

Consumer Finance Institute

Special Report

CFI COVID-19 Survey of Consumers — Wave 4 Tracks How the Vulnerable Are Affected More by Job Interruptions and Income Disruptions

by Tom Akana, September 2020

In an effort to gain insights into the impact of COVID-19 on financial security in the U.S., the Consumer Finance Institute at the Federal Reserve Bank of Philadelphia is conducting a series of national surveys of consumers that focus on changes in job status, income levels, and personal financial security.

Additionally, we sought respondents' attitudes toward and use of various relief efforts proposed or enacted to support citizens during the pandemic. Data presented here represent results from the fourth wave of the survey conducted between July 2 and 13, 2020.¹ The survey will be conducted up to six times through the end of 2020 to track changes in impact and attitudes as the situation progresses.

The first section of this report updates high-level job loss and financial security data with results from Wave 4 of the survey. The second section covers new findings relating to job interruptions during the early months of the crisis, employer communications about remote work and reduced hours, and potential

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¹ Wave 1 results were published in May 2020 as [CFI COVID-19 Survey of Consumers — An Assessment of the Financial Health and Stability of U.S. Consumers](#) (Akana, 2020). Wave 2 results were published in June 2020 as [CFI COVID-19 Survey of Consumers — Wave 2 Updates, Impact by Race/Ethnicity, and Early Use of Economic Impact Payments](#) (Akana, 2020a). Wave 3 results were published in August 2020 as [CFI COVID-19 Survey of Consumers — Wave 3 Reveals Improvements, but Not for Everyone](#) (Akana, 2020b).

barriers to returning to work. The third section updates data on how incomes have been affected and reports new information on income disruptions during the crisis, including findings on racial/ethnic disparities in income loss and recovery. The fourth section discusses receipt and usage of Economic Impact Payments (EIP). The final section reviews data on financial security and spending expectations.

Each successive wave of the survey has continued to reinforce the outsized economic effects the pandemic has had on traditionally more vulnerable populations, and Wave 4 is no exception. The new data collected on job and income disruptions provide more evidence that Black respondents in particular have been experienced the crisis differently than other racial/ethnic groups, as will be called out in later sections.

Survey Description and Notes Regarding Reweighting of Data

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

It is important to note that this is a cross-sectional survey, not a panel. Therefore, we expected to see changes in subsegment distributions between waves, and we do observe variations in the respondent demographic mix across the waves of the survey. For instance, the percentage of respondents reporting pre-crisis incomes less than \$40,000 ranges from a high value of 34.9 percent in Wave 2 to a low value of 19.3 percent in Wave 4 (Table 1). The percentage of respondents 66 years of age or older peaked at 16.5 percent in Wave 2 compared with a low value of 12.4 percent in Wave 1. The percentage of female respondents ranges from a high value of 58.1 percent in Wave 3 to a low value of 48.3 percent in Wave 4. While variances in any one of these categories may lead to minor shifts in the averages for our survey results, combined, they lead to large variances in the top-level averages for the national sample because of the change in the mix.

To account for the variances in the core demographic distributions and generate more level wave-to-wave comparisons, we have chosen in this report to reweight the results of Waves 2–4 to reflect the income, age, and gender distributions of Wave 1. This allows a more direct comparison of high-level results across surveys. After reweighting, each wave now reflects identical distributions of income, age,

and gender (Table 2). Reweighting did not lead to changes in previously reported relationships. All data referenced in this report will reflect the reweighted version of each wave's results; therefore, values reported previously may be different than those referenced here.

Wave 4 of the survey was administered July 2–13 and generated 4,000 responses from a national panel of online survey takers aged 18 or older. After data cleansing, exclusions, and reweighting, 3,494 responses remained from the national sample to be analyzed. As with the previous waves' results, we clearly see subgroups of the population that continue to be more dramatically affected by social and workplace changes since the crisis began and who expect to be affected further as the crisis stretches into the foreseeable future.

