

CFI COVID-19 Survey of Consumers — Employment, Income, and Financial Security as of April 2022

by Tom Akana, June 2022

To gain insights into the impact of the COVID-19 pandemic on financial security in the U.S., the Consumer Finance Institute at the Federal Reserve Bank of Philadelphia is conducting a series of national surveys of consumers that focus on changes in job status, income levels, and personal financial security. Data presented here represent results from the 12th wave of the survey conducted between April 4 and 24, 2022.¹ The survey collects responses from a cross-sectional sample of U.S. adults, and the results are weighted to reflect similar response distributions across all survey waves; a description of the survey and notes on the data can be found in the Appendices.

This summary reviews data relating to topics we have been monitoring since the beginning of the survey series in April 2020. The first section reviews data on employment through the crisis. The second section contains data on income changes across the last three years. The final section covers information on financial security over the next three to 12 months.

Key observations from Wave 12 include:

- The percentage of respondents reporting job loss decreased from 10.0 percent to 8.0 percent. This is the lowest value of job loss since the beginning of the pandemic in April 2020.

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¹ Summaries of previous survey waves with hyperlinks are listed in the references (Akana, 2020, 2020a, 2020b, 2020c, 2020d, 2021, 2021a, 2021b, 2021c, 2021d, and 2022).

- After a slight shift toward remote work and reduced work hours in January 2022, the rate of both onsite work and normal or increased work schedules increased in Wave 12. Onsite work increased to 76.1 percent of working respondents, while normal or increased work schedules increased to 77.8 percent, both of which are the highest rates since April 2020.
- The lowest-earning cohort reported the most improvement in job losses, with those respondents earning less than \$40,000 improving by 5.6 percentage points during the first quarter. Nearly every demographic cohort reported flat or improving job losses relative to Wave 11.
- The percentage of respondents who received income from unemployment insurance in 2021 and expect to receive it in 2022 decreased by 4.7 percentage points.
- Respondents are more optimistic about their future income than they were at the same point last year. In Wave 8 (conducted in April 2021), 31.4 percent of respondents predicted that their annual income would be higher than the previous year; in Wave 12, 38.2 percent of respondents predict they will receive a higher income.
- After rising fairly consistently since July 2021, the proportion of respondents expressing concern about making ends meet decreased significantly in Wave 12, nearly returning to the lowest-reported rate we observed in April 2021. With the exception of those ages 66 or older, every demographic cohort reported lower concerns between January and April 2022.

Employment During the Crisis

In Wave 11, conducted in January 2022, we reported small trend reversals for the employment metrics we monitor relating to employment: The percent of respondents working onsite and those working normal or increased hours both declined slightly after increasing for nearly a year, while the percentage of people reporting a job loss increased slightly after decreasing for almost a year. In Wave 12, all three metrics returned to their pre-January trends.

Over three-quarters (76.1 percent) of working respondents report they are now doing their jobs onsite, while a slightly higher percentage (77.8 percent) are working normal or increased hours (**Figure 1**). Both of those metrics were below 50 percent in April 2020 at the beginning of the pandemic shutdowns. Job losses among respondents are at their lowest point since the beginning of the crisis as well, at 8.0 percent in April 2022 (**Figure 2**).

