

2020 Financial Expectations Survey

Conducted by NORC at the University of Chicago for AARP

Topline Results by

Interviews: 01/13/21 - 02/08/21

Adults ages 25+ who are either currently working or looking for work, or have done so within the past 12 months

Margin of error:

2.25 percentage points at the 95% confidence level among all respondents (n= 5,430)

All percentages in this Topline Report are weighted to adults ages 25+ who are either currently working or looking for work, or have done so within the past 12 months. Weighting was to February 2020 CPS benchmarks for people who were working or looking for work.

Percentages may not add to 100% due to rounding.

Note: Q3, Q5, Q11, Q13, Q19, Q25, Q30, Q38, and Q40 tables also include "up-coded" open end data recorded in Other specify responses or follow up questions, if response matched closed end lists.



		Very Satisfied	Somewhat Satisfied	Not Too Satisfied	Not At All Satisfied	DK/SKIP/ REF	Unweighted n
ALL: Q1 Overall, how satisfied are you with each of the following?	Q1A Your ability to manage your debt	33%	41%	17%	8%	1%	5430
	Q1B Your ability to save enough money to retire	15%	33%	30%	22%	0%	5430
	Q1C Your ability to save enough money for emergencies or unexpected expenses	21%	36%	27%	15%	0%	5430
	Q1D Your overall financial situation	16%	45%	25%	13%	0%	5430

		Very Satisfied	Somewhat Satisfied	Not Too Satisfied	Not At All Satisfied	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q1 Overall, how satisfied are you with each of the following?	Q1A Your ability to manage your debt	25%	41%	23%	11%	0%	1911
	Q1B Your ability to save enough money to retire	18%	29%	32%	21%	0%	1911
	Q1C Your ability to save enough money for emergencies or unexpected expenses	21%	35%	28%	16%	0%	1911
	Q1D Your overall financial situation	15%	36%	31%	17%	0%	1911

		Very Satisfied	Somewhat Satisfied	Not Too Satisfied	Not At All Satisfied	DK/SKIP/ REF	Unweighted n
HISPANIC: Q1 Overall, how satisfied are you with each of the following?	Q1A Your ability to manage your debt	30%	40%	20%	10%	1%	1991
	Q1B Your ability to save enough money to retire	16%	30%	33%	20%	0%	1991
	Q1C Your ability to save enough money for emergencies or unexpected expenses	22%	36%	28%	14%	0%	1991
	Q1D Your overall financial situation	17%	40%	27%	16%	0%	1991



		Very Satisfied	Somewhat Satisfied	Not Too Satisfied	Not At All Satisfied	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q1 Overall, how satisfied are you with each of the following?	Q1A Your ability to manage your debt	36%	41%	15%	7%	1%	1352
	Q1B Your ability to save enough money to retire	15%	35%	28%	21%	1%	1352
	Q1C Your ability to save enough money for emergencies or unexpected expenses	22%	37%	26%	15%	0%	1352
	Q1D Your overall financial situation	17%	49%	23%	11%	0%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q1A Your ability to manage your debt	Very Satisfied	33%	25%	30%	36%			
	Somewhat Satisfied	41%	41%	40%	41%			
	Not Too Satisfied	17%	23%	20%	15%			
	Not At All Satisfied	8%	11%	10%	7%			
	DK/SKIP/REF	1%	0%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q1B Your ability to save enough money to retire	Very Satisfied	15%	18%	16%	15%			
	Somewhat Satisfied	33%	29%	30%	35%			
	Not Too Satisfied	30%	32%	33%	28%			
	Not At All Satisfied	22%	21%	20%	21%			
	DK/SKIP/REF	0%	0%	0%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q1C Your ability to save enough money for emergencies or unexpected expenses	Very Satisfied	21%	21%	22%	22%
	Somewhat Satisfied	36%	35%	36%	37%
	Not Too Satisfied	27%	28%	28%	26%
	Not At All Satisfied	15%	16%	14%	15%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q1D Your overall financial situation	Very Satisfied	16%	15%	17%	17%
	Somewhat Satisfied	45%	36%	40%	49%
	Not Too Satisfied	25%	31%	27%	23%
	Not At All Satisfied	13%	17%	16%	11%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q2 Which of the following best describes how your current financial situation compares to your situation at this time last year?	Current situation is Better	27%	30%	24%	27%
	Current situation is Worse	30%	30%	39%	27%
	Current situation is the Same	43%	40%	37%	46%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352



Base: Q2=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
ALL: Q3 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is worse than it was at this time last year?	Q3_1 You and/or a household member lost a job	50%	15%	35%	0%	1669
	Q3_2 You and/or a household member were furloughed or had your work hours reduced	44%	20%	36%	0%	1669
	Q3_3 Your household lost your unemployment benefits, food stamps, or other government assistance	18%	13%	70%	0%	1669
	Q3_4 Your household income declined for other reasons	37%	25%	39%	0%	1669
	Q3_5 Your household gave financial help to family members or friends	11%	25%	64%	0%	1669
	Q3_6 Your household's expenses increased	34%	38%	28%	0%	1669
	Q3_7 Your household's debt increased	38%	27%	35%	0%	1669
	Q3_8 You or a household member have had health problems	23%	26%	51%	0%	1669
	Q3_9 Your household's investments declined in value	14%	20%	65%	0%	1669
	Q3_10 Other	0%	0%	97%	2%	1669
	Q3_11 COVID 19 (Vol., from recoded "Other")	2%	0%	95%	2%	1669
	Q3_12 Living situation changed (Vol., from recoded "Other")	1%	0%	97%	2%	1669
	Q3_13 Inflation (Vol., from recoded "Other")	0%	0%	98%	2%	1669
	Q3_14 Changed jobs (Vol., from recoded "Other")	0%	0%	98%	2%	1669
	Q3_15 Family issues (Vol., from recoded "Other")	0%	0%	98%	2%	1669



Base: Q2=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q3 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is worse than it was at this time last year?	Q3_1 You and/or a household member lost a job	51%	14%	35%	0%	563
	Q3_2 You and/or a household member were furloughed or had your work hours reduced	52%	16%	32%	0%	563
	Q3_3 Your household lost your unemployment benefits, food stamps, or other government assistance	24%	16%	60%	0%	563
	Q3_4 Your household income declined for other reasons	41%	26%	33%	0%	563
	Q3_5 Your household gave financial help to family members or friends	17%	24%	59%	0%	563
	Q3_6 Your household's expenses increased	40%	25%	34%	0%	563
	Q3_7 Your household's debt increased	42%	29%	29%	0%	563
	Q3_8 You or a household member have had health problems	26%	25%	48%	1%	563
	Q3_9 Your household's investments declined in value	15%	20%	64%	0%	563
	Q3_10 Other	1%	0%	95%	4%	563
	Q3_11 COVID 19 (Vol., from recoded "Other")	3%	0%	92%	4%	563
	Q3_12 Living situation changed (Vol., from recoded "Other")	0%	1%	95%	4%	563
	Q3_13 Inflation (Vol., from recoded "Other")	0%	0%	96%	4%	563
	Q3_14 Changed jobs (Vol., from recoded "Other")	0%	0%	96%	4%	563
	Q3_15 Family issues (Vol., from recoded "Other")	0%	0%	96%	4%	563



Base: Q2=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
HISPANIC: Q3 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is worse than it was at this time last year?	Q3_1 You and/or a household member lost a job	62%	14%	24%	0%	708
	Q3_2 You and/or a household member were furloughed or had your work hours reduced	60%	18%	22%	0%	708
	Q3_3 Your household lost your unemployment benefits, food stamps, or other government assistance	30%	19%	50%	0%	708
	Q3_4 Your household income declined for other reasons	47%	22%	31%	0%	708
	Q3_5 Your household gave financial help to family members or friends	19%	26%	55%	0%	708
	Q3_6 Your household's expenses increased	42%	33%	25%	0%	708
	Q3_7 Your household's debt increased	47%	27%	26%	1%	708
	Q3_8 You or a household member have had health problems	32%	26%	43%	0%	708
	Q3_9 Your household's investments declined in value	24%	23%	53%	0%	708
	Q3_10 Other	1%	2%	93%	4%	708
	Q3_11 COVID 19 (Vol., from recoded "Other")	2%	1%	93%	4%	708
	Q3_12 Living situation changed (Vol., from recoded "Other")	1%	0%	96%	4%	708
	Q3_13 Inflation (Vol., from recoded "Other")	0%	0%	96%	4%	708
	Q3_14 Changed jobs (Vol., from recoded "Other")	0%	0%	96%	4%	708
	Q3_15 Family issues (Vol., from recoded "Other")	0%	0%	96%	4%	708



Base: Q2=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q3 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is worse than it was at this time last year?	Q3_1 You and/or a household member lost a job	43%	16%	41%	0%	339
	Q3_2 You and/or a household member were furloughed or had your work hours reduced	34%	24%	41%	0%	339
	Q3_3 Your household lost your unemployment benefits, food stamps, or other government assistance	12%	9%	79%	0%	339
	Q3_4 Your household income declined for other reasons	32%	26%	41%	1%	339
	Q3_5 Your household gave financial help to family members or friends	6%	25%	69%	0%	339
	Q3_6 Your household's expenses increased	29%	43%	28%	0%	339
	Q3_7 Your household's debt increased	33%	26%	41%	0%	339
	Q3_8 You or a household member have had health problems	19%	27%	54%	0%	339
	Q3_9 Your household's investments declined in value	10%	17%	73%	0%	339
	Q3_10 Other	0%	0%	99%	1%	339
	Q3_11 COVID 19 (Vol., from recoded "Other")	2%	0%	97%	1%	339
	Q3_12 Living situation changed (Vol., from recoded "Other")	1%	0%	97%	1%	339
	Q3_13 Inflation (Vol., from recoded "Other")	0%	0%	98%	1%	339
	Q3_14 Changed jobs (Vol., from recoded "Other")	0%	0%	98%	1%	339
	Q3_15 Family issues (Vol., from recoded "Other")	0%	0%	98%	1%	339



Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_1 You and/or a household member lost a job	Major Reason	50%	51%	62%	43%			
	Minor Reason	15%	14%	14%	16%			
	Not a Reason At All	35%	35%	24%	41%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_2 You and/or a household member were furloughed or had your work hours reduced	Major Reason	44%	52%	60%	34%			
	Minor Reason	20%	16%	18%	24%			
	Not a Reason At All	36%	32%	22%	41%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_3 Your household lost your unemployment benefits, food stamps, or other government assistance	Major Reason	18%	24%	30%	12%			
	Minor Reason	13%	16%	19%	9%			
	Not a Reason At All	70%	60%	50%	79%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_4 Your household income declined for other reasons	Major Reason	37%	41%	47%	32%			
	Minor Reason	25%	26%	22%	26%			
	Not a Reason At All	39%	33%	31%	41%			
	DK/SKIP/REF	0%	0%	0%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_5 Your household gave financial help to family members or friends	Major Reason	11%	17%	19%	6%			
	Minor Reason	25%	24%	26%	25%			
	Not a Reason At All	64%	59%	55%	69%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%



Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_6 Your household's expenses increased	Major Reason	34%	40%	42%	29%			
	Minor Reason	38%	25%	33%	43%			
	Not a Reason At All	28%	34%	25%	28%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_7 Your household's debt increased	Major Reason	38%	42%	47%	33%			
	Minor Reason	27%	29%	27%	26%			
	Not a Reason At All	35%	29%	26%	41%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_8 You or a household member have had health problems	Major Reason	23%	26%	32%	19%			
	Minor Reason	26%	25%	26%	27%			
	Not a Reason At All	51%	48%	43%	54%			
	DK/SKIP/REF	0%	1%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_9 Your household's investments declined in value	Major Reason	14%	15%	24%	10%			
	Minor Reason	20%	20%	23%	17%			
	Not a Reason At All	65%	64%	53%	73%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%



Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_10 Other	Major Reason	0%	1%	1%	0%			
	Minor Reason	0%	0%	2%	0%			
	Not a Reason At All	97%	95%	93%	99%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_11 COVID 19 (Vol., from recoded "Other")	Major Reason	2%	3%	2%	2%			
	Minor Reason	0%	0%	1%	0%			
	Not a Reason At All	95%	92%	93%	97%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_12 Living situation changed (Vol., from recoded "Other")	Major Reason	1%	0%	1%	1%			
	Minor Reason	0%	1%	0%	0%			
	Not a Reason At All	97%	95%	96%	97%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_13 Inflation (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%			
	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	98%	96%	96%	98%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%



Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_14 Changed jobs (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%			
	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	98%	96%	96%	98%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%

Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q3_15 Family issues (Vol., from recoded "Other")	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	98%	96%	96%	98%			
	DK/SKIP/REF	2%	4%	4%	1%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%



