

Consumer Finance Institute

Special Report

CFI COVID-19 Survey of Consumers — An Assessment of the Financial Health and Stability of U.S. Consumers

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May 2020

In an effort to gain insights into the impact of COVID-19 on financial security in the U.S., the Consumer Finance Institute at the Federal Reserve Bank of Philadelphia conducted a national survey of consumers that focused on changes in job status, income levels, and personal financial security. Additionally, we sought respondents' attitudes toward various relief efforts proposed or enacted to support citizens during the pandemic. Data presented here represent results from the first wave of the survey conducted April 3–10, 2020. The survey will be conducted up to six times through the end of 2020 to track changes in impact and attitudes as the situation progresses.

While negative effects to income, employment, and financial security are seen in nearly all populations responding to the survey, we observe a consistently higher level of negative impact among respondents who are female, younger, earned lower income prior to the crisis, and live in urban areas.¹ This is consistent with intuition; a higher proportion of individuals in those categories may be less financially secure (unable to weather income disruptions), employed in jobs that are less able to socially

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Note: Dan Moulton of the Consumer Finance Institute was instrumental in providing coding and analytical assistance on this work. Thanks as well to Dubravka Ritter, Lauren Lambie-Hanson, and Katherine Gamble for their assistance in reviewing.

¹ The race and ethnicity of respondents have been collected and are currently being analyzed. A detailed summary of the results by race and ethnicity will be shared at a later date.

distance (including “essential” roles that may not allow remote working), and living with increased expenses and exposure to others. (Note: See the appendix for the data tables referenced in this memo.)

Key findings from the first wave of the survey include:

- Job losses are extensive and appear across all income and age brackets; 17.8 percent of respondents who were employed prior to the crisis reported currently being out of work or no longer receiving pay. This level of job loss is supported by U.S. Department of Labor unemployment reporting from March indicating sharp increases in unemployment insurance claims.
- Of the respondents, 23.9 percent indicated that they are working reduced hours (14.6 percent are working those hours onsite, with 9.3 percent working those hours remotely).
- Working remotely is possible for around one-third of employed respondents, but a larger portion continues to work onsite at their place of employment; 32.4 percent of respondents who were employed prior to the crisis are working remotely, and 40.1 percent reported continuing to work onsite for their employer.
- Incomes fell among nearly half of respondents; 39.0 percent reported that their income has decreased, with 10.2 percent losing more than half (but not all) of their income and 11.2 percent losing all of their income.
- Respondents reported high levels of financial concern over multiple time horizons; 37.0 percent reported being worried about making ends meet in the next three months, increasing to 43.0 percent in the next 12 months. In addition, 27.7 percent stated they feel significantly less secure financially than prior to the crisis (an additional 32.0 percent feel slightly less secure).
- A majority of respondents (60.3 percent) expect to need additional financial resources prior to the end of the crisis; 23.8 percent expect to need help within the next four weeks (i.e., by early May).
- Of the respondents, 57.1 percent expect to decrease their spending over the next 90 days (through June), with 13.2 expecting it to decrease by more than half.
- While proposed relief efforts are generally perceived as beneficial, there are mixed opinions regarding the benefits and the prioritization of the efforts. That said, the remedy preferred most often, and generally viewed as most important, was direct payment to taxpayers.
- In general, respondents with lower incomes, who are younger, who rent their residences, and who are female reported being more affected financially and feeling less secure about the future.

Survey Description and Notes Regarding Data

The survey was conducted by Dynata, an online market research firm that provides access to survey panels that are nationally representative of the U.S., based on age, gender, education, income, and geography. Panelists 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., 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.

The first survey was administered April 3–10 and generated 4,000 responses from a national panel of online survey takers aged 18 or older. After data cleansing and exclusions, 3,504 responses remained from the National sample to be analyzed. Initial review of the results has clearly revealed subgroups of the population who have been more dramatically affected by social and workplace changes since the crisis began and who expect to be affected further as the crisis stretches into the foreseeable future.

This paper 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, 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 a small number of respondents (11 of 3,504) who selected Other, they are excluded from summaries of Gender results.
- **Residence Location** — Respondents identified their residence location as Urban, Suburban, or Rural.

Job Security and Ability to Work

COVID-19 restrictions led to significant changes within the workplace. In the three weeks leading up to the launch of this survey, approximately 16.8 million initial unemployment claims were filed, and companies continue to reduce pay, institute furloughs, and lay off staff during the crisis. Respondents

were asked to indicate the primary source of their personal income prior to the crisis as well as the type of job they held. For those who indicated some type of work, we asked about their current working situation.

Of the respondents, 54.3 percent indicated that, prior to the crisis, formal employment (full- or part-time) was their primary source of income (Table 1); 11.4 percent indicated that were self-employed or small business owners, and 2.1 percent selected gig or freelance work. The remaining 32.2 percent reported that their income source was not job-related (e.g., investments, retirement, pension, government assistance, unemployment insurance) or that they were not working at all.

Just under half of working respondents reported that they are continuing to work at the same or increased hours; 25.5 percent are continuing to work onsite at their place of business, while 23.1 percent are performing their jobs remotely (Table 2). Just under one-quarter of working respondents are working reduced hours, 14.6 percent onsite, and 9.3 percent remotely.² In addition, 17.8 percent of working respondents reported that they have been furloughed, laid off, or are no longer being paid by their primary employer and thus have lost their primary source of income; 5.7 percent reported that their primary employment is closed, but they are still being paid (these responders were concentrated in education and retail jobs). Finally, 3.9 percent of responders are not working because of COVID-19-related illness, either their own or someone they are caring for.³

Respondents with lower earned incomes prior to the crisis were disproportionately affected by job loss: 28.4 percent and 21.7 percent of people with personal income less than \$40,000 or between \$40,000 and \$74,000, respectively, reported no longer receiving their primary income, compared with 13.8 percent and 8.1 percent of people, respectively, in the highest income ranges (Table 3). Differences in employment impact by income range may be driven by the designation of “essential” companies and jobs (which may require employees to staff offices or retail locations) and the ability of workers to telecommute to perform their roles. Of the respondents, 54.8 percent indicated that their company is considered “essential” (Table 2); however, that appears to be much more likely for those with higher

² A 32.4 percent remote working rate is consistent with, although slightly lower than, other reported numbers relating to the percentage of jobs that can be done remotely in the U.S. Dingel and Neiman (2020) calculate that 37 percent of jobs can be done exclusively from the home, depending on the industry. Brynjolfsson et al. (2020) conducted a survey that was fielded concurrently to this one and calculated 34 percent of workers were working remotely at that point.

