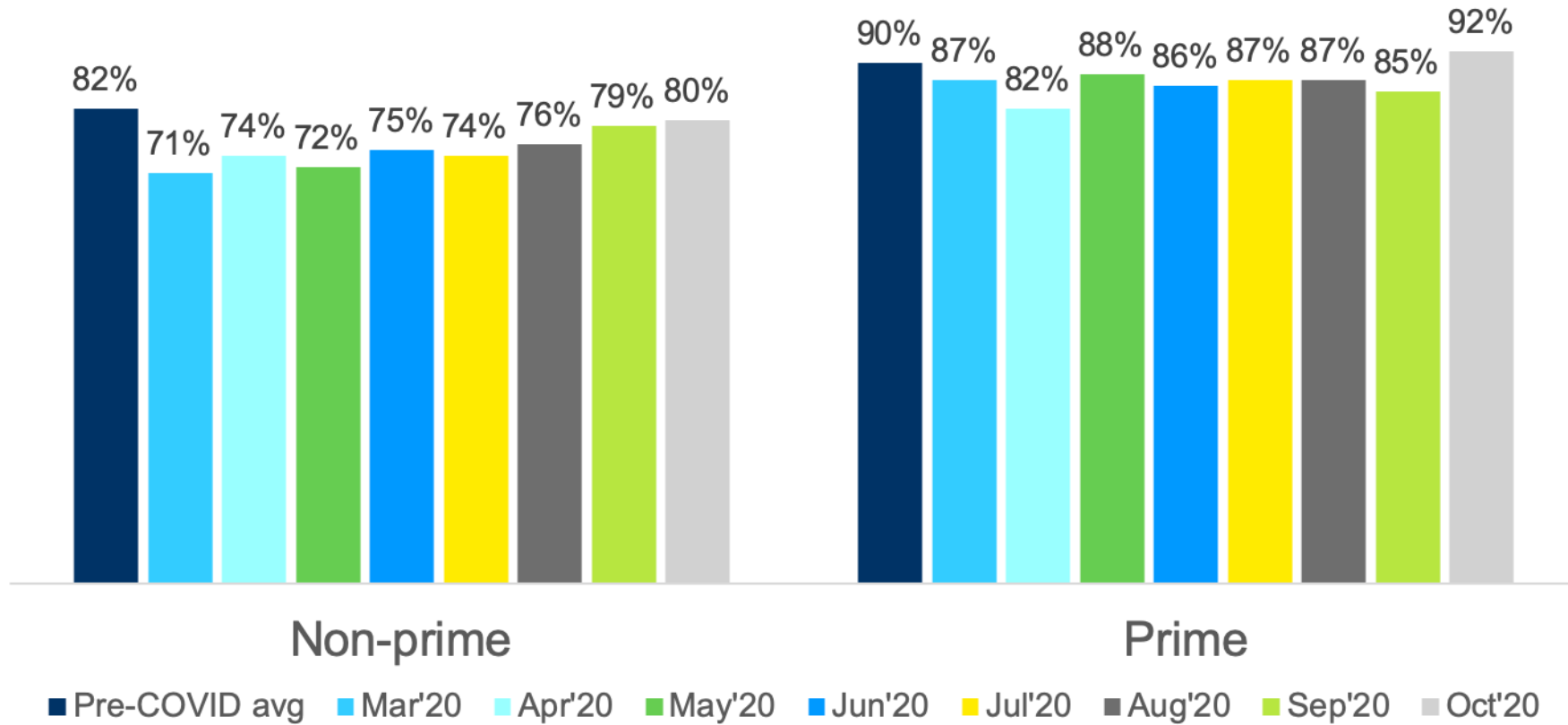
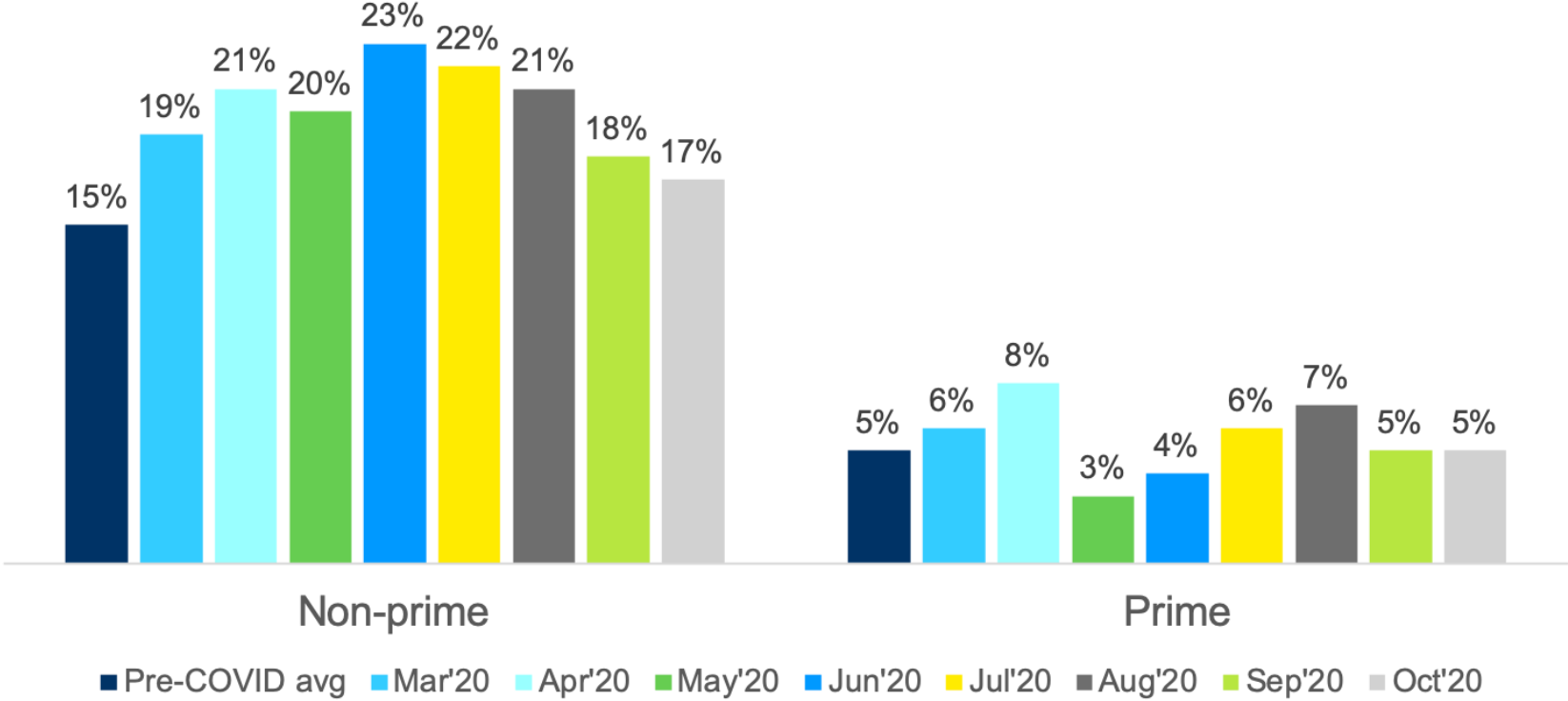


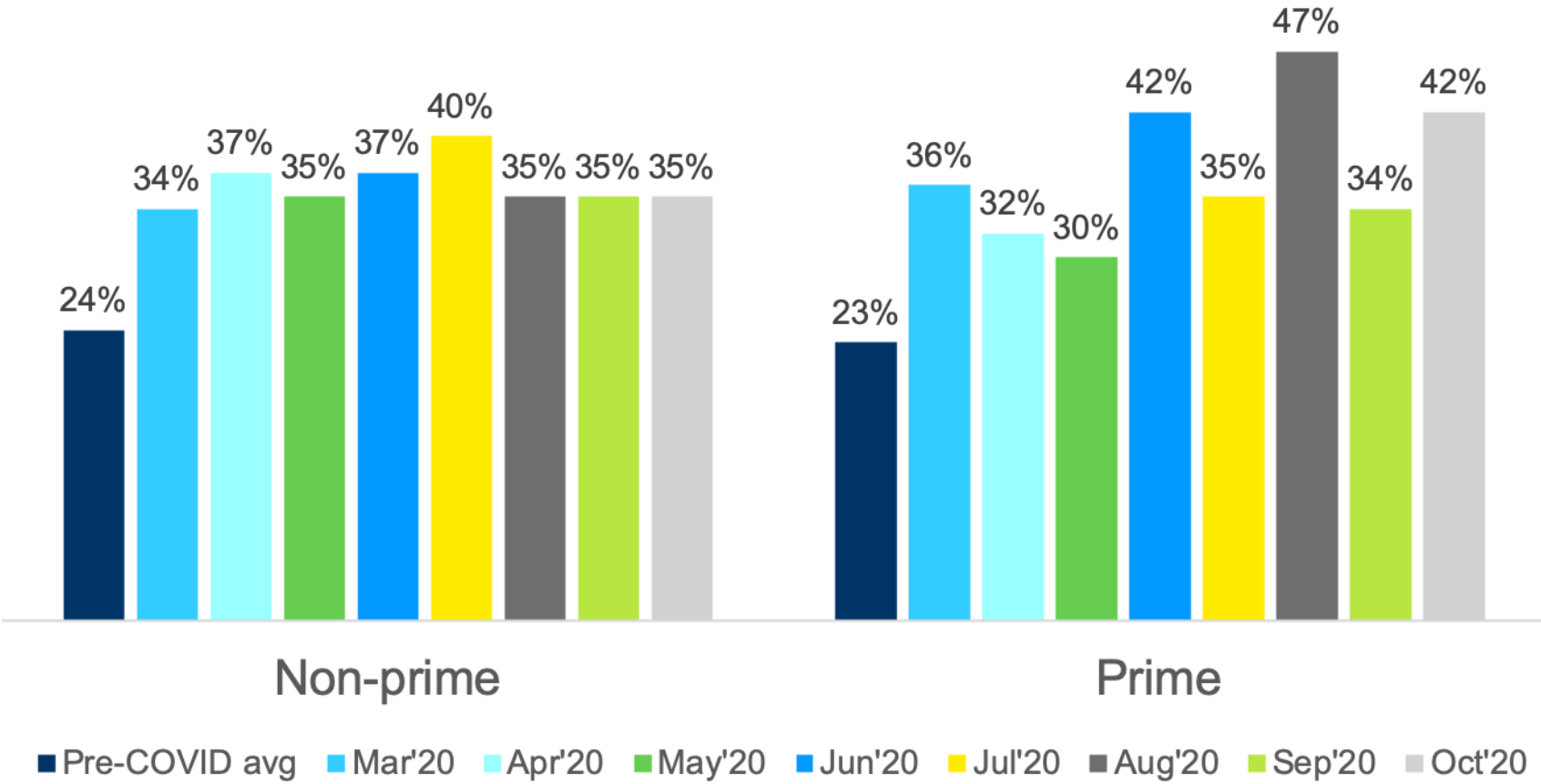
How stable do you feel your current employment is? (Very or somewhat stable)