This paper discusses the results in the context of five primary levels of segmentation:

- **Income Range** — All income range references that follow refer to respondents' self-reported personal incomes in 2019, prior to any impact from the crisis. Similarly, references to employment (e.g., type of employment or source of income) refer to respondents' self-reported employment status prior to the beginning of the crisis.
- **Age Range** — The respondents selected their current age range.
- **Gender** — Respondents selected from Male, Female, or Other to identify their gender. Because of a small number of respondents (three of 3,494) who selected Other, they are excluded from result summaries.
- **Residence Location** — Respondents identified their residence location as Urban, Suburban, or Rural.
- **Race/Ethnicity** — Respondent racial/ethnic background is collected by Dynata and appended to the response data. Because of limitations in our sample size for some racial/ethnic groups, this analysis will focus on White, Black, and Hispanic respondents.²

Job Security, Ability to Work, and Financial Security

The survey's primary goal is to elicit information relating to respondents' employment and financial health during the crisis. To that end, we focus on three higher-level concepts: Job Security (whether respondents employed prior to the crisis are currently working), Ability to Work (how the crisis has affected respondents' ability to perform the jobs they currently hold), and Financial Security (the effects the crisis has had on respondents' income and financial outlook). In Wave 4, we included new questions

² For the remainder of this paper, White will refer to respondents categorized as such and non-Hispanic White. Hispanic refers to respondents listed as having Hispanic ethnicity, regardless of their racial category.

to collect data on respondents' expectations around the future of their Ability to Work (e.g., switching from remote to onsite work, or being rehired after a lay off); concerns about returning to work or increasing hours in the short term; and more information about temporary losses of income.

Wave 4 data continue to indicate that job and financial security are improving, although some of the indicators have leveled off, implying that some positive trends have plateaued between June and July. Generally, the trends and relationships observed in prior waves have remained consistent in Wave 4. High-level results are as follows, with detailed segment-level results found in the Appendix:

- Wave 4 respondents reported the lowest rate of job loss across the waves, 12.5 percent compared with the peak of 17.9 percent in Wave 1 (Table 3).
- A majority of respondents (51.7 percent) reported working onsite for the first time since the survey began in April, when only 40.0 percent of respondents reported working onsite.
- Onsite employment increases do not appear to be primarily driven by remote workers returning to their workplaces, rather they were driven by those who were not working regaining employment onsite. The rate of remote working reported in Wave 4 was down only slightly from Wave 3 (29.2 percent versus 29.9 percent, respectively) and remains close to the peak of 33.1 percent in Wave 2.
- Respondents who are employed are working at normal or increased hours at the highest rate since the beginning of the crisis; of working respondents, 60.7 percent reported normal or increased work hours, compared with 54.5 percent in Wave 3 and 48.3 percent in Wave 1.
- Income stability showed improvement from Wave 3 to Wave 4 as well (Table 4). While the percentage of respondents reporting partial or full income loss improved only slightly (32.1 percent compared with 32.7 percent in Wave 3), fewer respondents reported full income loss (4.9 percent versus 7.3 percent in Wave 3 and a peak of 11.3 percent in Wave 1).
- Respondents in Wave 4 were asked whether their income was lower at any point prior in the crisis; 33.1 percent responded that their income was lower at some point, further supporting the evidence that incomes are beginning to recover, even if they are still low (Table 4).
- Respondents reported continued improvements in their financial outlook over the next three to 12 months; however, there was no improvement in the percentage who feel less secure than they did prior to the crisis: 42.3 percent reported feeling less secure now compared with 41.9 percent in Wave 3 (although this metric peaked at 59.7 percent in Wave 1) (Table 5).
- More respondents reported that they do not anticipate needing additional financial assistance, at 59.2 percent compared with 55.8 percent in Wave 3 and 39.4 percent in Wave 1 (Table 6).

- When asked about spending, 40.2 percent of respondents indicated that their recent spending is less than they normally spend, with 12.4 percent reporting that their spending is less than half of normal (Table 6). While 13.6 percent expect to increase their spending over the next 90 days, 28.8 percent expect they will be decreasing their spending in the coming months.
- At the segment level, the demographic populations most heavily affected by job loss and income disruptions remain consistent. Black respondents, those who earn less, younger respondents, and women all continue to report experiencing more adverse effects.

New Data on the Ability to Work

Wave 4 included new questions designed to collect more detail on respondents' current and previous ability to work during the crisis. These questions provide some insight into the ability of respondents to find new employment and the level of knowledge they have regarding their future ability to work.