³ Selected “Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)” as their response to the question about their current work status. The author added a question to the second round of the survey to clarify the responses in this category, since they seem to imply a higher rate of COVID-19 impact than one might expect, based on the number of individuals who have officially tested positive for the disease at the time of the survey.

incomes: Respondents reporting pre-crisis incomes greater than \$75,000 work for essential companies more than 59.3 percent of the time, compared with less than 50 percent for lower-income ranges.

It seems likely that lower-income workers in retail and entry-level roles are more likely to have lost their employment because of closures and social distancing restrictions, since nearly 40 percent of higher-income respondents are currently working remotely, compared with less than 32 percent of those in lower-income ranges.⁴

While younger responders reported employment (full- or part-time) as their primary income source prior to the crisis at a high rate (63.0 percent), they were also more heavily weighted into the part-time category (13.6 percent compared with less than 10 percent in the older groups) (Table 1). In general, respondents younger than age 36 indicated more frequently that their company or job was considered “essential” (58.6 percent), compared with respondents older than 55 (47.4 percent or less) (Table 4). However, the younger cohort is less likely to be telecommuting than any older group (25.9 percent versus 35.5 percent and higher for workers up to age 65). While these differences are not as stark as those in the income analysis, it does imply that younger workers are more likely to be putting themselves at higher risk because of the types of work they do.

Female respondents were less likely to be “formally employed” prior to the crisis; 50.2 percent reported full- or part-time employment compared with 58.9 percent of males (Table 1). The difference in formal employment is not offset by other types of employment, such as self-employment, gig work, or retirement/pension income. The gap in formal employment is accounted for by those not working at all; 27.3 percent of female responders chose responses indicating a lack of any employment or reliance on government assistance, compared with 13.6 percent of males.

For those who did indicate employment, women reported that their companies have been identified as “essential” less often than men (51.5 percent to 57.7 percent, respectively) (Table 5). The same holds true for their specific jobs (47.9 percent to 54.0 percent). Possibly because of this, women more often reported that they have been furloughed, laid off, or are no longer being paid (21.0 percent to 15.0 percent). But conditional on keeping their jobs, women seem to be faring as well or better than their male counterparts. Women are able to work remotely nearly as often as men (30.9 percent to 33.5 percent), are less likely to be working reduced hours if they are still working (22.7 percent to 25.1

⁴ Our results are consistent with the analysis of at-risk occupations found by Wardrip and Tranfaglia (2020), “COVID-19: Which Workers Will Be Most Impacted?” at <https://www.philadelphiafed.org/covid-19/covid-19-equity-in-recovery/which-workers-will-be-most-impacted>.

percent), and are slightly more likely to report being paid despite their workplace being closed (7.4 percent to 4.2 percent).

Rural respondents showed the lowest rate of formal employment (full- or part-time) prior to the crisis at 43.5 percent, compared with a high rate of 62.1 percent for urban responders (Table 1). Rural respondents indicated higher rates of Government Assistance, Unable to Work, and Other in their sources of income (respondent write-in explanations for Other almost exclusively fell into categories that indicated retirement benefits and sporadic or no employment prior to the crisis). Rural respondents are slightly more likely to be Self-Employed or Business Owners than Urban respondents, but the difference is small (11.2 percent versus 9.2 percent, respectively).

Rural respondents who were employed entering the crisis indicated that their companies are considered essential less often than Urban residents (53.0 percent versus 57.9 percent), and telecommuting is significantly less common in Rural areas (23.9 percent versus 31.1 percent) (Table 6). Additionally, Rural residents have been furloughed, laid off, or lost their pay at a significantly higher rate (24.1 percent versus 15.6 percent) than their Urban counterparts.

Income Loss and Evaluations of Financial Security

Job losses and reduced working hours obviously lead to reduced and eliminated income. Respondents were asked about the impact the crisis has had on their personal income as well as on their current level of financial security. Overall, 39.0 percent of respondents reported lower income because of the crisis: 17.6 percent are still earning more than half of their previous income, 10.2 percent are earning less than half, and 11.2 percent no longer have a personal income (Table 7). Respondents indicated that they are concerned about making ends meet over the next three months at rates similar to the income reductions — 37.0 percent are worried about their short-term financial security, with the rate increasing through a 12-month horizon to 43.0 percent (Table 8). A solid majority of 59.7 percent report that they feel less secure now than they did before the crisis.

Income losses and concerns about financial security are highest among respondents with the least resources. Overall, 46.8 percent of respondents making less than \$40,000 reported that their income has decreased or been eliminated; no other range exceeds 43 percent (Table 7). Indeed, the lowest income range is the only one in which the percentage of respondents who have lost their full income is higher than those who lost part or most of it.

Respondents from lower-income ranges were also consistently more pessimistic than those in higher ranges. Of the respondents, 47.9 percent making less than \$40,000 are concerned about financial

security over the next three months, with concern trending down to 27.5 percent as income increases (Table 8). Concern generally increases for all respondents through the 12-month outlook, but the difference between short- and long-term concern is negligible for lower incomes (47.9 percent rises to 48.4 percent, respectively); the highest earners are more concerned at 12 months (27.5 percent rises to 36.3 percent, respectively) but are still less concerned overall. Additionally, 63.7 percent of people with the lowest incomes reported feeling less financially secure than they did prior to the crisis, compared with 51.4 percent of people feeling this way in the highest income range.

While the rate at which people reported having lost their employment (because of furloughs, layoffs, or no longer receiving pay) is relatively flat across age ranges; 46.9 percent of people under 36 years old reported that their personal income has been reduced or eliminated; older age ranges reported loss of income at rates from 23.8 percent to 41.6 percent (Table 7). Older respondents, particularly those above the age of 55, reported income sources from savings, investments, and retirement accounts (including Social Security) at a higher rate, indicating more resource stability.

Similar to the observations by income, financial concern for the future tends to rank order from the youngest to the oldest respondents. Of the young cohort, 44.4 percent are concerned about their financial health in the next three months, compared with only 15.7 percent of the oldest population (Table 8). Looking out 12 months, the youngest group's level of concern rises to 48.7 percent, whereas the oldest group rises to 24.9 percent. When asked to compare their level of security prior to the crisis with today, people under 65 years old consistently reported feeling less financially secure around 60 percent of the time; 49.3 percent of seniors older than 65 reported feeling less secure now.

Responses by Gender reveal that, on average, women appear to be affected more frequently and at higher levels by crisis-related income loss and financial security concerns. Because of the job-loss dynamics reported previously, female respondents reported losing more than half or all of their personal income at a much higher rate than males (26.3 percent to 15.9 percent, respectively) (Table 7). Women thus reported a higher concern for the future, with 40.1 percent worried about making ends meet in the next three months (compared with 33.7 percent of men) (Table 8). As with the previous observations about age, income, and residence type, the gap between the population narrows over a longer outlook, although women remain more concerned than men over a 12-month period (44.5 percent to 41.6 percent, respectively).