Base: Q2=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q4 Which of the following best describes the <u>main reason</u> that your current financial situation is worse than it was at this time last year?	You and/or a household member lost a job	30%	27%	30%	29%			
	You and/or a household member were furloughed or had your work hours reduced	19%	21%	19%	17%			
	Your household lost your unemployment benefits, food stamps, or other government assistance	4%	3%	4%	4%			
	Your household income declined for other reasons	11%	10%	11%	11%			
	Your household gave financial help to family members or friends	2%	4%	4%	2%			
	Your household's expenses increased	12%	13%	9%	12%			
	Your household's debt increased	8%	6%	8%	10%			
	You or a household member have had health problems	6%	7%	8%	6%			
	Your household's investments declined in value	2%	1%	1%	2%			
	Other (as specified in Q3)	0%	0%	1%	0%			
	COVID-19 (as specified in Q3)	2%	2%	2%	2%			
	Living situation changed (as specified in Q3)	0%	0%	1%	0%			
	Inflation (as specified in Q3)	0%	0%	0%	0%			
	Changed jobs (as specified in Q3)	0%	0%	0%	0%			
	DK/SKIP/REF	5%	5%	4%	5%			
	Total % / Unweighted n	100%	1669	100%	563	100%	708	100%



Base: Q2=1		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
ALL: Q5 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is better than it was at this time last year?	Q5_1 You and/or a household member got a job or changed jobs	25%	13%	62%	0%	1556
	Q5_2 You and/or a household member got a raise or worked more hours	35%	27%	38%	0%	1556
	Q5_3 Your household received unemployment benefits, food stamps, or other government assistance	10%	15%	75%	0%	1556
	Q5_4 Your household income increased for other reasons	29%	24%	47%	0%	1556
	Q5_5 Your household received financial help from family members or friends	6%	12%	81%	0%	1556
	Q5_6 Your household's expenses have decreased	16%	33%	50%	0%	1556
	Q5_7 Your household's debt has decreased	26%	35%	39%	0%	1556
	Q5_8 You or a household member have experienced an improvement in health	9%	13%	78%	0%	1556
	Q5_9 Your household's investments increased in value	20%	30%	50%	0%	1556
	Q5_10 Other	2%	2%	95%	2%	1556
	Q5_11 Savings (Vol., from recoded "Other")	1%	0%	98%	2%	1556
	Q5_12 Living situation changed (Vol., from recoded "Other")	2%	0%	97%	2%	1556



Base: Q2=1		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q5 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is better than it was at this time last year?	Q5_1 You and/or a household member got a job or changed jobs	28%	21%	50%	0%	578
	Q5_2 You and/or a household member got a raise or worked more hours	40%	27%	33%	0%	578
	Q5_3 Your household received unemployment benefits, food stamps, or other government assistance	21%	23%	55%	0%	578
	Q5_4 Your household income increased for other reasons	34%	26%	40%	0%	578
	Q5_5 Your household received financial help from family members or friends	15%	16%	69%	0%	578
	Q5_6 Your household's expenses have decreased	28%	34%	38%	0%	578
	Q5_7 Your household's debt has decreased	29%	37%	34%	0%	578
	Q5_8 You or a household member have experienced an improvement in health	19%	22%	58%	0%	578
	Q5_9 Your household's investments increased in value	24%	25%	51%	0%	578
	Q5_10 Other	4%	2%	92%	2%	578
	Q5_11 Savings (Vol., from recoded "Other")	1%	1%	96%	2%	578
	Q5_12 Living situation changed (Vol., from recoded "Other")	0%	0%	97%	2%	578



Base: Q2=1		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
HISPANIC: Q5 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is better than it was at this time last year?	Q5_1 You and/or a household member got a job or changed jobs	35%	22%	43%	0%	530
	Q5_2 You and/or a household member got a raise or worked more hours	39%	25%	36%	0%	530
	Q5_3 Your household received unemployment benefits, food stamps, or other government assistance	23%	20%	57%	0%	530
	Q5_4 Your household income increased for other reasons	31%	31%	37%	1%	530
	Q5_5 Your household received financial help from family members or friends	14%	18%	67%	0%	530
	Q5_6 Your household's expenses have decreased	24%	35%	41%	0%	530
	Q5_7 Your household's debt has decreased	31%	36%	33%	0%	530
	Q5_8 You or a household member have experienced an improvement in health	25%	22%	54%	0%	530
	Q5_9 Your household's investments increased in value	24%	29%	46%	1%	530
	Q5_10 Other	3%	4%	91%	2%	530
	Q5_11 Savings (Vol., from recoded "Other")	1%	0%	97%	2%	530
	Q5_12 Living situation changed (Vol., from recoded "Other")	0%	0%	98%	2%	530



Base: Q2=1		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q5 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that your current financial situation is better than it was at this time last year?	Q5_1 You and/or a household member got a job or changed jobs	20%	10%	69%	1%	397
	Q5_2 You and/or a household member got a raise or worked more hours	33%	28%	39%	0%	397
	Q5_3 Your household received unemployment benefits, food stamps, or other government assistance	5%	12%	83%	0%	397
	Q5_4 Your household income increased for other reasons	26%	23%	51%	1%	397
	Q5_5 Your household received financial help from family members or friends	2%	10%	87%	0%	397
	Q5_6 Your household's expenses have decreased	13%	32%	56%	0%	397
	Q5_7 Your household's debt has decreased	25%	36%	39%	0%	397
	Q5_8 You or a household member have experienced an improvement in health	3%	9%	88%	0%	397
	Q5_9 Your household's investments increased in value	19%	30%	51%	0%	397
	Q5_10 Other	1%	2%	96%	1%	397
	Q5_11 Savings (Vol., from recoded "Other")	0%	0%	98%	1%	397
	Q5_12 Living situation changed (Vol., from recoded "Other")	1%	0%	97%	1%	397



Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q5_1 You and/or a household member got a job or changed jobs	Major Reason	25%	28%	35%	20%	
	Minor Reason	13%	21%	22%	10%	
	Not a Reason At All	62%	50%	43%	69%	
	DK/SKIP/REF	0%	0%	0%	1%	
	Total % / Unweighted n	100%	1556	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q5_2 You and/or a household member got a raise or worked more hours	Major Reason	35%	40%	39%	33%	
	Minor Reason	27%	27%	25%	28%	
	Not a Reason At All	38%	33%	36%	39%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	1556	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q5_3 Your household received unemployment benefits, food stamps, or other government assistance	Major Reason	10%	21%	23%	5%	
	Minor Reason	15%	23%	20%	12%	
	Not a Reason At All	75%	55%	57%	83%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	1556	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q5_4 Your household income increased for other reasons	Major Reason	29%	34%	31%	26%	
	Minor Reason	24%	26%	31%	23%	
	Not a Reason At All	47%	40%	37%	51%	
	DK/SKIP/REF	0%	0%	1%	1%	
	Total % / Unweighted n	100%	1556	100%	530	100%



Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_5 Your household received financial help from family members or friends	Major Reason	6%	15%	14%	2%			
	Minor Reason	12%	16%	18%	10%			
	Not a Reason At All	81%	69%	67%	87%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_6 Your household's expenses have decreased	Major Reason	16%	28%	24%	13%			
	Minor Reason	33%	34%	35%	32%			
	Not a Reason At All	50%	38%	41%	56%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_7 Your household's debt has decreased	Major Reason	26%	29%	31%	25%			
	Minor Reason	35%	37%	36%	36%			
	Not a Reason At All	39%	34%	33%	39%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_8 You or a household member have experienced an improvement in health	Major Reason	9%	19%	25%	3%			
	Minor Reason	13%	22%	22%	9%			
	Not a Reason At All	78%	58%	54%	88%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%



Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_9 Your household's investments increased in value	Major Reason	20%	24%	24%	19%			
	Minor Reason	30%	25%	29%	30%			
	Not a Reason At All	50%	51%	46%	51%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_10 Other	Major Reason	2%	4%	3%	1%			
	Minor Reason	2%	2%	4%	2%			
	Not a Reason At All	95%	92%	91%	96%			
	DK/SKIP/REF	2%	2%	2%	1%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_11 Savings (Vol., from recoded "Other")	Major Reason	1%	1%	1%	0%			
	Minor Reason	0%	1%	0%	0%			
	Not a Reason At All	98%	96%	97%	98%			
	DK/SKIP/REF	2%	2%	2%	1%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%

Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q5_12 Living situation changed (Vol., from recoded "Other")	Major Reason	2%	0%	0%	1%			
	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	97%	97%	98%	97%			
	DK/SKIP/REF	2%	2%	2%	1%			
	Total % / Unweighted n	100%	1556	100%	578	100%	530	100%



Base: Q2=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q6 Which of the following best describes the <u>main reason</u> that your current financial situation is better than it was at this time last year?	You and/or a household member got a job or changed jobs	16%	16%	15%	15%			
	You and/or a household member got a raise or worked more hours	22%	18%	19%	24%			
	Your household received unemployment benefits, food stamps, or other government assistance	6%	12%	11%	4%			
	Your household income increased for other reasons	13%	14%	10%	11%			
	Your household received financial help from family members or friends	2%	2%	4%	1%			
	Your household's expenses have decreased	7%	12%	8%	6%			
	Your household's debt has decreased	14%	10%	13%	17%			
	You or a household member have experienced an improvement in health	2%	4%	5%	1%			
	Your household's investments increased in value	10%	7%	8%	13%			
	Other (as specified in Q5)	1%	1%	1%	0%			
	Savings (as specified in Q5)	1%	2%	1%	1%			
	Living situation changed (as specified in Q5)	1%	1%	1%	1%			
	DK/SKIP/REF	6%	2%	5%	5%			
	Total	100%	1556	100%	578	100%	530	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q7 Within the past 12 months, have you lost money due to financial fraud or a scam?	Yes	7%	16%	14%	4%			
	No	93%	84%	86%	96%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



Base: Q7=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q8 Thinking about the money that you lost due to financial fraud or a scam, what type of impact has this had on your overall financial situation?	Major impact	41%	45%	57%	20%			
	Minor impact	50%	48%	34%	69%			
	No impact at all	9%	7%	8%	11%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	604	100%	280	100%	274	100%

		Better than this time last year	Worse than this time last year	The same as this time last year	DK/SKIP/REF	Unweighted n
ALL: Q9 For each of the following, please indicate how it compares to this time last year.	Q9A Your ability to manage your debt	23%	21%	56%	1%	5430
	Q9B Your ability to save enough money to retire	18%	30%	52%	1%	5430
	Q9C Your ability to save enough money for emergencies or unexpected expenses	23%	30%	47%	0%	5430

		Better than this time last year	Worse than this time last year	The same as this time last year	DK/SKIP/REF	Unweighted n
NON-HISPANIC, BLACK: Q9 For each of the following, please indicate how it compares to this time last year.	Q9A Your ability to manage your debt	34%	26%	40%	0%	1911
	Q9B Your ability to save enough money to retire	27%	31%	41%	0%	1911
	Q9C Your ability to save enough money for emergencies or unexpected expenses	32%	33%	36%	0%	1911



		Better than this time last year	Worse than this time last year	The same as this time last year	DK/SKIP/REF	Unweighted n
HISPANIC: Q9 For each of the following, please indicate how it compares to this time last year.	Q9A Your ability to manage your debt	28%	30%	42%	0%	1991
	Q9B Your ability to save enough money to retire	20%	41%	38%	0%	1991
	Q9C Your ability to save enough money for emergencies or unexpected expenses	25%	38%	36%	0%	1991

		Better than this time last year	Worse than this time last year	The same as this time last year	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q9 For each of the following, please indicate how it compares to this time last year.	Q9A Your ability to manage your debt	20%	18%	62%	1%	1352
	Q9B Your ability to save enough money to retire	15%	27%	58%	1%	1352
	Q9C Your ability to save enough money for emergencies or unexpected expenses	20%	27%	53%	0%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q9A Your ability to manage your debt	Better than this time last year	23%	34%	28%	20%			
	Worse than this time last year	21%	26%	30%	18%			
	The same as this time last year	56%	40%	42%	62%			
	DK/SKIP/REF	1%	0%	0%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q9B Your ability to save enough money to retire	Better than this time last year	18%	27%	20%	15%			
	Worse than this time last year	30%	31%	41%	27%			
	The same as this time last year	52%	41%	38%	58%			
	DK/SKIP/REF	1%	0%	0%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q9C Your ability to save enough money for emergencies or unexpected expenses	Better than this time last year	23%	32%		25%		20%	
	Worse than this time last year	30%	33%		38%		27%	
	The same as this time last year	47%	36%		36%		53%	
	DK/SKIP/REF	0%	0%		0%		0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q10 Now looking ahead to this time next year, do you expect your personal financial situation to...	Be better than it is now	52%	74%		63%		45%	
	Be worse than it is now	13%	8%		11%		13%	
	Be the same as it is now	35%	18%		26%		41%	
	DK/SKIP/REF	0%	0%		0%		0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