Employment Consistency

All respondents who indicated they are currently working onsite or remotely, regardless of the number of hours worked, were asked, "Did you have to stop working or stop receiving your pay for longer than two weeks at any time since March 1?" The majority of respondents (75.9 percent) reported that they have been employed consistently over that period (Table 7). Of those who experienced a job disruption, most reported that they are now working again at their previous job (19.8 percent), and 4.3 percent reported working at a new job. Respondents working at their previous employer likely represent those who were temporarily laid off during mandatory business closures.

Job disruption has been a larger issue for lower earning, younger, and Black respondents. Only 66.8 percent of respondents who are currently working and earning less than \$40,000 have been consistently employed since the start of the crisis, compared with 76.4 percent or higher for respondents in higher income brackets. Only 57.8 percent of respondents less than 36 years of age reported consistent employment, while older groups indicated rates of 81.2 percent and higher. And in the largest disparity, only 48.1 percent of Black respondents reported consistent employment; Hispanic respondents indicated more consistency at 69.1 percent, while White respondents reported 81.3 percent.

To determine if the large variance in job disruption between racial/ethnic groups, particularly for Black respondents, arises from differences in the industries represented across each population, we compared the job disruption rates by industry for White, Black, and Hispanic respondents (Table 8). Because of small cell sizes in many of the industries, we created two groups for comparison. Industries with a minimum of 25 currently employed Black respondents (Professional, Business Services, Information Technology; Health Services; Retail Sales; and Education) are reported together with a total

of 146 Black currently employed Black respondents; the remaining industries comprise 98 Black respondents.

Overall, 52 percent of currently employed Black respondents reported a job interruption, compared with 31 percent and 19 percent of Hispanic and White respondents, respectively (Table 8). This relationship holds for nearly every individual industry. Combining industries to account for cell sizes does not change the relationship. Black respondents in the four most represented industries reported 46 percent job interruptions, compared with 22 percent and 18 percent for Hispanic and White respondents, respectively. For all remaining industries, 61 percent of Black respondents reported job interruptions, with Hispanic and White respondents reporting 40 percent and 20 percent, respectively. The racial/ethnic discrepancies that appear even within industry indicate that non-White respondents appear to hold positions that are more likely to be affected by business disruptions and temporary layoffs if states are forced to begin closing segments of the economy again.³

Returning to Onsite Work or Previous Schedule

Respondents who indicated they are working remotely were asked, “Has your employer told you when you should expect to return to working onsite or in your office?” Less than one-quarter (22.5 percent) have not been told anything by their employer, while 32.7 percent have been told that there are no plans yet to return to the workplace (Table 9). Of the remaining 44.8 percent, most expect to return to their workplace before September 1 (31.5 percent), with the remaining 13.3 expecting to return after that date.

Remote workers who are also lower earners, older, or female are more likely to not have received information about returning to the workplace or to have been told there are no plans. Of those who earn less than \$40,000, 73.2 percent do not know if or when they will return to their workplace (all other income brackets reported at 59.1 percent or less). Remote workers who are 66 years old or older reported not have return-to-work plans 67.7 percent of the time (all other age brackets reported 56.9 percent or less). Among female respondents, 57.5 percent do not have return-to-workplace plans, compared with 52.9 percent of male respondents.

Respondents who indicated they are working reduced hours were asked, “Has your employer told you if or when you will be able to return to your previous work schedule or hours?” Nearly half (49.8 percent) have not received information or have been told there are no plans yet to return to their previous

³ Research from the Federal Reserve Bank of Kansas City in 2017 found that “the rate at which individuals transition from employment to unemployment - that is, the job separation rate is nearly a percentage point higher (or nearly two times larger) for black individuals than for white individuals” across a 21-year research window (Economic Research Department, 2017, p. 18). This would be consistent with the observation that Black respondents have experienced layoffs and separations at a higher rate during this crisis, although the gap appears much larger in the current data.

schedules, while 25.3 percent have been told that a return will depend on local reopening rules (Table 10). Only 13.5 percent have been told to expect to return to their old schedules within the next 30 days. Unfortunately, 11.4 percent of respondents to this question have been told they will not be getting their previous schedule or hours back.

Unexpectedly, higher earners (those making \$75,000–\$124,999 and \$125,000 or higher) are more like to have been told they are not returning to their previous schedules, at 15.8 percent and 14.8 percent, respectively. Younger workers in this category have overwhelmingly received this message — 18.5 percent of those 35 years of age or younger are not getting their previous hours back, with older age brackets reporting 8.0 percent or less. Black respondents reported losing their hours permanently at the highest rate of any segment — 19.0 percent.