Looking at all sources of income prior to the crisis, the higher rate of Rural respondents receiving some form of retirement, pension, disability, or nonwork-related income appears to have marginally insulated them as a group from overall impact to their income. Of the Rural respondents, 38.1 percent indicated that their previous income declined or disappeared, compared with 41.7 percent of Urban

respondents, although more Rural residents reported losing their income entirely (14.4 percent to 9.6 percent, respectively) (Table 7).

Generally, Rural residents reported less concern about making ends meet in the next three months (37.1 percent compared with Urban residents at 46.1 percent), with Suburban residents being the least concerned at 31.3 percent (Table 8). That relationship holds true at each forward-looking interval, with each population increasing about 2 percentage points through the 12-month time frame. Despite the lower level of concern, Rural residents were more likely to identify as feeling less secure than before the crisis, 61.8 percent versus 56.3 percent for their Urban counterparts.

Seeking Help

Respondents were asked about different types of financial assistance or tools that they could seek for additional support and whether they have successfully attempted to obtain them; the choices are grouped into deferrals (debt, housing, or utility payments), government assistance (including SNAP and Unemployment Insurance), or loans (new credit cards, personal loans, home equity loans, or borrowing from family/friends). On average, 18.0 percent of respondents reported seeking some type of deferral, 25.5 percent reported seeking government assistance, and 14.0 percent reported seeking some type of loan (Table 10).⁵ Additionally, 23.8 percent of respondents anticipate needing to seek some type of additional assistance within the four weeks following the survey date (Table 9).

Respondents also reported mixed outcomes on the requests they have already made. A large percentage of respondents indicated they are still awaiting decisions on their requests, ranging from 27.0 percent (loans) to 38.9 percent (government assistance) (Table 10). Between 19.8 percent and 32.6 percent have already been denied their requests (government assistance and loans, respectively).

As may be expected based on the job-loss data, respondents with lower incomes have sought government assistance more frequently than higher earners (31.2 percent in the less than \$40,000 band versus 24 percent or even lower in the higher income ranges) (Table 11). However, people with higher incomes indicated that they have already sought or are almost certain to seek deferrals and loans more frequently than those in lower ranges; 31.1 percent of high-income respondents have sought or will seek deferrals, compared with 23.1 percent among respondents with lower incomes. Likewise, 28.7 percent of those with high incomes have or will seek loans, compared with only 13.4 percent of those with low incomes. This seems counterintuitive on the surface; we theorize that individuals with higher incomes

⁵ The rate of seeking deferrals or loans quoted in this section are the author's calculations of the average rate of respondents requesting any of the products in those categories.

may have more resources and information at their disposal to understand their financial options; however, we do not have direct evidence of this.

The need to access additional financial resources decreased dramatically from youngest to oldest respondents; 45.2 percent of the youngest respondents have sought or are certain to seek deferrals of payments, while only 6.5 percent of the oldest age group will do the same (the next closest respondent group came in at 26 percent) (Table 12). Of the youngest group, 62.5 percent have or will seek government assistance; older groups decreased from 40.7 percent to 12.2 percent. Additionally, 38.4 percent of young respondents have or will access some type of loan, compared with 1.8 percent of the oldest group. In perhaps the most telling difference, 52.7 percent of people under 36 years of age report that they have already either sought additional resources or expect to seek them within four weeks, while 75.9 percent expect to need additional help at some point in the crisis. The rates decrease rapidly in the older age groups, with the oldest population responding at 11.3 percent (will need help within four weeks) and 29.3 percent (will need help at some point in the crisis) (Table 9).

Women and men reported similar rates of expectation around needing assistance in the future (for instance, women and men reported expecting to need assistance in the next four weeks, 23.0 percent and 24.7 percent, respectively). However, women reported already needing assistance more frequently than men, 12.5 compared with 7.7 percent (Table 9). However, an interesting distinction emerges in the responses relating to the specific financial tools that respondents are seeking. Women reported having requested already or being certain to request government assistance more frequently than men — 57.6 percent to 49.0 percent (Table 13). For payment or debt deferrals and new loans, however, men reported much higher rates of requests than women. On average, 27.4 percent of women have sought or will seek deferrals versus 40.0 percent of men; likewise, 16.0 percent of women have sought new loans versus 33.2 percent of men.

There were large differences between Urban and Rural respondents on the questions relating to assistance that they have sought so far. Urban versus Rural residents indicated that they have sought or are certain to seek deferrals (41.3 percent to 18.0 percent, respectively), government assistance (56.3 percent to 35.7 percent, respectively), and loans (35.2 percent to 10.4 percent, respectively) significantly more frequently than their rural counterparts (Table 14). Also, 31.6 percent of Urban residents reported that they will likely need to access additional assistance in the next four weeks, whereas only 19.2 percent of Rural residents indicated that need. The underlying drivers of the much lower rates of seeking assistance in the rural respondent population are not apparent in the data collected.

Evaluating Relief Efforts

Last, respondents were asked to rate nine different relief programs that have been proposed or approved to support consumers during the crisis, evaluating them from Significantly Beneficial to Not Beneficial. When respondents rated programs as being personally beneficial to their situation, they were asked to rank the selections in priority order. On average, the relief efforts were considered beneficial by 36.7 percent of respondents, with results ranging from 27.3 percent (Small Business Interruption Loans) to 54.0 percent (Direct Payments to Tax Payers) (Table 15).⁶ The clearest preference for prioritization was Direct Payments to Taxpayers, which was ranked first by 54.8 percent of those who found it beneficial. The remainder of the programs ranged from 9.9 percent (Suspension of Rental and Utility Payments for Assisted Renters) to 19.6 percent (Extended Filing Deadline for Federal Tax Payments).

Respondents who had lower incomes indicated slightly more benefit to the relief programs on average than higher incomes (38.5 percent versus 33.6 percent, respectively) (Table 16). For the prioritization, Direct Payments to Tax Payers was most consistently ranked as the highest priority but was more important to lower incomes (56.4 percent versus 43.7 percent, respectively). Lower-income respondents were also more interested in banning evictions (23.5 percent versus 12.2 percent, respectively) and suspension of rental and utility payments (22.5 percent versus 12.5 percent, respectively). Higher incomes revealed more desire to prioritize extended tax filing dates (31.9 percent versus 12.1 percent, respectively) and small business support (23.0 percent versus 8.0 percent, respectively).

