



AMERICANS' VIEWS ON THEIR PERSONAL FINANCES BEFORE AND AFTER COVID-19

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Methodology

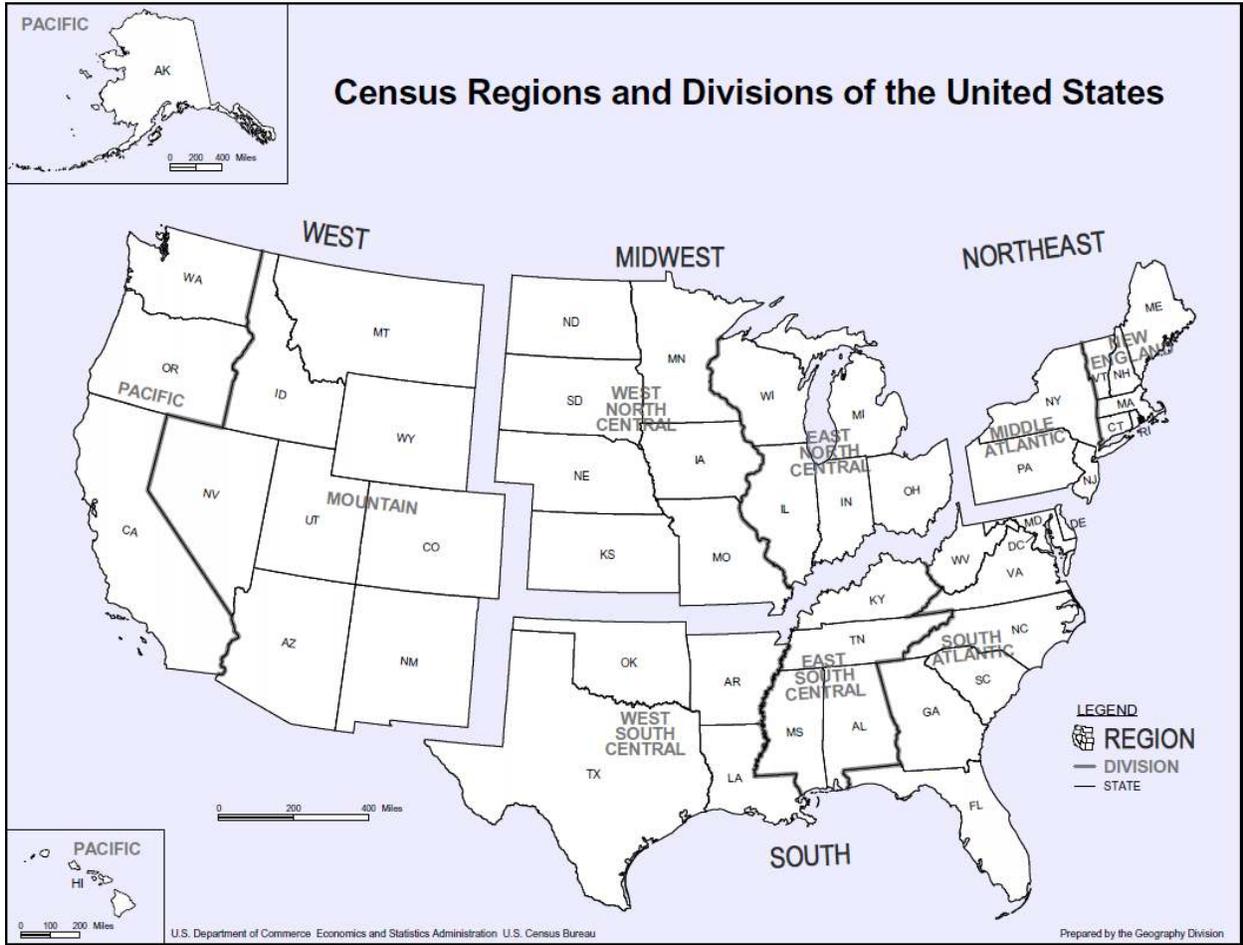
The survey's goal was to gauge Americans' views on their personal finances before and after the COVID-19 pandemic. The data was collected from Oct. 1-20, 2021, using a mixed mode sample of online, cell phone and telephone participants.

All respondents interviewed in this study were part of either a fully representative sample using mixed mode random stratified probabilistic sampling and a non-probability panel sample, N=1,022 Americans over the age of 18. The credibility interval for the sample is +/- 3.065% in 19 of 20 cases.

The survey was administered using an Automated Telephone Interviewing (ATI) system (n=170). The ATI system allows data to be entered directly into a computerized database through the numbers on the interviewee's phone, providing a highly reliable system of data collection. In addition, the survey was administered via cell phone (n=100). Finally, the survey was also administered through Dynata, a worldwide leader in survey sampling and data collection solutions, across every mode, for 38 years. An online sample consisted of (n=752). Responses for the entire sample were weighted to reflect the nationwide distribution of the United States voting age population by gender, age, ethnicity, education, and income.

The results presented in this report include univariate and bivariate analysis of the data. Frequency distributions for each item included on the questionnaire are shown in the tables. In some cases, cross-tabulation results are also shown. This type of bivariate analysis examines differences between sub-groups of the overall population.

Regions



Demographic Results

What is your gender?

	Frequency	Percent	Valid Percent	Cumulative Percent
Male	523	51.2	51.2	51.2
Female	499	48.8	48.8	100.0
Total	1022	100.0	100.0	

Which of the following best describes your race?

	Frequency	Percent	Valid Percent	Cumulative Percent
Hispanic or Latino of any race	183	17.9	17.9	17.9
White or Caucasian	616	60.3	60.3	78.2
Black or African-American	137	13.4	13.4	91.6
Asian	60	5.9	5.9	97.5
Other or multiple races	26	2.5	2.5	100.0
Total	1022	100.0	100.0	

What is your highest level of education?

	Frequency	Percent	Valid Percent	Cumulative Percent
Less than High school	124	12.1	12.1	12.1
High school graduate (includes equivalency)	100	9.7	9.7	21.9
Some college or Associate's degree	353	34.5	34.5	56.4
Bachelor's degree or higher	446	43.6	43.6	100.0
Total	1022	100.0	100.0	

What is your annual household income?

	Frequency	Percent	Valid Percent	Cumulative Percent
less than \$25,000	174	17.0	17.0	17.0
\$25,000 – 49,999	205	20.1	20.1	37.1
\$50,000 – 74,999	169	16.5	16.5	53.6
\$75,000 – 99,999	126	12.3	12.3	65.9
More than \$100,000	349	34.1	34.1	100.0
Total	1022	100.0	100.0	

What is your age?