Work Location and Schedule

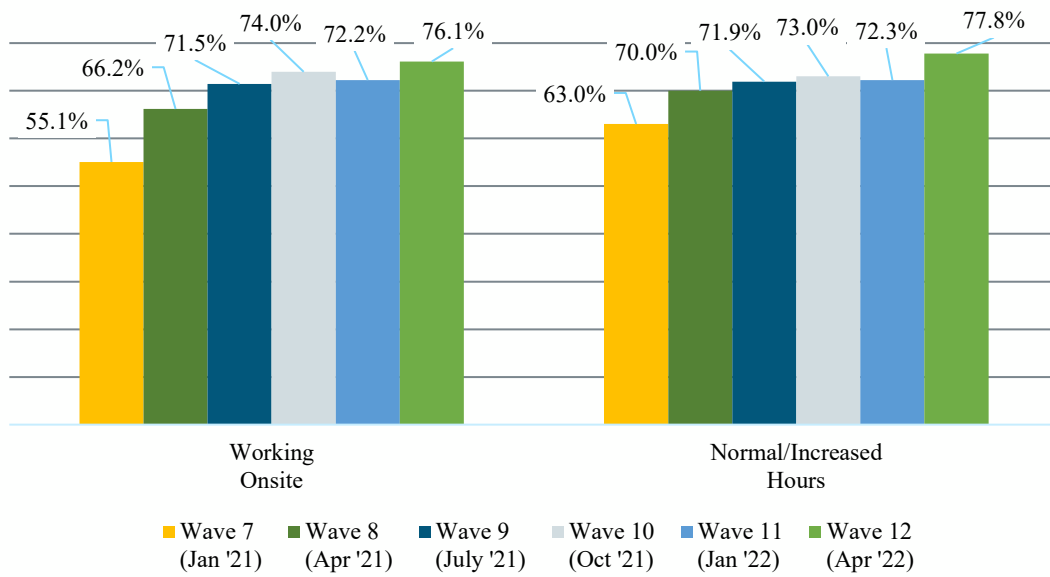


Figure 1 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

Job Losses

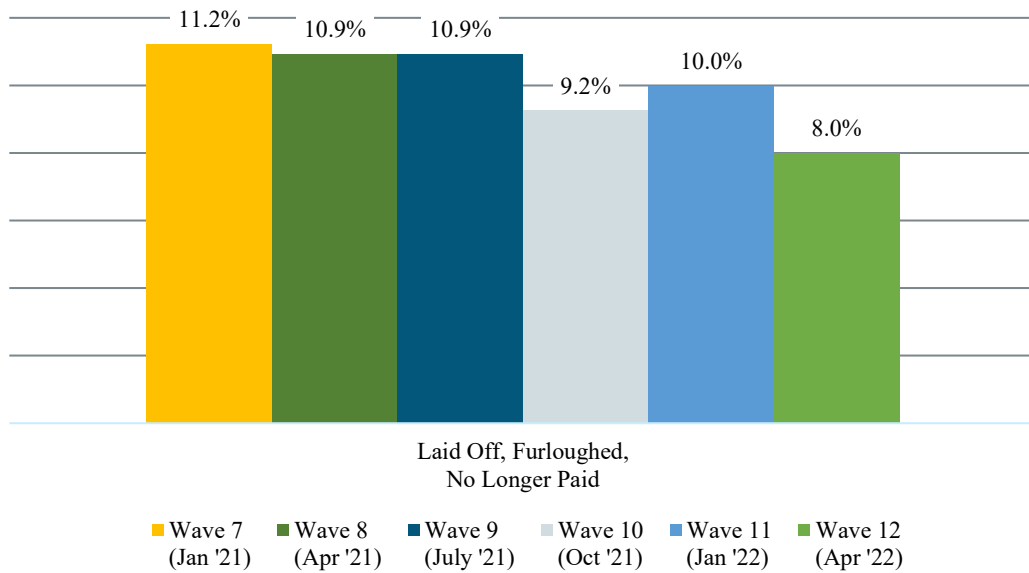


Figure 2 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

The improvement in job losses appears in nearly every demographic segment, with respondents earning less than \$40,000 reporting the largest improvement at 5.6 percentage points (**Figure 3**). Female respondents and those between 36 and 55 years old reported the next largest improvements at 3.5 percentage points. The only group that reported an increase in job losses was the oldest cohort, those ages 66 years or older; however, the employed base for this group is relatively small, so the job loss rate has been erratic throughout the pandemic.