Returning to Work After Layoffs and Furloughs

Respondents who reported that they have been laid off or furloughed were asked, “Do you know if or when you will be able to begin working again?” Of the 442 respondents who received this question, less than half (41.7 percent) reported that they expect to be rehired when their employer reopens (Table 11).⁴ Just over one-third are currently looking for new jobs, with 21.4 percent seeking a role similar to their former job and 14.7 percent seeking a different type of job. Just under one-quarter (22.2 percent) of those who are currently out of work reported that they are not currently seeking employment; unfortunately, we did not collect data relating to why these respondents have chosen to not seek a new job.

Respondents from segments that have proven to be more highly affected by the crisis are the least likely to report expecting to be rehired by their former employer. Of the low earners (those earning less than \$40,000 annually), 32.9 percent reported expecting to be rehired; higher-earning respondents reported this expectation at 42.1 percent and higher. Respondents 35 years of age and younger expect to be rehired 27.9 percent of the time, compared with 47.9 percent and higher for older respondents. Of Black respondents, only 28.8 percent expect to be rehired, compared with 44.6 percent and 45.4 percent of White and Hispanic respondents, respectively.

Lower-earning respondents (in this case, those earning less than \$75,000) were more likely to report not seeking a new job — 24.9 percent of that group is not currently seeking a job, compared with 17.3 percent or lower in higher-earning groups. Older respondents are also more likely to have opted out of searching for employment, with 32.3 percent of those 56 years or older responding that they are not looking, compared with 24.5 percent or less in younger cohorts. Female respondents were more likely to

⁴ Data collected through an Associated Press-NORC Center for Public Affairs Research poll indicate that “nearly half of unemployed workers believe their jobs are not coming back” (Liu, 2020).

report no longer seeking employment: 24.2 percent versus 18.9 percent for males. Across race/ethnicity, White respondents are the most likely to have opted out of seeking a job at 27.1 percent, compared with Black and Hispanic respondents at 15.3 percent and 18.2 percent, respectively.

Barriers to Increasing Employment

Respondents who reported being employed prior to the crisis were asked about potential concerns they have about either returning to work, increasing their hours, or returning to onsite employment. They identified their level of concern from 1 (not concerned at all) to 5 (significantly concerned) across six items (Table 12).

- **Exposure to COVID-19 at Work** — Exposure to the pandemic drives the highest level of concern among respondents, with 55.0 percent citing this as an issue. This concern is higher for respondents who earn more; those earning greater than \$125,000 reported COVID-19 exposure concerns at rates of 70.4 percent, with concern decreasing steadily to 33.7 percent in the lowest earning cohort. Younger respondents reported higher exposure concerns as well, with those 35 years of age and younger reporting 65.8 percent. Male respondents reported 58.0 percent compared with female respondents at 52.2 percent. And non-White respondents reported higher concern about exposure; Black and Hispanic respondents reported 60.7 percent and 62.4 percent, respectively.
- **Another Shutdown Impacting My Employer** — The risk of another shutdown is a concern for 44.6 percent of respondents. While this may not prevent an individual from taking an available job or increased hours, it certainly affects their level of financial comfort and security. At the segment level, we see results similar to COVID-19 exposure: higher-earning, younger, male, and non-White respondents all reported higher levels of concern. Indeed, for all areas of concern, these segment-level relationships are consistent.
- **My Employer's Ability to Stay in Business** — General concerns about whether companies will be able to remain in business were reported by 32.8 percent of respondents.
- **Public Transportation (Access and Safety)** — Concerns about public transportation were reported by 29.8 percent of respondents.
- **Finding Childcare** — Concerns about finding childcare were reported by 19.1 percent of respondents who were employed prior to the crisis.
- **Finding Elder/Senior Care** — Care for older relatives is slightly less of a concern than childcare, with 17.0 percent of respondents reporting concerns.

The relationships between segments noted here indicate that, in general, higher earners, younger respondents, men, and non-White respondents are more likely to have concerns about the risks of reentering the workforce, regardless of the specific risk cited.