	Frequency	Percent	Valid Percent	Cumulative Percent
18-24 years old	121	11.8	11.8	11.8
25-39 years old	273	26.7	26.7	38.5
40-54 years old	243	23.8	23.8	62.3
55-74 years old	295	28.9	28.9	91.2
75+ years old	90	8.8	8.8	100.0
Total	1022	100.0	100.0	

Region

	Frequency	Percent	Valid Percent	Cumulative Percent
Northeast	188	18.4	18.4	18.4
Midwest	197	19.3	19.3	37.7
South	419	41.0	41.0	78.7
West	218	21.3	21.3	100.0
Total	1022	100.0	100.0	

Survey Instrument

1.) Did the COVID-19 pandemic cause any income loss in your household?

1. Yes
2. No

2.) Did the COVID-19 pandemic cause you to take on more credit card debt than you otherwise would have?

1. Yes
2. No

3) Since the onset of the COVID-19 pandemic, have you stop temporarily paying off your credit card payments?

1. Yes
2. No

4.) How much credit card debt do you currently owe?

1. \$0
2. \$1 - \$7,500
3. \$8,000 - \$25,000
- 4.) \$30,000 - \$50,000
- 5.) More than \$50,000

5.) Do you regularly carry credit card debt month-to-month?

1. Always
2. More than once per year
3. Once per year
4. Almost never
5. Never

6.) Do you have an emergency savings account?

1. Yes
2. No

7.) How much have you saved in your emergency savings account?

1. \$0
2. \$0 - \$500
3. \$501 - \$2,500
4. \$2,501 - \$10,000
5. \$10,001 - \$30,000
6. More than \$30,000

8) Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?

1. Yes
2. No

9.) Thinking about your current financial situation, do you carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency?

1. Yes
2. No
3. Same

10.) Which is higher: The amount of credit card debt you have or the money in your emergency savings account?

1. Credit card debt
2. The money in my emergency savings fund
3. No credit card debt and no savings
4. Don't know

11.) Between paying credit card debt and/or putting away money in an emergency savings fund, which one is your primary goal?

1. Paying down credit card debt
2. Putting away money in my emergency savings fund
3. I'm working on both equally
4. Neither of them

12) Is your financial situation today better or worse than in March of 2020, when COVID-19 was declared a national emergency?

1. Much better
2. Somewhat better
3. About the same
4. Somewhat worse
5. Much worse

13.) Are you using more or fewer credit cards to pay your expenses today than in March of 2020, when COVID-19 was declared a national emergency?

1. Much more
2. More
3. About the same
4. Somewhat less
5. Much less

14.) What is your gender?

1. Male
2. Female
3. Other

15.) Which of the following best describes your race?

1. Hispanic or Latino of any race
2. White or Caucasian
3. Black or African-American
4. Asian
5. Other or multiple races

16.) What is your highest level of education?

1. Less than high school
2. High school graduate (includes equivalency)
3. Some college or Associate's degree
4. Bachelor's degree or higher

17.) What is your annual household income?

1. Less than \$25,000
2. \$25,000 – 49,999
3. \$50,000 – 74,999
4. \$75,000 – 99,999
5. More than \$100,000

18.) What is your age?

1. 18-24 years old
2. 25-39 years old
3. 40-54 years old
4. 55-74 years old
5. 75+ years old

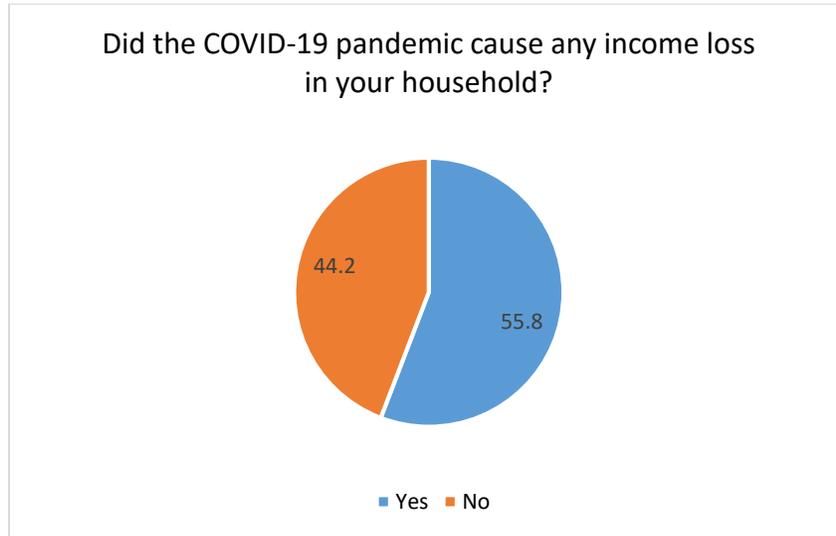
19.) What is your state?

Executive Summary

- Around half of Americans said they faced income loss due to COVID-19 pandemic.
 - More women than men faced income loss due to the pandemic (60% vs. 52%).
 - Individuals in the Northeast and West reported a higher percentage of income loss due to COVID-19 compared to the South and Midwest.
 - Only 39% of the respondents said they took on more credit card debt due to the pandemic. However, there is a difference in response based on age. The younger generations and those in Northeast and West took more credit card debt.
- The majority of respondents (69%) said they didn't stop temporarily paying off their credit card payments.
 - There is a difference in response based on age. There was a higher percentage of individuals in the younger generations that stopped temporarily paying off their credit card payments.
- A majority of Americans have \$7,500 or less in credit card debt.
 - Overall, 70% of Americans have \$7,500 or less in credit card debt. Interestingly, respondents between 40 to 54 years of age have the highest percentage of debt between \$0 and \$7,500.
- Less than 50 percent of Americans always carry credit card debt month-to-month.
 - Overall, 35% of Americans always carry credit card debt- month-to-month; however, 25% said they never carry credit card debt month-to-month. Over 41% of those between 18-24 years old and those above 75+ said that they always carry credit card debt month-to-month.
 - Overall, 41.7% of Americans carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency. There is a difference in response based on age. There was a higher percentage of individuals in the younger generations carrying more credit card debt month-to-month now than in March 2020.
- A majority of Americans have an emergency savings account.
 - Overall, 74% of Americans have an emergency savings account. The amount of savings vary by age. Twenty-two percent of those between 55 and 74 years old have savings over \$30,000, while only 12% of those between 40 and 54 years old have savings over \$30,000.
 - Overall, 47% of Americans said that the pandemic caused them to withdraw money from their emergency savings account. More women than men withdrew money from their emergency savings account (52% vs. 41%).
- A majority of Americans said the balance in their emergency savings fund is higher than their credit card debt.
 - Overall, 36% of Americans said that the balance in their emergency savings fund is higher than their credit card debt. Interestingly, 57% those between 18 and 24 years of age said that the balance their credit card debt is higher than the balance in their emergency savings fund.
 - Overall, 40% of Americans said that paying down credit card debt is their primary goal when compared to putting away money in a savings fund.
- Less than 30 percent of Americans said their financial situation today is worse than in March 2020.
- Just over 32% of Americans said they are using more credit cards to pay expenses today than in March 2020 while 43% said about the same and 25% said less.