As would be expected based on the age trends described previously, we see that the rate at which relief efforts are deemed to be personally beneficial rank orders by age as well. The youngest respondents rated the efforts as beneficial on average 45.8 percent of the time, with the oldest age range dropping to 18.9 percent (Table 17). Younger respondents prioritized the suspension of rental/utility payments, debt payments, and negative credit reporting more frequently than older populations. Direct Payments to Tax Payers, extended tax filing deadlines, small business assistance were more frequently prioritized by older respondents. It appears, based on the data, that a wider range of relief programs is attractive to younger consumers than to older consumers.

Female and male respondents largely aligned in their evaluations of relief program benefits, with 36.5 percent and 37.0 percent, respectively, on average finding benefit in the programs (Table 18). The primary exceptions were forbearance on rental property mortgages (women prefer less, 26.6 percent to 31.2 percent of men) and suspension of negative credit reporting (women prefer more, 41.1 percent to

⁶ The overall rate that relief efforts are rated as beneficial quoted in this section are the author's calculations of the average rate of respondents rating any of the relief efforts as beneficial.

36.3 percent of men). Clear gaps appear in the prioritization of the efforts, however, based on the frequency that respondents ranked a particular item highest. Women were much more likely to prioritize direct payments than men (57.8 percent to 51.2 percent, respectively), bans on evictions (21.1 percent to 16.3 percent, respectively), and suspension of debt payments (20.0 percent to 13.3 percent, respectively). They were much less likely to prioritize extended filing deadlines (16.9 percent to 22.5 percent, respectively) and small business loans (12.2 percent to 17.6 percent, respectively).

Urban residents were more likely to find the programs beneficial on average, 43.3 percent compared with 34.4 percent and 31.5 percent of Suburban and Rural respondents, respectively (Table 19). In terms of prioritization, the gaps between Urban and Rural were generally not as pronounced as those seen in the income and age groups. Rural residents versus Urban residents showed a preference for banning evictions, foreclosures, and repossessions (22.2 percent to 15.6 percent, respectively) and Direct Payments to Taxpayers (65.9 percent to 43.0 percent, respectively). Urban residents versus Rural residents showed a relative preference for prohibitions on debt collection (12.4 percent to 9.4 percent, respectively) and small business assistance (16.2 percent to 7.9 percent, respectively).

Additional Observations

- Overall, 3.9 percent of respondents who indicated that they were employed entering the crisis (82 of 2,123) noted that they are currently unable to work because of COVID-19 illness, either their own or a dependent's (Table 20).
 - The lowest income population (less than \$40,000) is highly affected, with 8.1 percent of respondents affected by the illness.
 - The youngest (under 36 years of age) and oldest (more than 66) respondents are more likely to be affected (5.0 percent and 6.8 percent, respectively).
 - Female respondents reported higher effects, with 5.0 percent not working because of the disease (compared with 2.9 percent of males).
 - Rural and Urban residents are both more heavily affected than the average, at 5.3 and 4.4 percent, respectively.
- Shelter-in-place practices may be spotty, and personal circumstances likely make personally sheltering or quarantining more challenging (Table 21).
 - Of the respondents, 72.1 percent indicated that local shelter-in-place or self-quarantine orders are in place in their region, which is lower than commonly reported percentages of U.S. residents subject to such orders. This potentially indicates a lack of knowledge about local restrictions.

- Only 62.4 percent of respondents indicated that they personally are sheltering-in-place or self-quarantining. This is potentially affected by respondents who are working at essential jobs.
- Lower income (60.3 percent), younger (53.0 percent), and Urban (55.9 percent) respondents reported the lowest rates of sheltering-in-place or self-quarantining.
- Women appear to be more aware of the shelter-in-place orders at 75.4 percent and are more likely to be personally sheltering-in-place at 65.1 percent.
- While the majority of respondents expect their monthly spending to decrease over the next 90 days, there is a segment of the population that expects it to increase (Table 22).
 - Overall, 57.1 percent of respondents expect to decrease their spending, with 13.2 percent expecting it to decrease by more than half.
 - Of respondents, 13.3 percent indicated they expect to increase monthly spending, concentrated in younger (18.3 percent of those under 36 years old), higher income (15.9 percent in \$125,000+ incomes), and Urban (21.7 percent).
 - Available data do not shed light on the possible reasons for increased spending.
- Of the national respondents, 8.4 percent indicated that their household size increased since the beginning of the crisis (Table 23).
 - Higher incomes (10.9 percent and higher), Urban (11.8 percent), and younger (12.6 percent of respondents under 36 years old) showed the highest rate of increasing household size.
 - The reasons for the increase are not available in the data. The question suggested “college/university closures, loss of primary housing, etc.” as prompts, but the detail was not collected in the responses.
 - The author has added questions to the second round of the survey to clarify the responses in this category.

The second wave of the survey conducted in May incorporates minor changes to aid in the analysis of some findings (e.g., additional questions relating to household changes and COVID-19–related job losses). Future analysis will include trending of the primary findings from Wave 1, tracking impacts across race/ethnicity, and linking respondent attitudes to external data on infection rates and social distancing orders by geography.

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Appendix

The appendix contains the significant data tables relating to the information collected in the first wave of the CFI COVID-19 Consumer Survey.

Notes

- Unless otherwise stated, incomes referenced in this document 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 calculated only over the subset of respondents who indicated that their income came from employment of some sort; 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; 11 respondents are excluded from these tables.

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Table 1 — Source of Primary Income Prior to COVID-19 Crisis

<u>What was your primary source of personal income prior to the COVID-19 crisis? (If you received income from multiple sources, choose the response that reflects the primary or largest contributor)</u>	Employed Full-Time (40+ hours a week)	Employed Part-Time (less than 40 hours a week)	Self Employed (<5 employees)	Small Business Owner (5+ employees)	Gig Worker / Freelancer	Investments/ Savings/ Pension/ Retirement Account (including Social Security)	Government Assistance (Disability, etc.)	Unemployment Assistance	Unable to Work	Other
<u>of Total Respondents</u>	44.4%	9.9%	8.4%	3.0%	2.1%	11.2%	4.6%	2.0%	8.0%	6.4%
<u>by Income Range</u>										
< \$40,000	21.2%	13.1%	9.7%	1.6%	3.0%	9.6%	12.0%	4.2%	17.3%	8.3%
\$40,000 - < \$75,000	48.0%	10.5%	9.1%	2.9%	2.5%	11.1%	2.1%	1.2%	5.8%	6.8%
\$75,000 - < \$125,000	55.6%	7.8%	7.0%	3.3%	1.3%	13.4%	1.2%	0.9%	3.7%	5.7%
\$125,000+	60.8%	7.0%	7.3%	5.0%	1.1%	11.1%	0.9%	1.1%	2.0%	3.6%
<u>by Age Range</u>										
18-35	49.4%	13.6%	6.6%	3.3%	2.9%	1.8%	2.7%	3.7%	12.2%	3.8%
36-55	57.6%	9.7%	7.9%	2.7%	2.4%	1.6%	4.4%	1.8%	7.7%	4.1%
56-65	34.0%	7.3%	10.3%	3.9%	1.0%	19.4%	7.5%	1.0%	6.7%	8.9%
66+	5.1%	6.9%	11.1%	2.1%	0.7%	51.4%	4.8%	0.5%	1.6%	15.9%
<u>by Gender</u>										
Male	51.2%	7.7%	8.4%	3.9%	2.1%	13.1%	2.3%	1.7%	5.0%	4.6%
Female	38.3%	11.9%	8.4%	2.3%	2.1%	9.6%	6.6%	2.2%	10.5%	8.0%
<u>by Residence Location</u>										
Urban	50.6%	11.5%	5.8%	3.4%	2.0%	8.0%	4.1%	2.4%	8.4%	3.9%
Suburban	44.1%	9.2%	9.6%	3.3%	2.0%	12.8%	4.3%	1.4%	6.6%	6.6%
Rural	34.2%	9.3%	9.6%	1.6%	2.4%	12.5%	6.4%	2.9%	11.0%	10.1%