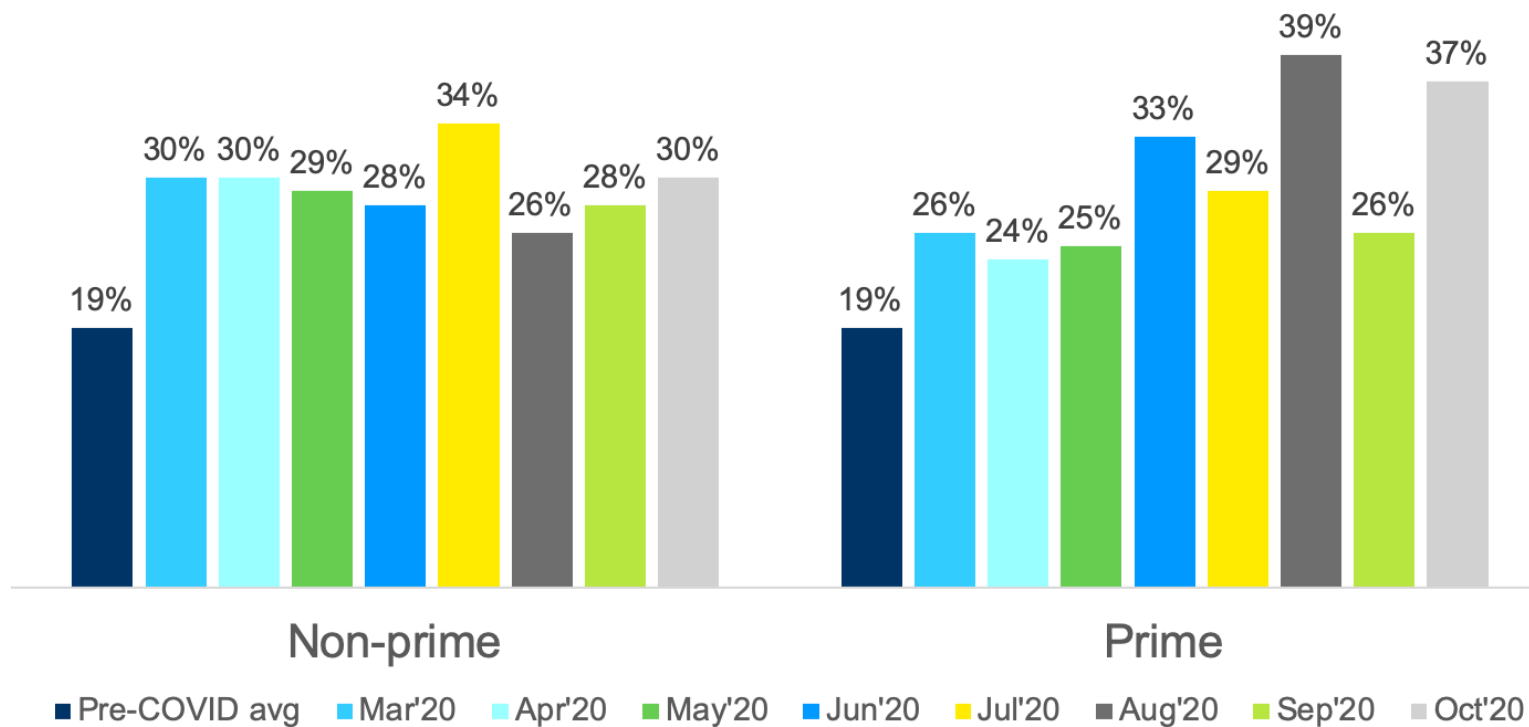
What is your employment status? (Unemployed)



Me or spouse/partner lost job in past 12 months

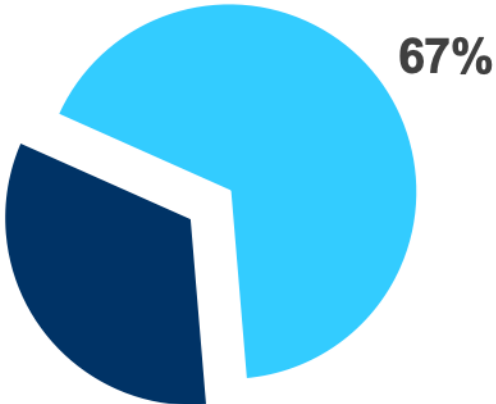


Me or my spouse have
Lost a job in the last 12 months without severance

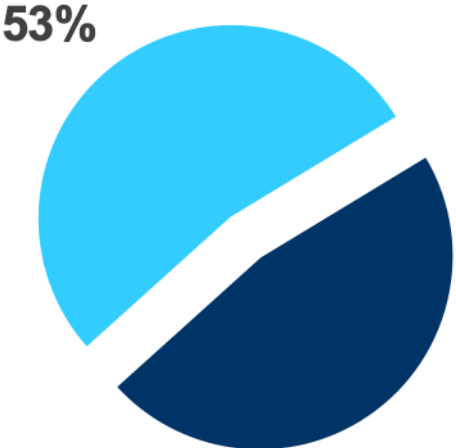


Percent who hold a job where they are paid hourly
(Post-COVID Average)