Analysis

Did the COVID-19 pandemic cause any income loss in your household?

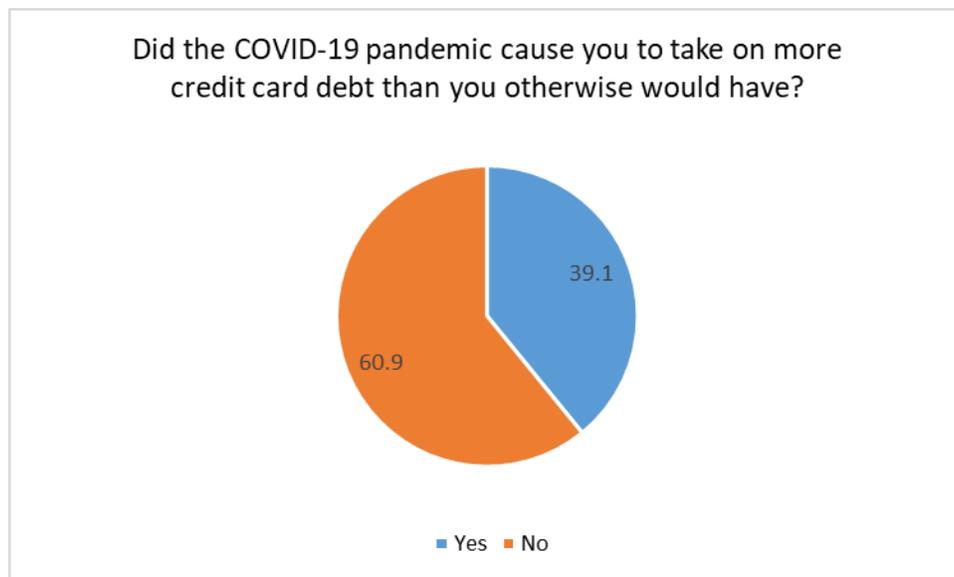


Did the COVID-19 pandemic cause any income loss in your household?

	yes	no	Total
18-24 years old	99	22	121
	81.8%	18.2%	100.0%
25-39 years old	176	97	273
	64.5%	35.5%	100.0%
40-54 years old	129	114	243
	53.1%	46.9%	100.0%
55-74 years old	117	179	296
	39.5%	60.5%	100.0%
75+ years old	50	40	90
	55.6%	44.4%	100.0%
Total	571	451	1022
	55.8%	44.2%	100.0%

	Did the COVID-19 pandemic cause any income loss in your household?		Total
	yes	no	
Northeast	116	72	188
	61.7%	38.3%	100.0%
Midwest	80	118	198
	40.4%	59.6%	100.0%
South	223	196	419
	53.2%	46.8%	100.0%
West	152	65	217
	70.0%	30.0%	100.0%
Total	571	451	1022
	55.9%	44.1%	100.0%

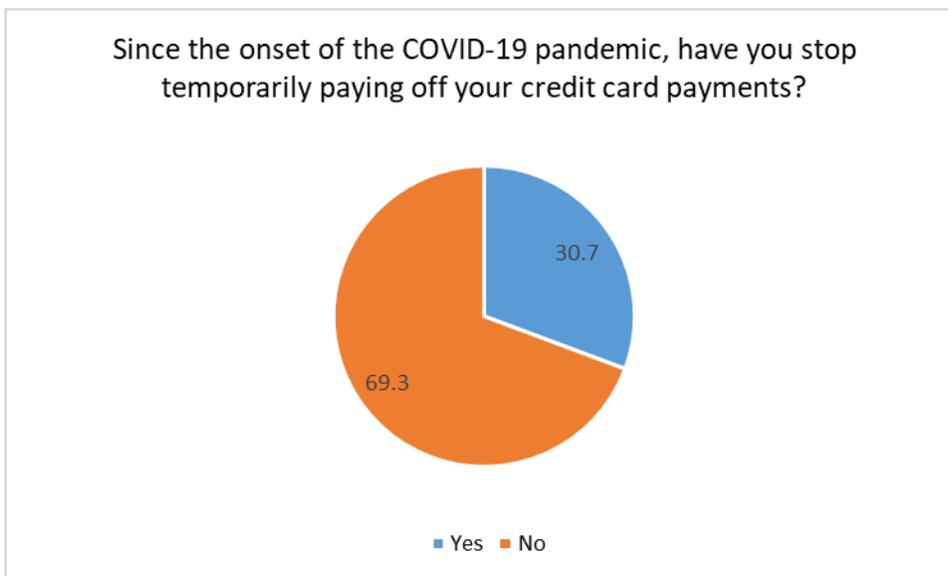
Did the COVID-19 pandemic cause you to take on more credit card debt than you otherwise would have?



Did the COVID-19 pandemic cause you to take on more credit card debt than you otherwise would have?			
	yes	no	Total
18-24 years old	83	37	120
	69.2%	30.8%	100.0%
25-39 years old	126	147	273
	46.2%	53.8%	100.0%
40-54 years old	108	135	243
	44.4%	55.6%	100.0%
55-74 years old	69	227	296
	23.3%	76.7%	100.0%
75+ years old	14	76	90
	15.6%	84.4%	100.0%
Total	400	622	1022
	39.1%	60.9%	100.0%

Did the COVID-19 pandemic cause you to take on more credit card debt than you otherwise would have?			
	yes	no	Total
Northeast	96	91	187
	51.3%	48.7%	100.0%
Midwest	56	141	197
	28.4%	71.6%	100.0%
South	155	264	419
	37.0%	63.0%	100.0%
West	92	125	217
	42.4%	57.6%	100.0%
	399	621	1020
	39.1%	60.9%	100.0%

Since the onset of the COVID-19 pandemic, have you stop temporarily paying off your credit card payments?



