

# Resolutions Survey

Prepared For:

NEFE

December 16, 2020

**KEY FINDINGS**

**Financial Setbacks**

Nearly seven in 10 U.S. adults (68%) admit to experiencing unexpected financial setbacks in 2020. Not surprisingly, given the COVID-19 pandemic, job loss and inability to keep up with debt/falling behind on bill payments (both 24%) topped the list, followed by transportation issues (20%), housing repairs/maintenance (19%), medical care for an injury or illness (16%).

* Women (28%) are significantly more likely than men (20%) to say they experienced an inability to keep up with debt/falling behind on bill payments.

**Quality of Financial Life**

About half of U.S. adults (53%) feel the current quality of their financial life is about what they expected it to be, yet only 15% say it’s better than they expected. However, nearly a third (32%) of U.S. adults say the current quality of their financial life is worse than they expected.

* Sadly, women (38%) are significantly more likely than men (26%) to say the current quality of their financial life is worse than they expected.
* Men (20%) are twice as likely as women (10%) to feel the current quality of their financial life is better than they expected.

**Paycheck to Paycheck**

Overall, over half (52%) of U.S. adults admit to living paycheck to paycheck, while 41% do not.

* Men (45%) are significantly more likely than women (37%) to say they are not living paycheck to paycheck.

**FULL METHODOLOGY**

This survey was conducted online within the U.S. by The Harris Poll on behalf of NEFE between December 10-14, 2020, among 2,064 adults ages 18+.

Results were weighted for age within gender, region, race/ethnicity, income and education where necessary to align them with their actual proportions in the population. Propensity score weighting was also used to adjust for respondents’ propensity to be online.

All sample surveys and polls, whether or not they use probability sampling, are subject to multiple sources of error which are most often not possible to quantify or estimate, including sampling error, coverage error, error associated with nonresponse, error associated with question wording and response options, and post-survey weighting and adjustments. Therefore, Harris Poll avoids the words “margin of error” as they are misleading. All that can be calculated are different possible sampling errors with different probabilities for pure, unweighted, random samples with 100% response rates. These are only theoretical because no published polls come close to this ideal.

Respondents for this survey were selected from among those who have agreed to participate in online surveys. The data have been weighted to reflect the composition of the adult population. Because the sample is based on those who agreed to participate in our panel, no estimates of theoretical sampling error can be calculated.

**A Note about Reading the Report**

The percentage of respondents has been included for each item.

* + An asterisk (\*) signifies a value of less than one-half percent.
	+ A dash represents a value of zero.
	+ Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple responses.

**About The Harris Poll**

The Harris Poll is one of the longest running surveys in the U.S. tracking public opinion, motivations and social sentiment since 1963 that is now part of Harris Insights & Analytics, a global consulting and market research firm that delivers social intelligence for transformational times. We work with clients in three primary areas; building twenty-first-century corporate reputation, crafting brand strategy and performance tracking, and earning organic media through public relations research. Our mission is to provide insights and advisory to help leaders make the best decisions possible. To learn more, please visit [www.theharrispoll.com](http://www.theharrispoll.com).

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