Base: Q10=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
ALL: Q11 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be worse at this time next year?	Q11_1 You and/or a household member expect to lose a job	25%	23%	52%	0%	520
	Q11_2 You and/or a household member expect to be furloughed or have your work hours reduced	26%	28%	46%	0%	520
	Q11_3 You expect your household to lose your unemployment benefits, food stamps, or other government assistance	17%	16%	66%	0%	520
	Q11_4 You expect that your household income will decline for other reasons	47%	30%	24%	0%	520
	Q11_5 You expect your household to give financial help to family members or friends	12%	29%	59%	0%	520
	Q11_6 You expect your household's expenses to increase	49%	30%	21%	0%	520
	Q11_7 You expect your household's debt to increase	31%	35%	34%	0%	520
	Q11_8 Your or a household member's health problems	18%	32%	50%	0%	520
	Q11_9 You expect that your household's investments will decline in value	34%	29%	37%	0%	520
	Q11_10 Other	1%	1%	97%	2%	520
	Q11_11 Politics / New administration (Vol., from recoded "Other")	8%	1%	89%	2%	520
	Q11_12 Increased taxes (Vol., from recoded "Other")	5%	0%	92%	2%	520



Base: Q10=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q11 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be worse at this time next year?	Q11_1 You and/or a household member expect to lose a job	43%	27%	30%	0%	128
	Q11_2 You and/or a household member expect to be furloughed or have your work hours reduced	41%	29%	30%	0%	128
	Q11_3 You expect your household to lose your unemployment benefits, food stamps, or other government assistance	36%	32%	32%	0%	128
	Q11_4 You expect that your household income will decline for other reasons	45%	34%	21%	0%	128
	Q11_5 You expect your household to give financial help to family members or friends	28%	34%	38%	0%	128
	Q11_6 You expect your household's expenses to increase	45%	29%	26%	0%	128
	Q11_7 You expect your household's debt to increase	35%	42%	23%	0%	128
	Q11_8 Your or a household member's health problems	28%	34%	38%	0%	128
	Q11_9 You expect that your household's investments will decline in value	38%	27%	35%	0%	128
	Q11_10 Other	3%	2%	97%	3%	128
	Q11_11 Politics / New administration (Vol., from recoded "Other")	0%	0%	97%	3%	128
	Q11_12 Increased taxes (Vol., from recoded "Other")	0%	0%	97%	3%	128



Base: Q10=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
HISPANIC: Q11 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be worse at this time next year?	Q11_1 You and/or a household member expect to lose a job	39%	25%	36%	0%	189
	Q11_2 You and/or a household member expect to be furloughed or have your work hours reduced	39%	29%	32%	0%	189
	Q11_3 You expect your household to lose your unemployment benefits, food stamps, or other government assistance	39%	25%	35%	0%	189
	Q11_4 You expect that your household income will decline for other reasons	49%	31%	20%	0%	189
	Q11_5 You expect your household to give financial help to family members or friends	31%	31%	38%	0%	189
	Q11_6 You expect your household's expenses to increase	52%	35%	12%	1%	189
	Q11_7 You expect your household's debt to increase	45%	31%	24%	0%	189
	Q11_8 Your or a household member's health problems	35%	35%	31%	0%	189
	Q11_9 You expect that your household's investments will decline in value	34%	27%	39%	0%	189
	Q11_10 Other	2%	1%	92%	6%	189
	Q11_11 Politics / New administration (Vol., from recoded "Other")	3%	0%	91%	6%	189
	Q11_12 Increased taxes (Vol., from recoded "Other")	0%	0%	94%	6%	189



Base: Q10=2		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q11 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be worse at this time next year?	Q11_1 You and/or a household member expect to lose a job	18%	24%	59%	0%	175
	Q11_2 You and/or a household member expect to be furloughed or have your work hours reduced	20%	29%	51%	0%	175
	Q11_3 You expect your household to lose your unemployment benefits, food stamps, or other government assistance	11%	13%	76%	0%	175
	Q11_4 You expect that your household income will decline for other reasons	48%	30%	23%	0%	175
	Q11_5 You expect your household to give financial help to family members or friends	7%	28%	66%	0%	175
	Q11_6 You expect your household's expenses to increase	45%	33%	22%	0%	175
	Q11_7 You expect your household's debt to increase	25%	36%	40%	0%	175
	Q11_8 Your or a household member's health problems	15%	31%	54%	0%	175
	Q11_9 You expect that your household's investments will decline in value	34%	30%	36%	0%	175
	Q11_10 Other	1%	1%	97%	2%	175
	Q11_11 Politics / New administration (Vol., from recoded "Other")	11%	1%	86%	2%	175
	Q11_12 Increased taxes (Vol., from recoded "Other")	7%	0%	90%	2%	175



Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_1 You and/or a household member expect to lose a job	Major Reason	25%	43%	39%	18%			
	Minor Reason	23%	27%	25%	24%			
	Not a Reason At All	52%	30%	36%	59%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_2 You and/or a household member expect to be furloughed or have your work hours reduced	Major Reason	26%	41%	39%	20%			
	Minor Reason	28%	29%	29%	29%			
	Not a Reason At All	46%	30%	32%	51%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_3 You expect your household to lose your unemployment benefits, food stamps, or other government assistance	Major Reason	17%	36%	39%	11%			
	Minor Reason	16%	32%	25%	13%			
	Not a Reason At All	66%	32%	35%	76%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_4 You expect that your household income will decline for other reasons	Major Reason	47%	45%	49%	48%			
	Minor Reason	30%	34%	31%	30%			
	Not a Reason At All	24%	21%	20%	23%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_5 You expect your household to give financial help to family members or friends	Major Reason	12%	28%	31%	7%			
	Minor Reason	29%	34%	31%	28%			
	Not a Reason At All	59%	38%	38%	66%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%



Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_6 You expect your household's expenses to increase	Major Reason	49%	45%	52%	45%			
	Minor Reason	30%	29%	35%	33%			
	Not a Reason At All	21%	26%	12%	22%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_7 You expect your household's debt to increase	Major Reason	31%	35%	45%	25%			
	Minor Reason	35%	42%	31%	36%			
	Not a Reason At All	34%	23%	24%	40%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_8 Your or a household member's health problems	Major Reason	18%	28%	35%	15%			
	Minor Reason	32%	34%	35%	31%			
	Not a Reason At All	50%	38%	31%	54%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_9 You expect that your household's investments will decline in value	Major Reason	34%	38%	34%	34%			
	Minor Reason	29%	27%	27%	30%			
	Not a Reason At All	37%	35%	39%	36%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q11_10 Other	Major Reason	1%	3%	2%	1%			
	Minor Reason	1%	2%	1%	1%			
	Not a Reason At All	96%	93%	92%	97%			
	DK/SKIP/REF	2%	3%	6%	2%			
	Total % / Unweighted n	100%	520	100%	128	100%	189	100%



Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q11_11 Politics / New administration (Vol., from recoded "Other")	Major Reason	8%	0%	3%	11%
	Minor Reason	1%	0%	0%	1%
	Not a Reason At All	89%	97%	91%	86%
	DK/SKIP/REF	2%	3%	6%	2%
	Total % / Unweighted n	100%	520	100% 128	100% 189

Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q11_12 Increased taxes (Vol., from recoded "Other")	Major Reason	5%	0%	0%	7%
	Minor Reason	0%	0%	0%	0%
	Not a Reason At All	92%	97%	94%	90%
	DK/SKIP/REF	2%	3%	6%	2%
	Total % / Unweighted n	100%	520	100% 128	100% 189



Base: Q10=2		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q12 Which of the following best describes the <u>main reason</u> that you expect your personal financial situation to be worse at this time next year?	You and/or a household member expect to lose a job	9%	7%	8%	6%			
	You and/or a household member expect to be furloughed or have your work hours reduced	10%	17%	12%	9%			
	You expect your household to lose your government benefits	4%	7%	8%	3%			
	You expect that your household income will decline for other reasons	13%	14%	14%	14%			
	You expect your household to give financial help to family members or friends	2%	3%	3%	2%			
	You expect your household's expenses to increase	22%	18%	22%	21%			
	You expect your household's debt to increase	9%	12%	9%	9%			
	Your or a household member's health problems	9%	6%	8%	10%			
	You expect that your household's investments will decline in value	11%	5%	8%	13%			
	Other (as specified in Q11)	0%	0%	0%	0%			
	Politics / New administration (as specified in Q11)	8%	2%	3%	11%			
	Increased taxes (as specified in Q11)	4%	0%	0%	6%			
	DK/SKIP/REF	2%						
Total	100%	520	100%	128	100%	189	100%	175



Base: Q10=1		Major Reason	Minor Reason	Not Reason At All	DK/SKIP/ REF	Unweighted n
ALL: Q13 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be better at this time next year?	Q13_1 You and/or a household member expect to get a job or change jobs	35%	19%	46%	0%	3391
	Q13_2 You and/or a household member expect to get a raise or work more hours	38%	33%	29%	0%	3391
	Q13_3 You expect your household to receive unemp. benefits, food stamps, or other government assistance	10%	17%	74%	0%	3391
	Q13_4 You expect your household income to increase for other reasons	26%	28%	46%	0%	3391
	Q13_5 You expect your household will receive financial help from family/friends	6%	12%	83%	0%	3391
	Q13_6 You expect your household's expenses to decrease	21%	32%	47%	0%	3391
	Q13_7 You expect your household's debt to decrease	31%	37%	31%	0%	3391
	Q13_8 You or a household member expect to experience an improvement in health	16%	19%	65%	0%	3391
	Q13_9 You expect your household's investments to increase in value	20%	31%	48%	0%	3391
	Q13_10 Other	1%	1%	96%	2%	3391
	Q13_11 COVID vaccine / Less COVID concerns (Vol., from recoded "Other")	0%	0%	98%	2%	3391
	Q13_13 Better money management (Vol., from recoded "Other")	0%	0%	97%	2%	3391
	Q13_14 Inheritance (Vol., from recoded "Other")	0%	0%	98%	2%	3391
	Q13_15 Less family issues (Vol., from recoded "Other")	0%	0%	98%	2%	3391
	Q13_16 Change living situation (Vol., from recoded "Other")	0%	0%	98%	2%	3391



Base: Q10=1		Major Reason	Minor Reason	Not Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q13 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be better at this time next year?	Q13_1 You and/or a household member expect to get a job or change jobs	41%	21%	38%	0%	1403
	Q13_2 You and/or a household member expect to get a raise or work more hours	40%	30%	30%	0%	1403
	Q13_3 You expect your household to receive unemp. benefits, food stamps, or other government assistance	18%	19%	63%	0%	1403
	Q13_4 You expect your household income to increase for other reasons	40%	28%	32%	0%	1403
	Q13_5 You expect your household will receive financial help from family/friends	11%	18%	72%	0%	1403
	Q13_6 You expect household's expenses to decrease	26%	34%	40%	0%	1403
	Q13_7 You expect your household's debt to decrease	40%	33%	27%	0%	1403
	Q13_8 You or a household member expect to experience an improvement in health	24%	27%	48%	0%	1403
	Q13_9 You expect your household's investments to increase in value	32%	28%	40%	0%	1403
	Q13_10 Other	2%	1%	94%	3%	1403
	Q13_11 COVID vaccine / Less COVID concerns (Vol., from recoded "Other")	0%	0%	97%	3%	1403
	Q13_13 Better money management (Vol., from recoded "Other")	1%	0%	97%	3%	1403
	Q13_14 Inheritance (Vol., from recoded "Other")	0%	0%	97%	3%	1403
	Q13_15 Less family issues (Vol., from recoded "Other")	0%	0%	97%	3%	1403
	Q13_16 Change living situation (Vol., from recoded "Other")	0%	0%	97%	3%	1403



Base: Q10=1		Major Reason	Minor Reason	Not Reason At All	DK/SKIP/ REF	Unweighted n
HISPANIC: Q13 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be better at this time next year?	Q13_1 You and/or a household member expect to get a job or change jobs	47%	21%	32%	0%	1279
	Q13_2 You and/or a household member expect to get a raise or work more hours	48%	25%	27%	0%	1279
	Q13_3 You expect your household to receive unemp. benefits, food stamps, or other government assistance	21%	25%	54%	0%	1279
	Q13_4 You expect your household income to increase for other reasons	38%	26%	36%	0%	1279
	Q13_5 You expect your household will receive financial help from family/friends	13%	17%	70%	0%	1279
	Q13_6 You expect household's expenses to decrease	37%	30%	33%	0%	1279
	Q13_7 You expect your household's debt to decrease	44%	28%	28%	0%	1279
	Q13_8 You or a household member expect to experience an improvement in health	34%	21%	45%	0%	1279
	Q13_9 You expect your household's investments to increase in value	33%	26%	40%	0%	1279
	Q13_10 Other	2%	2%	93%	3%	1279
	Q13_11 COVID vaccine / Less COVID concerns (Vol., from recoded "Other")	0%	0%	97%	3%	1279
	Q13_13 Better money management (Vol., from recoded "Other")	1%	0%	96%	3%	1279
	Q13_14 Inheritance (Vol., from recoded "Other")	0%	0%	97%	3%	1279
	Q13_15 Less family issues (Vol., from recoded "Other")	0%	0%	97%	3%	1279
	Q13_16 Change living situation (Vol., from recoded "Other")	0%	0%	97%	3%	1279