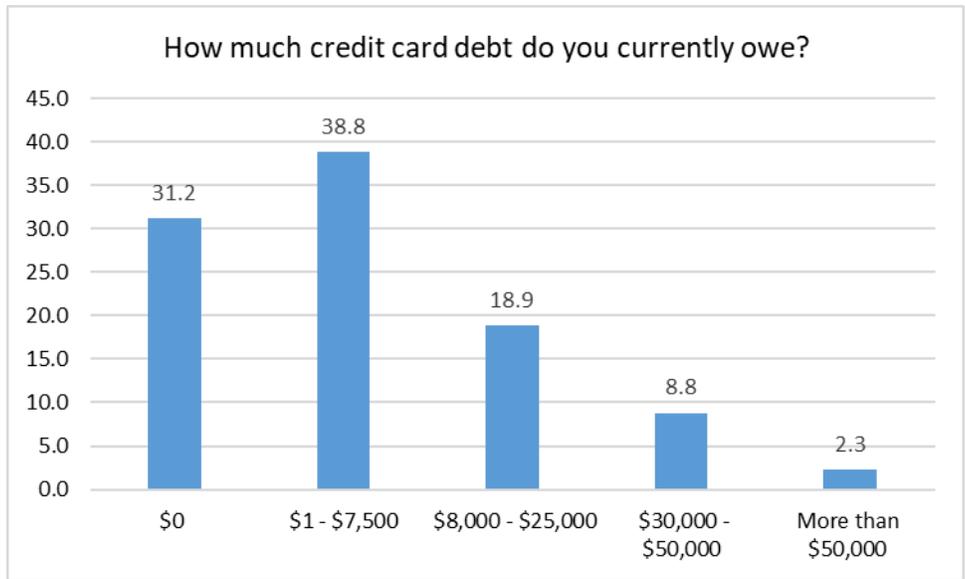
Since the onset of the COVID-19 pandemic, have you stop temporarily paying off your credit card payments?

	yes	no	Total
18-24 years old	69	52	121
	57.0%	43.0%	100.0%
25-39 years old	107	166	273
	39.2%	60.8%	100.0%
40-54 years old	51	192	243
	21.0%	79.0%	100.0%
55-74 years old	51	244	295
	17.3%	82.7%	100.0%
75+ years old	36	54	90
	40.0%	60.0%	100.0%
Total	314	708	1022
	30.7%	69.3%	100.0%

Since the onset of the COVID-19 pandemic, have you stop temporarily paying off your credit card payments?

	yes	no	Total
Northeast	59	128	187
	31.6%	68.4%	100.0%
Midwest	39	159	198
	19.7%	80.3%	100.0%
South	122	297	419
	29.1%	70.9%	100.0%
West	93	124	217
	42.9%	57.1%	100.0%
Total	313	708	1021
	30.7%	69.3%	100.0%

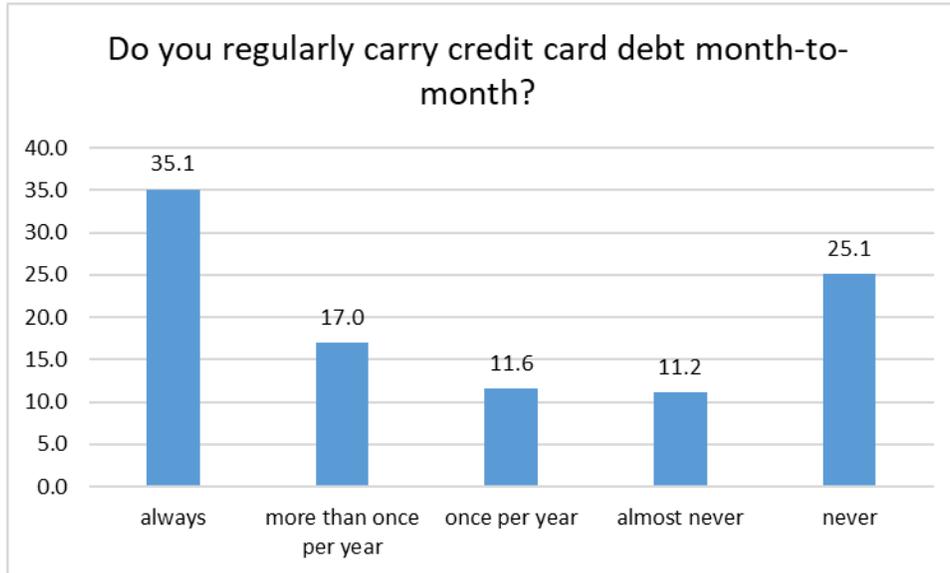
How much credit card debt do you currently owe?



How much credit card debt do you currently owe?						
	\$0	\$1 - \$7,500	\$8,000 - \$25,000	\$30,000 - \$50,000	More than \$50,000	Total
18-24 years old	28	41	32	14	5	120
	23.3%	34.2%	26.7%	11.7%	4.2%	100.0%
25-39 years old	74	104	63	26	5	272
	27.2%	38.2%	23.2%	9.6%	1.8%	100.0%
40-54 years old	64	128	39	12	1	244
	26.2%	52.5%	16.0%	4.9%	0.4%	100.0%
55-74 years old	111	116	51	8	8	294
	37.8%	39.5%	17.3%	2.7%	2.7%	100.0%
75+ years old	40	8	8	30	4	90
	44.4%	8.9%	8.9%	33.3%	4.4%	100.0%
Total	317	397	193	90	23	1020
	31.1%	38.9%	18.9%	8.8%	2.3%	100.0%

How much credit card debt do you currently owe?						
	\$0	\$1 - \$7,500	\$8,000 - \$25,000	\$30,000 - \$50,000	More than \$50,000	Total
Northeast	56	69	29	23	11	188
	29.8%	36.7%	15.4%	12.2%	5.9%	100.0%
Midwest	82	78	29	7	2	198
	41.4%	39.4%	14.6%	3.5%	1.0%	100.0%
South	127	167	92	33	0	419
	30.3%	39.9%	22.0%	7.9%	0.0%	100.0%
West	55	83	43	26	10	217
	25.3%	38.2%	19.8%	12.0%	4.6%	100.0%
Total	320	397	193	89	23	1022
	31.3%	38.8%	18.9%	8.7%	2.3%	100.0%

Do you regularly carry credit card debt month-to-month?