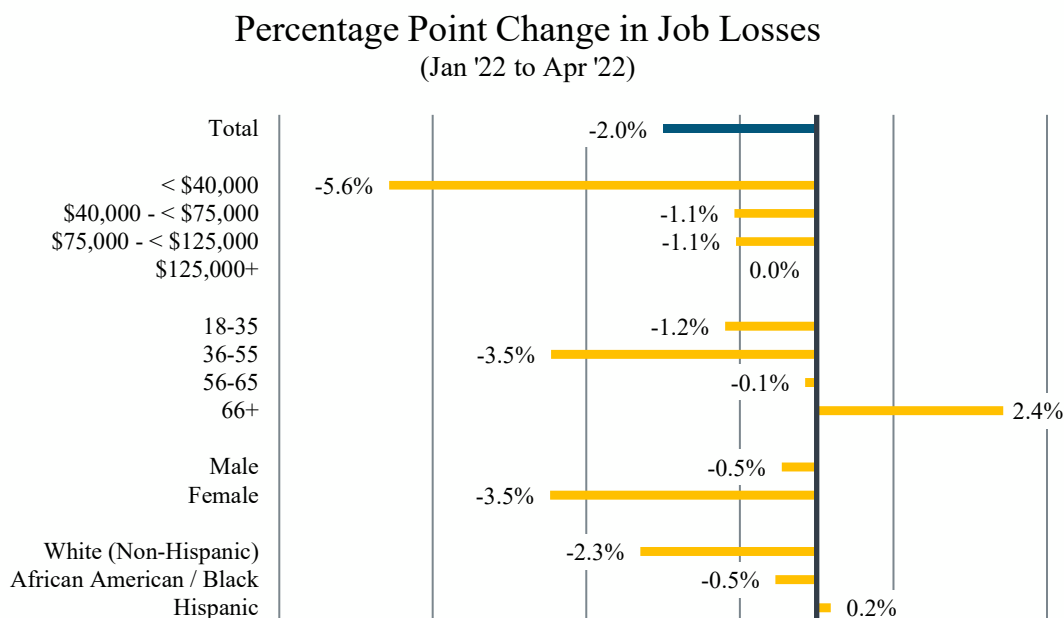


Figure 3 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

Effects of the Crisis on Income²

In each survey since April 2021, we have asked respondents to consider their income to that point in the year and estimate their income for the remainder of that year and to compare their current-year earnings with their previous-year earnings. Presumably, as they get closer to year-end, respondents will have a more accurate estimation of their earnings for that year, which should increase the accuracy of this comparison, with the year-end version of the survey allowing respondents to provide a final comparison based on their full-year income.

² Beginning in the Wave 8 (April 2021) survey, we fielded questions about income that focused on respondents' full-year income rather than their income at the time of the survey. Details of the changes can be found in Appendix C.

In the Wave 11 report (Akana, 2022), we noted the proportion of respondents who, in April 2021, predicted their income would increase, relative to the previous year — 31.4 percent — was very close to the proportion reporting in January 2022 that their income had actually increased — 31.9 percent (**Table 1**).³ In Wave 12, respondents were asked to predict their 2022 personal income, relative to their income in 2021; 38.2 percent believe their income this year will be higher. If the pattern from last year holds, one might expect a greater proportion of our respondents to experience increases in their personal income year-over-year in 2022 than they did for 2021. At the other end of the scale, however, respondents to last year’s surveys underestimated how often their income would decrease — 16.1 percent believed their income would be lower in April 2021; however, 19.0 percent reported a decrease by the end of the year. In Wave 12, 15.7 percent of respondents predicted a lower income in 2022 compared with 2021 — if last year’s pattern holds for this as well, we might expect the rate of those experiencing income decreases by year-end to rise to a level similar to last year.

<u>Comparing Current Year Income with Previous Year Income</u>	Estimate 2021 vs. 2020 Wave 8 (April 5 - 23, 2021)	Estimate 2021 vs. 2020 Wave 9 (July 5 - 16, 2021)	Estimate 2021 vs. 2020 Wave 10 (Oct. 4 - 12, 2021)	Comparing 2021 to 2020 Wave 11 (Jan. 5 - 17, 2022)	Estimate 2022 vs. 2021 Wave 12 (April 4 - 24, 2022)
My income will be (was) higher.	31.4%	32.1%	32.6%	31.9%	38.2%
My income will be (was) the same.	52.4%	51.1%	48.5%	49.2%	46.1%
My income will be (was) lower.	16.1%	16.8%	19.0%	19.0%	15.7%

Table 1 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

In **Table 2**, we explore the demographic breakdown of respondents who believe their income will be higher or lower in 2022 (comprising 38.2 percent and 15.7 percent of respondents, respectively). While more than one-third of respondents in all income ranges expect their income to increase this year, higher-

³ Note that the survey populations in each wave are different respondents; however, the results have been reweighted for comparison purposes.

income cohorts are more likely than lower-income cohorts to believe this; nearly half of those earning \$125,000 or more expect a higher income. High earners are also the least likely group to expect their income to decrease, with only 10.3 percent reporting this expectation; the rate increases as incomes decrease, peaking at 22.3 percent of those earning less than \$40,000. Younger respondents are more optimistic than older ones, with 49.5 percent of those younger than 36 anticipating a higher income compared with 26.6 percent and less of those ages 56 and older. The group closest to retirement age is the most likely to expect incomes to decrease this year, at 18.4 percent of those ages 56–65. Male respondents are more likely to expect increases and less likely to expect decreases than their female counterparts. Last, we see that non-White groups report the most volatility — Black and Hispanic respondents are more likely than White respondents to expect higher/lower incomes.