Base: Q10=1		Major Reason	Minor Reason	Not Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q13 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all that you expect your current financial situation to be better at this time next year?	Q13_1 You and/or a household member expect to get a job or change jobs	27%	17%	55%	0%	618
	Q13_2 You and/or a household member expect to get a raise or work more hours	33%	38%	30%	0%	618
	Q13_3 You expect your household to receive unemp. benefits, food stamps, or other government assistance	3%	11%	86%	0%	618
	Q13_4 You expect your household income to increase for other reasons	17%	28%	54%	0%	618
	Q13_5 You expect your household will receive financial help from family/friends	2%	7%	91%	0%	618
	Q13_6 You expect household's expenses to decrease	13%	33%	55%	0%	618
	Q13_7 You expect your household's debt to decrease	24%	43%	33%	0%	618
	Q13_8 You or a household member expect to experience an improvement in health	6%	15%	78%	0%	618
	Q13_9 You expect your household's investments to increase in value	12%	36%	51%	0%	618
	Q13_10 Other	0%	1%	97%	2%	618
	Q13_11 COVID vaccine / Less COVID concerns (Vol., from recoded "Other")	0%	0%	98%	2%	618
	Q13_13 Better money management (Vol., from recoded "Other")	0%	0%	98%	2%	618
	Q13_14 Inheritance (Vol., from recoded "Other")	0%	0%	98%	2%	618
	Q13_15 Less family issues (Vol., from recoded "Other")	0%	0%	98%	2%	618
	Q13_16 Change living situation (Vol., from recoded "Other")	0%	0%	98%	2%	618



Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_1 You and/or a household member expect to get a job or change jobs	Major Reason	35%	41%	47%	27%	
	Minor Reason	19%	21%	21%	17%	
	Not a Reason At All	46%	38%	32%	55%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_2 You and/or a household member expect to get a raise or work more hours	Major Reason	38%	40%	48%	33%	
	Minor Reason	33%	30%	25%	38%	
	Not a Reason At All	29%	30%	27%	30%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_3 You expect your household to receive unemployment benefits, food stamps, or other government assistance	Major Reason	10%	18%	21%	3%	
	Minor Reason	17%	19%	25%	11%	
	Not a Reason At All	74%	63%	54%	86%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_4 You expect your household income to increase for other reasons	Major Reason	26%	40%	38%	17%	
	Minor Reason	28%	28%	26%	28%	
	Not a Reason At All	46%	32%	36%	54%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_5 You expect your household will receive financial help from family members or friends	Major Reason	6%	11%	13%	2%	
	Minor Reason	12%	18%	17%	7%	
	Not a Reason At All	83%	72%	70%	91%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_6 You expect your household's expenses to decrease	Major Reason	21%	26%	37%	13%	
	Minor Reason	32%	34%	30%	33%	
	Not a Reason At All	47%	40%	33%	55%	
	DK/SKIP/REF	0%	0%	0%	0%	
	Total % / Unweighted n	100%	3391	100%	1279	100%



Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q13_7 You expect your household's debt to decrease	Major Reason	31%	40%	44%	24%
	Minor Reason	37%	33%	28%	43%
	Not a Reason At All	31%	27%	28%	33%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 3391	100% 1403	100% 1279	100% 618

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q13_8 You or a household member expect to experience an improvement in health	Major Reason	16%	24%	34%	6%
	Minor Reason	19%	27%	21%	15%
	Not a Reason At All	65%	48%	45%	78%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 3391	100% 1403	100% 1279	100% 618

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q13_9 You expect your household's investments to increase in value	Major Reason	20%	32%	33%	12%
	Minor Reason	31%	28%	26%	36%
	Not a Reason At All	48%	40%	40%	51%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% 3391	100% 1403	100% 1279	100% 618

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q13_10 Other	Major Reason	1%	2%	2%	0%
	Minor Reason	1%	1%	2%	1%
	Not a Reason At All	96%	94%	93%	97%
	DK/SKIP/REF	2%	3%	3%	2%
	Total % / Unweighted n	100% 3391	100% 1403	100% 1279	100% 618

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q13_11 COVID vaccine / Less COVID concerns (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%
	Not a Reason At All	98%	97%	97%	98%
	DK/SKIP/REF	2%	3%	3%	2%
	Total % / Unweighted n	100% 3391	100% 1403	100% 1279	100% 618



Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_13 Better money management (Vol., from recoded "Other")	Major Reason	0%	1%	1%	0%	
	Minor Reason	0%	0%	0%	0%	
	Not a Reason At All	97%	97%	96%	98%	
	DK/SKIP/REF	2%	3%	3%	2%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_14 Inheritance (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%	
	Minor Reason	0%	0%	0%	0%	
	Not a Reason At All	98%	97%	97%	98%	
	DK/SKIP/REF	2%	3%	3%	2%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_15 Less family issues (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%	
	Not a Reason At All	98%	97%	97%	98%	
	DK/SKIP/REF	2%	3%	3%	2%	
	Total % / Unweighted n	100%	3391	100%	1279	100%

Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q13_16 Change in living situation (Vol., from recoded "Other")	Major Reason	0%	0%	0%	0%	
	Minor Reason	0%	0%	0%	0%	
	Not a Reason At All	98%	97%	97%	98%	
	DK/SKIP/REF	2%	3%	3%	2%	
	Total % / Unweighted n	100%	3391	100%	1279	100%



Base: Q10=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q14 Which of the following best describes the <u>main reason</u> that you expect your personal financial situation to be better at this time next year?	You and/or a household member expect to get a job or change jobs	25%	23%	24%	24%			
	You and/or a household member expect to get a raise or work more hours	22%	16%	20%	24%			
	You expect your household to receive government benefits	4%	7%	7%	2%			
	You expect household income to increase for other reasons	9%	15%	10%	7%			
	You expect your household will receive financial help from family members or friends	1%	1%	1%	0%			
	You expect your household's expenses to decrease	6%	5%	8%	5%			
	You expect your household's debt to decrease	16%	13%	11%	20%			
	You or a household member expect to experience an improvement in health	4%	5%	5%	3%			
	You expect household investments increase in value	7%	9%	6%	8%			
	Other (as specified in Q13)	1%	1%	1%	0%			
	COVID vaccine / Less COVID concerns (as specified in Q13)	0%	0%	0%	0%			
	Better money management (as specified in Q13)	0%	1%	1%	0%			
	Inheritance (as specified in Q13)	0%	0%	0%	0%			
	Less family issues (as specified in Q13)	0%	0%	0%	0%			
	Change in living situation (as specified in Q13)	0%	0%	0%	0%			
	DK/SKIP/REF	5%	3%	5%	6%			
Total	100%	3391	100%	1403	100%	1279	100%	618



		Expect to be better this time next year	Expect to be worse this time next year	Expect to be the same this time next year	DK/SKIP/ REF	Unweighted n
ALL: Q15 Now looking ahead to this time next year, do you expect each of the following to be better, worse, or the same?	Q15A Your ability to manage your debt	40%	11%	48%	1%	5430
	Q15B Your ability to save enough money to retire	37%	15%	48%	1%	5430
	Q15C Your ability to save enough money for emergencies or unexpected expenses	42%	14%	44%	0%	5430

		Expect to be better this time next year	Expect to be worse this time next year	Expect to be the same this time next year	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q15 Now looking ahead to this time next year, do you expect each of the following to be better, worse, or the same?	Q15A Your ability to manage your debt	64%	11%	24%	0%	1911
	Q15B Your ability to save enough money to retire	59%	11%	29%	0%	1911
	Q15C Your ability to save enough money for emergencies or unexpected expenses	64%	11%	24%	0%	1911

		Expect to be better this time next year	Expect to be worse this time next year	Expect to be the same this time next year	DK/SKIP/ REF	Unweighted n
HISPANIC: Q15 Now looking ahead to this time next year, do you expect each of the following to be better, worse, or the same?	Q15A Your ability to manage your debt	56%	13%	30%	1%	1991
	Q15B Your ability to save enough money to retire	54%	16%	30%	1%	1991
	Q15C Your ability to save enough money for emergencies or unexpected expenses	59%	14%	26%	0%	1991



		Expect to be better this time next year	Expect to be worse this time next year	Expect to be the same this time next year	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q15 Now looking ahead to this time next year, do you expect each of the following to be better, worse, or the same?	Q15A Your ability to manage your debt	32%	10%	57%	1%	1352
	Q15B Your ability to save enough money to retire	28%	14%	57%	0%	1352
	Q15C Your ability to save enough money for emergencies or unexpected expenses	34%	13%	53%	0%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q15A Your ability to manage your debt	Expect to be better this time next year	40%	64%	56%	32%			
	Expect to be worse this time next year	11%	11%	13%	10%			
	Expect to be the same this time next year	48%	24%	30%	57%			
	DK/SKIP/REF	1%	0%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q15B Your ability to save enough money to retire	Expect to be better this time next year	37%	59%	54%	28%			
	Expect to be worse this time next year	15%	11%	16%	14%			
	Expect to be the same this time next year	48%	29%	30%	57%			
	DK/SKIP/REF	1%	0%	1%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q15C Your ability to save enough money for emergencies or unexpected expenses	Expect to be better this time next year	42%	64%	59%	34%			
	Expect to be worse this time next year	14%	11%	14%	13%			
	Expect to be the same this time next year	44%	24%	26%	53%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q16 Have you ever consulted a friend or family member for advice or help related to financial matters? (Please do <u>not</u> include income tax return preparation or getting a mortgage.)	Yes	40%	45%	44%	38%			
	No	59%	55%	56%	61%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q17 Have you ever consulted a financial professional for advice related to financial matters? (Please do <u>not</u> include income tax return preparation or getting a mortgage.)	Yes	36%	34%	31%	38%			
	No	64%	66%	69%	62%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q18 When was the most recent time that you consulted a financial professional for advice related to financial matters? (Please do not include income tax return preparation or getting a mortgage.)	Within the past 12 months	56%	54%	54%	57%			
	More than 12 months ago but within the past 5 years	28%	30%	29%	26%			
	More than 5 years ago but within the past 10 years	12%	10%	12%	12%			
	More than 10 years ago	4%	5%	4%	4%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	1875	100%	654	100%	636	100%



Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q19 Thinking about the <u>most recent</u> time that you consulted a financial professional for advice related to financial matters (besides income taxes and getting a mortgage), about which types of issues were you seeking advice? [SELECT ALL THAT APPLY]	Retirement savings/planning	61%	44%	39%	71%			
	College savings/planning	12%	14%	16%	11%			
	Reducing your debt / Managing your debt	29%	41%	39%	23%			
	Budgeting or managing expenses	21%	34%	27%	17%			
	Investment planning (not specific to retirement)	38%	35%	28%	40%			
	Planning for a large purchase	12%	19%	18%	9%			
	Financial issues related to a change in marital status (getting married, divorced, widowed, etc.)	9%	12%	14%	8%			
	Financial issues related to caring for an adult relative	7%	14%	15%	3%			
	Other	0%	0%	1%	0%			
	Insurance (Vol., from recoded "Other")	0%	0%	0%	0%			
	Business planning (Vol., from recoded "Other")	1%	0%	0%	1%			
	Estate/Trust planning (Vol., from recoded "Other")	0%	0%	0%	1%			
	Taxes (Vol., from recoded "Other")	0%	0%	0%	1%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	1875	100%	654	100%	636	100%



Base: Q19=3		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q20 Thinking about the <u>most recent</u> time that you consulted a financial professional for advice related to debt, which type of debt did you discuss? [SELECT ALL THAT APPLY]	A credit card balance	49%	49%	44%	52%			
	A mortgage	30%	24%	28%	33%			
	A student loan - yours (federal or private loan)	20%	28%	20%	17%			
	A student loan for a family member (i.e. Parent Plus or private loan)	9%	14%	16%	6%			
	A car, motorcycle, or other vehicle loan (from a bank, credit union, finance co., etc.)	25%	29%	27%	24%			
	Unpaid balance on a health/medical bill	17%	25%	17%	15%			
	Personal loan from a family member or friend	13%	15%	12%	13%			
	Unpaid balance on a utility or phone/wireless bill	17%	27%	20%	11%			
	Loan from a payday lender or an auto/car title loan	12%	19%	15%	8%			
	Other installment loan such as for appliances, electronics, furniture	9%	16%	7%	8%			
	Something else	5%	5%	1%	5%			
	DK/SKIP/REF	1%	1%	1%	2%			
	Total % / Unweighted n	100%	649	100%	273	100%	241	100%

Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q21 Thinking about the <u>most recent</u> time that you consulted a financial professional for advice related to financial matters (besides income taxes and getting a mortgage), what type of financial professional did you consult?	Financial advisor	48%	36%	34%	53%			
	Financial planner	20%	16%	18%	22%			
	Money manager	5%	10%	8%	3%			
	Financial coach	4%	7%	6%	3%			
	Credit counselor	9%	16%	15%	6%			
	Accountant	5%	8%	9%	4%			
	Other	3%	2%	2%	3%			
	DK/SKIP/REF	6%	5%	8%	5%			
	Total % / Unweighted n	100%	1875	100%	654	100%	636	100%



Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q22 Thinking about the <u>most recent</u> time that you consulted a financial professional for advice related to financial matters (besides income taxes and getting a mortgage), was this financial professional affiliated with a financial institution where you have a financial account (such as your bank, 401(k) provider, investment firm, mortgage lender, etc.)?	Yes	60%	56%	61%	61%	
	No	33%	37%	29%	34%	
	DK/SKIP/REF	7%	7%	10%	5%	
	Total % / Unweighted n	100%	1875	100%	636	100%

Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q23 This question and the next two questions are about the financial professional that you used most recently for advice related to financial matters (besides income taxes and getting a mortgage). Thinking about the financial professional that you used most recently, how helpful was that person?	Very helpful	50%	53%	54%	49%	
	Somewhat helpful	39%	37%	36%	40%	
	Not too helpful	9%	6%	6%	10%	
	Not at all helpful	2%	4%	3%	1%	
	DK/SKIP/REF	0%	1%	0%	0%	
Total % / Unweighted n	100%	1875	100%	636	100%	533

Base: Q23=1,2,3,4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q24 Please explain why you chose the words "[INSERT RESPONSE OPTION FROM Q23 LOWERCASE]" to describe the financial professional that you used most recently. Please be as specific as possible.	Provided helpful information/advice	50%	58%	50%	50%	
	Didn't solve my issues	5%	6%	6%	4%	
	Advice was very basic/limited	6%	4%	3%	8%	
	Answered all of my questions	3%	2%	2%	3%	
	Didn't seem very knowledgeable	3%	1%	2%	3%	
	Didn't learn anything new	4%	2%	2%	5%	
	Trustworthy	5%	2%	3%	4%	
	Knowledgeable	5%	3%	3%	7%	
	Didn't agree with the advice	3%	2%	2%	4%	
	Not trustworthy	2%	1%	0%	2%	
	Advice wasn't helpful	6%	6%	6%	6%	
	Other	7%	8%	13%	6%	
	DK/SKIP/REF	11%	11%	12%	10%	
Total % / Unweighted n	100%	1865	100%	633	100%	532



Base: Q17=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q25 Thinking again about the financial professional that you used most recently, how did you first learn about that person? [SELECT ALL THAT APPLY]	Through a friend or family member	45%	37%	39%	49%			
	Through your financial institution	25%	29%	34%	21%			
	Through another organization that you trust	22%	27%	21%	21%			
	Website that connects people with financial professionals	12%	23%	23%	7%			
	Other	1%	1%	0%	1%			
	Cold call (Vol., from recoded "Other")	1%	0%	0%	1%			
	From prior experience with them (Vol., from recoded "Other")	2%	1%	0%	2%			
	Internet (Vol., from recoded "Other")	1%	2%	0%	1%			
	Radio (Vol., from recoded "Other")	1%	0%	0%	1%			
	Newspaper / Advertisement (Vol., from recoded "Other")	1%	1%	0%	1%			
	Television (Vol., from recoded "Other")	0%	0%	0%	0%			
	Came to household (Vol., from recoded "Other")	0%	0%	0%	0%			
	DK/SKIP/REF	1%	0%	1%	1%			
Total % / Unweighted n	100%	1875	100%	654	100%	636	100%	533



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q26 Within the next 12 months, what financial issues, if any, do you expect to try to tackle or work on? [SELECT ALL THAT APPLY]	Retirement savings/planning	44%	36%	36%	47%			
	College savings/planning	10%	11%	13%	9%			
	Reducing your debt/managing your debt (including mortgage debt, student loan debt, medical debt, credit card debt, or any other type of debt)	50%	50%	44%	51%			
	Budgeting or managing expenses	44%	47%	41%	43%			
	Investment planning (not specific to retirement)	22%	26%	19%	22%			
	Planning for a large purchase	20%	22%	18%	20%			
	Financial issues related to a change in marital status (getting married, divorced, widowed, etc.)	7%	11%	8%	6%			
	Financial issues related to caring for an adult relative or loved one	8%	10%	10%	6%			
	Other	3%	2%	2%	3%			
	Nothing - I don't expect to try to tackle or work on any financial issues in the next 12 months	10%	10%	11%	11%			
DK/SKIP/REF	0%	0%	0%	0%				
Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%	1352



Base: Q26=3		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q27 Within the next 12 months, which type of debt do you expect to try to tackle or work on? [SELECT ALL THAT APPLY]	A credit card balance	60%	58%	62%	61%			
	A mortgage	35%	21%	22%	38%			
	A student loan = yours (federal or private loan)	23%	33%	14%	23%			
	A student loan for a family member (i.e. Parent Plus or private loan)	8%	11%	10%	7%			
	A car, motorcycle, or other vehicle loan (from a bank, credit union, finance company, etc.)	32%	32%	29%	33%			
	Unpaid balance on a health/medical bill	21%	25%	19%	20%			
	Personal loan from a family member or friend	10%	11%	16%	8%			
	Unpaid balance on a utility or phone/wireless bill	12%	20%	17%	8%			
	Loan from a payday lender or an auto/car title loan	8%	17%	11%	6%			
	Other installment loan such as for appliances, electronics, furniture	9%	11%	8%	9%			
	Something else	4%	4%	2%	3%			
	DK/SKIP/REF	1%	1%	0%	1%			
	Total % / Unweighted n	100%	2743	100%	1009	100%	940	100%



Base: Q26=1-9		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q28 Within the next 12 months, where do you expect to look for financial information or help with financial issues? [SELECT ALL THAT APPLY]	Your financial institution (your bank or other financial institution where you have financial accounts)	24%	25%	24%	23%
	Friends and family	26%	24%	28%	25%
	Online search engines (such as Google or Bing)	22%	25%	20%	21%
	Financial professional	28%	27%	26%	29%
	Your employer	10%	14%	13%	7%
	Financial websites and apps (besides your financial institution), including financial blogs and online financial tools	23%	25%	24%	22%
	Your creditors (the organizations or people to which you owe money)	8%	12%	11%	7%
	Other	2%	2%	1%	3%
	Nowhere - I don't expect to look for financial information or help with financial issues in the next 12 months	25%	19%	19%	29%
	DK/SKIP/REF	0%	0%	0%	0%
	Total % / Unweighted n	100% / 4863	100% / 1722	100% / 1764	100% / 1213

		More likely to use	Less likely to use	No impact	DK/SKIP/REF	Unweighted n
ALL: Q29 Would you be more likely or less likely to use a financial website/app if you learned that it provided users with the following:	Q29A Personalized action steps based on your situation	48%	14%	37%	1%	5430
	Q29B An option to talk to a financial professional	37%	17%	45%	1%	5430

NON-HISPANIC, BLACK: Q29 Would you be more likely or less likely to use a financial website/app if you learned that it provided users with the following:		More likely to use	Less likely to use	No impact	DK/SKIP/REF	Unweighted n
	Q29A Personalized action steps based on your situation	54%	19%	26%	1%	1911
	Q29B An option to talk to a financial professional	45%	23%	31%	1%	1911



		More likely to use	Less likely to use	No impact	DK/SKIP/REF	Unweighted n
HISPANIC: Q29 Would you be more likely or less likely to use a financial website/app if you learned that it provided users with the following:	Q29A Personalized action steps based on your situation	52%	21%	26%	1%	1991
	Q29B An option to talk to a financial professional	46%	22%	32%	1%	1991

		More likely to use	Less likely to use	No impact	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q29 Would you be more likely or less likely to use a financial website/app if you learned that it provided users with the following:	Q29A Personalized action steps based on your situation	46%	11%	43%	1%	1352
	Q29B An option to talk to a financial professional	34%	14%	52%	1%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q29A Personalized action steps based on your situation	More likely to use	48%	54%	52%	46%
	Less likely to use	14%	19%	21%	11%
	No impact	37%	26%	26%	43%
	DK/SKIP/REF	1%	1%	1%	1%
	Total % / Unweighted n	100%	5430	100%	1911

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q29B An option to talk to a financial professional	More likely to use	37%	45%	46%	34%
	Less likely to use	17%	23%	22%	14%
	No impact	45%	31%	32%	52%
	DK/SKIP/REF	1%	1%	1%	1%
	Total % / Unweighted n	100%	5430	100%	1911



Base: Q28<>4		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
ALL: Q30 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all why you do <u>not</u> expect to reach out to a <u>financial professional</u> in the next 12 months?	Q30_1 Don't trust them	19%	30%	50%	1%	3516
	Q30_2 Don't know how to find one	10%	24%	65%	1%	3516
	Q30_3 Don't need one	31%	30%	39%	0%	3516
	Q30_4 Don't know what they do	11%	25%	63%	1%	3516
	Q30_5 Don't feel comfortable sharing my financial situation or information	22%	31%	47%	0%	3516
	Q30_6 Don't think I can afford it	34%	28%	38%	1%	3516
	Q30_7 Don't think they help people like me	18%	28%	54%	0%	3516
	Q30_8 Other	0%	0%	86%	13%	3516
	Q30_9 I handle my own finances (Vol., from recoded "Other")	1%	0%	86%	13%	3516
	Q30_10 Not enough wealth to justify it (Vol., from recoded "Other")	0%	0%	86%	13%	3516



Base: Q28<>4		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q30 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all why you do <u>not</u> expect to reach out to a <u>financial professional</u> in the next 12 months?	Q30_1 Don't trust them	23%	32%	44%	1%	1239
	Q30_2 Don't know how to find one	16%	28%	55%	1%	1239
	Q30_3 Don't need one	27%	29%	44%	0%	1239
	Q30_4 Don't know what they do	17%	27%	55%	1%	1239
	Q30_5 Don't feel comfortable sharing my financial situation or information	28%	35%	37%	1%	1239
	Q30_6 Don't think I can afford it	38%	26%	35%	1%	1239
	Q30_7 Don't think they help people like me	21%	28%	50%	1%	1239
	Q30_8 Other	1%	0%	86%	13%	1239
	Q30_9 I handle my own finances (Vol., from recoded "Other")	0%	0%	86%	13%	1239
	Q30_10 Not enough wealth to justify it (Vol., from recoded "Other")	0%	0%	86%	13%	1239



Base: Q28<>4		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/ REF	Unweighted n
HISPANIC: Q30 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all why you do <u>not</u> expect to reach out to a <u>financial professional</u> in the next 12 months?	Q30_1 Don't trust them	24%	32%	44%	1%	1325
	Q30_2 Don't know how to find one	17%	30%	52%	1%	1325
	Q30_3 Don't need one	26%	32%	41%	1%	1325
	Q30_4 Don't know what they do	17%	29%	52%	2%	1325
	Q30_5 Don't feel comfortable sharing my financial situation or information	29%	35%	35%	1%	1325
	Q30_6 Don't think I can afford it	37%	31%	31%	1%	1325
	Q30_7 Don't think they help people like me	22%	31%	46%	1%	1325
	Q30_8 Other	1%	0%	86%	13%	1325
	Q30_9 I handle my own finances (Vol., from recoded "Other")	0%	0%	86%	13%	1325
	Q30_10 Not enough wealth to justify it (Vol., from recoded "Other")	0%	1%	86%	13%	1325



Base: Q28<>4		Major Reason	Minor Reason	Not a Reason At All	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q30 Please indicate whether each of the following is a major reason, a minor reason, or not a reason at all why you do <u>not</u> expect to reach out to a <u>financial professional</u> in the next 12 months?	Q30_1 Don't trust them	17%	29%	53%	1%	834
	Q30_2 Don't know how to find one	7%	22%	70%	1%	834
	Q30_3 Don't need one	33%	29%	38%	0%	834
	Q30_4 Don't know what they do	7%	23%	69%	1%	834
	Q30_5 Don't feel comfortable sharing my financial situation or information	18%	29%	52%	0%	834
	Q30_6 Don't think I can afford it	32%	28%	39%	1%	834
	Q30_7 Don't think they help people like me	15%	27%	58%	0%	834
	Q30_8 Other	0%	0%	86%	14%	834
	Q30_9 I handle my own finances (Vol., from recoded "Other")	1%	0%	85%	14%	834
	Q30_10 Not enough wealth to justify it (Vol., from recoded "Other")	1%	0%	86%	14%	834

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_1 Don't trust them	Major Reason	19%	23%	24%	17%			
	Minor Reason	30%	32%	32%	29%			
	Not a Reason At All	50%	44%	44%	53%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_2 Don't know how to find one	Major Reason	10%	16%	17%	7%			
	Minor Reason	24%	28%	30%	22%			
	Not a Reason At All	65%	55%	52%	70%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%



Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_3 Don't need one	Major Reason	31%	27%	26%	33%			
	Minor Reason	30%	29%	32%	29%			
	Not a Reason At All	39%	44%	41%	38%			
	DK/SKIP/REF	0%	0%	1%	0%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_4 Don't know what they do	Major Reason	11%	17%	17%	7%			
	Minor Reason	25%	27%	29%	23%			
	Not a Reason At All	63%	55%	52%	69%			
	DK/SKIP/REF	1%	1%	2%	1%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_5 Don't feel comfortable sharing my financial situation or information	Major Reason	22%	28%	29%	18%			
	Minor Reason	31%	35%	35%	29%			
	Not a Reason At All	47%	37%	35%	52%			
	DK/SKIP/REF	0%	1%	1%	0%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_6 Don't think I can afford it	Major Reason	34%	38%	37%	32%			
	Minor Reason	28%	26%	31%	28%			
	Not a Reason At All	38%	35%	31%	39%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%



Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_7 Don't think they help people like me	Major Reason	18%	21%	22%	15%			
	Minor Reason	28%	28%	31%	27%			
	Not a Reason At All	54%	50%	46%	58%			
	DK/SKIP/REF	0%	1%	1%	0%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_8 Other	Major Reason	0%	1%	1%	0%			
	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	86%	86%	86%	86%			
	DK/SKIP/REF	13%	13%	13%	14%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_9 I handle my own finances (Vol., from recoded "Other")	Major Reason	1%	0%	0%	1%			
	Minor Reason	0%	0%	0%	0%			
	Not a Reason At All	86%	86%	86%	85%			
	DK/SKIP/REF	13%	13%	13%	14%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%

Base: Q28<>4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q30_10 Not enough wealth to justify it (Vol., from recoded "Other")	Major Reason	0%	0%	0%	1%			
	Minor Reason	0%	0%	1%	0%			
	Not a Reason At All	86%	86%	86%	86%			
	DK/SKIP/REF	13%	13%	13%	14%			
	Total % / Unweighted n	100%	3516	100%	1239	100%	1325	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q31 Which of the following, if any, would increase your interest in using a financial professional in the next 12 months? [PLEASE SELECT UP TO THREE]	Recommendation from a friend or family member	31%	24%	28%	32%
	Recommendation from your financial institution	12%	17%	16%	10%
	Recommendation from another organization that you trust (such as an employer, school, or place of worship)	15%	17%	14%	15%
	Referral from a website that connects people with financial professionals	5%	10%	11%	3%
	Learning that the fees are affordable	22%	25%	21%	22%
	Learning that it is free	39%	42%	37%	38%
	Having a better understanding of how a financial professional could help you	28%	29%	28%	26%
	Hearing stories about people like you who were helped by a financial professional	17%	19%	21%	16%
	Nothing would increase your interest in using a financial professional in the next 12 months	25%	19%	18%	28%
	DK/SKIP/REF	1%	0%	1%	2%
Total % / Unweighted n		100% 5430	100% 1911	100% 1991	100% 1352
<hr/>					
Base: Q17=1 AND Q19<>1,5 (autopunched if Q19=1,5)		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q32 Have you ever used a financial professional for advice related to retirement savings or investment planning?	Yes	84%	80%	76%	87%
	No	15%	20%	24%	12%
	DK/SKIP/REF	0%	0%	0%	0%
	Total	100% 1875	100% 654	100% 636	100% 533



Base: (Q17=1 AND Q19=1,5) OR Q32=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic				
Q33 As you may know, when giving advice about retirement savings or about investing, some types of financial professionals are required by law to give advice that is in their client's best interest, while others are not required to do this. Thinking about the <u>most recent</u> time that you consulted a financial professional for advice related to retirement savings or investing, do you know if that financial professional was required by law to give advice that was in your best interest?	Yes, he/she was required to give me advice that was in my best interest	48%	61%	64%	42%				
	No, he/she was not required to give me advice that was in my best interest	10%	13%	14%	8%				
	DK/SKIP/REF	43%	25%	23%	50%				
	Total % / Unweighted n	100%	1543	100%	526	100%	498	100%	476

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic				
Q34 When giving advice about retirement savings or about investing, how important do you think it is that financial professionals give advice that is in the best interest of their clients?	Very Important	75%	66%	62%	81%				
	Somewhat Important	17%	23%	26%	13%				
	Not Too Important	5%	7%	6%	4%				
	Not At All Important	3%	5%	6%	2%				
	DK/SKIP/REF	0%	0%	0%	0%				
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic				
Q35 Since the Coronavirus (COVID 19) pandemic began, have you done any of the following? [SELECT ALL THAT APPLY]	Taken money from retirement savings earlier than expected (loan or a withdrawal)	15%	20%	19%	12%				
	Stopped contributing to a 401(k) or other retirement savings accounts	12%	12%	14%	11%				
	Contributed more to a 401(k) or other retirement savings accounts than before the pandemic began	12%	17%	13%	11%				
	None of the above	62%	57%	59%	63%				
	DK/SKIP/REF	4%	1%	1%	6%				
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%	1352



		Very Important	Somewhat Important	Not Too Important	Not At All Important	DK/SKIP/REF	Unweighted n
ALL: Q36 How important is it to you personally to achieve each of the following in your retirement years?	Q36A Being financially secure	83%	13%	3%	2%	0%	5430
	Q36B Being able to provide financial help to loved ones	39%	39%	15%	6%	0%	5430
	Q36C Being able to financially support charitable causes that are important to you	19%	34%	28%	18%	0%	5430
	Q36D Not being a burden to others	76%	16%	4%	3%	0%	5430
		Very Important	Somewhat Important	Not Too Important	Not At All Important	DK/SKIP/REF	Unweighted n
NON-HISPANIC, BLACK: Q36 How important is it to you personally to achieve each of the following in your retirement years?	Q36A Being financially secure	79%	14%	3%	3%	0%	1911
	Q36B Being able to provide financial help to loved ones	51%	31%	10%	7%	0%	1911
	Q36C Being able to financially support charitable causes that are important to you	34%	34%	19%	13%	0%	1911
	Q36D Not being a burden to others	76%	14%	5%	5%	0%	1911
		Very Important	Somewhat Important	Not Too Important	Not At All Important	DK/SKIP/REF	Unweighted n
HISPANIC: Q36 How important is it to you personally to achieve each of the following in your retirement years?	Q36A Being financially secure	76%	16%	4%	4%	0%	1991
	Q36B Being able to provide financial help to loved ones	54%	31%	9%	6%	0%	1991
	Q36C Being able to financially support charitable causes that are important to you	34%	33%	20%	13%	0%	1991
	Q36D Not being a burden to others	72%	17%	6%	4%	0%	1991



		Very Important	Somewhat Important	Not Too Important	Not At All Important	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q36 How important is it to you personally to achieve each of the following in your retirement years?	Q36A Being financially secure	85%	12%	2%	1%	0%	1352
	Q36B Being able to provide financial help to loved ones	31%	44%	18%	7%	1%	1352
	Q36C Being able to financially support charitable causes that are important to you	13%	34%	31%	21%	0%	1352
	Q36D Not being a burden to others	78%	16%	3%	3%	0%	1352

		Total	Black, non-Hispanic		Hispanic	White, non-Hispanic	
Q36A Being financially secure	Very Important	83%	79%		76%	85%	
	Somewhat Important	13%	14%		16%	12%	
	Not Too Important	3%	3%		4%	2%	
	Not At All Important	2%	3%		4%	1%	
	DK/SKIP/REF	0%	0%		0%	0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991

		Total	Black, non-Hispanic		Hispanic	White, non-Hispanic	
Q36B Being able to provide financial help to loved ones	Very Important	39%	51%		54%	31%	
	Somewhat Important	39%	31%		31%	44%	
	Not Too Important	15%	10%		9%	18%	
	Not At All Important	6%	7%		6%	7%	
	DK/SKIP/REF	0%	0%		0%	1%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991

		Total	Black, non-Hispanic		Hispanic	White, non-Hispanic	
Q36C Being able to financially support charitable causes that are important to you	Very Important	19%	34%		34%	13%	
	Somewhat Important	34%	34%		33%	34%	
	Not Too Important	28%	19%		20%	31%	
	Not At All Important	18%	13%		13%	21%	
	DK/SKIP/REF	0%	0%		0%	0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q36D Not being a burden to others	Very Important	76%	76%	72%	78%			
	Somewhat Important	16%	14%	17%	16%			
	Not Too Important	4%	5%	6%	3%			
	Not At All Important	3%	5%	4%	3%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/REF	Unweighted n
ALL: Q37 When you think about your progress so far in saving for retirement, how likely do you think you are to achieve each of the following in your retirement years?	Q37A Being financially secure	34%	42%	15%	8%	1%	5430
	Q37B Being able to provide financial help to loved ones	23%	40%	23%	13%	1%	5430
	Q37C Being able to financially support charitable causes that are important to you	18%	34%	23%	24%	1%	5430
	Q37D Not being a burden to others	38%	40%	13%	8%	1%	5430

		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/REF	Unweighted n
NON-HISPANIC, BLACK: Q37 When you think about your progress so far in saving for retirement, how likely do you think you are to achieve each of the following in your retirement years?	Q37A Being financially secure	45%	36%	12%	7%	1%	1911
	Q37B Being able to provide financial help to loved ones	35%	38%	18%	9%	1%	1911
	Q37C Being able to financially support charitable causes that are important to you	28%	36%	20%	15%	1%	1911
	Q37D Not being a burden to others	48%	33%	11%	8%	1%	1911



		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/REF	Unweighted n
HISPANIC: Q37 When you think about your progress so far in saving for retirement, how likely do you think you are to achieve each of the following in your retirement years?	Q37A Being financially secure	47%	35%	13%	5%	1%	1991
	Q37B Being able to provide financial help to loved ones	37%	37%	16%	9%	1%	1991
	Q37C Being able to financially support charitable causes that are important to you	28%	32%	23%	17%	1%	1991
	Q37D Not being a burden to others	50%	32%	11%	7%	1%	1991

		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q37 When you think about your progress so far in saving for retirement, how likely do you think you are to achieve each of the following in your retirement years?	Q37A Being financially secure	28%	46%	16%	9%	1%	1352
	Q37B Being able to provide financial help to loved ones	17%	41%	26%	15%	1%	1352
	Q37C Being able to financially support charitable causes that are important to you	14%	34%	23%	28%	1%	1352
	Q37D Not being a burden to others	34%	44%	13%	8%	1%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q37A Being financially secure	Very Likely	34%	45%	47%	28%			
	Somewhat Likely	42%	36%	35%	46%			
	Not Too Likely	15%	12%	13%	16%			
	Not At All Likely	8%	7%	5%	9%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q37B Being able to provide financial help to loved ones	Very Likely	23%	35%	37%	17%			
	Somewhat Likely	40%	38%	37%	41%			
	Not Too Likely	23%	18%	16%	26%			
	Not At All Likely	13%	9%	9%	15%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q37C Being able to financially support charitable causes that are important to you	Very Likely	18%	28%	28%	14%	
	Somewhat Likely	34%	36%	32%	34%	
	Not Too Likely	23%	20%	23%	23%	
	Not At All Likely	24%	15%	17%	28%	
	DK/SKIP/REF	1%	1%	1%	1%	
	Total % / Unweighted n	100%	5430	100%	1991	100%
		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q37D Not being a burden to others	Very Likely	38%	48%	50%	34%	
	Somewhat Likely	40%	33%	32%	44%	
	Not Too Likely	13%	11%	11%	13%	
	Not At All Likely	8%	8%	7%	8%	
	DK/SKIP/REF	1%	1%	1%	1%	
	Total % / Unweighted n	100%	5430	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q38 What is preventing you from saving more for retirement? [SELECT ALL THAT APPLY]	Lack of money	55%	54%	54%	55%			
	Don't have the time	5%	7%	9%	3%			
	My employer doesn't offer a retirement plan	9%	10%	13%	8%			
	Don't know where to start	11%	14%	16%	9%			
	Need advice	9%	16%	14%	6%			
	Cost of healthcare	18%	14%	18%	20%			
	Cost of child care	8%	9%	10%	7%			
	Providing financial support to adult family members	8%	12%	12%	6%			
	Debt payments	44%	40%	38%	47%			
	Other	2%	1%	0%	2%			
	Don't think I need to save more for retirement	12%	9%	7%	14%			
	Cost of living/Household expenses (Vol., from recoded "Other")	1%	0%	0%	1%			
	Laid off/Unemployed (Vol., from recoded "Other")	1%	1%	1%	1%			
	COVID-19 (Vol., from recoded "Other")	0%	0%	0%	0%			
	Already maxed on contributions (Vol., from recoded "Other")	0%	0%	0%	0%			
	Waiting on 401K/IRA contributions (Vol., from recoded "Other")	0%	0%	0%	0%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q39 In the past 12 months, have you consulted any of the following for information on saving for retirement? [SELECT ALL THAT APPLY]	Websites or apps	29%	27%	26%	29%
	Online search engine (such as Google or Bing)	25%	25%	23%	23%
	Financial professional	35%	28%	27%	40%
	Employer	18%	22%	19%	15%
	Friends or family	32%	33%	36%	29%
	Your financial institution (your bank or credit union)	18%	20%	18%	16%
	Podcasts	10%	10%	11%	9%
	TV or Radio	8%	12%	15%	6%
	None of the above	9%	13%	12%	7%
	DK/SKIP/REF	1%	1%	0%	1%
	Total % / Unweighted n	100% 3309	100% 1246	100% 1263	100% 709