Do you regularly carry credit card debt month-to-month?

	Always	more than once per year	once per year	almost never	never	Total
18-24 years old	54	31	23	3	9	120
	45.0%	25.8%	19.2%	2.5%	7.5%	100.0%
25-39 years old	89	54	27	30	72	272
	32.7%	19.9%	9.9%	11.0%	26.5%	100.0%
40-54 years old	82	49	17	28	66	242
	33.9%	20.2%	7.0%	11.6%	27.3%	100.0%
55-74 years old	97	30	20	51	98	296
	32.8%	10.1%	6.8%	17.2%	33.1%	100.0%
75+ years old	37	9	31	3	11	91
	40.7%	9.9%	34.1%	3.3%	12.1%	100.0%
Total	359	173	118	115	256	1021
	35.2%	16.9%	11.6%	11.3%	25.1%	100.0%

Do you regularly carry credit card debt month-to-month?

	Always	more than once per year	once per year	almost never	never	Total
Northeast	77	31	14	20	46	188
	41.0%	16.5%	7.4%	10.6%	24.5%	100.0%
Midwest	56	38	18	19	67	198
	28.3%	19.2%	9.1%	9.6%	33.8%	100.0%
South	160	62	55	54	88	419
	38.2%	14.8%	13.1%	12.9%	21.0%	100.0%
West	65	44	32	21	56	218
	29.8%	20.2%	14.7%	9.6%	25.7%	100.0%
Total	358	175	119	114	257	1023
	35.0%	17.1%	11.6%	11.1%	25.1%	100.0%

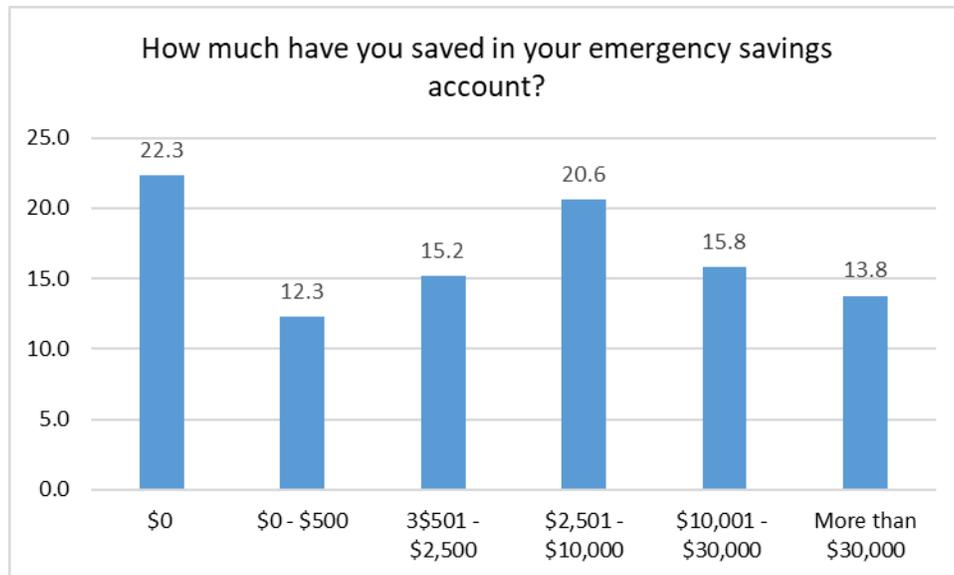
Do you have an emergency savings account?

Do you have an emergency
savings account?

	yes	no	Total
18-24 years old	85	35	120
	70.8%	29.2%	100.0%
25-39 years old	212	60	272
	77.9%	22.1%	100.0%
40-54 years old	176	67	243
	72.4%	27.6%	100.0%
55-74 years old	218	77	295
	73.9%	26.1%	100.0%
75+ years old	59	31	90
	65.6%	34.4%	100.0%
Total	750	270	1020
	73.5%	26.5%	100.0%

Do you have an emergency savings account?			
	yes	no	Total
Northeast	139	49	188
	73.9%	26.1%	100.0%
Midwest	157	41	198
	79.3%	20.7%	100.0%
South	297	122	419
	70.9%	29.1%	100.0%
West	159	58	217
	73.3%	26.7%	100.0%
Total	752	270	1022
	73.6%	26.4%	100.0%

How much have you saved in your emergency savings account?



How much have you saved in your emergency savings account?

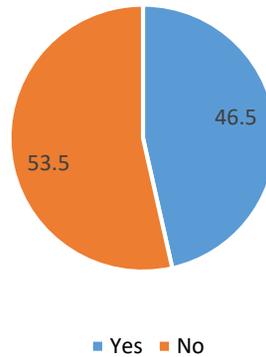
	\$0	\$0 - \$500	\$501 - \$2,500	\$2,501 - \$10,000	\$10,001 - \$30,000	More than \$30,000	Total
18-24 years old	42	23	18	21	12	5	121
	34.7%	19.0%	14.9%	17.4%	9.9%	4.1%	100.0%
25-39 years old	48	27	52	75	39	33	274
	17.5%	9.9%	19.0%	27.4%	14.2%	12.0%	100.0%
40-54 years old	48	31	44	66	21	33	243
	19.8%	12.8%	18.1%	27.2%	8.6%	13.6%	100.0%
55-74 years old	64	30	32	43	58	67	294
	21.8%	10.2%	10.9%	14.6%	19.7%	22.8%	100.0%
75+ years old	27	14	9	6	32	2	90
	30.0%	15.6%	10.0%	6.7%	35.6%	2.2%	100.0%
Total	229	125	155	211	162	140	1022
	22.4%	12.2%	15.2%	20.6%	15.9%	13.7%	100.0%

How much have you saved in your emergency savings account?