Table 2 — Ability to Work at Primary Employment During the COVID-19 Crisis

<u>What is your current ability to work at your primary employment based on local COVID-19 restrictions?</u>	% of Responders
Working normal/increased hours at a place of business (office/retail location/etc.)	25.5%
Working reduced hours at a place of business (office/retail location/etc.)	14.6%
Telecommuting/Remote working normal/increased hours	23.1%
Telecommuting/Remote working reduced hours	9.3%
Primary employment is open, but I am temporarily laid off or furloughed	5.0%
Primary employment is open, but I am permanently laid off or furloughed	1.8%
Primary employment is closed; I am still being paid	5.7%
Primary employment is closed; I am no longer being paid	11.0%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)	3.9%
% at Essential Companies (reported by respondents)	54.8%
% in Essential Jobs (reported by respondents)	51.1%

Table 3 — Ability to Work at Primary Employment During the COVID-19 Crisis (by Income Range)

<u>What is your current ability to work at your primary employment based on local COVID-19 restrictions?</u>	< \$40,000	\$40,000 - < \$75,000	\$75,000 - < \$125,000	\$125,000+
Working normal/increased hours at a place of business (office/retail location/etc.)	22.2%	23.3%	26.2%	30.4%
Working reduced hours at a place of business (office/retail location/etc.)	18.7%	13.9%	13.0%	13.8%
Telecommuting/Remote working normal/increased hours	9.3%	22.4%	28.2%	30.6%
Telecommuting/Remote working reduced hours	7.5%	9.2%	11.5%	8.3%
Primary employment is open, but I am temporarily laid off or furloughed	7.0%	5.6%	5.4%	1.9%
Primary employment is open, but I am permanently laid off or furloughed	2.2%	2.0%	1.8%	1.3%
Primary employment is closed; I am still being paid	5.7%	6.1%	5.1%	6.2%
Primary employment is closed; I am no longer being paid	19.2%	14.1%	6.6%	4.9%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)	8.1%	3.4%	2.3%	2.6%
% at Essential Companies (reported by respondents)	44.5%	49.9%	59.3%	64.9%
% in Essential Jobs (reported by respondents)	44.1%	46.3%	52.3%	62.3%

Table 4 — Ability to Work at Primary Employment During the COVID-19 Crisis (by Age Range)

<u>What is your current ability to work at your primary employment based on local COVID-19 restrictions?</u>	18-35	36-55	56-65	66+
Working normal/increased hours at a place of business (office/retail location/etc.)	25.6%	25.9%	24.3%	24.8%
Working reduced hours at a place of business (office/retail location/etc.)	16.8%	13.8%	12.9%	14.5%
Telecommuting/Remote working normal/increased hours	15.9%	27.3%	27.7%	13.7%
Telecommuting/Remote working reduced hours	10.0%	8.2%	9.2%	14.5%
Primary employment is open, but I am temporarily laid off or furloughed	5.9%	4.4%	6.2%	2.6%
Primary employment is open, but I am permanently laid off or furloughed	2.4%	1.5%	1.8%	1.7%
Primary employment is closed; I am still being paid	8.6%	4.6%	3.7%	5.1%
Primary employment is closed; I am no longer being paid	9.7%	11.4%	10.5%	16.2%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)	5.0%	2.9%	3.7%	6.8%
% at Essential Companies (reported by respondents)	58.6%	57.4%	47.4%	30.8%
% in Essential Jobs (reported by respondents)	54.1%	52.3%	48.0%	32.5%

Table 5 — Ability to Work at Primary Employment During the COVID-19 Crisis (by Gender)

<u>What is your current ability to work at your primary employment based on local COVID-19 restrictions?</u>	Male	Female
Working normal/increased hours at a place of business (office/retail location/etc.)	29.0%	21.7%
Working reduced hours at a place of business (office/retail location/etc.)	15.4%	13.9%
Telecommuting/Remote working normal/increased hours	23.8%	22.1%
Telecommuting/Remote working reduced hours	9.7%	8.8%
Primary employment is open, but I am temporarily laid off or furloughed	4.5%	5.7%
Primary employment is open, but I am permanently laid off or furloughed	1.5%	2.2%
Primary employment is closed; I am still being paid	4.2%	7.4%
Primary employment is closed; I am no longer being paid	9.0%	13.1%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)	2.9%	5.0%
% at Essential Companies (reported by respondents)	57.7%	51.5%
% in Essential Jobs (reported by respondents)	54.0%	47.9%

Table 6 — Ability to Work at Primary Employment During the COVID-19 Crisis (by Residence Location)

<u>What is your current ability to work at your primary employment based on local COVID-19 restrictions?</u>	Urban	Suburban	Rural
Working normal/increased hours at a place of business (office/retail location/etc.)	24.1%	25.1%	29.8%
Working reduced hours at a place of business (office/retail location/etc.)	19.0%	12.7%	11.3%
Telecommuting/Remote working normal/increased hours	21.5%	25.8%	17.6%
Telecommuting/Remote working reduced hours	9.6%	10.0%	6.3%
Primary employment is open, but I am temporarily laid off or furloughed	4.5%	4.6%	7.8%
Primary employment is open, but I am permanently laid off or furloughed	1.8%	1.9%	1.9%
Primary employment is closed; I am still being paid	5.8%	5.8%	5.6%
Primary employment is closed; I am no longer being paid	9.3%	11.1%	14.4%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)	4.4%	3.2%	5.3%
% at Essential Companies (reported by respondents)	57.9%	53.2%	53.0%
% in Essential Jobs (reported by respondents)	54.2%	48.5%	52.7%