Base: Q39=1		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q40 In the past 12 months, what kind of websites or apps have you used for information on saving for retirement? Websites or apps affiliated with... [SELECT ALL THAT APPLY]	Financial institutions	46%	43%	48%	48%
	Nonprofits that are not financial institutions	23%	32%	31%	20%
	Financial celebrities	28%	35%	23%	30%
	News outlets	31%	29%	29%	30%
	Government	27%	33%	22%	28%
	Other financial web sites or apps	52%	46%	41%	57%
	Other web sites or apps	1%	0%	1%	1%
	Reddit (Vol., from recoded "Other")	2%	0%	1%	3%
	YouTube (Vol., from recoded "Other")	0%	1%	1%	0%
	General internet searches (Vol., from recoded "Other")	0%	0%	0%	1%
	Robinhood (Vol., from recoded "Other")	0%	0%	0%	1%
	Don't remember	6%	5%	8%	4%
	SKIP/REF	1%	1%	0%	0%
	Total % / Unweighted n	100% 937	100% 344	100% 339	100% 224



		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/ REF	Unweighted n
ALL: Q41 How likely would you be to use a retirement savings website/app if it provided users with the following:	Q41A Emails with reminders and tips about saving for retirement	12%	29%	27%	31%	1%	5430
	Q41B Retirement savings tips relevant to your specific financial situation	22%	42%	16%	20%	1%	5430
	Q41C Stories of people who have successfully saved for retirement after overcoming financial challenges and how they did it	13%	32%	26%	28%	1%	5430
	Q41D Online, interactive tool to help you determine your next steps based on your specific financial situation	21%	39%	17%	21%	1%	5430
	Q41E An option to talk to a financial professional	17%	36%	23%	23%	1%	5430

		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, BLACK: Q41 How likely would you be to use a retirement savings website/app if it provided users with the following:	Q41A Emails with reminders and tips about saving for retirement	25%	37%	17%	21%	1%	1911
	Q41B Retirement savings tips relevant to your specific financial situation	34%	38%	12%	16%	1%	1911
	Q41C Stories of people who have successfully saved for retirement after overcoming financial challenges and how they did it	26%	37%	18%	19%	0%	1911
	Q41D Online, interactive tool to help you determine your next steps based on your specific financial situation	31%	37%	15%	17%	0%	1911
	Q41E An option to talk to a financial professional	28%	37%	16%	18%	1%	1911



		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/ REF	Unweighted n
HISPANIC: Q41 How likely would you be to use a retirement savings website/app if it provided users with the following:	Q41A Emails with reminders and tips about saving for retirement	27%	32%	22%	19%	1%	1991
	Q41B Retirement savings tips relevant to your specific financial situation	32%	37%	15%	15%	1%	1991
	Q41C Stories of people who have successfully saved for retirement after overcoming financial challenges and how they did it	27%	36%	19%	18%	0%	1991
	Q41D Online, interactive tool to help you determine your next steps based on your specific financial situation	31%	36%	16%	16%	1%	1991
	Q41E An option to talk to a financial professional	29%	34%	18%	17%	1%	1991

		Very Likely	Somewhat Likely	Not Too Likely	Not At All Likely	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q41 How likely would you be to use a retirement savings website/app if it provided users with the following:	Q41A Emails with reminders and tips about saving for retirement	6%	26%	31%	36%	0%	1352
	Q41B Retirement savings tips relevant to your specific financial situation	16%	43%	17%	23%	1%	1352
	Q41C Stories of people who have successfully saved for retirement after overcoming financial challenges and how they did it	8%	29%	29%	33%	1%	1352
	Q41D Online, interactive tool to help you determine your next steps based on your specific financial situation	17%	40%	18%	24%	1%	1352
	Q41E An option to talk to a financial professional	11%	35%	25%	27%	1%	1352



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q41A Emails with reminders and tips about saving for retirement	Very Likely	12%	25%	27%	6%			
	Somewhat Likely	29%	37%	32%	26%			
	Not Too Likely	27%	17%	22%	31%			
	Not At All Likely	31%	21%	19%	36%			
	DK/SKIP/REF	1%	1%	1%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q41B Retirement savings tips relevant to your specific financial situation	Very Likely	22%	34%	32%	16%			
	Somewhat Likely	42%	38%	37%	43%			
	Not Too Likely	16%	12%	15%	17%			
	Not At All Likely	20%	16%	15%	23%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q41C Stories of people who have successfully saved for retirement after overcoming financial challenges and how they did it	Very Likely	13%	26%	27%	8%			
	Somewhat Likely	32%	37%	36%	29%			
	Not Too Likely	26%	18%	19%	29%			
	Not At All Likely	28%	19%	18%	33%			
	DK/SKIP/REF	1%	0%	0%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q41D Online, interactive tool to help you determine your next steps based on your specific financial situation	Very Likely	21%	31%	31%	17%			
	Somewhat Likely	39%	37%	36%	40%			
	Not Too Likely	17%	15%	16%	18%			
	Not At All Likely	21%	17%	16%	24%			
	DK/SKIP/REF	1%	0%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q41E An option to talk to a financial professional	Very Likely	17%	28%	29%	11%			
	Somewhat Likely	36%	37%	34%	35%			
	Not Too Likely	23%	16%	18%	25%			
	Not At All Likely	23%	18%	17%	27%			
	DK/SKIP/REF	1%	1%	1%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	DK/SKIP/REF	Unweighted n
ALL: Q42 Some employers look for ways to help workers prepare for future emergencies. How much do you support or oppose each of the following proposals?	Q42A An employee benefit that helps employees save a small portion of each paycheck automatically into an emergency fund that each employee owns and controls.	47%	41%	8%	3%	1%	5430
	Q42B Laws that make it easier for employers to offer a safe and simple way for employees to save for emergencies.	45%	42%	8%	4%	1%	5430
	Q42C A tax incentive for workers to save for emergencies.	50%	39%	7%	3%	2%	5430
	Q42D The ability for employers to help employees save money from their paychecks into one account that could be used for more than one purpose, such as retirement and emergencies, without needing to pay fees or penalties to withdraw money.	49%	39%	6%	3%	1%	5430



		Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	DK/SKIP/REF	Unweighted n
NON-HISPANIC, BLACK: Q42 Some employers look for ways to help workers prepare for future emergencies. How much do you support or oppose each of the following proposals?	Q42A An employee benefit that helps employees save a small portion of each paycheck automatically into an emergency fund that each employee owns and controls.	54%	34%	8%	4%	1%	1911
	Q42B Laws that make it easier for employers to offer a safe and simple way for employees to save for emergencies.	53%	36%	7%	3%	1%	1911
	Q42C A tax incentive for workers to save for emergencies.	53%	35%	9%	3%	1%	1911
	Q42D The ability for employers to help employees save money from their paychecks into one account that could be used for more than one purpose, such as retirement and emergencies, without needing to pay fees or penalties to withdraw money.	55%	34%	8%	3%	1%	1911



		Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	DK/SKIP/REF	Unweighted n
HISPANIC: Q42 Some employers look for ways to help workers prepare for future emergencies. How much do you support or oppose each of the following proposals?	Q42A An employee benefit that helps employees save a small portion of each paycheck automatically into an emergency fund that each employee owns and controls.	49%	40%	7%	4%	0%	1991
	Q42B Laws that make it easier for employers to offer a safe and simple way for employees to save for emergencies.	51%	38%	8%	4%	0%	1991
	Q42C A tax incentive for workers to save for emergencies.	51%	36%	8%	4%	1%	1991
	Q42D The ability for employers to help employees save money from their paychecks into one account that could be used for more than one purpose, such as retirement and emergencies, without needing to pay fees or penalties to withdraw money.	51%	36%	9%	4%	0%	1991



		Strongly Support	Somewhat Support	Somewhat Oppose	Strongly Oppose	DK/SKIP/REF	Unweighted n
NON-HISPANIC, WHITE: Q42 Some employers look for ways to help workers prepare for future emergencies. How much do you support or oppose each of the following proposals?	Q42A An employee benefit that helps employees save a small portion of each paycheck automatically into an emergency fund that each employee owns and controls.	45%	43%	7%	3%	1%	1352
	Q42B Laws that make it easier for employers to offer a safe and simple way for employees to save for emergencies.	43%	44%	8%	4%	1%	1352
	Q42C A tax incentive for workers to save for emergencies.	49%	40%	7%	3%	2%	1352
	Q42D The ability for employers to help employees save money from their paychecks into one account that could be used for more than one purpose, such as retirement and emergencies, without needing to pay fees or penalties to withdraw money.	48%	42%	6%	3%	1%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q42A An employee benefit that helps employees save a small portion of each paycheck automatically into an emergency fund that each employee owns and controls.	Strongly Support	47%	54%	49%	45%
	Somewhat Support	41%	34%	40%	43%
	Somewhat Oppose	8%	8%	7%	7%
	Strongly Oppose	3%	4%	4%	3%
	DK/SKIP/REF	1%	1%	0%	1%
Total % / Unweighted n		100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Q42B Laws that make it easier for employers to offer a safe and simple way for employees to save for emergencies.	Strongly Support	45%	53%	51%	43%
	Somewhat Support	42%	36%	38%	44%
	Somewhat Oppose	8%	7%	8%	8%
	Strongly Oppose	4%	3%	4%	4%
	DK/SKIP/REF	1%	1%	0%	1%
Total % / Unweighted n		100% 5430	100% 1911	100% 1991	100% 1352



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q42C A tax incentive for workers to save for emergencies.	Strongly Support	50%	53%	51%	49%			
	Somewhat Support	39%	35%	36%	40%			
	Somewhat Oppose	7%	9%	8%	7%			
	Strongly Oppose	3%	3%	4%	3%			
	DK/SKIP/REF	2%	1%	1%	2%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q42D The ability for employers to help employees save money from their paychecks into one account that could be used for more than one purpose, such as retirement and emergencies, without needing to pay fees or penalties to withdraw money.	Strongly Support	49%	55%	51%	48%			
	Somewhat Support	39%	34%	36%	42%			
	Somewhat Oppose	6%	8%	9%	6%			
	Strongly Oppose	3%	3%	4%	3%			
	DK/SKIP/REF	1%	1%	0%	1%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q43 In the past 12 months, have any of the following happened to you? [SELECT ALL THAT APPLY]	You moved in with relatives (either temporarily or permanently)	8%	14%	14%	5%			
	Relatives moved in with you (either temporarily or permanently)	10%	15%	15%	8%			
	None of the above	83%	72%	71%	88%			
	DK/SKIP/REF	0%	0%	0%	0%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q44 Which of the following types of debt do you currently carry over from month to month? [SELECT ALL THAT APPLY]	A credit card balance	45%	43%		47%		44%	
	A mortgage	41%	23%		24%		48%	
	A student loan - yours (federal or private loan)	19%	26%		12%		19%	
	A student loan for a family member (i.e. Parent Plus or private loan)	7%	9%		8%		6%	
	A car, motorcycle, or other vehicle loan (from a bank, credit union, finance company, etc.)	37%	28%		28%		41%	
	Unpaid balance on a health/medical bill	19%	22%		16%		19%	
	Personal loan from a family member or friend	8%	10%		13%		6%	
	Unpaid balance on a utility or phone/wireless bill	13%	19%		18%		9%	
	Loan from a payday lender or an auto/car title loan	7%	13%		11%		5%	
	Other installment loan such as for appliances, electronics, furniture	9%	7%		8%		10%	
	Something else	3%	2%		3%		3%	
	None - I have/carry no debt month-to-month	15%	14%		16%		14%	
	DK/SKIP/REF	0%	1%		0%		0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic		Hispanic	White, non-Hispanic		
Q45 Do you own any of the following financial assets or accounts? [SELECT ALL THAT APPLY]	Savings accounts, CDs, or money market accounts	52%	39%		30%	60%		
	Checking accounts	81%	68%		62%	88%		
	Employer-provided retirement savings account (401K, 403(b), Thrift Savings Plan (TSP), or Employer-provided IRA)	48%	36%		29%	56%		
	Individual retirement account outside of an employer (IRA, Keogh, SEP or other retirement funds)	31%	17%		14%	38%		
	Savings in cash	40%	35%		31%	43%		
	Bitcoins or other cryptocurrency	7%	12%		9%	5%		
	Other personal savings or investments such as mutual funds, money market accounts, stocks, certificates of deposit, or annuities	24%	15%		11%	29%		
	Other financial assets or accounts excluding real estate or housing	3%	1%		1%	3%		
	None of the above	9%	13%		17%	6%		
	DK/SKIP/REF	1%	1%		1%	0%		
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