<u>% Who Expect Income to be Higher in 2022</u>	% Expecting Higher in 2022 (Wave 12)	% Expecting Lower in 2022 (Wave 12)
All Respondents	38.2%	15.7%
< \$40,000	34.2%	22.3%
\$40,000 - < \$75,000	34.5%	15.1%
\$75,000 - < \$125,000	38.7%	12.5%
\$125,000+	49.5%	10.3%
18–35	49.5%	15.2%
36–55	41.3%	15.7%
56–65	26.6%	18.4%
66+	22.0%	12.6%
Male	41.2%	12.6%
Female	35.6%	18.4%
White (Non-Hispanic)	37.5%	14.8%
African American/Black	43.1%	18.3%
Hispanic	43.4%	19.6%

Table 2 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

Making Ends Meet

Since Wave 1 of the survey, we have asked respondents to rate their level of concern about making ends meet over three-, six-, nine-, and 12-month time horizons. Levels of concern generally decreased during the pandemic, reaching their lowest point in July 2021 (Wave 9, **Figure 4**). We then saw consistent increases in financial concern through Wave 11 in January 2022, when the metric reached its highest point since the first months of the crisis. It appears in Wave 11 that the combination of news about new COVID-19 variants, rising fuel prices, and fears of inflation were leading to increases in financial concern that could continue through the first quarter.

So it is somewhat surprising that concerns about making ends meet decreased across all time horizons in Wave 12 (**Figure 4**). Over three and six months, concerns are near the low points we saw in Wave 9 (28.2 percent and 29.5 percent, respectively). Concern is higher than the previous low points for the six- and 12-month horizons (32.1 percent and 34.1 percent, respectively), but both improved over Wave 11.⁴

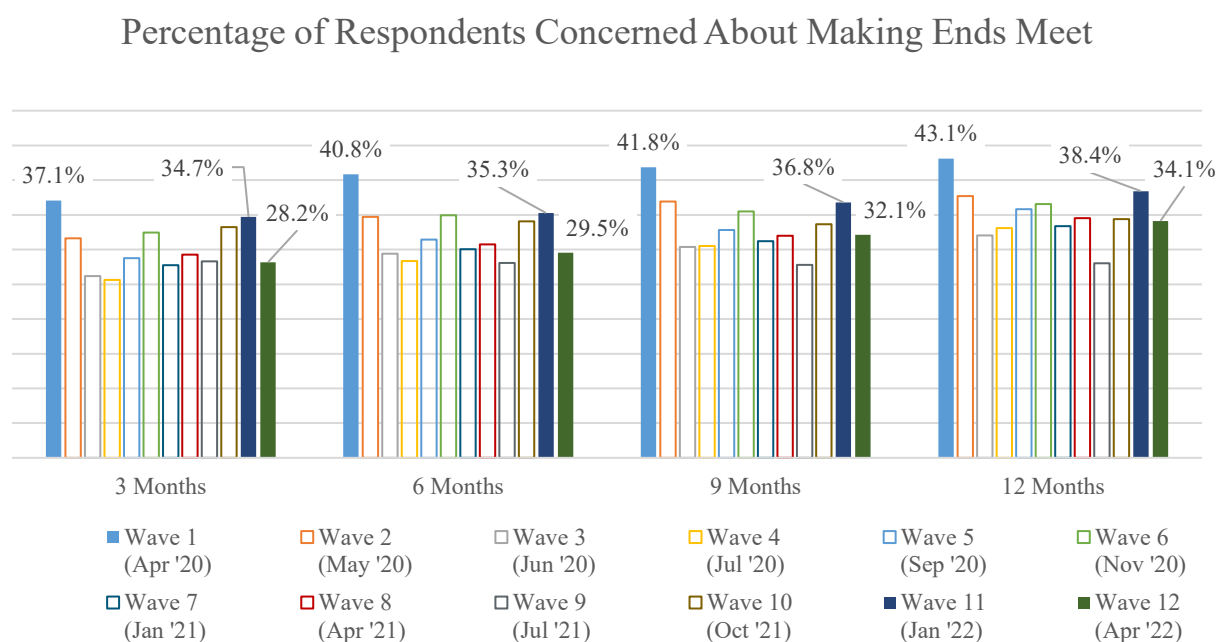


Figure 4 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

In Waves 10 and 11, increases in financial concern were seen across all income and age cohorts (Akana, 2022). In Wave 12, the improvement is reflected in every demographic cohort except for the

⁴ The [Survey of Consumer Expectations](#) (SCE) shows an improvement in consumer inflation expectations in April 2022. The median one-year inflation expectation had risen as high as 6.6 percent in March 2022; however, it decreased in the April 2022 SCE.

oldest group: Those ages 66 and older are more concerned across all time periods, while all other groups are less concerned (**Table 3**). The largest improvements appear among respondents who are higher earning, younger, female, or White.