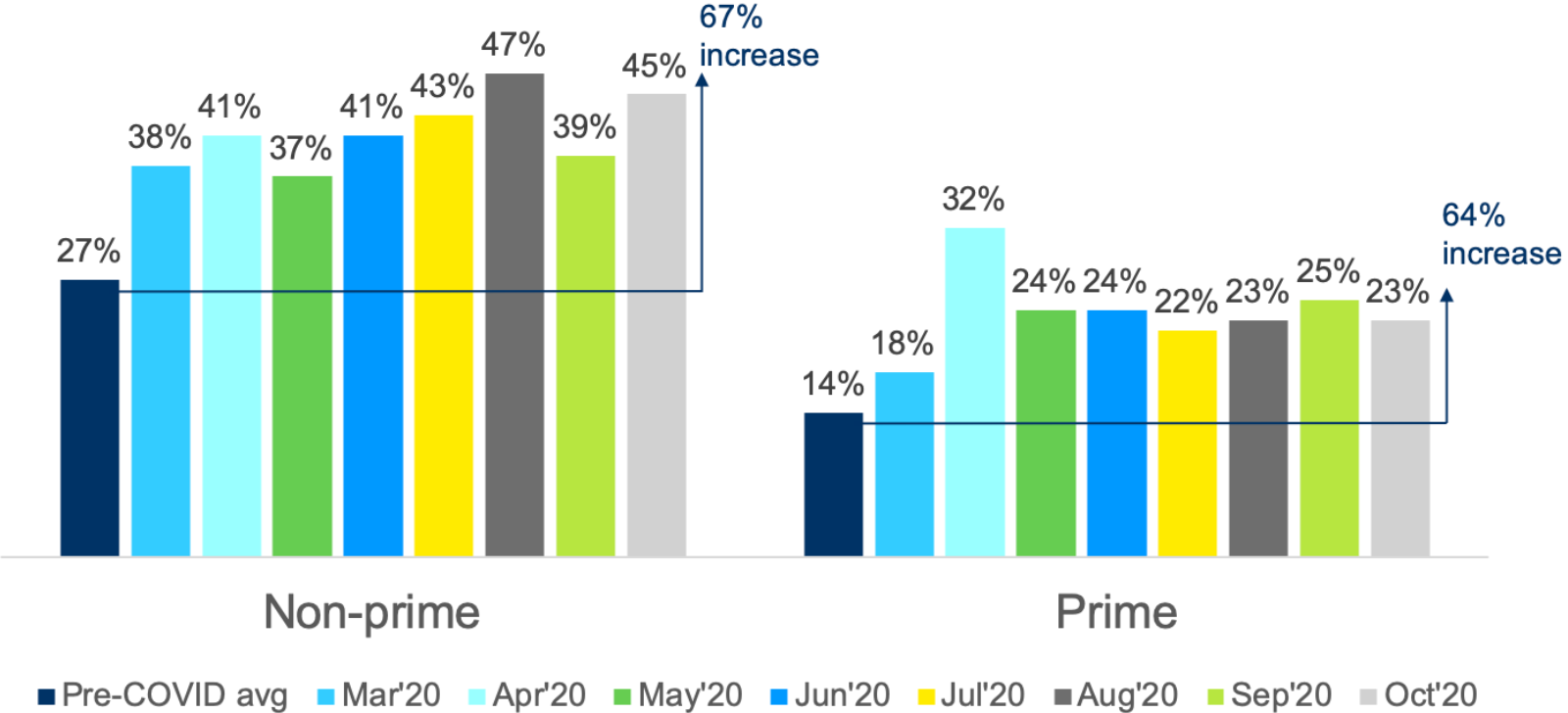
Non-prime



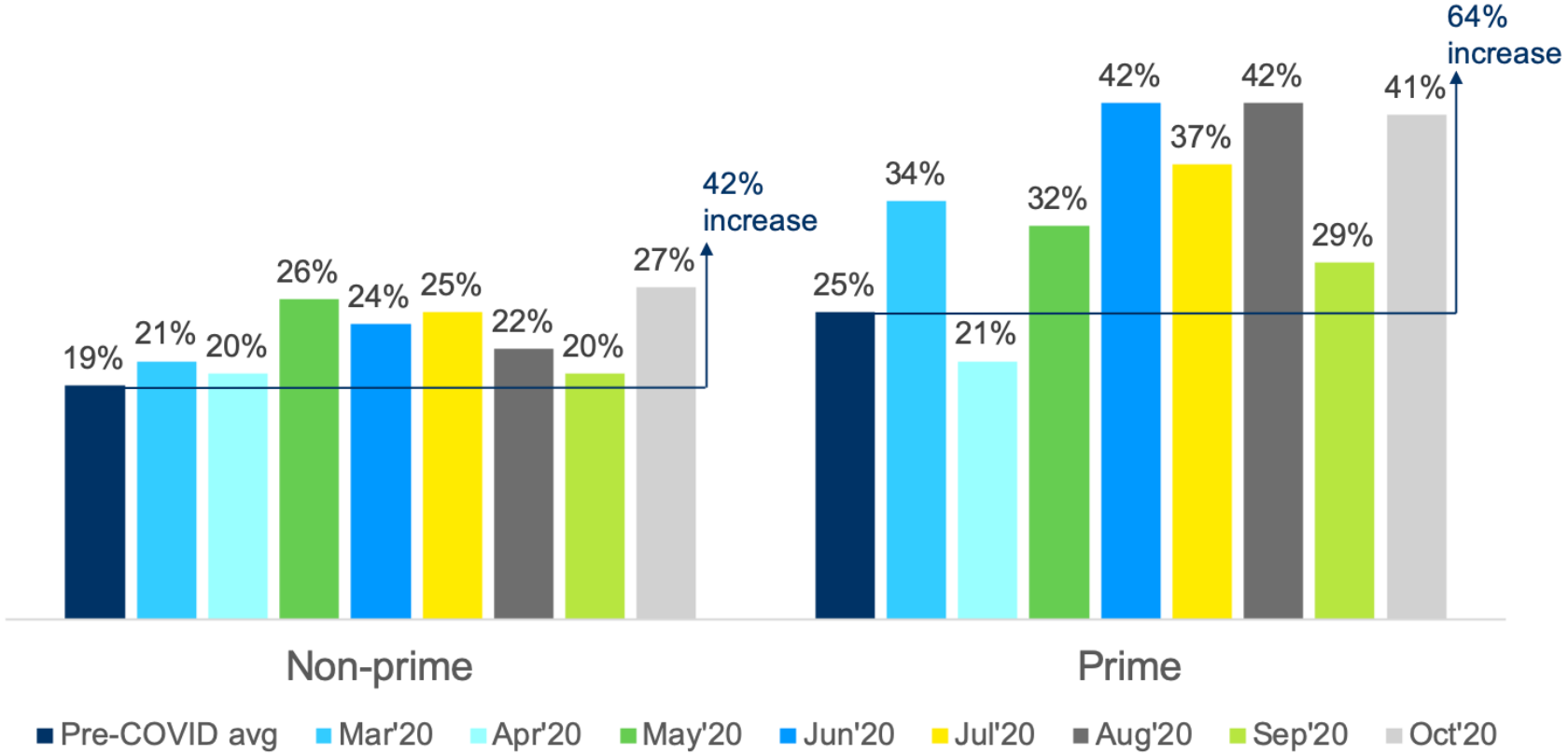
Prime



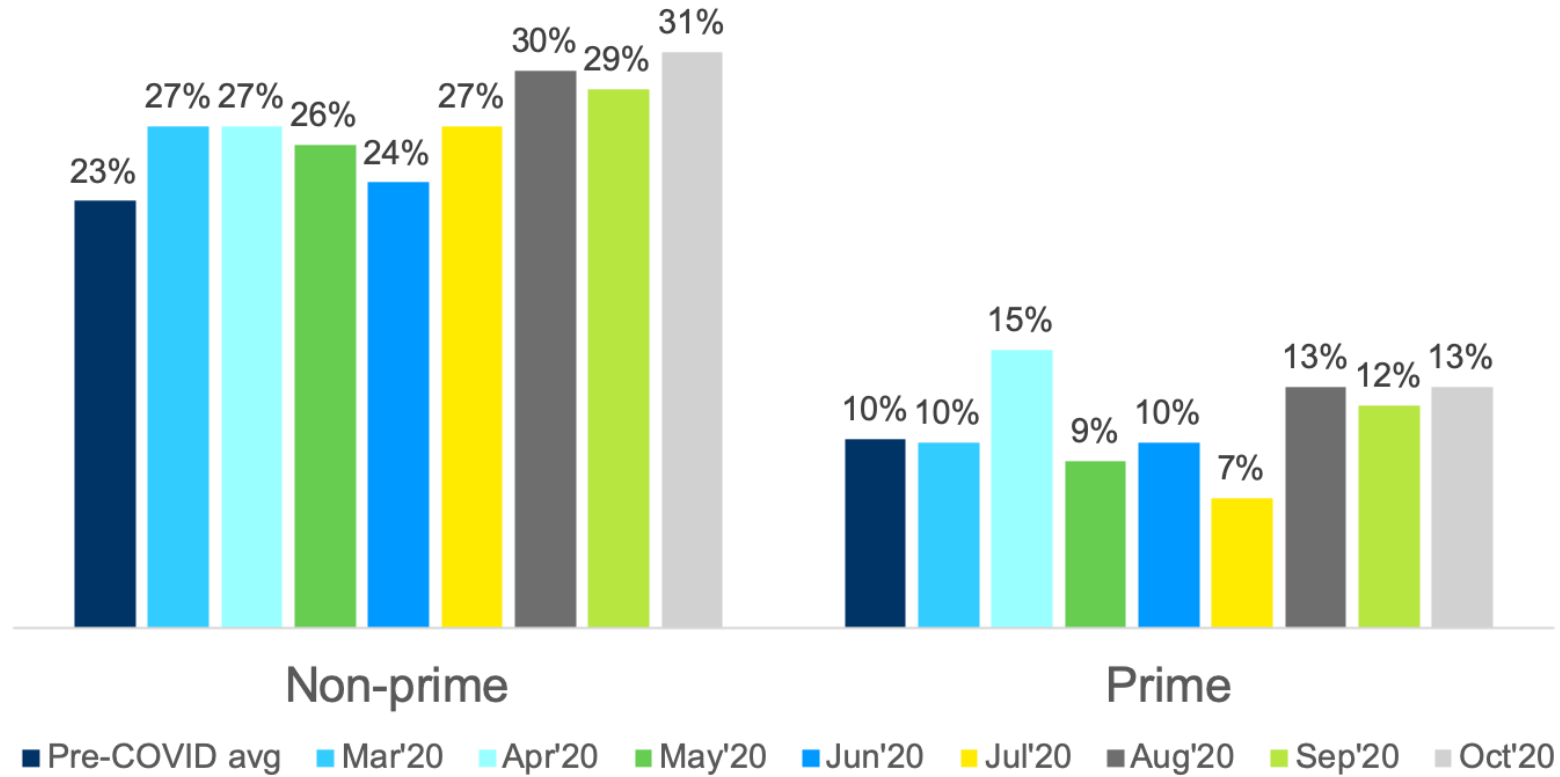
Household income has decreased in the last 12 months



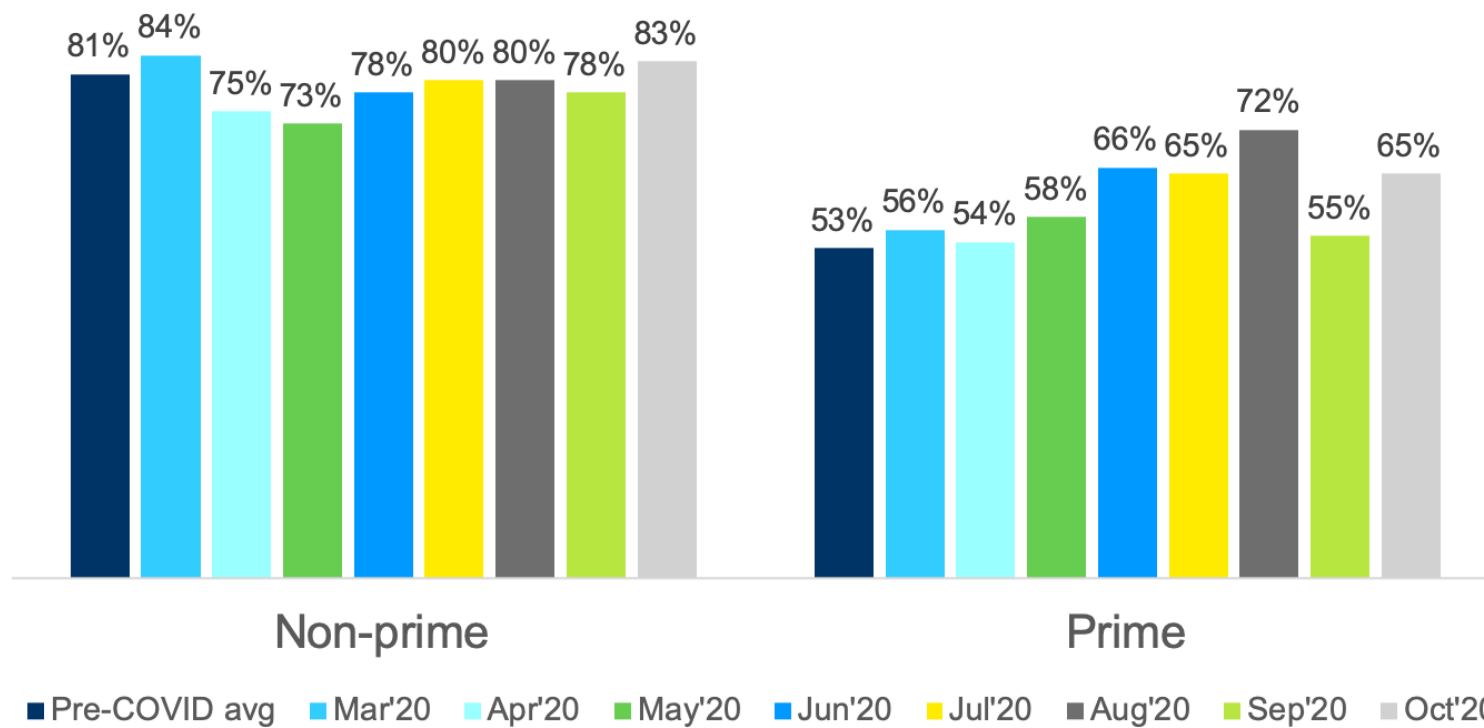
Are you a contract worker?



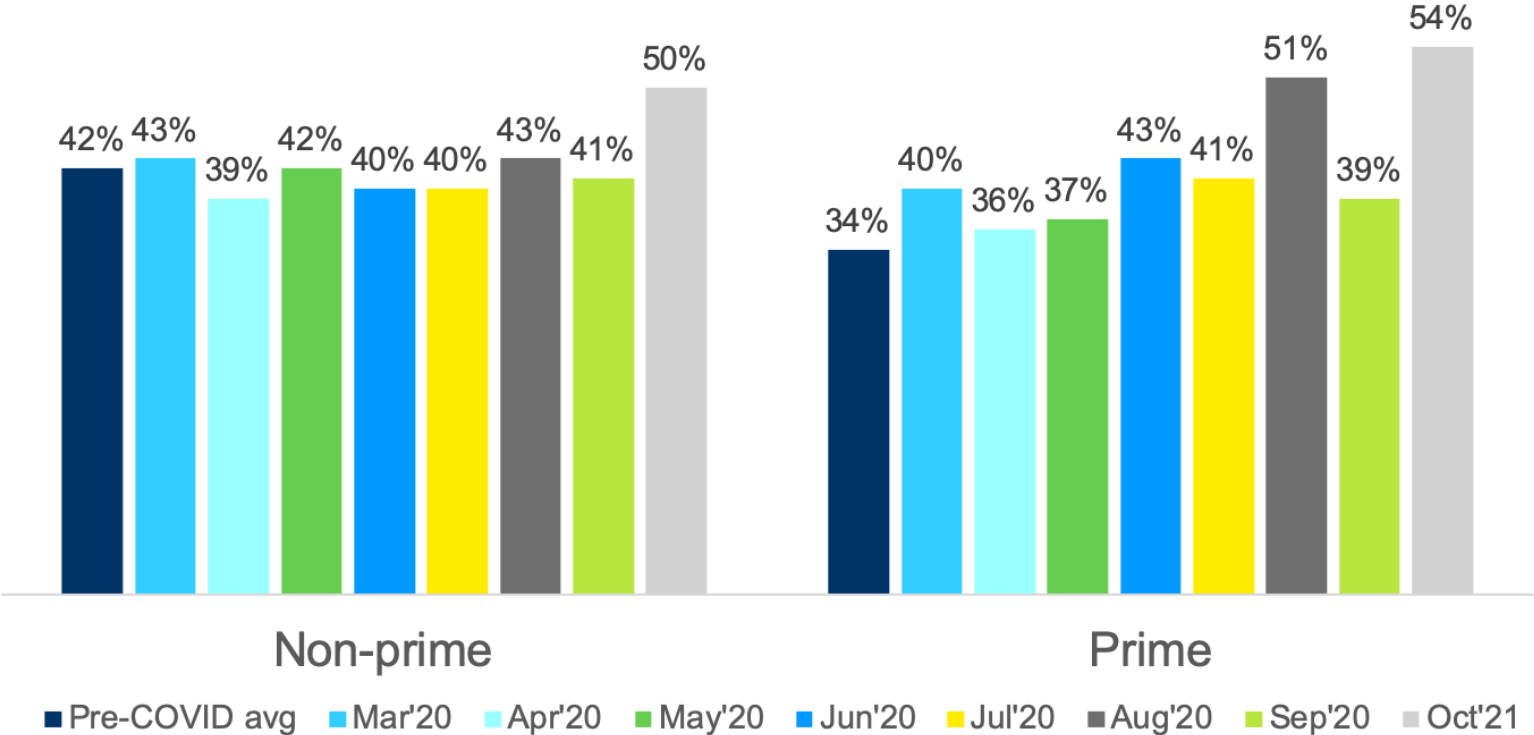
Day-to-day expenses are less manageable than a year ago