Base: Q45=3 OR 4		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q46 Thinking just about your retirement savings accounts (including employer-provided retirement savings accounts and individual retirement accounts), approximately how much do you currently have saved in those retirement accounts?	Less than \$5,000	9%	18%	15%	7%			
	\$5,000 to less than \$10,000	8%	10%	12%	7%			
	\$10,000 to less than \$50,000	22%	22%	23%	21%			
	\$50,000 to less than \$100,000	13%	17%	12%	13%			
	\$100,000 to less than \$150,000	9%	8%	11%	9%			
	\$150,000 to less than \$300,000	11%	9%	9%	12%			
	\$300,000 to less than \$500,000	7%	3%	5%	8%			
	\$500,000 to less than \$1,000,000	6%	2%	4%	7%			
	\$1 million or more	4%	1%	2%	5%			
DK/SKIP/REF	10%	9%	8%	10%				
Total % / Unweighted n	100%	2777	100%	890	100%	796	100%	984

Base: Q45=1,2,5,6,7,8		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
Q47 Thinking just about the money or investments you have outside of retirement accounts (checking account, savings in cash, personal savings accounts, other non-retirement investment accounts, etc.), approximately what is the total value of those non-retirement assets?	Less than \$5,000	35%	41%	38%	33%			
	\$5,000 to less than \$10,000	14%	13%	12%	14%			
	\$10,000 to less than \$50,000	19%	17%	18%	21%			
	\$50,000 to less than \$100,000	9%	8%	8%	9%			
	\$100,000 to less than \$150,000	5%	4%	4%	4%			
	\$150,000 to less than \$300,000	4%	3%	3%	4%			
	\$300,000 to less than \$500,000	2%	2%	2%	2%			
	\$500,000 to less than \$1,000,000	1%	1%	1%	1%			
	\$1 million or more	2%	0%	1%	2%			
	DK/SKIP/REF	10%	11%	13%	8%			
Total % / Unweighted n	100%	4641	100%	1594	100%	1622	100%	1268



		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q47B Although rare these days, some employers such as some government employers and some large employers still offer pension plans or defined benefit retirement plans where the amount employees receive is typically based on salary and years of service. Do you have a pension like this from your current employer or a former employer? (Do not include retirement savings accounts like 401(k)s.)	Yes	25%		27%		22%		25%
	No	64%		57%		60%		67%
	DK/SKIP/REF	11%		16%		17%		8%
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q48 Have you or a member of your household had the coronavirus (suspected or diagnosed) at any point since December of 2019? [SELECT ALL THAT APPLY]	Yes, I have	14%		14%		18%		14%
	Yes, a member of my household has	12%		10%		16%		11%
	No	78%		77%		69%		80%
	DK/SKIP/REF	0%		1%		1%		0%
	Total	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic		Hispanic		White, non-Hispanic	
Q49 Have you or a member of your household been diagnosed with coronavirus by a medical professional? [SELECT ALL THAT APPLY]	Yes, I have	9%		12%		14%		7%
	Yes, a member of my household has	10%		9%		16%		9%
	No	83%		80%		73%		86%
	DK/SKIP/REF	1%		0%		1%		1%
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Yes	No	DK/SKIP/REF	Unweighted n
ALL: Q50 Since January of last year, have you or a member of your household received any of the following?	Q50A Unemployment benefits	28%	69%	3%	5430
	Q50B Food stamps	19%	78%	3%	5430
	Q50C Other government assistance	16%	79%	5%	5430

		Yes	No	DK/SKIP/REF	Unweighted n
NON-HISPANIC, BLACK: Q50 Since January of last year, have you or a member of your household received any of the following?	Q50A Unemployment benefits	29%	66%	6%	1911
	Q50B Food stamps	35%	61%	4%	1911
	Q50C Other government assistance	19%	74%	8%	1911



		Yes	No	DK/SKIP/ REF	Unweighted n
HISPANIC: Q50 Since January of last year, have you or a member of your household received any of the following?	Q50A Unemployment benefits	31%	64%	4%	1991
	Q50B Food stamps	32%	64%	4%	1991
	Q50C Other government assistance	19%	74%	7%	1991

		Yes	No	DK/SKIP/ REF	Unweighted n
NON-HISPANIC, WHITE: Q50 Since January of last year, have you or a member of your household received any of the following?	Q50A Unemployment benefits	27%	72%	1%	1352
	Q50B Food stamps	12%	85%	2%	1352
	Q50C Other government assistance	14%	82%	4%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q50A Unemployment benefits	Yes	28%	29%	31%	27%	
	No	69%	66%	64%	72%	
	DK/SKIP/REF	3%	6%	4%	1%	
	Total % / Unweighted n	100%	5430	100%	1911	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q50B Food stamps	Yes	19%	35%	32%	12%	
	No	78%	61%	64%	85%	
	DK/SKIP/REF	3%	4%	4%	2%	
	Total % / Unweighted n	100%	5430	100%	1911	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
Q50C Other government assistance	Yes	16%	19%	19%	14%	
	No	79%	74%	74%	82%	
	DK/SKIP/REF	5%	8%	7%	4%	
	Total % / Unweighted n	100%	5430	100%	1911	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
AARP Are you or your spouse a member of AARP?	Yes	17%	20%	13%	18%
	No	82%	76%	83%	81%
	DK/SKIP/REF	2%	3%	5%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
SURV_LANG Survey Interview Language	English	95%	100%	71%	100%
	Spanish	5%	0%	29%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
SURV_MODE Survey interview mode (online or phone)	Phone interview	3%	2%	2%	3%
	Web Interview	97%	98%	98%	97%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
Device Device	Desktop	35%	25%	25%	38%
	Phone interview (not online)	3%	2%	2%	3%
	Smartphone	62%	72%	72%	57%
	Tablet	1%	1%	1%	1%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
GENDER Respondent gender	Male	50%	46%	51%	50%
	Female	50%	54%	49%	50%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
AGE4 Age - 4 Categories	25-29	14%	16%	16%	12%			
	30-44	38%	41%	46%	34%			
	45-59	32%	30%	29%	35%			
	60+	16%	13%	10%	19%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
EDUC5 5-level education	Less than HS	8%	7%	24%	4%			
	HS graduate or equivalent	26%	30%	33%	25%			
	Vocational/tech school/some college/ associates	26%	30%	23%	27%			
	Bachelor's degree	24%	19%	13%	26%			
	Post grad study/professional degree	17%	14%	8%	18%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
MARITAL Marital Status	Married	51%	30%	48%	56%			
	Widowed	2%	2%	2%	2%			
	Divorced	10%	10%	9%	11%			
	Separated	4%	5%	5%	4%			
	Never married	23%	41%	24%	19%			
	Living with partner	10%	11%	12%	8%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
EMPLOY2 Which statement best describes your current employment status?	Working – as a paid employee	67%	68%	61%	69%			
	Working – self-employed	13%	11%	14%	13%			
	Not working – on temporary layoff from a job	4%	4%	6%	4%			
	Not working – looking for work	10%	13%	14%	7%			
	Not working – retired	2%	2%	1%	3%			
	Not working – disabled	1%	1%	1%	0%			
	Not working – other	3%	2%	4%	4%			
	Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%
		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic			
INCOME2 Was your total HOUSEHOLD income in 2020...	Less than \$5,000	4%	10%	8%	2%			
	\$5,000 to \$9,999	3%	4%	4%	2%			
	\$10,000 to \$14,999	3%	5%	5%	3%			
	\$15,000 to \$19,999	4%	4%	5%	3%			
	\$20,000 to \$24,999	5%	6%	7%	4%			
	\$25,000 to \$29,999	5%	8%	8%	4%			
	\$30,000 to \$34,999	5%	7%	7%	4%			
	\$35,000 to \$39,999	5%	5%	8%	4%			
	\$40,000 to \$49,999	8%	9%	8%	8%			
	\$50,000 to \$59,999	9%	9%	9%	10%			
	\$60,000 to \$74,999	11%	8%	7%	12%			
	\$75,000 to \$84,999	7%	5%	6%	8%			
	\$85,000 to \$99,999	7%	5%	6%	8%			
	\$100,000 to \$124,999	9%	6%	5%	11%			
	\$125,000 to \$149,999	6%	3%	3%	7%			
	\$150,000 to \$174,999	4%	2%	2%	4%			
	\$175,000 to \$199,999	2%	1%	1%	2%			
	\$200,000 or more	4%	2%	2%	5%			
	DON'T KNOW	0%	0%	0%	0%			
	SKIPPED ON WEB	0%	0%	0%	0%			
REFUSED	0%	0%	0%	0%				
Total % / Unweighted n	100%	5430	100%	1911	100%	1991	100%	1352



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
REGION4 4-level region	Northeast	18%	16%	14%	19%	
	Midwest	21%	17%	9%	26%	
	South	38%	58%	39%	35%	
	West	24%	9%	38%	21%	
	Total % / Unweighted n	100%	5430	100%	1911	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
REGION9 9-level region	New England	5%	2%	3%	6%	
	Mid-Atlantic	13%	14%	11%	13%	
	East North Central	14%	14%	7%	16%	
	West North Central	7%	4%	2%	9%	
	South Atlantic	21%	35%	22%	19%	
	East South Central	6%	8%	2%	7%	
	West South Central	11%	15%	16%	9%	
	Mountain	8%	3%	11%	9%	
	Pacific	16%	7%	27%	12%	
Total % / Unweighted n	100%	5430	100%	1911	100%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
METRO Metropolitan area flag	Non-Metro Area	16%	8%	5%	22%	
	Metro Area	84%	92%	94%	78%	
	SKIPPED ON WEB	0%	0%	0%	0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
INTERNET HH internet access via dial-up, DSL, or cable broadband at home	Non-internet household	8%	6%	6%	9%	
	Internet Household	92%	94%	94%	91%	
	Total % / Unweighted n	100%	5430	100%	1911	100%



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
HOUSING Home Ownership	Owned or being bought by you or someone in your household	63%	43%	48%	71%
	Rented for cash	34%	53%	48%	26%
	Occupied without payment of cash rent	3%	4%	4%	2%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
HOME_TYPE Type of building of panelists' residence	A one-family house detached from any other house	64%	50%	53%	71%
	A one-family house attached to one or more houses	9%	12%	12%	8%
	A building with 2 or more apartments	22%	35%	30%	16%
	A mobile home or trailer	4%	3%	5%	4%
	Boat, RV, van, etc	0%	0%	0%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
HHSIZE Household size (including children)	1	15%	23%	12%	15%
	2	29%	28%	21%	31%
	3	19%	19%	22%	18%
	4	17%	14%	21%	16%
	5	9%	8%	11%	7%
	6	12%	8%	13%	13%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
HH01 Number of HH members age 0-1	0	99%	96%	96%	100%
	1	1%	4%	4%	0%
	2	0%	0%	0%	0%
	Total % / Unweighted n	100% 5430	100% 1911	100% 1991	100% 1352



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
HH25 Number of HH members age 2-5	0	88%	87%	84%	90%	
	1	8%	10%	12%	7%	
	2	3%	2%	3%	3%	
	3	0%	1%	0%	0%	
	4	0%	0%	0%	0%	
	Total % / Unweighted n	100%	5430	100%	1911	100%

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
HH612 Number of HH members age 6-12	0	81%	80%	73%	83%	
	1	10%	13%	19%	8%	
	2	7%	5%	6%	6%	
	3	1%	1%	1%	1%	
	4	1%	1%	1%	1%	
	5	0%	0%	0%	0%	
	6	0%	0%	0%	0%	
	7	0%	0%	0%	0%	
Total % / Unweighted n	100%	5430	100%	1911	100%	1352

		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic	
HH1317 Number of HH members age 13-17	0	84%	83%	75%	87%	
	1	10%	11%	18%	8%	
	2	4%	4%	6%	4%	
	3	1%	1%	2%	1%	
	4	1%	0%	1%	1%	
	5	0%	0%	0%	0%	
	6	0%	0%	0%	0%	
Total % / Unweighted n	100%	5430	100%	1911	100%	1352



		Total	Black, non-Hispanic	Hispanic	White, non-Hispanic
HH18OV Number of HH members age 18+	0	0%	0%	0%	0%
	1	27%	34%	21%	28%
	2	42%	41%	45%	42%
	3	18%	14%	18%	18%
	4	7%	6%	9%	7%
	5	3%	3%	4%	3%
	6	1%	1%	1%	1%
	7	1%	0%	1%	1%
	8	0%	0%	0%	0%
	9	0%	0%	0%	0%
	10	0%	0%	0%	0%
	11	0%	0%	0%	0%
	12	0%	0%	0%	0%
Total % / Unweighted n		100% 5430	100% 1911	100% 1991	100% 1352