	Wave 11-12 Percentage Point Change in 3-Month Financial Concern	Wave 11-12 Percentage Point Change in 12-Month Financial Concern
<u># of Total Respondents</u>	-6.5%	-4.3%
<u>by Income Range</u>		
< \$40,000	-3.1%	-2.4%
\$40,000 - < \$75,000	-8.4%	-4.2%
\$75,000 - < \$125,000	-5.7%	-3.9%
\$125,000+	-10.2%	-8.1%
<u>by Age Range</u>		
18–35	-6.9%	-6.5%
36–55	-9.9%	-6.3%
56–65	-3.7%	-1.1%
66+	1.3%	2.2%
<u>by Gender</u>		
Male	-5.2%	-3.0%
Female	-7.6%	-5.5%
<u>by Race/Ethnicity</u>		
White (Non-Hispanic)	-6.4%	-4.3%
African American/Black	-5.7%	-1.1%
Hispanic	-5.1%	-2.7%

Table 3 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

Conclusion

In Wave 12 of the *CFI COVID-19 Survey of Consumers*, most metrics relating to employment, income, and financial concerns resumed the steady improvement we have seen since early 2021, with the setbacks we saw in Wave 11 proving to be temporary. We see improvements in general mood as well as financial concerns. Since Wave 9, we have ended the survey by asking respondents to consider their personal

situation, recent news about the pandemic and vaccination, and their observations about the economy in their region. Then we ask them to compare their general outlook for the coming months relative to their outlook at the beginning of the year.⁵

Responses to this question from Wave 9 (July 2021, when case rates were steadily decreasing and most areas had largely reopened) suggested optimism, with 55.7 percent indicating improved outlooks and only 12.9 percent reporting negative shifts since the beginning of 2021 (**Table 4**). Waves 10 and 11, conducted amid upticks in the Delta and Omicron variants, debates about schools reopening in person during a pandemic, and reinstated masking and social distancing rules in many places, revealed a much more mixed outlook for the future. While the proportion of respondents with improving outlooks still outweighed those with decreasing outlooks, by the end of 2021, only 35.9 percent felt more positive, while 26.4 percent were now reporting negative shifts.

<u>Changes in Future Outlook Since the Beginning of the Year</u>	Wave 9 (July '21)	Wave 10 (Oct. '21)	Wave 11 (Jan. '22)	Wave 12 (April '22)
Positive	55.7%	37.4%	35.9%	38.3%
Negative	12.9%	23.0%	26.4%	27.4%

Table 4 — Source: Federal Reserve Bank of Philadelphia *CFI COVID-19 Survey of Consumers*

Wave 12 took place in April 2022; while pandemic news has generally been positive since 2022 began (case rates decreasing, mandates lifting, and almost everything reopening), the news cycles now feature a different set of potentially troubling topics, including inflation, conflict in Europe, and historic drought conditions in much of the American Southwest. As may be expected, we saw a slight increase in the percentage of people reporting that their outlook is worsening (27.4 percent compared with 26.4 percent in Wave 11). Surprisingly, however, we saw a larger increase in the proportion of respondents whose outlook has improved — 38.3 percent versus 35.9 percent previously. When we compare the change in general outlook across demographic groups, we see that the only groups that did not report improved outlooks since the beginning of the year are in the two highest-income cohorts: Those earning

⁵ In Waves 9 through 11 (July 2021, October 2021, and January 2022), one of the questions asked how their outlook had changed since the beginning of 2021; Wave 12 shifted the reference point to the beginning of 2022.

between \$75,000 and \$124,999 increased very slightly from 43.0 percent to 43.6 percent, while the share of those earning more than \$125,000 with an improved outlook fell from 55.2 percent to 53.2 percent.⁶

The source of this general shift in outlook is not clear. It is possible that we are seeing a general reaction to the pandemic no longer dominating the news, but we do not have data to explain the movement specifically. Results from Wave 13 (planned for July 2022) may provide additional insight.

⁶ These two income ranges still have some of the highest levels of change in positive outlook; however, it is notable that their attitude may be cooling, while other groups, particularly lower-earning groups, are becoming more positive.