Run out of money at least once in the prior 12 months



Had an extraordinary expense that disrupted finances in the prior three months



Medical insurance provided (at least in part) by employer
(Post-COVID Average)

Non-prime

48%

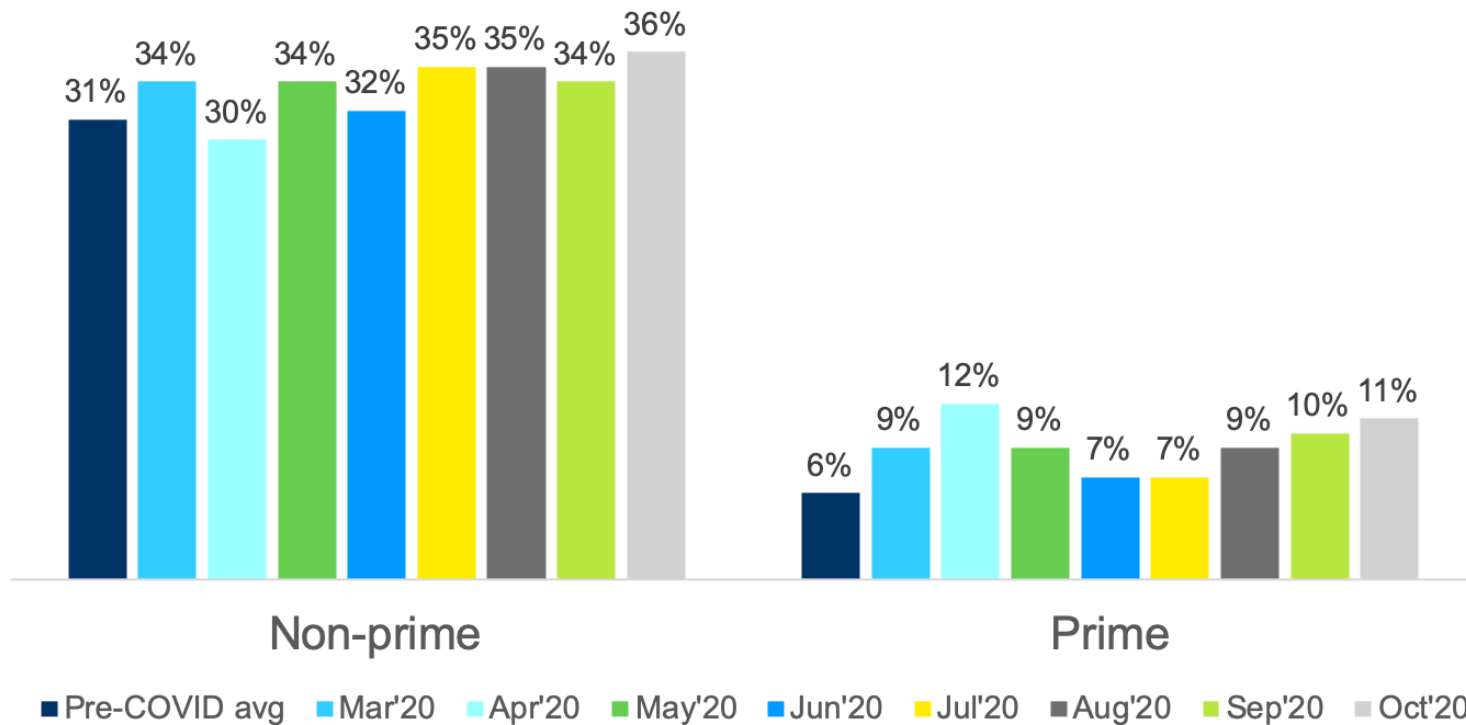


Prime

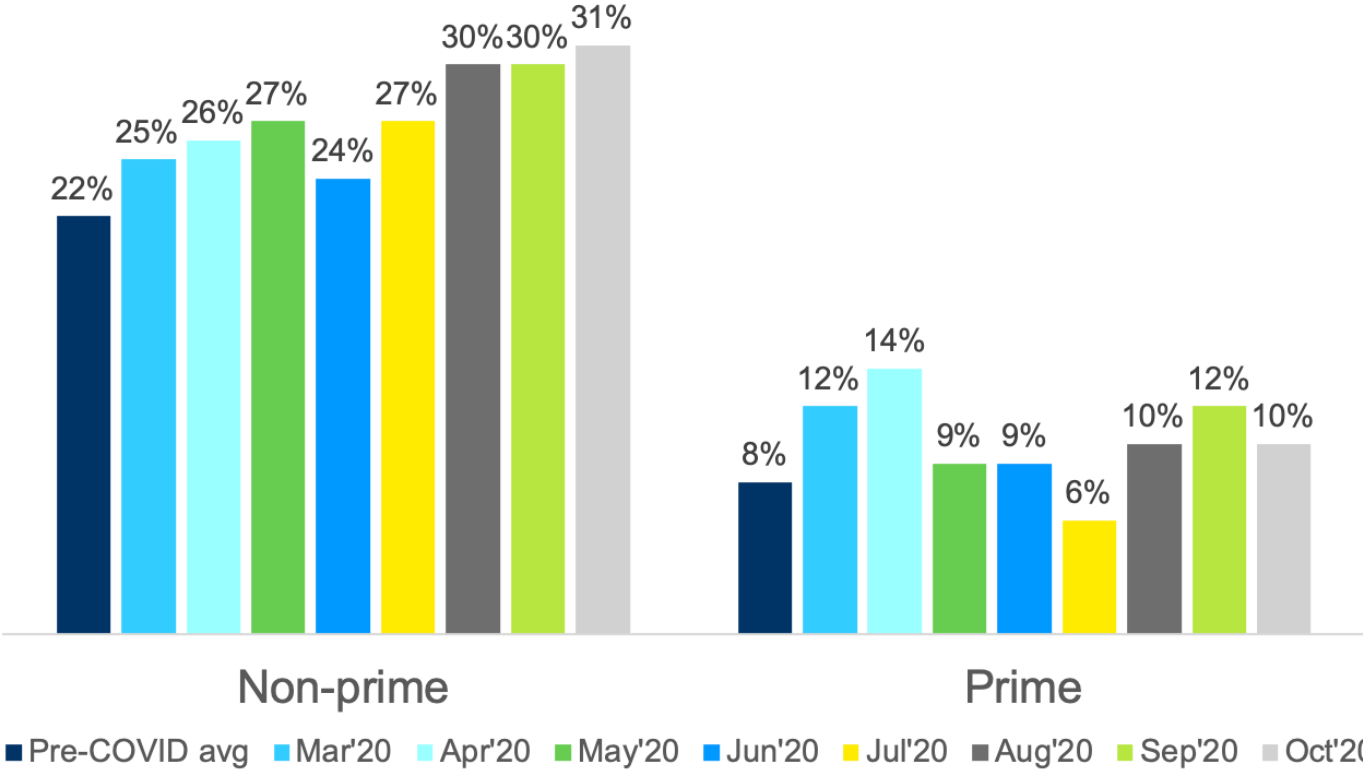
80%



It's harder to obtain credit from a financial institution compared to a year ago



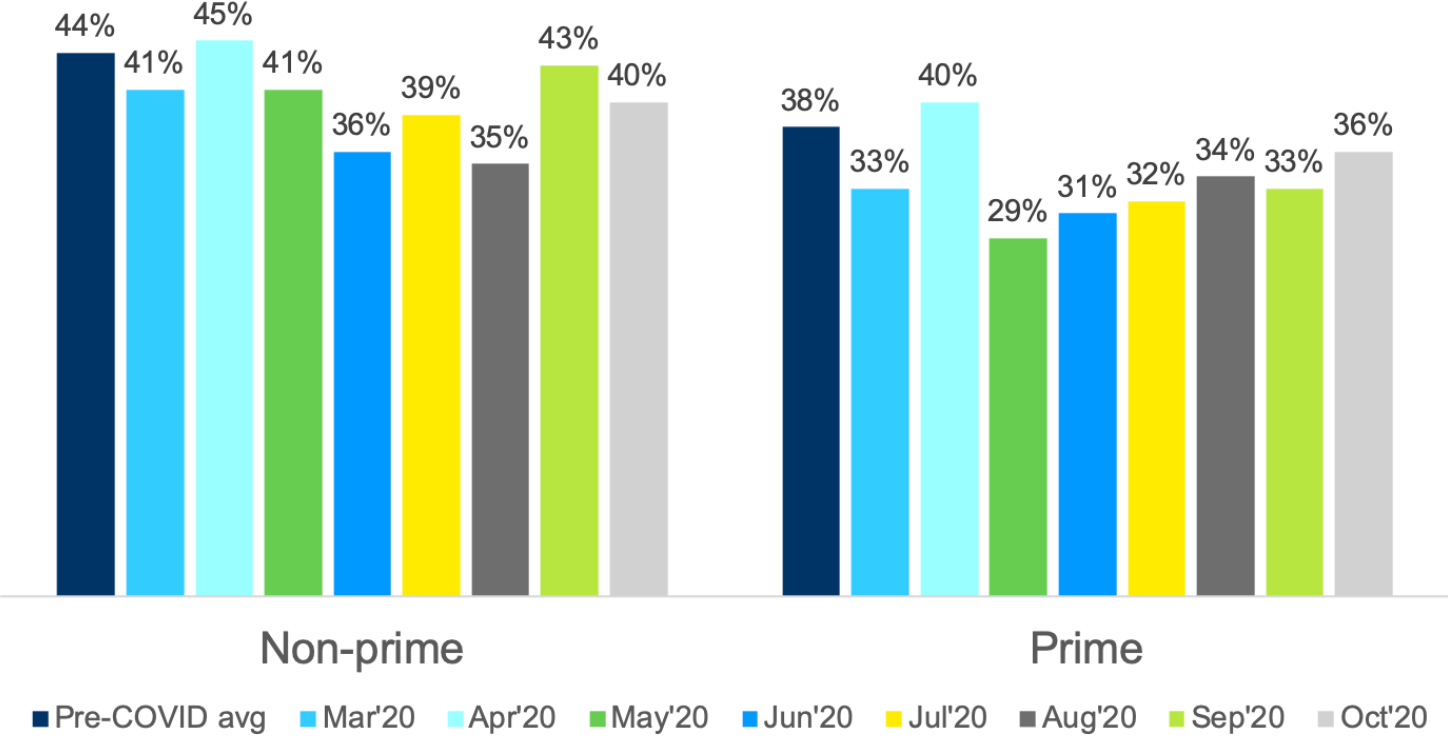
Personal debt is less manageable than a year ago