	\$0	\$0 - \$500	\$501 - \$2,500	\$2,501 - \$10,000	\$10,001 - \$30,000	More than \$30,000	Total
Northeast	45	22	37	46	18	19	187
	24.1%	11.8%	19.8%	24.6%	9.6%	10.2%	100.0%
Midwest	40	17	29	47	35	30	198
	20.2%	8.6%	14.6%	23.7%	17.7%	15.2%	100.0%
South	91	67	50	67	72	72	419
	21.7%	16.0%	11.9%	16.0%	17.2%	17.2%	100.0%
West	52	19	40	51	36	20	218
	23.9%	8.7%	18.3%	23.4%	16.5%	9.2%	100.0%
Total	228	125	156	211	161	141	1022
	22.3%	12.2%	15.3%	20.6%	15.8%	13.8%	100.0%

Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?

Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?



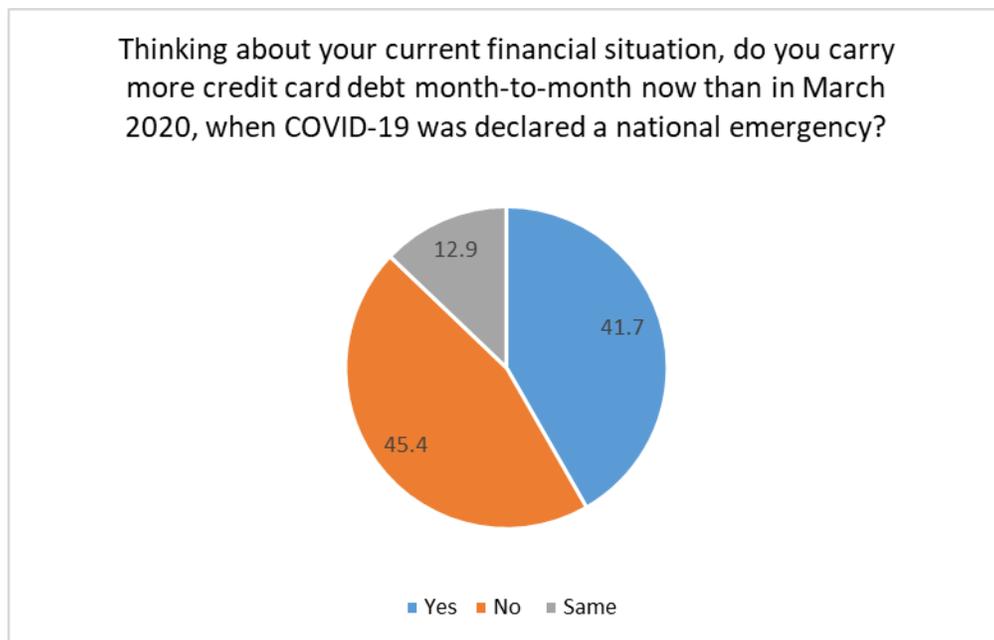
Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?

	yes	no	Total
18-24 years old	86	34	120
	71.7%	28.3%	100.0%
25-39 years old	139	134	273
	50.9%	49.1%	100.0%
40-54 years old	109	134	243
	44.9%	55.1%	100.0%
55-74 years old	86	209	295
	29.2%	70.8%	100.0%
75+ years old	54	35	89
	60.7%	39.3%	100.0%
Total	474	546	1020
	46.5%	53.5%	100.0%

Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?

	yes	no	Total
Northeast	102	86	188
	54.3%	45.7%	100.0%
Midwest	69	129	198
	34.8%	65.2%	100.0%
South	197	222	419
	47.0%	53.0%	100.0%
West	107	110	217
	49.3%	50.7%	100.0%
Total	475	547	1022
	46.5%	53.5%	100.0%

Thinking about your current financial situation, do you carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency?



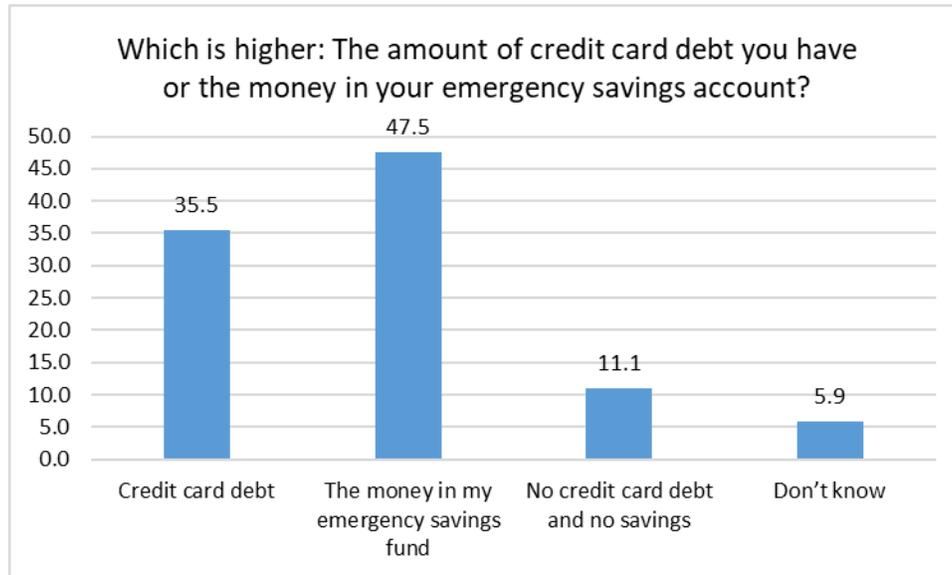
Thinking about your current financial situation, do you carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency?

	yes	no	same	Total
18-24 years old	76	29	15	120
	63.3%	24.2%	12.5%	100.0%
25-39 years old	131	98	44	273
	48.0%	35.9%	16.1%	100.0%
40-54 years old	106	91	46	243
	43.6%	37.4%	18.9%	100.0%
55-74 years old	86	183	27	296
	29.1%	61.8%	9.1%	100.0%
75+ years old	27	63	0	90
	30.0%	70.0%	0.0%	100.0%
Total	426	464	132	1022
	41.7%	45.4%	12.9%	100.0%

Thinking about your current financial situation, do you carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency?

	yes	no	same	Total
Northeast	97	65	26	188
	51.6%	34.6%	13.8%	100.0%
Midwest	71	94	32	197
	36.0%	47.7%	16.2%	100.0%
South	162	209	47	418
	38.8%	50.0%	11.2%	100.0%
West	96	96	26	218
	44.0%	44.0%	11.9%	100.0%
Total	426	464	131	1021
	41.7%	45.4%	12.8%	100.0%

Which is higher: The amount of credit card debt you have or the money in your emergency savings account?

