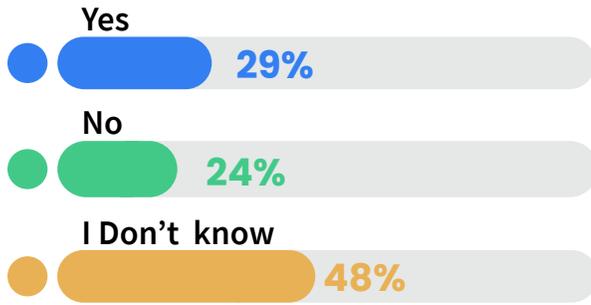




FUNDING OUR FUTURE



If your employer paid you daily, would you be able to save more?



Would you be able save more for short term needs if there was an easier way to set aside a portion of your paycheck?



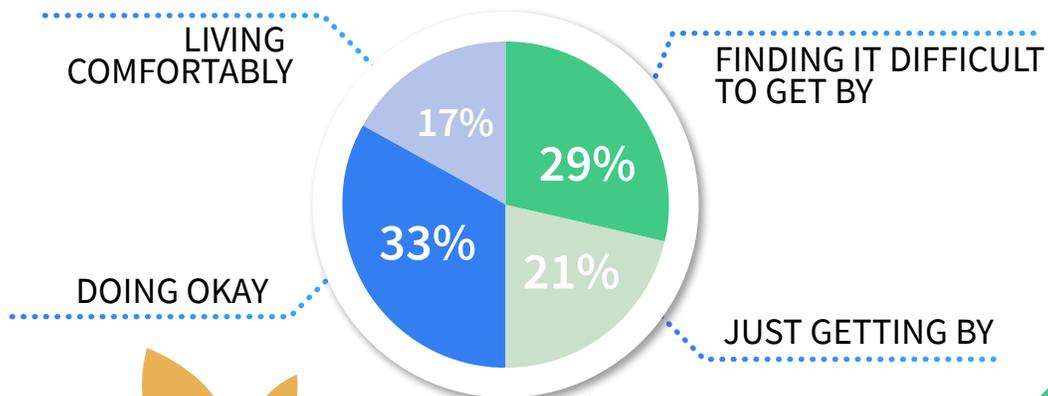
Has the global pandemic forced you to dip into your savings?



Coming out of the global pandemic, are you more or less likely to save?



Overall, which of the following best describes how well you are managing financially these days?



The stock market fell 57% during the 2007–2009 Financial Crisis but has been resilient during this COVID-19 crisis. By the time the COVID-19 crisis is over, do you think the stock market will have fallen more or less than it did after the financial crisis?

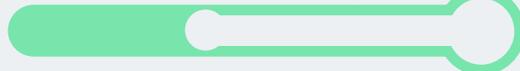


It will fall more than 57% from its peak



56%

It will fall less than 57% from its peak



44%

Since the pandemic began, have you sold any of your stocks or stock funds in order to reduce your investment risks?

11%

Yes

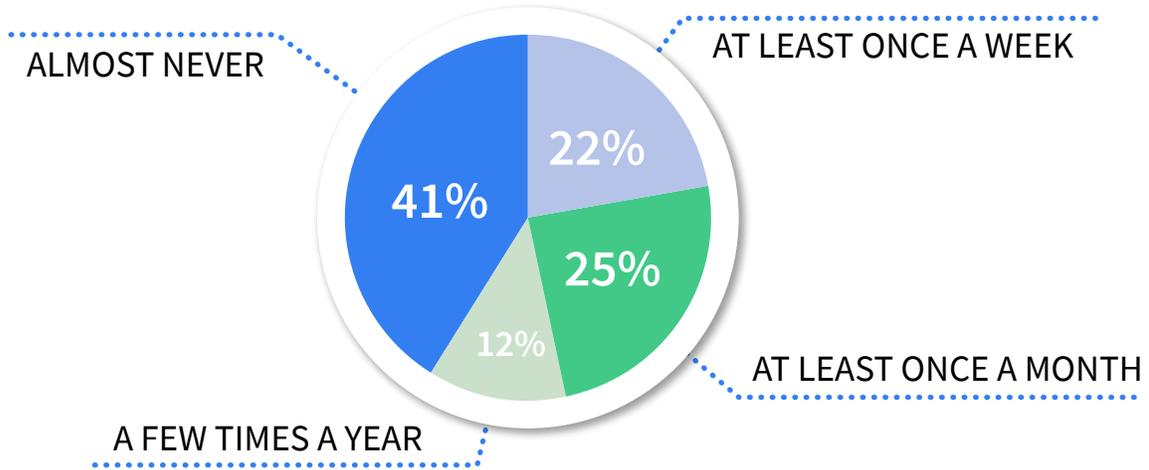
26%

No

64%

Don't have stock

Since the global pandemic began earlier this year, how often have you been putting away money for savings?



Do you have a savings, investment, or other account that you can dip into during tough times?



35%



65%

If you were able to save more, what method would you use?



31%

Automatic saving from paycheck



29%

Deposit cash at a bank



38%

Keep cash in a safe place at home

Compared to 12 months ago, would you say that you (and your family living with you) are better off, the same, or worse off financially?

Better off

16%

The same

44%

Worse off

40%



In the past 12 months, did you [and/or your spouse/ and/or your partner] take out a payday loan?

15%

yes

85%

NO

Do you [and your spouse / partner] currently have more, less, or about the same amount of credit card debt that you had 12 months ago?

More

27%

Less

25%

The same

28%

I/We have no debt

20%

Which best describes your ability to pay all of your bills in full this month?

60%

Able to pay all bills

40%

Can't pay some bills

Suppose that you have an emergency expense that costs \$400. Based on your current financial situation, how would you pay for this expense?

With the money currently in my checking/savings account or with cash

39%

Put it on my credit card and pay it off in full at the next statement

7%

Put it on my credit card and pay it off over time

14%

Using money from a bank loan or line of credit

5%

Utilize an on-demand pay benefit

3%

By borrowing from a friend or family member

4%

Using a payday loan or overdraft

0%

By selling something

1%

I wouldn't be able to pay for the expense right now

27%