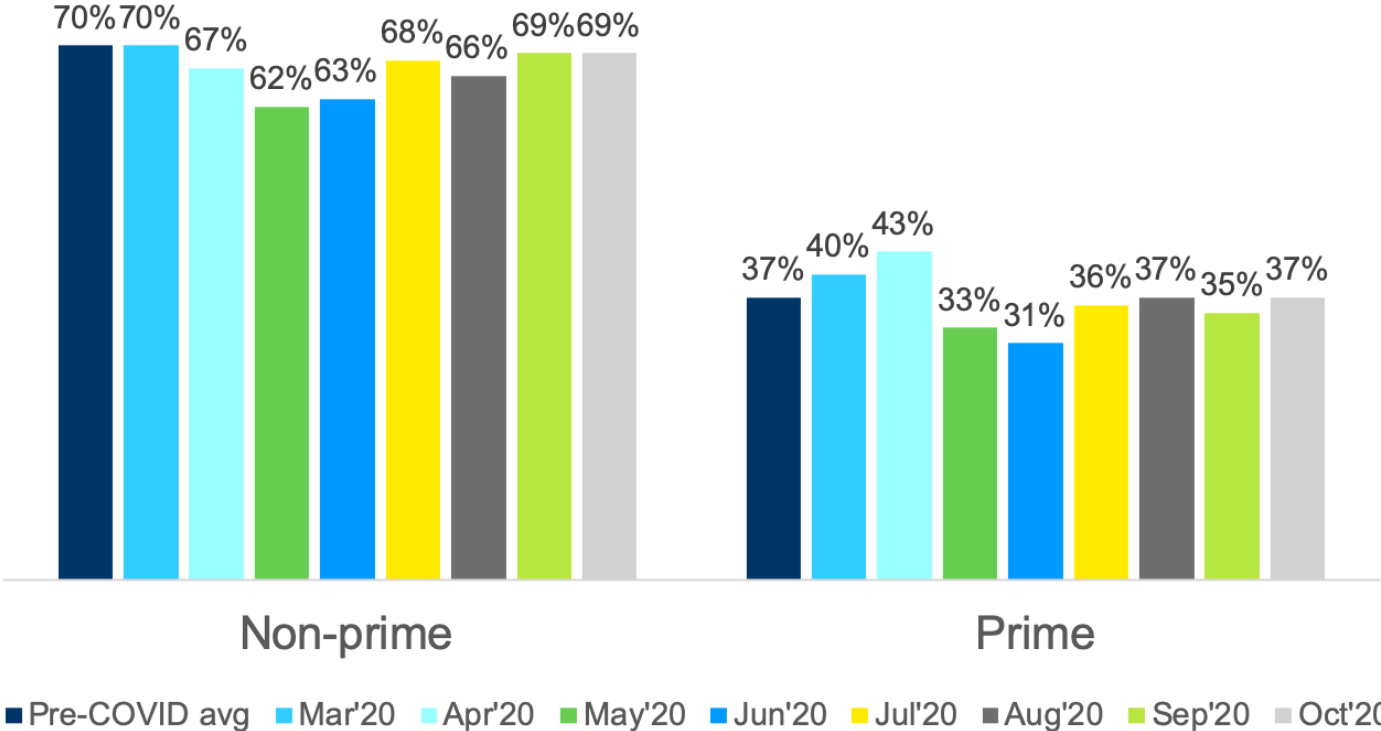
Changes in kinds of debt held during COVID vs. Pre-COVID

	Non-prime	Prime
Payday	↑	↑
Bank loan	↑	↑
Short term installment loan	—	↑
Pawned a belonging	—	↑
Home equity LOC	↑	—
Carried credit card balance	↓	↓
Payment plan	↓	↑
Paycheck advance	↑	↑
401k loan	—	↑
Family / friend	↓	↑

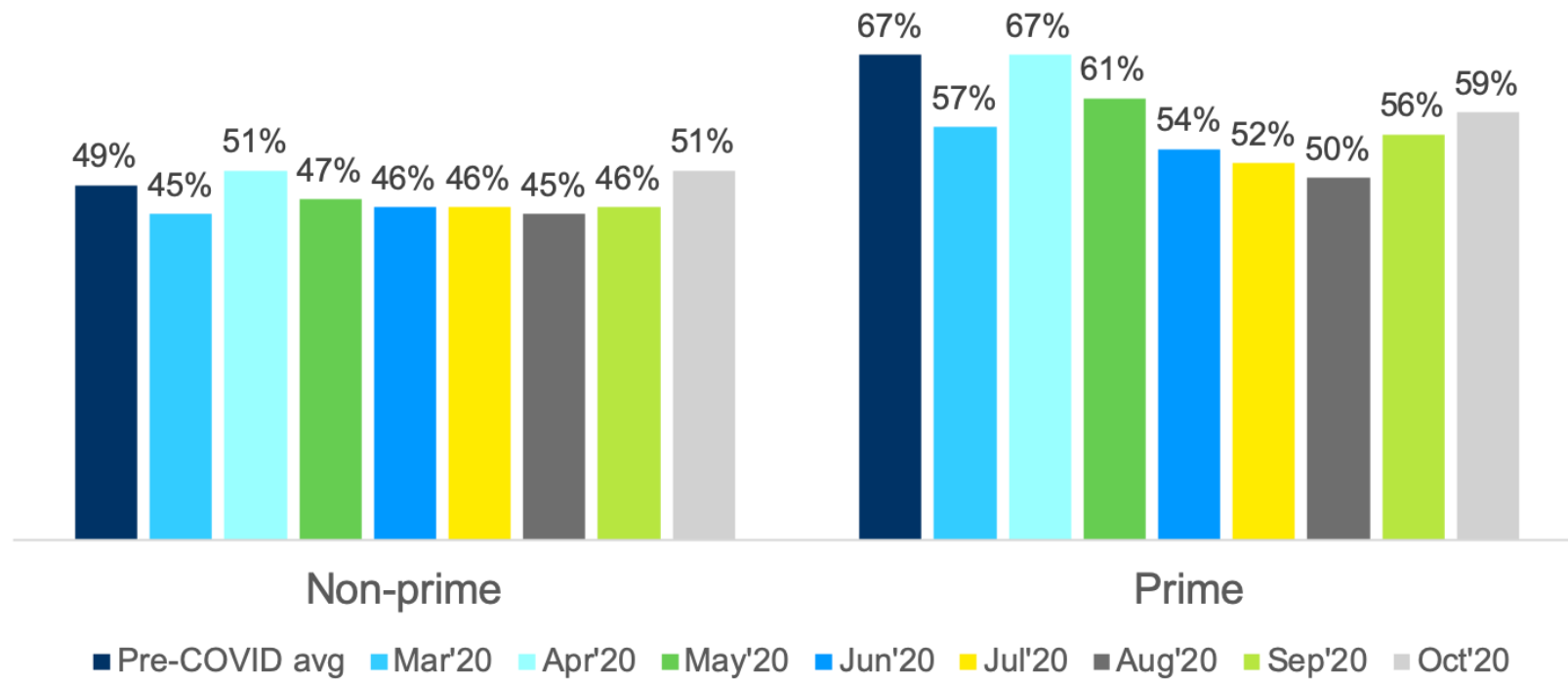
Carrying a credit card balance from last month



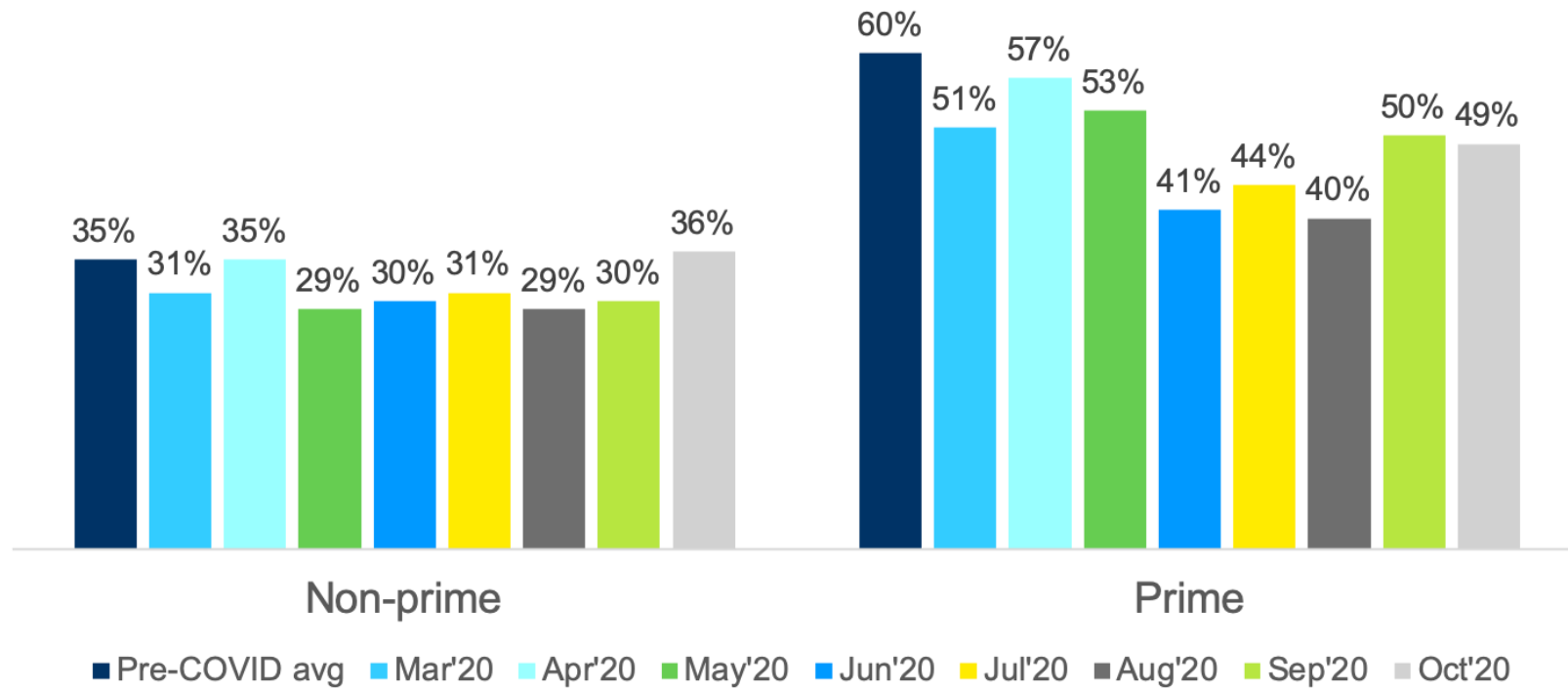
Respondents with more debt than savings (calculated from open-ended responses)