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Appendix A — Survey Description and Notes Regarding Reweighting of Data

The survey was conducted by Dynata, an online market research firm providing access to survey panels that are nationally representative of the U.S. Respondents completed a survey designed by the author that collected information on income, employment, and financial security both before and after the COVID-19 crisis began. Responses were managed throughout the survey process to mirror census demographic distributions and to ensure that certain survey populations were appropriately represented (e.g., those with higher incomes, urban and rural residents, and self-employed individuals). While geographic distributions at the state level are consistent with general population distributions, we recognize that finer subsets of the sample may not be fully representative.

It is important to note that this is a cross-sectional survey, not a panel. Therefore, it is not surprising to see changes in subsegment distributions between waves, and we do observe variations in the respondent demographic mix across the waves of the survey. For instance, the percentage of respondents reporting precrisis incomes of less than \$40,000 ranges from a high value of 34.9 percent in Wave 2 to a low value of 19.3 percent in Wave 4 (**Table 5** on page 19). The percentage of respondents who are 66 or older peaked at 20.8 percent in Wave 8, compared with a low value of 12.4 percent in Wave 1. The percentage of female respondents ranges from a high value of 58.1 percent in Wave 3 to a low value of 44.9 percent in Wave 8. While variances in any of these categories may lead to minor shifts in the averages for our survey results, combined, they lead to large variances in the top-level averages for the national sample because of the change in the mix.

To account for variances in the core demographic distributions and to generate more level wave-to-wave comparisons, we have chosen to reweight the results of Waves 2–11 in this report series to reflect the income, age, and gender distributions of Wave 1. This allows a more direct comparison of high-level results across surveys. After reweighting, each wave now reflects identical distributions of income, age, and gender (**Table 6** on page 20). Reweighting does not lead to changes in previously reported relationships, but sometimes there are changes in magnitudes. All data referenced in this report will reflect the reweighted version of each wave’s results, unless specifically noted otherwise; therefore, values reported previously may be different than those referenced here.

Wave 12 of the survey was administered on April 4–24, 2022, and generated 10,000 responses from a national panel of online survey takers ages 18 or older.⁷ After data cleansing, exclusions, and

⁷ Waves 1–10 produced 4,000 responses each for the national sample, with an additional oversample of 1,000 records from the Federal Reserve’s Third District for internal analysis. In Wave 11, the oversample was removed to collect a full 5,000 records from the national sample. In Wave 12, the volume was increased to 10,000 records to facilitate testing in later waves.

reweighting, 8,832 responses remained to be analyzed from the national sample. As with the previous waves' results, we clearly see subgroups of the population that continue to be more dramatically affected by social and workplace changes since the crisis began and that expect to be affected further as the crisis stretches into the foreseeable future.

This report discusses the results in the context of four primary levels of segmentation:

- **Income Range** — All income range references that follow refer to respondents' self-reported personal incomes in 2019, prior to any impact from the crisis. Similarly, unless otherwise noted, references to employment (e.g., type of employment or source of income) refer to respondents' self-reported employment status prior to the beginning of the crisis.
- **Age Range** — The respondents selected their current age range.
- **Gender** — Respondents selected from Male, Female, or Other to identify their gender. Because of the small number of respondents across all waves who selected Other (20 or fewer in any wave), they are excluded from result summaries.
- **Race/Ethnicity** — Respondents' racial/ethnic background was provided by Dynata and appended to the response data. Because of limitations in our sample size for some racial/ethnic groups, this analysis focuses on White, Black, and Hispanic respondents.⁸

⁸ For the entirety of this report, *White* will refer to respondents categorized as such and *non-Hispanic*. *Hispanic* refers to respondents listed as having Hispanic ethnicity, regardless of their racial category.

Appendix B — Revisions to Employment Questions in Waves 8 Through 12

Respondents to the first seven waves of the survey received the same three primary employment questions designed to collect the following:

1. Primary source of income (e.g., full-time employment, part-time employment, self-employment, gig work).
2. Primary industry (e.g., Retail Sales, Manufacturing, Education).
3. Current ability to perform their primary employment (e.g., working normal hours onsite, working reduced hours remotely, temporarily laid off).

An additional three to five questions based on the combination of responses to the previous questions collected more information around return-to-work expectations, employment interruptions, or intention to seek new employment.

Beginning in Wave 8, respondents could receive up to 10 questions about their employment depending on their responses. The new series of questions can be compared with the previous series but provides more detail on respondents' current employment situation. Some key changes to the data collection include the following:

- Respondents were asked if they were employed at the end of 2019, prior to the crisis. A positive response prompted collection of employment type and industry information; a negative response prompted clarification of the respondent's status (retired, student, seeking employment, etc.).
- After establishing their precrisis employment information, respondents were asked if the information they provided was the same at the time of the survey. If respondents indicated that their information was now different, new employment data were collected, including high-level reasons for the change. This allows us to gain insight into employment changes between industries as well as the amount of voluntary versus involuntary job changes.
- The question about employment type now allows respondents to select multiple responses, allowing the identification of people who have multiple forms of employment, (i.e., a full-time position that they supplement with one or more part-time jobs or with gig/freelance work).
- Questions about the ability to work remain intact, with only minor changes to response wording.