Impact to Income

In Wave 4, respondents reported only minor improvements in the percentage of those who are experiencing impacts to their personal income, with 32.1 percent of respondents indicating that their income is gone or they are earning less than they were before the crisis, compared with 32.7 percent in Wave 3 (Table 4). Underlying that number, however, there are signs of improvement; the percentage of respondents earning more than half their previous income increased to 19.9 percent from 17.4 percent, while the percentage of those reporting no income decreased to 4.9 percent from 7.3 percent. This implies that, while incomes are still suppressed for a large portion of the population, they are beginning to shift higher.

That observation is reinforced by the responses to a new question in Wave 4. Respondents were asked, “At any point since March 1st, did your personal income drop below where it is today?” The majority (66.9 percent) reported that their income has not dropped below its current level, meaning that nearly one-third of respondents (33.1 percent) have seen their incomes drop, then recover at least somewhat (Table 13). For respondents currently earning less than they did prior to the crisis, 73.6 percent were earning less at earlier points during the crisis. Those reporting incomes that are equal to or greater than before the crisis reported more consistency in their incomes — 86.1 percent of that population has not experienced a decrease in income.

At the segment level, the largest differences in results are found among age range and race/ethnicity. Respondents 35 years of age or younger reported income recovery more frequently than older age groups (Table 14). For those in the youngest age group whose current income is equal to or greater than precrisis, 30.4 percent indicated that their income had been disrupted earlier in the crisis, compared with 12.3 percent or less for older groups. For young respondents whose income is currently depressed, 79.4 percent indicated that it had been even lower, compared with 71.3 percent or less for older groups.

Black respondents reported the highest rates of previously lower incomes among racial/ethnic groups. Of Black respondents currently earning the same or more than they did prior to the crisis, 40.0 percent had previously earned less, compared with 20.4 percent for Hispanic respondents and only 9.9 percent of White respondents. Of those currently earning less, 82.3 percent of Black respondents reported earning lower incomes earlier in the crisis, compared with 78.1 percent of Hispanic respondents and 69.4 percent of White respondents. While the higher-income recovery rates implied by these numbers are encouraging,

recovery is happening at least in part because non-White populations continue to experience larger and perhaps more consistent impacts to their income.

Receiving and Accessing Economic Impact Payments

As of Wave 4, 79.6 percent of respondents reported having received their Economic Impact Payment (EIP) as part of the Coronavirus Aid, Relief, and Economic Security (CARES) Act, a slight increase from Wave 3 at 78.6 percent (Table 15). By early July, when Wave 4 was conducted, the majority of EIP payments had been distributed, so it is unlikely that the rate of receipt will increase much beyond the current level. Most of those who received the payments received them through direct deposit (59.1 percent), with 16.0 percent receiving paper checks and 4.5 percent receiving prepaid cards. Use of the payments remains relatively consistent, with the highest selection being essential purchases such as food or health-care supplies at 42.3 percent. The least selected use remains cash withdrawals at 22.7 percent. The rate of respondents indicating no specific plans for the payments remained flat at 19.0 percent, versus 19.2 percent in Wave 3.

Those who indicated receiving their payments via paper check or prepaid card were asked an additional question relating to how they chose to access the funds. Of those who received paper checks, 46.3 percent deposited the check into a bank account at a physical branch location, whereas 47.2 percent deposited it electronically (30.0 percent at an ATM and 17.2 percent through a mobile app) (Table 16). A small percentage (2.9 percent) reported using a check-cashing firm or other business and paying a fee to access the money, while 2.6 percent reported not doing anything with their check.

The lowest earners (less than \$40,000) and highest earners (more than \$125,000) were less likely to deposit their checks at a bank branch (39.7 percent and 43.2 percent, respectively). Older respondents relied more heavily on bank branches at 78.2 percent, with branch usage decreasing in conjunction with respondent age. Non-White respondents use electronic deposit tools more frequent than White respondents; Black and Hispanic respondents used ATM or mobile deposits at 66.9 percent and 64.0 percent rates, respectively, compared with White respondents at 40.3 percent. Those earning less than \$75,000 were more likely to pay a check-cashing fee (3.3 percent of those respondents on average), as were White respondents at 3.8 percent.

Only 142 respondents reported receiving a prepaid card, making segmentation challenging because of cell counts. Of the respondents who received the cards, 49.9 percent reported using the card directly to make purchases, while 24.2 percent transferred the money to a bank account and 21.1 percent withdrew cash from an ATM (Table 17).