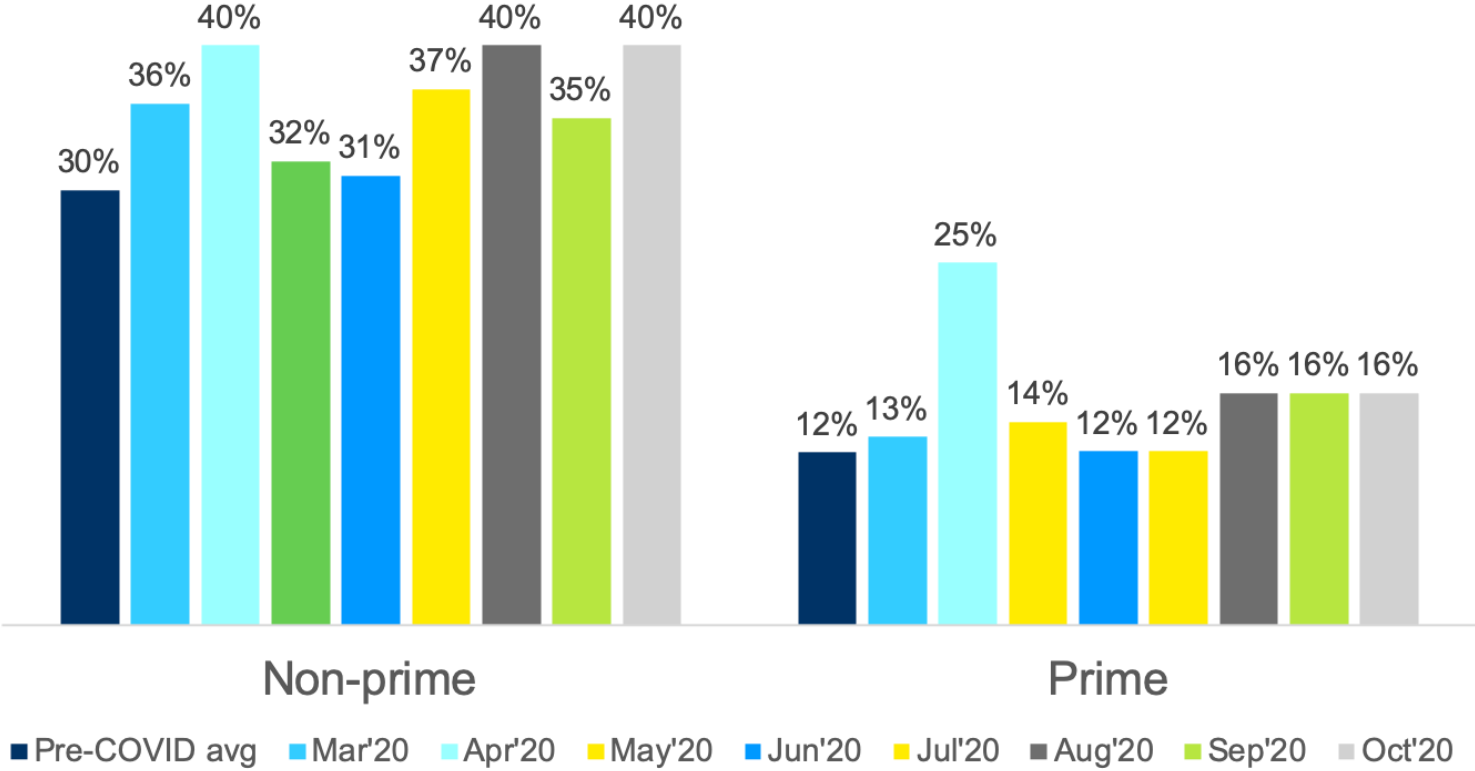
Which of the following, if any, do you, yourself, currently have?
(Savings account)



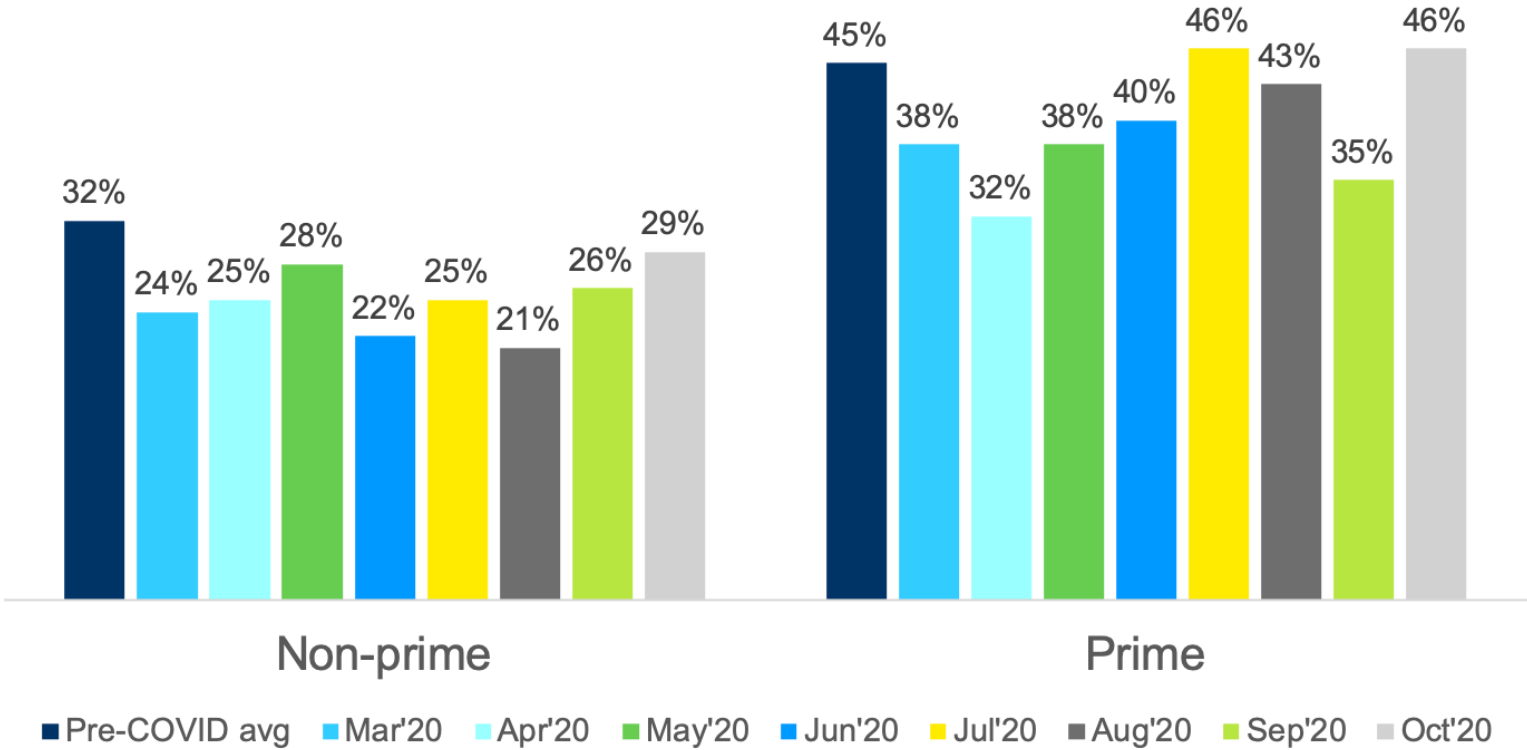
Which of the following, if any, do you, yourself, currently have?
(General purpose credit card – Visa, Discover, American Express, etc.)



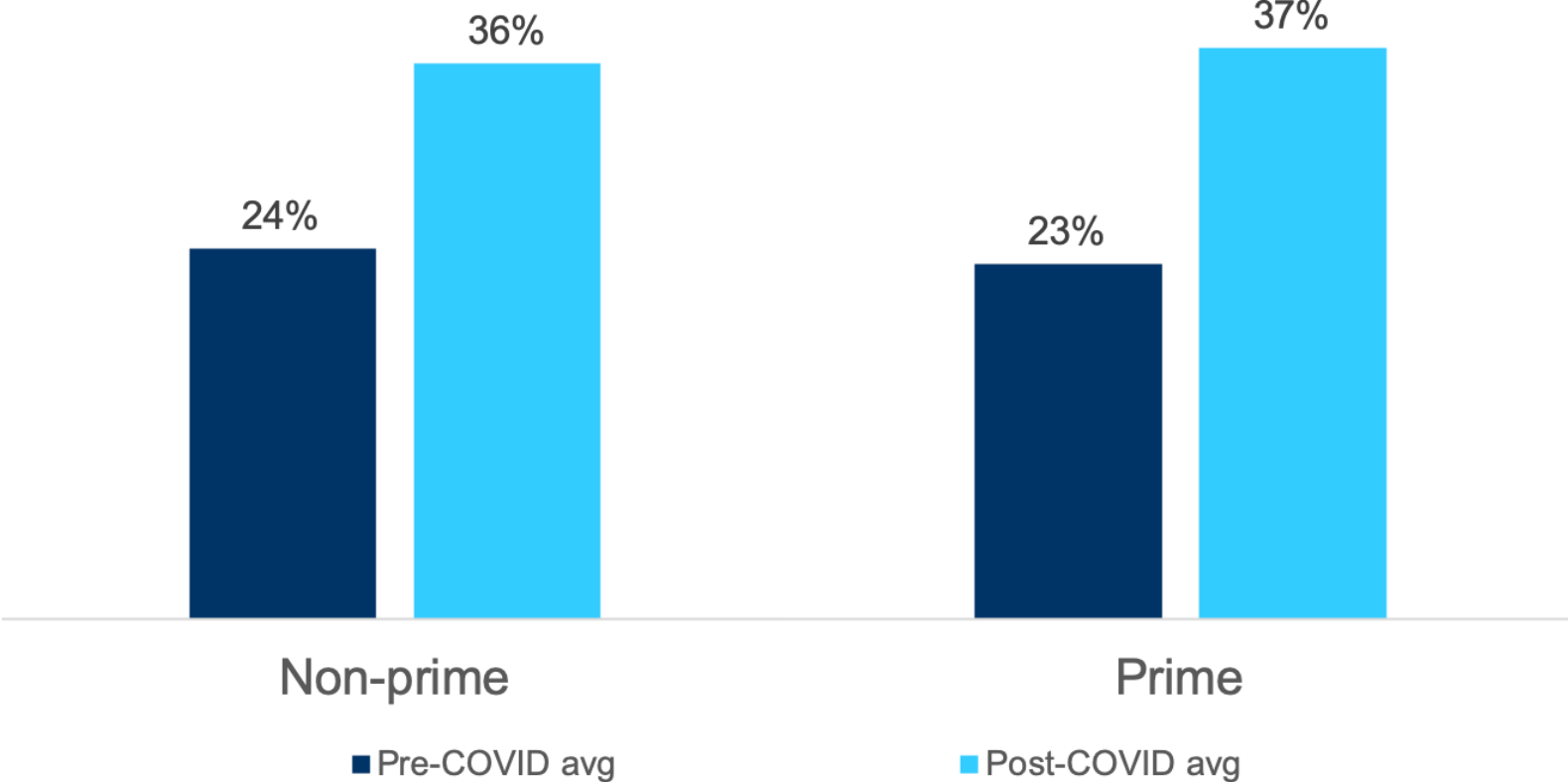
Feel less financially secure compared to a year ago