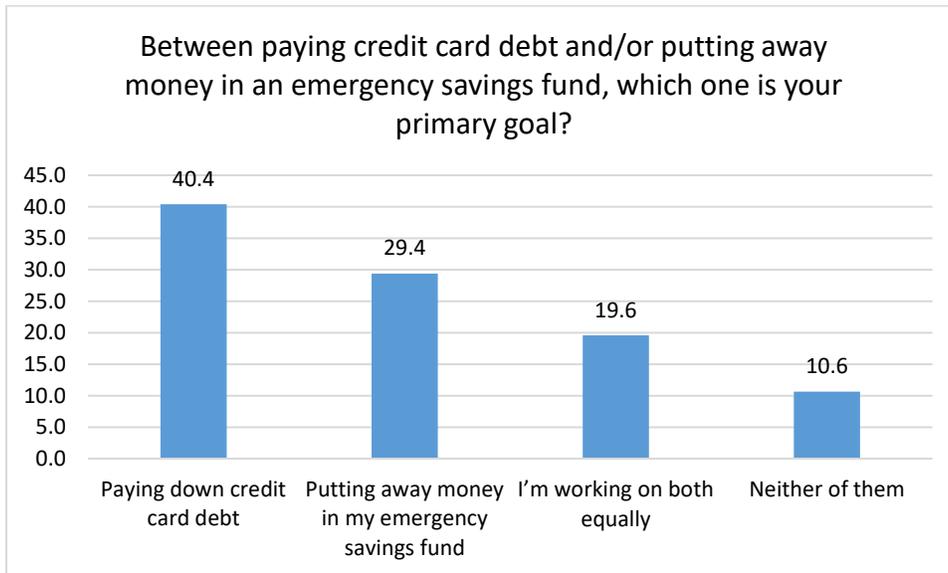


	Credit card debt	The money in my emergency savings fund	No credit card debt and no savings	Don't know	Total
18-24 years old	68	32	17	4	121
	56.2%	26.4%	14.0%	3.3%	100.0%
25-39 years old	100	143	21	9	273
	36.6%	52.4%	7.7%	3.3%	100.0%
40-54 years old	103	120	6	13	242
	42.6%	49.6%	2.5%	5.4%	100.0%
55-74 years old	72	174	31	18	295
	24.4%	59.0%	10.5%	6.1%	100.0%
75+ years old	20	16	37	17	90
	22.2%	17.8%	41.1%	18.9%	100.0%
Total	363	485	112	61	1021
	35.6%	47.5%	11.0%	6.0%	100.0%

Which is higher: The amount of credit card debt you have or the money in your emergency savings account?

	Credit card debt	The money in my emergency savings fund	No credit card debt and no savings	Don't know	Total
Northeast	89	77	20	2	188
	47.3%	41.0%	10.6%	1.1%	100.0%
Midwest	47	129	13	8	197
	23.9%	65.5%	6.6%	4.1%	100.0%
South	148	195	41	34	418
	35.4%	46.7%	9.8%	8.1%	100.0%
West	78	84	39	16	217
	35.9%	38.7%	18.0%	7.4%	100.0%
Total	362	485	113	60	1020
	35.5%	47.5%	11.1%	5.9%	100.0%

Between paying credit card debt and/or putting away money in an emergency savings fund, which one is your primary goal?



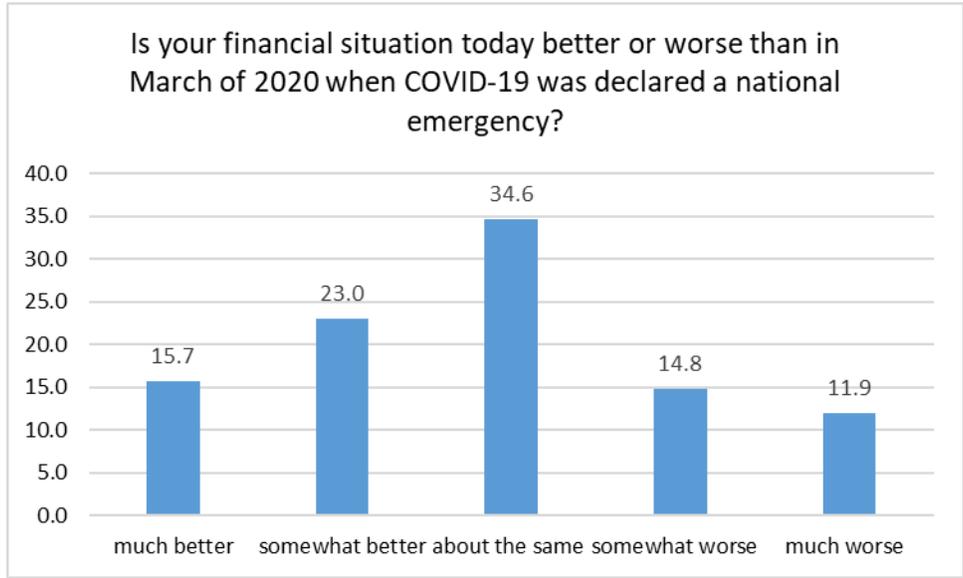
Between paying credit card debt and/or putting away money in an emergency savings fund, which one is your primary goal?

	Paying down credit card debt	Putting away money in my emergency savings fund	I'm working on both equally	Neither of them	Total
18-24 years old	64	31	11	14	120
	53.3%	25.8%	9.2%	11.7%	100.0%
25-39 years old	93	106	58	17	274
	33.9%	38.7%	21.2%	6.2%	100.0%
40-54 years old	106	78	39	20	243
	43.6%	32.1%	16.0%	8.2%	100.0%
55-74 years old	95	69	79	52	295
	32.2%	23.4%	26.8%	17.6%	100.0%
75+ years old	55	16	13	6	90
	61.1%	17.8%	14.4%	6.7%	100.0%
Total	413	300	200	109	1022
	40.4%	29.4%	19.6%	10.7%	100.0%

Between paying credit card debt and/or putting away money in an emergency savings fund, which one is your primary goal?

	Paying down credit card debt	Putting away money in my emergency savings fund	I'm working on both equally	Neither of them	Total
Northeast	94	55	22	17	188
	50.0%	29.3%	11.7%	9.0%	100.0%
Midwest	74	60	39	25	198
	37.4%	30.3%	19.7%	12.6%	100.0%
South	164	119	99	37	419
	39.1%	28.4%	23.6%	8.8%	100.0%
West	82	66	40	30	218
	37.6%	30.3%	18.3%	13.8%	100.0%
Total	414	300	200	109	1023
	40.5%	29.3%	19.6%	10.7%	100.0%

Is your financial situation today better or worse than in March of 2020 when COVID-19 was declared a national emergency?