Financial Security and Spending Outlook

Responses to questions about financial security and outlook reveal continued improvements similar to those observed in Wave 3. The percentage of respondents reporting that they are very concerned about their ability to make ends meet over the next three months decreased from 14.6 percent in Wave 3 to 11.5 percent in Wave 4 (Table 5). Similar improvements are seen in the 12-month outlook, which decreased to 19.8 percent from 24.8 percent in Wave 3. Likewise, the percentage of respondents reporting that they do not expect to need additional resources increased to 59.2 percent (Table 6). Despite those improvements, the percentage of respondents reporting a stable or improved feeling of financial security remained flat between Waves 3 and 4; of all respondents, 57.7 percent report feeling as secure or more secure now than they did prior to the crisis, compared with 58.1 percent in Wave 3 (Table 5).

Generally, there has been no change in the relationship between subsegments regarding financial security; respondents with lower incomes, who are younger, who are female, or who are members of minority groups continued to report higher levels of concern over the next three to 12 months and lower feelings of security than prior to the crisis when compared with respondents from other segments.

In addition to asking respondents to project their spending over the next 90 days, we asked them in Wave 4 to estimate how their current spending compares with what they would normally spend at this time of year. The largest portion of the population (42.4 percent) indicated that they are spending about the same they normally do, while 17.4 percent reported spending more (Table 6). Just over one-quarter (27.8 percent) said their spending is down but still greater than half of their normal spend, while 12.4 percent are spending less than half their normal amount. With 40.2 percent of respondents indicating reduced spending, it is sobering to see that 28.8 percent of respondents are expecting to decrease their spending over the next 90 days — 8.1 percent expect to reduce it by more than half.

Conclusion

Wave 4 of the *CFI COVID-19 Survey of Consumers* provided continued evidence of improvement in employment rates, income, and outlook for respondents. These results are sensible, based on the timing of the survey — in early July, most of the aid provisions of the CARES Act, including enhancements to unemployment insurance, were still active, and state and local governments were continuing their reopening efforts. It is possible that some of the positive gains seen in successive waves of the survey to date may be tempered in Wave 5, which launched on September 1: No new stimulus package was in place by that time, a number of states were beginning to roll back their reopening efforts, and infection rates had risen in many regions. The Wave 5 survey will continue to collect employment and income data

along with new questions relating to savings impacts and the effect of school reopening on respondent households.

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Appendix A

This Appendix contains the significant data tables relating to the information collected in Wave 4 of the *CFI COVID-19 Consumer Survey* and referenced in the main body of this paper.

Notes

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

With the exception of Table 1, all tables that follow reflect data that have been reweighted to match Wave 1 respondent distributions by age, income, and gender, as described previously.

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Table 1 — Demographic Segment Distributions — Unweighted Samples

<u>Demographic Segment Distributions,</u> <u>Waves 1 -- 4</u>	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 16, 2020)	Wave 4 (July 2 - 13, 2020)
UNWEIGHTED SAMPLES				
<u># of Total Respondents</u>	3,504	3,439	3,399	3,497
<u>by Income Range</u>				
< \$40,000	29.5%	34.9%	29.0%	19.3%
\$40,000 - < \$75,000	26.7%	26.4%	27.6%	29.2%
\$75,000 - < \$125,000	25.6%	23.9%	25.4%	28.6%
\$125,000+	18.3%	14.9%	18.0%	22.8%
<u>by Age Range</u>				
18-35	26.4%	24.6%	26.4%	28.5%
36-55	42.0%	37.4%	35.1%	36.9%
56-65	19.1%	21.5%	22.2%	20.0%
66+	12.4%	16.5%	16.3%	14.5%
<u>by Gender</u>				
Male	47.0%	44.1%	41.7%	51.6%
Female	52.8%	55.7%	58.1%	48.3%
<u>by Race/Ethnicity</u>				
White (Non-Hispanic)	69.8%	69.9%	71.4%	71.2%
African American / Black	10.3%	11.7%	11.0%	10.7%
Hispanic	12.2%	9.9%	8.4%	10.0%
Other	7.0%	7.4%	8.4%	7.5%
Unknown	0.6%	1.2%	0.7%	0.6%