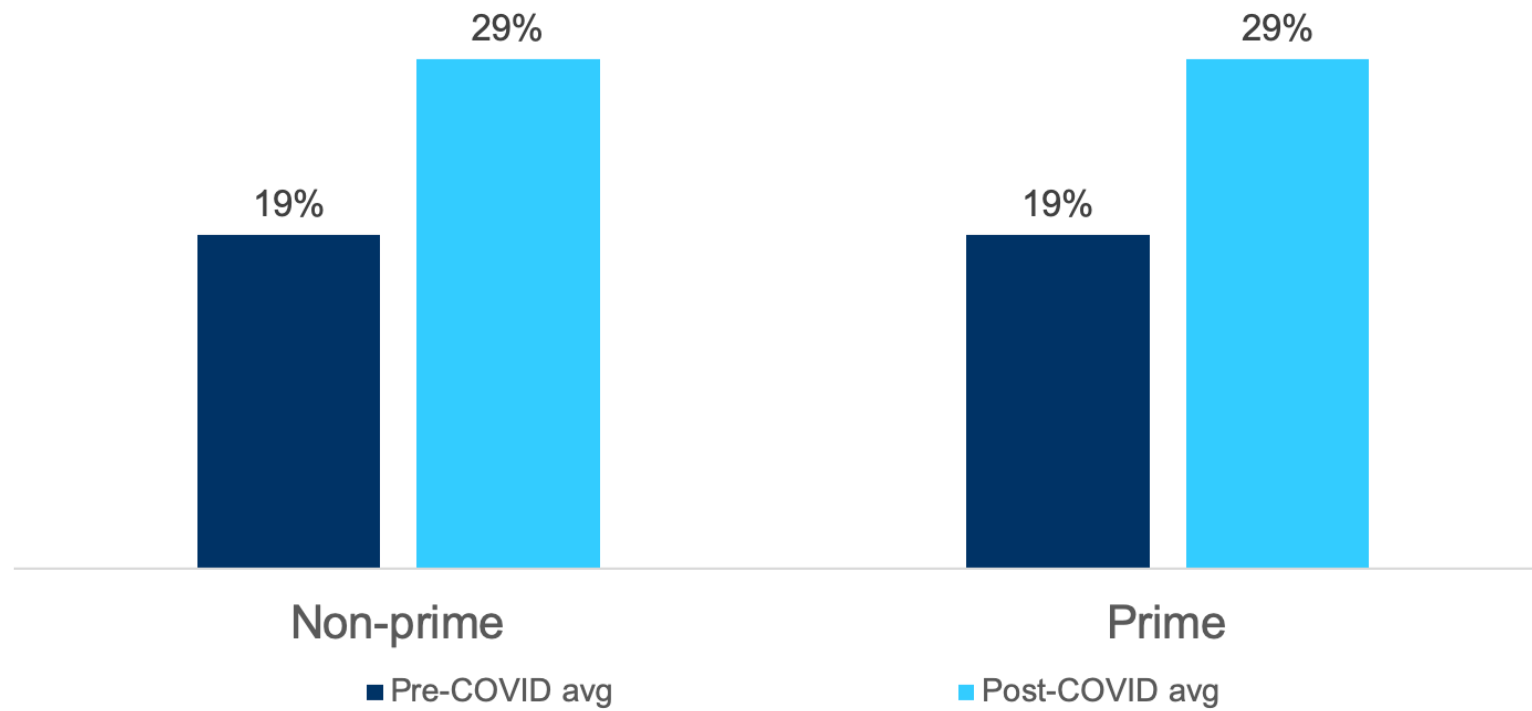
Feeling like the country is heading in the right direction



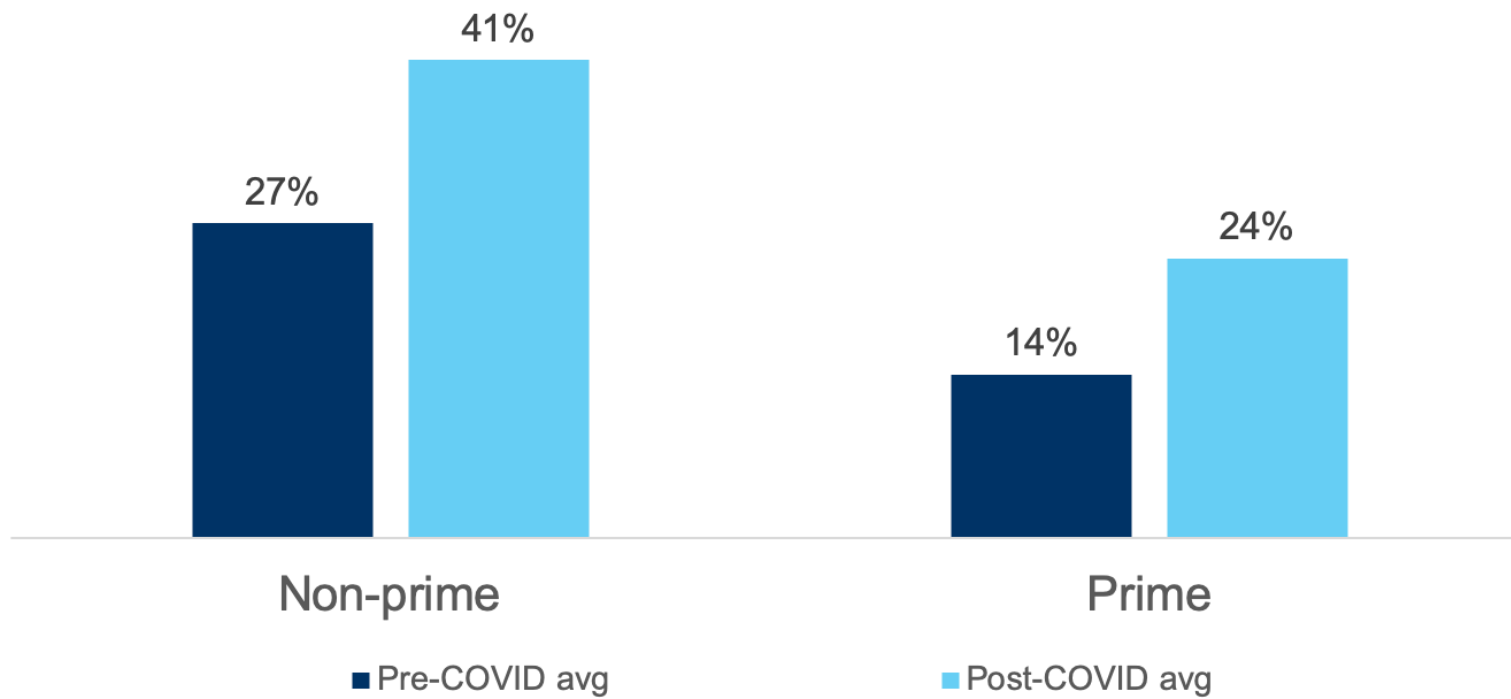
Me or spouse/partner lost job in past 12 months



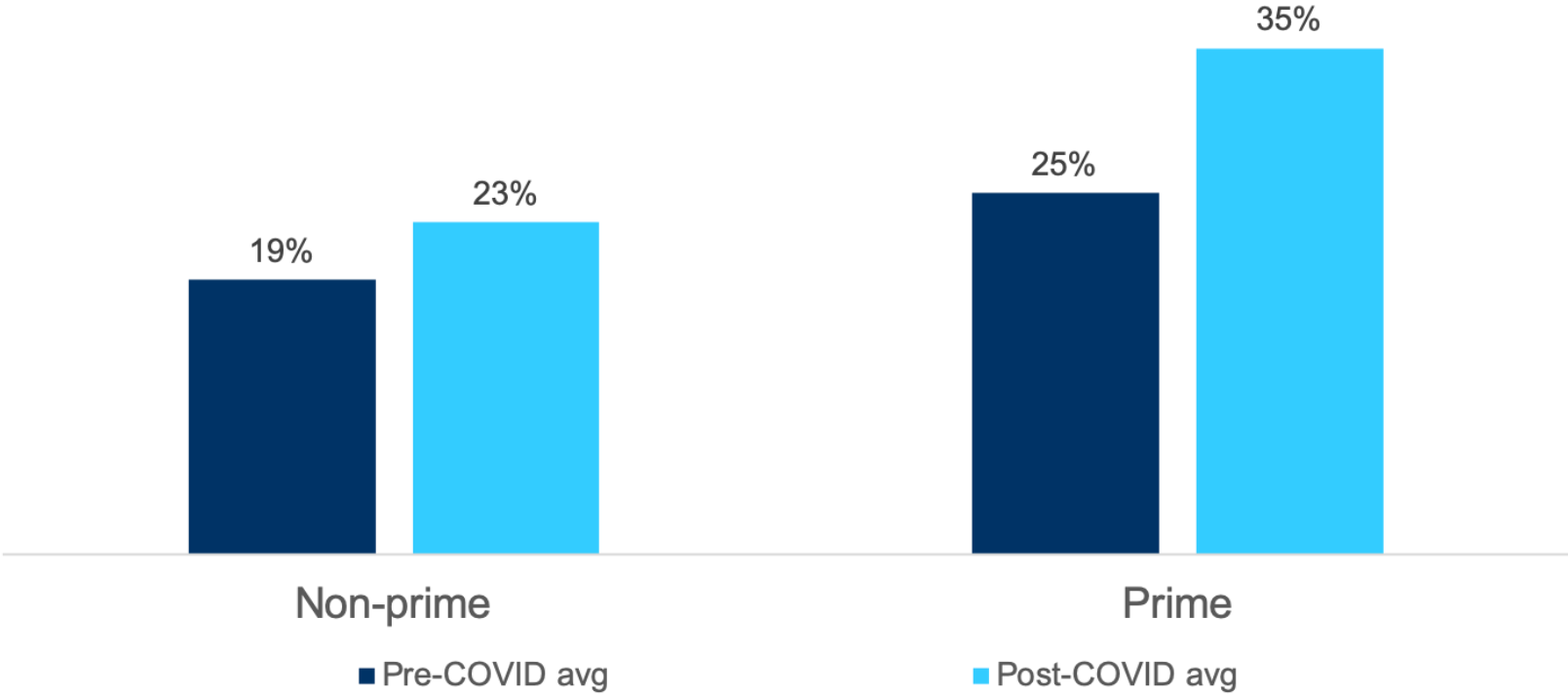
Me or my spouse have
Lost a job in the last 12 months without severance



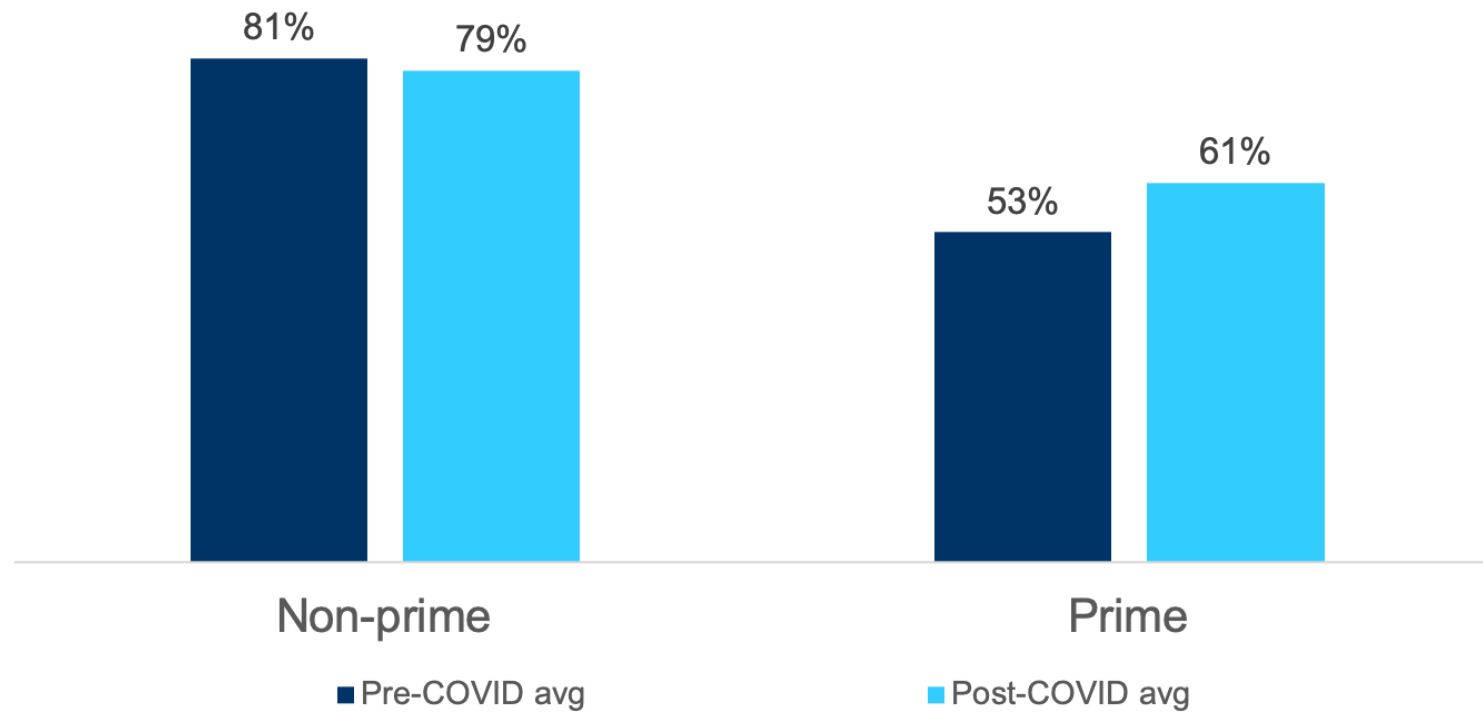
Household income has decreased
in the last 12 months



