23 7%	29 10% b	70 10% b	52 8%	47 7%	65 10%	134 12% J	30 3%	86 12% L	78 6%	81 13% N	83 6%	116 8%	44 8%	94 10% R	70 7%	37 11% u	28 12% U	85 7%
Tapping Into Emergency Savings/Borrowing Against Retirement Savings (Sub-Net)	416 21%	135 21%	79 23% d	46 17%	149 21%	138 21%	149 21%	129 19%	279 24% J	137 16%	187 26% L	229 18%	169 26% N	247 18%	269 19%	138 25% O	179 19%	237 22%	114 35% TU	47 20%	204 17%
I have had to tap into my emergency savings	340 17%	114 18% D	69 20% D	33 12%	120 17%	104 16%	129 19%	107 16%	226 20% J	113 13%	139 19%	201 16%	121 19%	218 16%	214 15%	118 21% O	142 15%	198 19% q	94 29% TU	36 15%	173 14%
I am borrowing against my retirement savings	127 6%	38 6%	25 7%	17 6%	45 6%	60 9% GH	32 5%	35 5%	91 8% J	36 4%	68 9% L	59 5%	66 10% N	61 4%	90 6%	34 6%	51 5%	76 7%	34 11% U	16 7%	59 5%
I am looking for a new job/seeking additional work (e.g., gig economy)	350 17%	113 18% d	57 17%	35 13%	131 18%	120 18%	119 17%	111 16%	247 22% J	103 12%	170 23% L	180 14%	143 22% N	207 15%	209 15%	132 24% O	122 13%	228 21% Q	95 29% TU	43 18%	165 14%
I plan to defer bill/debt payments	241 12%	95 15% Cd	33 10%	27 10%	85 12%	93 14%	75 11%	74 11%	174 15% J	68 8%	107 15% L	135 10%	107 16% N	135 10%	151 11%	85 15% O	101 11%	140 13%	68 21% TU	22 9%	127 10%
I have taken on more credit card debt	198 10%	51 8%	29 8%	24 9%	88 12% B	67 10%	51 7%	79 12% G	148 13% J	50 6%	95 13% L	102 8%	91 14% N	107 8%	136 10%	56 10%	90 9%	107 10%	57 18% TU	15 6%	113 9%
Refinancing (Sub-Net)	196 10%	59 9%	26 8%	22 8%	89 12% c	68 10% G	44 6%	84 12% G	148 13% J	48 6%	119 16% L	77 6%	111 17% N	85 6%	147 10%	42 8%	98 10%	98 9%	47 15% U	22 9%	100 8%

Proportions/Mean: Columns Tested (5%, 10% nsk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.

Fielding Period: April 7 - 9, 2020  
 NEFE  
 Weighted To The U.S. General Adult Population - Propensity

8 Dec 2020  
 Table 10

Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.

Base: All Respondents

	Household Income					Education			Employed		Children in HH		Parent of Child Under 18		Home Ownership		Marital Status		Race/Ethnicity		
	Total	Less Than \$50K	\$50K - \$74.9K	\$75K - \$99.9K	\$100K+	HS or less	Some College	College Grad+	Yes	No	Yes	No	Yes	No	Homeowner	Renter	Married	Not married	Hispanic	Black (Not Hispanic)	White (Not Hispanic)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)
Weighted Base	2018	633	340	273	723	647	692	679	1146	872	729	1289	649	1369	1413	551	957	1061	322	236	1215
I am refinancing my mortgage to a lower interest rate	119 6%	31 5%	18 5%	11 4%	59 8% bd	41 6% G	18 3%	60 9% G	89 8% J	30 3%	79 11% L	40 3%	70 11% N	49 4%	94 7% P	18 3%	60 6%	59 6%	26 8%	12 5%	65 5%
I am refinancing other debts (e.g., credit cards) to a lower interest rate	110 5%	34 5%	13 4%	14 5%	49 7%	35 5%	30 4%	44 7%	84 7% J	26 3%	61 8% L	49 4%	62 10% N	48 3%	80 6%	28 5%	50 5%	60 6%	26 8% u	14 6%	55 5%
I am consolidating my debt	151 8%	41 6%	32 9%	23 8%	56 8%	50 8%	41 6%	61 9% g	113 10% J	39 4%	76 10% L	75 6%	73 11% N	79 6%	100 7%	47 8%	67 7%	85 8%	30 9%	26 11% u	77 6%
I have changed my diversification/asset allocation (e.g., stocks to bonds)	145 7%	25 4%	16 5%	16 6%	88 12% BCD	41 6%	33 5%	70 10% FG	93 8%	52 6%	64 9%	81 6%	59 9% n	86 6%	120 8% P	22 4%	93 10% R	52 5%	20 6%	18 8%	90 7%
Other	98 5%	33 5%	15 5%	9 3%	37 5%	27 4%	39 6%	31 5%	37 3%	60 7% I	43 6%	54 4%	32 5%	65 5%	62 4%	25 5%	44 5%	53 5%	15 5%	17 7% u	46 4%
I have not taken any steps to adjust my personal finances due to the COVID-19 outbreak.	512 25%	163 26% e	95 28% E	82 30% E	150 21%	177 27% H	190 27% H	146 21%	194 17%	318 37% I	127 17%	386 30% K	114 17%	399 29% M	366 26%	129 23%	245 26%	267 25%	35 11%	54 23% S	377 31% St
Sigma	4372 217%	1324 209%	701 206%	535 196%	1729 239%	1406 217%	1387 200%	1580 233%	2827 247%	1545 177%	1842 253%	2530 196%	1667 257%	2705 198%	3009 213%	1250 227%	2067 216%	2305 217%	844 262%	515 219%	2508 206%

Proportions/Mean: Columns Tested (5%, 10% nsk level) - B/C/D/E - F/G/H - I/J - K/L - M/N - O/P - Q/R - S/T/U  
 Overlap formulae used.



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Page Table Title

1	1	Q1 Considering the COVID-19 outbreak, how concerned are you right now about your personal financial situation (e.g., savings, debt, job security, housing, paying for health care)?
2	2	Q1 Considering the COVID-19 outbreak, how concerned are you right now about your personal financial situation (e.g., savings, debt, job security, housing, paying for health care)?
3	3	Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.
5	4	Q2 Considering the COVID-19 outbreak, which of the following are among the top five things causing you the most stress right now regarding your personal finances? Please select up to five responses.
7	5	Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.
9	6	Q3 Thinking about your personal financial situation over the next 12 months, which of the following are among the top five things you are most concerned about? Please select up to five responses.
11	7	Q4 Considering the COVID-19 outbreak, how do you think you will feel about your financial situation 12 months from now?
12	8	Q4 Considering the COVID-19 outbreak, how do you think you will feel about your financial situation 12 months from now?
13	9	Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.
15	10	Q5 Which of the following financial adjustments have you made due to the COVID-19 outbreak? Please select all that apply.