Appendix C — Revisions to Income Questions in Waves 8 Through 11

Respondents to the first seven waves of the survey received the same three primary income questions designed to collect the following:

1. Total personal income before taxes in 2019 (selected from nine income ranges).
2. Comparison of income “as of today” to 2019 income (options included increased, same, decreased less than half, decreased more than half, and gone).
3. Has your income been lower than today at any point earlier in the crisis (similar response options to item #2 above).

Beginning in Wave 8, we decided that the existing income questions were more appropriate for shorter time frames than we were asking about over a year since the pandemic began. The original questions had been developed with the belief that the crisis would be relatively short lived and, therefore, focused on more immediate income effects. The new questions focus on full-year impacts to income, including a forward-looking income question as well as adding data about nonemployment income.

Changes include:

- The addition of “I had no personal income in 2019” as a response option for the first question (previous waves used “Less than \$20,000” as the lowest income range). This allows us to identify those who entered the crisis with no personal income, while it still allows that group to be segmented consistent to previous reports.
- Respondents were asked to compare their full-year 2020 personal income with their full-year 2019 personal income, using the same options from previous waves. As we asked for income in ranges, we chose to request the comparison rather than a range to allow for movement within a range (e.g., someone whose income decreased from \$54,000 to \$40,000 would remain in the same range, but we would know that their income had decreased).
- Respondents were then asked to compare their expected full-year 2021 income with their full-year 2020 income, using the same comparison options from the previous question. This question is intended to capture respondents’ expectations based on the first quarter of 2021 (which was complete at the time of the survey) and their assumptions about their prospects through the remainder of the year.

- Last, respondents were asked to indicate whether they had received or expected to receive money or financial support from a short list of nonemployment sources, including retirement/pension benefits, government assistance, nonretirement investments, or stimulus payments in 2019, 2020, or 2021.

Appendix D

This Appendix contains the significant data tables relating to the information collected in Wave 12 of the *CFI COVID-19 Survey of Consumers* and referenced in the main body of this paper.

Notes

- Unless otherwise noted, incomes referenced in this report are respondents' self-reported personal incomes in 2019, prior to any impact from the crisis.
- Statistics relating to respondents' current job status (e.g., remote working, laid off, essential company) are only calculated over the subset of respondents who indicated their income came from some sort of employment; respondents who indicated government benefits, pensions, and similar forms of income are not included in those calculations.
- Statistics relating to Gender exclude respondents who selected Other because of small numbers.

With the exception of Table 5, all tables and charts in this paper reflect data reweighted to match Wave 1 respondent distributions by age, income, and gender, as described previously.