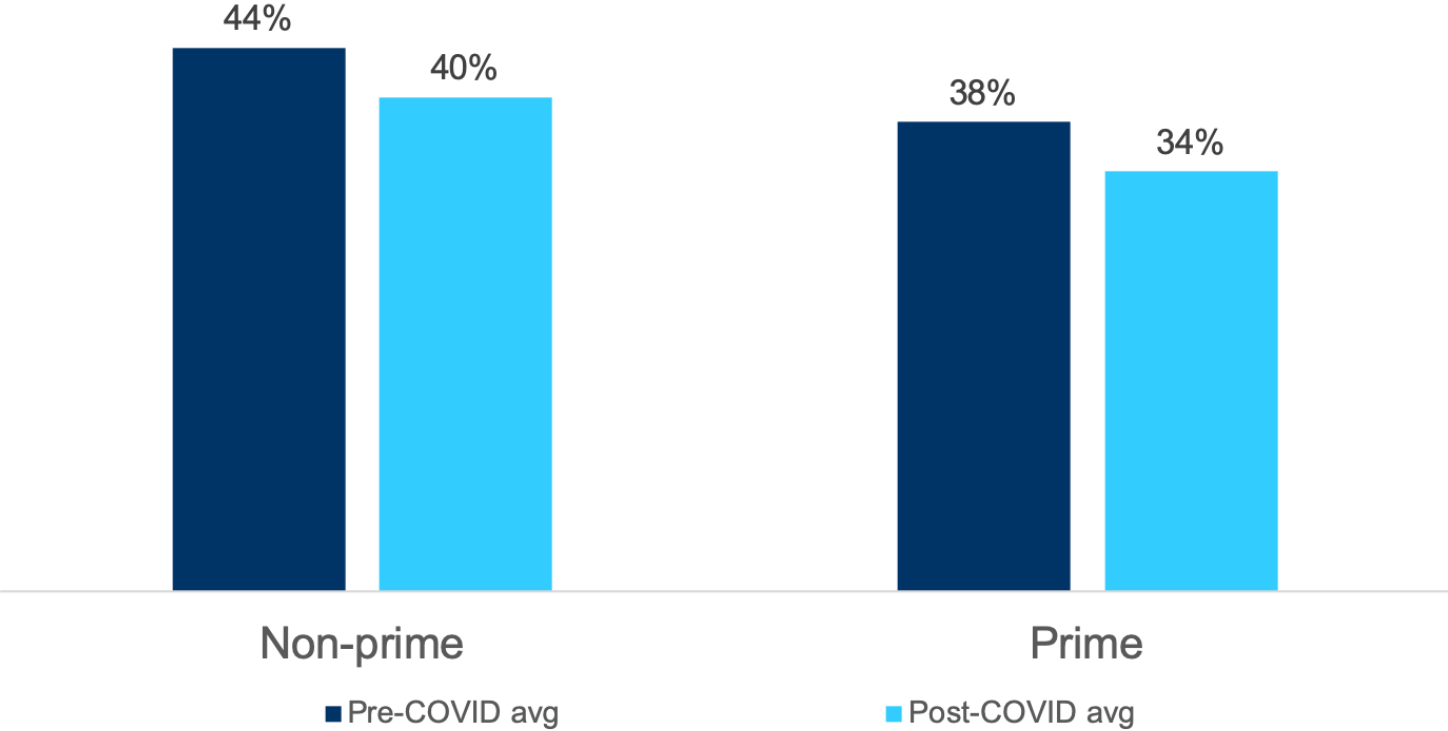
Are you a contract worker?



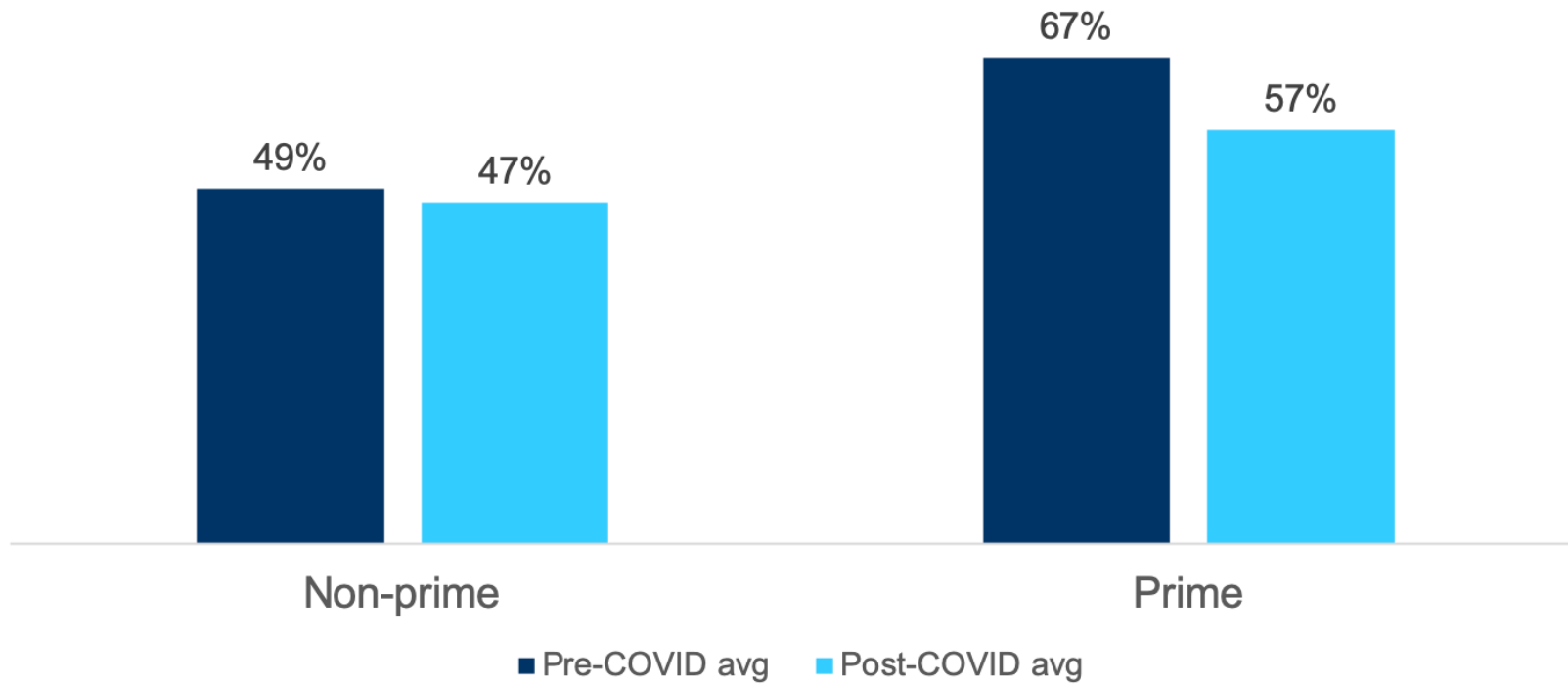
Run out of money at least once in the prior 12 months



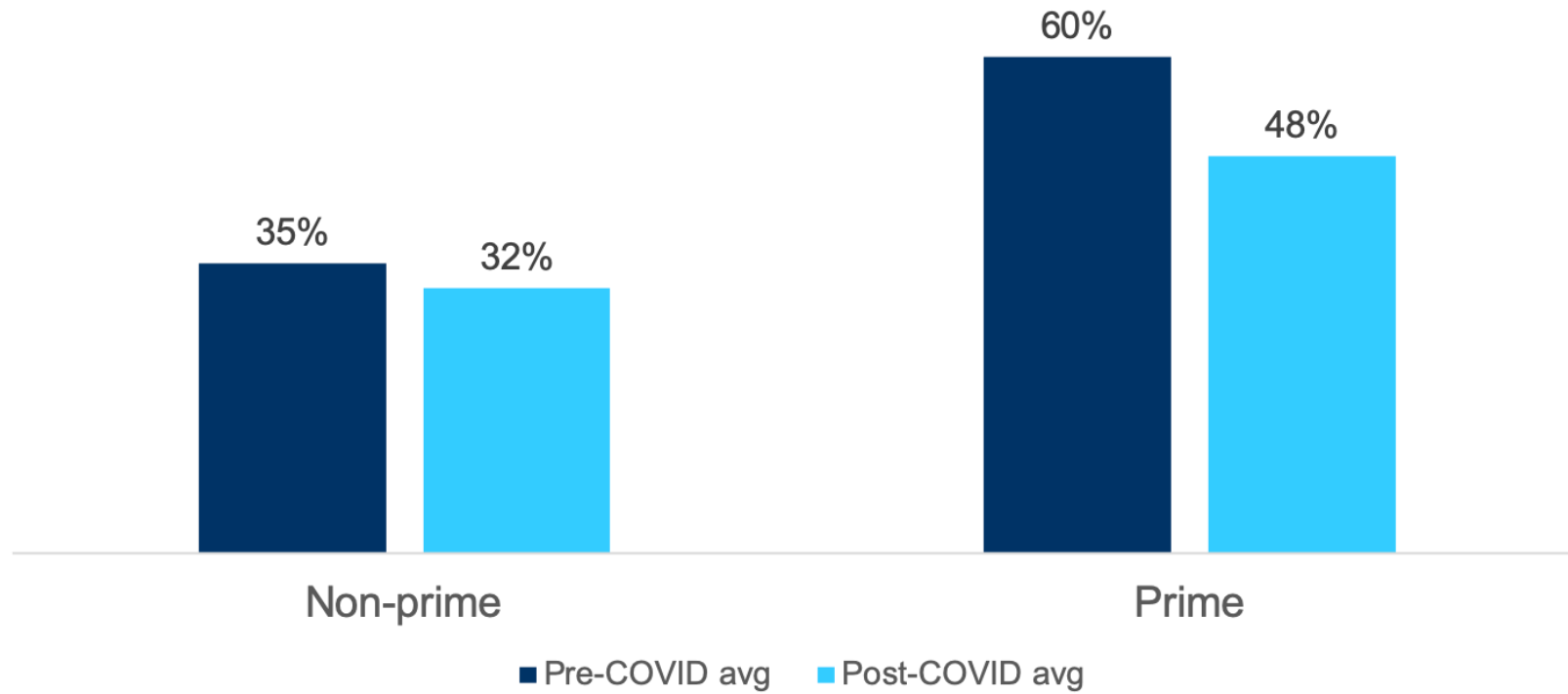
Carrying a credit card balance
from last month



Which of the following, if any, do you, yourself, currently have?
(Savings account)



Which of the following, if any, do you, yourself, currently have?
(General purpose credit card – Visa, Discover, American Express, etc.)



Feel less financially secure compared to a year ago