Table 7 — Impact to Personal Income Due to COVID-19

<u>Have you experienced changes to your personal income due to impacts from the COVID-19 crisis?</u>	My personal income has increased	No impact to my personal income	My personal income is lower, but is more than half of what it was previously	My personal income is less than half of what it was previously	I no longer have personal income
<u>of Total Respondents</u>	7.7%	53.2%	17.6%	10.2%	11.2%
<u>by Income Range</u>					
< \$40,000	5.4%	47.8%	13.3%	15.5%	18.0%
\$40,000 - < \$75,000	4.9%	52.1%	19.9%	10.5%	12.6%
\$75,000 - < \$125,000	9.2%	57.6%	19.1%	7.3%	6.9%
\$125,000+	13.3%	57.5%	19.4%	5.5%	4.4%
<u>by Age Range</u>					
18-35	13.5%	39.6%	21.3%	11.6%	14.0%
36-55	8.5%	50.6%	17.9%	10.8%	12.3%
56-65	2.4%	63.3%	15.4%	9.5%	9.4%
66+	0.7%	75.6%	12.7%	6.5%	4.6%
<u>by Gender</u>					
Male	10.0%	53.4%	20.7%	8.5%	7.4%
Female	5.7%	53.0%	15.0%	11.7%	14.6%
<u>by Residence Location</u>					
Urban	12.7%	45.6%	20.5%	11.6%	9.6%
Suburban	5.6%	56.6%	16.9%	9.8%	11.2%
Rural	4.8%	57.1%	14.7%	9.0%	14.4%

Table 8 — Financial Security and COVID-19 Impact

<u>How concerned are you about your ability to make ends meet over these time periods, on a scale of 1 (not at all concerned) to 5 (very concerned)?</u>	Three Months	Six Months	Nine Months	Twelve Months	Has the COVID-19 crisis impacted your response to the previous question?
	% Responding "Concerned" or "Very Concerned"				% Responding "Less Secure"
<u>of Total Respondents</u>	37.0%	40.8%	41.8%	43.0%	59.7%
<u>by Income Range</u>					
< \$40,000	47.9%	50.0%	48.0%	48.4%	63.7%
\$40,000 - < \$75,000	36.9%	42.6%	44.2%	44.8%	65.9%
\$75,000 - < \$125,000	31.3%	35.2%	38.7%	39.8%	54.6%
\$125,000+	27.5%	31.3%	32.5%	36.3%	51.4%
<u>by Age Range</u>					
18-35	44.4%	47.1%	47.6%	48.7%	57.8%
36-55	42.7%	47.4%	46.5%	46.5%	62.9%
56-65	28.0%	31.6%	36.4%	39.3%	62.1%
66+	15.7%	19.1%	21.7%	24.9%	49.3%
<u>by Gender</u>					
Male	33.7%	37.1%	39.1%	41.6%	54.5%
Female	40.1%	44.1%	44.3%	44.5%	64.3%
<u>by Residence Location</u>					
Urban	46.1%	49.6%	48.9%	49.0%	56.3%
Suburban	31.3%	35.8%	38.0%	40.6%	61.1%
Rural	37.1%	39.5%	40.0%	39.7%	61.8%

Table 9 — Timeframe for Needing Assistance

<u>If you believe you will need to access additional resources, how soon do you believe that will be necessary?</u>	<u>I have already had to seek additional resources</u>	1-2 Weeks	2-4 Weeks	4-8 Weeks	2 or more months	<u>I don't anticipate needing to seek additional resources</u>
<u>of Total Respondents</u>	10.2%	9.1%	14.7%	10.6%	15.7%	39.7%
<u>by Income Range</u>						
< \$40,000	18.4%	11.8%	14.5%	10.6%	11.9%	32.8%
\$40,000 - < \$75,000	8.3%	10.7%	15.6%	12.2%	17.6%	35.5%
\$75,000 - < \$125,000	5.8%	6.4%	15.6%	10.7%	17.1%	44.4%
\$125,000+	6.1%	6.3%	12.2%	8.1%	17.2%	50.2%
<u>by Age Range</u>						
18-35	14.0%	15.8%	22.9%	11.4%	11.8%	24.1%
36-55	11.0%	8.8%	15.2%	11.9%	18.3%	34.7%
56-65	7.5%	4.6%	8.6%	9.7%	17.6%	52.0%
66+	3.9%	2.8%	4.6%	5.5%	12.4%	70.7%
<u>by Gender</u>						
Male	7.7%	9.7%	15.0%	10.6%	15.9%	41.1%
Female	12.5%	8.6%	14.4%	10.6%	15.6%	38.3%
<u>by Residence Location</u>						
Urban	12.6%	12.8%	18.7%	10.9%	15.5%	29.5%
Suburban	8.5%	7.1%	13.4%	10.2%	16.5%	44.3%
Rural	11.2%	8.2%	11.0%	11.2%	14.1%	44.3%

Table 10 — Types of Assistance Sought

<u>Have you applied for or requested any of the following financial options due to the impacts of the COVID-19 crisis?</u>	% Requested	% Requests Denied	% Requests Awaiting Decision
Deferral or Reduced Payments on Mortgage or Rent	18.0%	26.7%	31.5%
Deferral or Reduced Payments on Utilities (Water, Power, Gas, etc.)	18.0%	26.4%	32.3%
Deferral or Reduced Payments on an Existing Debt (not including housing payments)	18.1%	25.5%	33.1%
Government Programs (SNAP, Unemployment, etc.)	25.5%	19.8%	38.9%
New Credit Card Account	15.8%	35.1%	24.5%
New Home Equity Loan	11.1%	31.7%	28.2%
New Loan from Family/Friends	14.6%	29.7%	26.4%
New Personal Loan	14.6%	33.9%	28.8%

Table 11 — Types of Assistance Sought (by Income Range)

<u>Have you applied for or requested any of the following financial options due to the impacts of the COVID-19 crisis?</u>	% Requested			
	< \$40,000	\$40,000 - < \$75,000	\$75,000 - < \$125,000	\$125,000+
Deferral or Reduced Payments on Mortgage or Rent	15.7%	15.6%	20.0%	22.2%
Deferral or Reduced Payments on Utilities (Water, Power, Gas, etc.)	15.8%	16.0%	19.8%	21.7%
Deferral or Reduced Payments on an Existing Debt (not including housing payments)	15.1%	15.9%	20.8%	22.5%
Government Programs (SNAP, Unemployment, etc.)	31.2%	24.3%	22.4%	22.7%
New Credit Card Account	11.9%	13.0%	18.5%	22.5%
New Home Equity Loan	5.6%	7.4%	15.5%	18.7%
New Loan from Family/Friends	11.9%	12.0%	17.0%	19.5%
New Personal Loan	10.6%	11.7%	17.5%	21.6%