Table 2 — Demographic Segment Distributions — Reweighted Samples

<u>Demographic Segment Distributions</u> <u>RE-WEIGHTED SAMPLES</u>	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 16, 2020)	Wave 4 (July 2 - 13, 2020)
<u># of Total Respondents</u>	3,517	3,435	3,394	3,494
<u>by Income Range</u>				
< \$40,000	29.5%	29.5%	29.5%	29.5%
\$40,000 - < \$75,000	26.6%	26.6%	26.6%	26.6%
\$75,000 - < \$125,000	25.6%	25.6%	25.6%	25.6%
\$125,000+	18.3%	18.3%	18.3%	18.3%
<u>by Age Range</u>				
18-35	26.5%	26.5%	26.5%	26.5%
36-55	42.0%	42.0%	42.0%	42.0%
56-65	19.1%	19.1%	19.1%	19.1%
66+	12.4%	12.4%	12.4%	12.4%
<u>by Gender</u>				
Male	47.0%	47.0%	47.0%	47.0%
Female	53.0%	53.0%	53.0%	53.0%
<u>by Residence Location</u>				
Urban	31.4%	29.5%	27.8%	28.2%
Suburban	50.8%	52.2%	55.3%	53.7%
Rural	17.8%	18.2%	17.0%	18.1%
<u>by Race/Ethnicity</u>				
White (Non-Hispanic)	69.8%	68.9%	70.5%	71.1%
African American / Black	10.3%	11.6%	11.0%	11.0%
Hispanic	12.3%	10.6%	9.1%	9.8%
Other	7.0%	7.7%	8.7%	7.5%
Unknown	0.6%	1.2%	0.8%	0.6%

Table 3 — Ability to Work

<u>Ability to Work</u>	<u>Wave 1</u> <u>(April 3 - 10, 2020)</u>	<u>Wave 2</u> <u>(May 1 - 12, 2020)</u>	<u>Wave 3</u> <u>(June 5 - 16, 2020)</u>	<u>Wave 4</u> <u>(July 2 - 13, 2020)</u>
# of Total Respondents (includes those with employment prior to the crisis)	2,134	2,430	2,445	2,769
Working normal/increased hours at a place of business (office/retail location/etc.)	25.4%	28.1%	32.1%	38.3%
Working reduced hours at a place of business (office/retail location/etc.)	14.6%	15.3%	15.4%	13.3%
Telecommuting/Remote working normal/increased hours	22.9%	23.4%	22.4%	22.4%
Telecommuting/Remote working reduced hours	9.4%	9.7%	7.5%	6.8%
Primary employment is open, but I am temporarily laid off or furloughed	5.1%	4.9%	5.1%	4.3%
Primary employment is open, but I am permanently laid off or furloughed	1.9%	2.5%	3.2%	2.1%
Primary employment is closed; I am still being paid	5.9%	4.5%	3.9%	3.5%
Primary employment is closed; I am no longer being paid	10.9%	8.9%	6.6%	6.1%
Can not work due to COVID-19 illness (personal illness or caring for diagnosed person)*	4.0%	2.6%	3.8%	3.2%
Working Onsite	40.0%	43.4%	47.5%	51.7%
Working Remotely	32.3%	33.1%	29.9%	29.2%
Laid off, Furloughed, No Longer Paid	17.9%	16.3%	14.9%	12.5%
Normal/Increased Hours	48.3%	51.6%	54.4%	60.7%
Reduced Hours	24.0%	25.0%	23.0%	20.2%

*Excludes respondents who did not provide an explanation for this response in Waves 2 - 4.

Table 4 — Impact to Personal Income

<u>Impact to Personal Income</u>	Wave 1 (April 3 – 10, 2020)	Wave 2 (May 1 – 12, 2020)	Wave 3 (June 5 – 13, 2020)	Wave 4 (July 2 – 13, 2020)
<u># of Total Respondents</u>	3,517	3,435	3,394	3,494
My personal income has increased	7.7%	9.9%	11.8%	12.0%
No impact to my personal income	53.1%	54.3%	55.5%	55.9%
My personal income is lower, but is more than half of what it was previously	17.7%	18.0%	17.4%	19.9%
My personal income is less than half of what it was previously	10.2%	8.5%	8.0%	7.4%
I no longer have personal income	11.3%	9.3%	7.3%	4.9%
Income Reduced or Gone	39.2%	35.8%	32.7%	32.1%
<u>At any point since March 1st, did your personal income drop below where it is today?</u>				
No.				66.9%
Yes, my income was lower, but more than half of what it is today.				17.3%
Yes, my income was less than half what it is today.				9.1%
Yes, my income was temporarily gone.				6.8%