Is your financial situation today better or worse than in March of 2020 when COVID-19 was declared a national emergency?

	much better	somewhat better	about the same	somewhat worse	much worse	Total
18-24 years old	43	24	41	5	7	120
	35.8%	20.0%	34.2%	4.2%	5.8%	100.0%
25-39 years old	48	86	67	53	18	272
	17.6%	31.6%	24.6%	19.5%	6.6%	100.0%
40-54 years old	23	68	98	31	23	243
	9.5%	28.0%	40.3%	12.8%	9.5%	100.0%
55-74 years old	42	54	118	54	27	295
	14.2%	18.3%	40.0%	18.3%	9.2%	100.0%
75+ years old	4	2	31	7	46	90
	4.4%	2.2%	34.4%	7.8%	51.1%	100.0%
Total	160	234	355	150	121	1020
	15.7%	22.9%	34.8%	14.7%	11.9%	100.0%

Is your financial situation today better or worse than in March of 2020 when COVID-19 was declared a national emergency?						
	much better	somewhat better	about the same	somewhat worse	much worse	Total
Northeast	30	53	79	11	15	188
	16.0%	28.2%	42.0%	5.9%	8.0%	100.0%
Midwest	32	41	75	31	18	197
	16.2%	20.8%	38.1%	15.7%	9.1%	100.0%
South	49	92	156	65	57	419
	11.7%	22.0%	37.2%	15.5%	13.6%	100.0%
West	49	49	43	44	32	217
	22.6%	22.6%	19.8%	20.3%	14.7%	100.0%
Total	160	235	353	151	122	1021
	15.7%	23.0%	34.6%	14.8%	11.9%	100.0%

Are you using more or fewer credit cards to pay your expenses today than in March of 2020, when COVID-19 was declared a national emergency?

Are you using more or fewer credit cards to pay your expenses today than in March of 2020, when COVID-19 was declared a national emergency?						
	much more	more	about the same	somewhat less	much less	Total
18-24 years old	56	32	17	16	0	121
	46.3%	26.4%	14.0%	13.2%	0.0%	100.0%
25-39 years old	37	49	127	27	32	272
	13.6%	18.0%	46.7%	9.9%	11.8%	100.0%
40-54 years old	34	31	133	19	26	243
	14.0%	12.8%	54.7%	7.8%	10.7%	100.0%
55-74 years old	23	50	140	25	58	296
	7.8%	16.9%	47.3%	8.4%	19.6%	100.0%
75+ years old	10	10	21	2	47	90
	11.1%	11.1%	23.3%	2.2%	52.2%	100.0%
Total	160	172	438	89	163	1022
	15.7%	16.8%	42.9%	8.7%	15.9%	100.0%

Are you using more or fewer credit cards to pay your expense today than in March of 2020, when COVID-19 was declared a national emergency?

	much more	more	about the same	somewhat less	much less	Total
Northeast	38	30	81	24	14	187
	20.3%	16.0%	43.3%	12.8%	7.5%	100.0%
Midwest	29	32	98	28	9	196
	14.8%	16.3%	50.0%	14.3%	4.6%	100.0%
South	62	72	172	28	85	419
	14.8%	17.2%	41.1%	6.7%	20.3%	100.0%
West	29	38	88	8	55	218
	13.3%	17.4%	40.4%	3.7%	25.2%	100.0%
Total	158	172	439	88	163	1020
	15.5%	16.9%	43.0%	8.6%	16.0%	100.0%

Results

Did the COVID-19 pandemic cause any income loss in your household?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	570	55.8	55.8	55.8
	no	452	44.2	44.2	100.0
	Total	1022	100.0	100.0	

Did the COVID-19 pandemic cause you to take on more credit card debt than you otherwise would have?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	400	39.1	39.1	39.1
	no	622	60.9	60.9	100.0
	Total	1022	100.0	100.0	

Since the onset of the COVID-19 pandemic, have you stop temporarily paying off your credit card payments?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	314	30.7	30.7	30.7
	no	708	69.3	69.3	100.0
	Total	1022	100.0	100.0	

How much credit card debt do you currently owe?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	\$0	319	31.2	31.2	31.2
	\$1 - \$7,500	397	38.8	38.8	70.0
	\$8,000 - \$25,000	193	18.9	18.9	88.9
	\$30,000 - \$50,000	90	8.8	8.8	97.7
	More than \$50,000	24	2.3	2.3	100.0
	Total	1022	100.0	100.0	

Do you regularly carry credit card debt month-to-month?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Always	359	35.1	35.1	35.1
	more than once per year	174	17.0	17.0	52.1
	once per year	118	11.6	11.6	63.7
	almost never	114	11.2	11.2	74.9
	never	257	25.1	25.1	100.0
	Total	1022	100.0	100.0	

Do you have an emergency savings account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	751	73.5	73.5	73.5
	no	271	26.5	26.5	100.0
	Total	1022	100.0	100.0	

How much have you saved in your emergency savings account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	\$0	228	22.3	22.3	22.3
	\$0 - \$500	125	12.3	12.3	34.6
	\$501 - \$2,500	155	15.2	15.2	49.8
	\$2,501 - \$10,000	211	20.6	20.6	70.4
	\$10,001 - \$30,000	161	15.8	15.8	86.2
	More than \$30,000	141	13.8	13.8	100.0
	Total	1022	100.0	100.0	

Did the COVID-19 pandemic cause you to withdraw money from your emergency savings account than you otherwise would have?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	475	46.5	46.5	46.5
	no	547	53.5	53.5	100.0
	Total	1022	100.0	100.0	

Thinking about your current financial situation, do you carry more credit card debt month-to-month now than in March 2020, when COVID-19 was declared a national emergency?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	yes	426	41.7	41.7	41.7
	no	464	45.4	45.4	87.1
	same	132	12.9	12.9	100.0
	Total	1022	100.0	100.0	

Which is higher: The amount of credit card debt you have or the money in your emergency savings account?

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	Credit card debt	363	35.5	35.5	35.5
	The money in my emergency savings fund	486	47.5	47.5	83.0
	No credit card debt and no savings	113	11.1	11.1	94.1
	Don't know	60	5.9	5.9	100.0
	Total	1022	100.0	100.0	