Table 12 — Types of Assistance Sought (by Age Range)

<u>Have you applied for or requested any of the following financial options due to the impacts of the COVID-19 crisis?</u>	% Requested			
	18-35	36-55	56-65	66+
Deferral or Reduced Payments on Mortgage or Rent	33.9%	17.0%	6.6%	4.8%
Deferral or Reduced Payments on Utilities (Water, Power, Gas, etc.)	33.3%	18.3%	6.1%	2.3%
Deferral or Reduced Payments on an Existing Debt (not including housing payments)	32.4%	18.4%	6.1%	5.3%
Government Programs (SNAP, Unemployment, etc.)	42.8%	25.6%	13.9%	6.7%
New Credit Card Account	30.7%	15.5%	4.9%	2.3%
New Home Equity Loan	23.8%	10.7%	1.5%	0.9%
New Loan from Family/Friends	30.2%	14.1%	3.0%	1.2%
New Personal Loan	30.2%	13.7%	4.0%	0.9%

Table 13 — Types of Assistance Sought (by Gender)

<u>Have you applied for or requested any of the following financial options due to the impacts of the COVID-19 crisis?</u>	% Requested	
	Male	Female
Deferral or Reduced Payments on Mortgage or Rent	21.6%	14.8%
Deferral or Reduced Payments on Utilities (Water, Power, Gas, etc.)	22.1%	14.3%
Deferral or Reduced Payments on an Existing Debt (not including housing payments)	22.9%	13.9%
Government Programs (SNAP, Unemployment, etc.)	24.8%	26.2%
New Credit Card Account	21.6%	10.7%
New Home Equity Loan	15.9%	6.8%
New Loan from Family/Friends	19.1%	10.6%
New Personal Loan	19.6%	10.3%

Table 14 — Types of Assistance Sought (by Residence Location)

<u>Have you applied for or requested any of the following financial options due to the impacts of the COVID-19 crisis?</u>	% Requested		
	Urban	Suburban	Rural
Deferral or Reduced Payments on Mortgage or Rent	29.5%	13.0%	11.7%
Deferral or Reduced Payments on Utilities (Water, Power, Gas, etc.)	31.7%	11.4%	12.5%
Deferral or Reduced Payments on an Existing Debt (not including housing payments)	30.4%	12.8%	11.7%
Government Programs (SNAP, Unemployment, etc.)	37.8%	19.0%	22.7%
New Credit Card Account	27.9%	10.9%	8.6%
New Home Equity Loan	22.6%	6.2%	4.9%
New Loan from Family/Friends	26.8%	8.9%	9.4%
New Personal Loan	27.6%	8.9%	8.3%

Table 15 — Evaluation and Prioritization of Relief Programs

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Finding Beneficial	% Ranking Highest Priority
Ban on Evictions, Foreclosures, and Repossessions	34.2%	19.0%
Direct Payments to Tax Payers	54.0%	54.8%
Extended Filing Deadline for Federal Tax Payments	37.7%	19.6%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	34.8%	10.5%
Require Forbearance on Mortgages for Rental Properties	28.7%	11.4%
Small Business Interruption Loans	27.3%	15.0%
Suspension of Debt Payments	41.1%	16.8%
Suspension of Negative Credit Reporting	38.8%	16.5%
Suspension of Rental and Utility Payments for Assisted Renters	33.8%	9.9%

Table 16 — Evaluation and Prioritization of Relief Programs (by Income Range)

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Finding Beneficial			
	< \$40,000	\$40,000 - < \$75,000	\$75,000 - < \$125,000	\$125,000+
Ban on Evictions, Foreclosures, and Repossessions	39.1%	36.9%	29.8%	28.3%
Direct Payments to Tax Payers	54.9%	58.4%	54.0%	46.1%
Extended Filing Deadline for Federal Tax Payments	34.4%	39.0%	38.3%	40.2%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	38.7%	37.3%	32.3%	28.4%
Require Forbearance on Mortgages for Rental Properties	27.5%	29.7%	28.5%	29.7%
Small Business Interruption Loans	24.3%	26.7%	27.1%	33.3%
Suspension of Debt Payments	45.1%	45.0%	36.4%	35.3%
Suspension of Negative Credit Reporting	43.4%	42.1%	35.0%	32.0%
Suspension of Rental and Utility Payments for Assisted Renters	39.2%	35.5%	29.2%	28.8%

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Ranking Highest Priority			
	< \$40,000	\$40,000 - < \$75,000	\$75,000 - < \$125,000	\$125,000+
Ban on Evictions, Foreclosures, and Repossessions	23.5%	17.4%	18.7%	12.2%
Direct Payments to Tax Payers	56.4%	57.9%	56.0%	43.7%
Extended Filing Deadline for Federal Tax Payments	12.1%	15.9%	22.2%	31.9%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	9.8%	7.2%	12.1%	15.9%
Require Forbearance on Mortgages for Rental Properties	8.1%	10.8%	11.8%	16.8%
Small Business Interruption Loans	8.0%	15.2%	15.2%	23.0%
Suspension of Debt Payments	22.5%	15.7%	12.6%	12.5%
Suspension of Negative Credit Reporting	15.0%	18.5%	15.6%	16.8%
Suspension of Rental and Utility Payments for Assisted Renters	8.5%	10.4%	10.8%	10.7%

Table 17 — Evaluation and Prioritization of Relief Programs (by Age Range)

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Finding Beneficial			
	18-35	36-55	56-65	66+
Ban on Evictions, Foreclosures, and Repossessions	45.2%	38.4%	22.7%	13.8%
Direct Payments to Tax Payers	55.2%	56.1%	50.8%	49.1%
Extended Filing Deadline for Federal Tax Payments	44.9%	39.4%	31.3%	26.0%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	44.8%	39.5%	24.0%	14.3%
Require Forbearance on Mortgages for Rental Properties	40.3%	31.6%	18.8%	9.9%
Small Business Interruption Loans	36.8%	29.9%	19.5%	10.1%
Suspension of Debt Payments	51.8%	46.2%	30.4%	17.3%
Suspension of Negative Credit Reporting	46.8%	44.5%	29.5%	17.3%
Suspension of Rental and Utility Payments for Assisted Renters	46.7%	38.4%	20.0%	12.0%
<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Ranking Highest Priority			
	18-35	36-55	56-65	66+
Ban on Evictions, Foreclosures, and Repossessions	20.3%	18.6%	19.1%	13.3%
Direct Payments to Tax Payers	42.3%	51.4%	67.4%	77.5%
Extended Filing Deadline for Federal Tax Payments	12.7%	20.3%	22.4%	36.3%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	12.3%	10.3%	6.2%	11.3%
Require Forbearance on Mortgages for Rental Properties	10.5%	11.6%	11.1%	18.6%
Small Business Interruption Loans	13.2%	14.1%	18.3%	29.5%
Suspension of Debt Payments	20.4%	14.9%	17.2%	7.7%
Suspension of Negative Credit Reporting	18.8%	15.6%	16.2%	10.7%
Suspension of Rental and Utility Payments for Assisted Renters	12.7%	9.6%	5.1%	9.3%