Table 5 — Demographic Segment Distributions Unweighted

Demographic Segment Distributions	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 16, 2020)	Wave 4 (July 2 - 13, 2020)	Wave 5 (Sept 1 - 17, 2020)	Wave 6 (Nov 4 - 20, 2020)	Wave 7 (Jan 4 - 15, 2021)	Wave 8 (April 5 - 23, 2021)	Wave 9 (July 5 - 16, 2021)	Wave 10 (Oct 4 - 12, 2021)	Wave 11 (Jan 5 - 17, 2022)	Wave 12 (Apr 4 - 24, 2022)
UNWEIGHTED SAMPLES												
<u># of Total Respondents</u>	3,504	3,439	3,399	3,497	3,570	3,449	3,474	3,560	3,622	3,605	4,573	8,850
<u>by Income Range</u>												
No Income*								2.8%	3.2%	3.0%	3.0%	3.6%
< \$40,000	29.5%	34.9%	29.0%	19.3%	23.8%	27.7%	26.3%	25.3%	26.1%	27.0%	24.3%	26.7%
\$40,000 - < \$75,000	26.7%	26.4%	27.6%	29.2%	26.1%	25.6%	27.8%	22.3%	26.4%	26.1%	24.5%	25.2%
\$75,000 - < \$125,000	25.6%	23.9%	25.4%	28.6%	26.7%	25.9%	24.6%	24.8%	24.5%	24.9%	25.9%	24.9%
\$125,000+	18.3%	14.9%	18.0%	22.8%	23.4%	20.7%	21.3%	24.7%	19.8%	18.9%	22.2%	19.6%
<u>by Age Range</u>												
18-35	26.4%	24.6%	26.4%	28.5%	21.7%	21.3%	20.8%	19.8%	29.8%	31.5%	29.5%	27.8%
36-55	42.0%	37.4%	35.1%	36.9%	39.2%	40.1%	40.0%	36.5%	36.5%	39.0%	41.0%	39.3%
56-65	19.1%	21.5%	22.2%	20.0%	22.0%	20.5%	21.0%	22.8%	16.8%	14.8%	16.6%	18.5%
66+	12.4%	16.5%	16.3%	14.5%	17.2%	18.1%	18.2%	20.8%	17.0%	14.8%	12.9%	14.4%
<u>by Gender</u>												
Male	47.0%	44.1%	41.7%	51.6%	47.1%	47.2%	49.0%	54.9%	51.0%	51.2%	50.0%	44.7%
Female	52.8%	55.7%	58.1%	48.3%	52.8%	52.4%	51.0%	44.9%	48.7%	48.6%	49.7%	55.1%
<u>by Race/Ethnicity</u>												
White (Non-Hispanic)	69.8%	69.9%	71.4%	71.2%	75.8%	79.1%	71.5%	75.3%	70.8%	75.0%	71.3%	75.3%
African American / Black	10.3%	11.7%	11.0%	10.7%	6.8%	5.6%	10.4%	9.5%	12.8%	9.5%	9.6%	8.2%
Hispanic	12.2%	9.9%	8.4%	10.0%	9.0%	5.0%	8.4%	8.5%	10.2%	9.0%	11.9%	8.9%
Other	7.0%	7.4%	8.4%	7.5%	7.9%	7.0%	9.6%	6.4%	6.2%	6.4%	7.1%	7.5%
Unknown	0.6%	1.2%	0.7%	0.6%	0.4%	3.3%	0.1%	0.2%	0.0%	0.1%	0.0%	0.1%

*Not separated in Waves 1-7.

Table 6 — Demographic Segment Distributions Reweighted

<u>Demographic Segment Distributions</u>	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 16, 2020)	Wave 4 (July 2 - 13, 2020)	Wave 5 (Sept 1 - 17, 2020)	Wave 6 (Nov 4 - 20, 2020)	Wave 7 (Jan 4 - 15, 2021)	Wave 8 (April 5 - 23, 2021)	Wave 9 (July 5 - 16, 2021)	Wave 10 (Oct 4 - 12, 2021)	Wave 11 (Jan 5 - 17, 2022)	Wave 12 (Apr 4 - 24, 2022)
REWEIGHTED SAMPLES												
# of Total Respondents	3,497	3,432	3,392	3,490	3,563	3,442	3,467	3,553	3,615	3,598	4,564	8,832
<u>by Income Range</u>												
No Income*								3.2%	3.0%	2.8%	3.2%	3.5%
< \$40,000	29.5%	29.5%	29.5%	29.5%	29.5%	29.5%	29.5%	26.2%	26.4%	26.7%	26.3%	26.0%
\$40,000 - < \$75,000	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%	26.7%
\$75,000 - < \$125,000	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%	25.6%
\$125,000+	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%	18.3%
<u>by Age Range</u>												
18-35	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%	26.4%
36-55	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%	42.0%
56-65	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%	19.2%
66+	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%	12.4%
<u>by Gender</u>												
Male	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%	47.1%
Female	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%	52.9%
<u>by Race/Ethnicity</u>												
White (Non-Hispanic)	69.7%	69.0%	70.5%	71.1%	72.9%	76.6%	69.4%	69.5%	70.1%	75.3%	70.9%	74.8%
African American / Black	10.4%	11.6%	11.0%	11.0%	8.0%	6.3%	11.1%	12.1%	13.1%	9.3%	10.0%	8.3%
Hispanic	12.2%	10.6%	9.0%	9.8%	10.4%	5.6%	9.4%	10.6%	10.4%	8.7%	11.8%	9.1%
Other	7.1%	7.7%	8.7%	7.5%	8.2%	7.6%	9.9%	7.6%	6.5%	6.6%	7.3%	7.8%
Unknown	0.6%	1.2%	0.8%	0.6%	0.5%	3.9%	0.1%	0.2%	0.0%	0.1%	0.0%	0.1%

*Not separated for Waves 1-7. Unless indicated, most reporting will include this segment in the < \$40,000 group.