Table 18 — Evaluation and Prioritization of Relief Programs (by Gender)

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Finding Beneficial		% Ranking Highest Priority	
	Male	Female	Male	Female
Ban on Evictions, Foreclosures, and Repossessions	33.1%	35.1%	16.3%	21.1%
Direct Payments to Tax Payers	53.6%	54.5%	51.2%	57.8%
Extended Filing Deadline for Federal Tax Payments	39.1%	36.5%	22.5%	16.9%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	34.6%	35.0%	11.9%	9.1%
Require Forbearance on Mortgages for Rental Properties	31.2%	26.6%	10.7%	12.2%
Small Business Interruption Loans	31.1%	24.0%	17.6%	12.2%
Suspension of Debt Payments	40.0%	42.0%	13.3%	20.0%
Suspension of Negative Credit Reporting	36.3%	41.1%	17.8%	15.2%
Suspension of Rental and Utility Payments for Assisted Renters	33.8%	33.8%	11.5%	8.6%

Table 19 — Evaluation and Prioritization of Relief Programs (by Residence Location)

<u>Please rate how beneficial you believe the following proposed relief efforts will be for your personal situation.</u>	% Finding Beneficial			% Ranking Highest Priority		
	Urban	Suburban	Rural	Urban	Suburban	Rural
Ban on Evictions, Foreclosures, and Repossessions	41.4%	31.1%	30.2%	15.6%	20.6%	22.2%
Direct Payments to Tax Payers	54.1%	54.7%	51.7%	43.0%	58.2%	65.9%
Extended Filing Deadline for Federal Tax Payments	44.8%	36.2%	29.4%	19.7%	19.6%	19.6%
Prohibition on Debt Collection, Repossession, and Wage Garnishment	41.2%	32.4%	30.6%	12.4%	9.4%	9.4%
Require Forbearance on Mortgages for Rental Properties	38.3%	25.2%	22.1%	9.7%	13.2%	10.9%
Small Business Interruption Loans	35.3%	24.9%	20.2%	16.2%	16.0%	7.9%
Suspension of Debt Payments	46.5%	38.7%	38.4%	18.7%	13.9%	20.9%
Suspension of Negative Credit Reporting	44.2%	36.6%	35.8%	17.4%	16.0%	15.8%
Suspension of Rental and Utility Payments for Assisted Renters	44.2%	30.3%	25.3%	11.3%	9.2%	8.9%

Table 20 — Job Loss Due to COVID-19 Illness

<u>Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)</u>	<u>Percent of Previously Working Responders</u>
<u>of Total Respondents</u>	3.9%
<u>by Income Range</u>	
< \$40,000	8.1%
\$40,000 - < \$75,000	3.4%
\$75,000 - < \$125,000	2.3%
\$125,000+	2.6%
<u>by Age Range</u>	
18-35	5.0%
36-55	2.9%
56-65	3.7%
66+	6.8%
<u>by Gender</u>	
Male	2.9%
Female	5.0%
<u>by Residence Location</u>	
Urban	4.4%
Suburban	3.2%
Rural	5.3%

Table 21 — Shelter-in-Place or Self-Quarantine

<u>Shelter-in-Place or Self-Quarantine</u>	<u>Local Orders in Place</u>	<u>Personally Doing</u>
<u>of Total Respondents</u>	72.1%	62.4%
<u>by Income Range</u>		
< \$40,000	69.7%	60.3%
\$40,000 - < \$75,000	74.8%	63.5%
\$75,000 - < \$125,000	72.8%	64.0%
\$125,000+	71.4%	61.9%
<u>by Age Range</u>		
18-35	61.3%	53.0%
36-55	70.8%	60.5%
56-65	81.5%	70.9%
66+	85.3%	75.6%
<u>by Gender</u>		
Male	68.5%	59.2%
Female	75.4%	65.1%
<u>by Residence Location</u>		
Urban	64.6%	55.9%
Suburban	75.2%	66.6%
Rural	76.6%	61.9%

Table 22 — Future Spending Expectations

<u>How do you expect your household spending per month to change over the next 90 days (excluding housing payments)?</u>	I expect to spend more per month	I expect my spending to remain about the same	I expect my spending to decrease	I expect to spend less than half of what I used to spend
<u>of Total Respondents</u>	13.3%	29.6%	43.9%	13.2%
<u>by Income Range</u>				
< \$40,000	13.3%	31.1%	36.9%	18.8%
\$40,000 - < \$75,000	10.4%	30.1%	45.5%	14.1%
\$75,000 - < \$125,000	14.5%	29.1%	46.7%	9.7%
\$125,000+	15.9%	27.2%	49.4%	7.5%
<u>by Age Range</u>				
18-35	18.3%	31.5%	36.3%	13.9%
36-55	15.1%	28.2%	42.6%	14.1%
56-65	6.9%	28.9%	51.0%	13.3%
66+	6.7%	31.1%	54.1%	8.1%
<u>by Gender</u>				
Male	16.4%	29.8%	43.9%	9.8%
Female	10.6%	29.3%	44.0%	16.1%
<u>by Residence Location</u>				
Urban	21.7%	29.2%	34.8%	14.2%
Suburban	9.4%	28.9%	49.5%	12.2%
Rural	9.6%	32.2%	44.2%	14.1%

Table 23 — Increases in Household Size Due to the Crisis

<u>What changes have you personally made to your daily routines?</u>	Increased household size (new individuals in the residence due to college/university closures, loss of primary housing, etc.)
<u>of Total Respondents</u>	8.4%
<u>by Income Range</u>	
< \$40,000	5.5%
\$40,000 - < \$75,000	5.5%
\$75,000 - < \$125,000	12.8%
\$125,000+	10.9%
<u>by Age Range</u>	
18-35	12.6%
36-55	9.2%
56-65	5.1%
66+	1.6%
<u>by Gender</u>	
Male	9.7%
Female	7.2%
<u>by Residence Location</u>	
Urban	11.8%
Suburban	7.5%
Rural	4.6%