Table 5 — Financial Security and Outlook

<u>Financial Security and Outlook</u>	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 13, 2020)	Wave 4 (July 2 - 13, 2020)
<u># of Total Respondents</u>	3,517	3,435	3,394	3,494
<u>How concerned are you about your ability to make ends meet over these time periods, on a scale of 1 (not at all concerned) to 5 (very concerned)?</u>				
Slightly Concerned Over Next 3 Months	13.8%	14.6%	14.6%	11.5%
Slightly Concerned Over Next 6 Months	17.1%	18.3%	18.6%	13.9%
Slightly Concerned Over Next 9 Months	16.1%	18.4%	17.6%	15.1%
Slightly Concerned Over Next 12 Months	13.3%	15.7%	16.7%	14.4%
Very Concerned Over Next 3 Months	23.4%	22.7%	19.1%	14.6%
Very Concerned Over Next 6 Months	23.8%	23.0%	19.2%	14.7%
Very Concerned Over Next 9 Months	26.0%	25.2%	21.8%	16.2%
Very Concerned Over Next 12 Months	29.9%	28.8%	24.8%	19.8%
<u>Has the COVID-19 crisis impacted your response to the previous question?</u>				
I feel more secure than I did prior to the crisis.	8.9%	10.5%	10.2%	11.2%
I feel the same now as I did prior to the crisis.	31.4%	40.4%	47.9%	46.4%
I feel slightly less secure than I did prior to the crisis.	31.9%	28.7%	27.3%	26.7%
I feel significantly less secure than I did prior to the crisis.	27.8%	20.4%	14.6%	15.6%
Same or Better	40.3%	50.9%	58.1%	57.7%

Table 6 — Financial Need and Spending Outlook

<u>Financial Need and Spending Outlook</u>	Wave 1 (April 3 - 10, 2020)	Wave 2 (May 1 - 12, 2020)	Wave 3 (June 5 - 13, 2020)	Wave 4 (July 2 - 13, 2020)
<u># of Total Respondents</u>	3,517	3,435	3,394	3,494
<u>If you believe you will need to access additional resources, how soon do you believe that will be necessary?</u>				
I have already had to seek additional resources	10.3%	9.7%	7.7%	6.2%
1-2 Weeks	9.1%	7.0%	7.1%	6.5%
2-4 Weeks	14.8%	13.3%	12.4%	10.5%
4-8 Weeks	10.6%	9.5%	7.0%	7.4%
2 or more months	15.8%	11.3%	10.0%	10.2%
I don't anticipate needing to seek additional resources	39.4%	49.3%	55.8%	59.2%
<u>How do you expect your household spending per month to change over the next 90 days (excluding housing payments)?</u>				
I expect to spend more per month	13.4%	14.3%	13.6%	13.6%
I expect my spending to remain about the same	29.7%	43.9%	53.5%	57.7%
I expect my spending to decrease	43.8%	33.3%	25.9%	20.7%
I expect to spend less than half of what I used to spend	13.1%	8.6%	7.0%	8.1%
<u>Think about your overall spending over the last 30 days. How does the amount you spent compare to what you would normally spend over that period?</u>				
I spent more than I normally would				17.4%
I spent about the same				42.4%
I spent less, but more than half the normal amount				27.8%
I spent less than half of what I would normally spend				12.4%

Table 7 — Employment Consistency

<u>Employment Consistency (Asked of those currently working on site or remotely)</u>	<u># of Respondents</u>	<u>No, I have been employed consistently since March 1.</u>	<u>Yes, but I have started working at my previous job again.</u>	<u>Yes, but I have started working at a new job.</u>
<u># of Total Respondents</u>	2,338	75.9%	19.8%	4.3%
<u>Income Range</u>				
< \$40,000	480	66.8%	27.2%	6.0%
\$40,000 - < \$75,000	594	76.4%	20.6%	3.0%
\$75,000 - < \$125,000	654	79.5%	16.6%	3.9%
\$125,000+	510	79.4%	16.1%	4.5%
<u>Age Range</u>				
18-35	632	57.8%	33.8%	8.4%
36-55	1,084	81.2%	15.5%	3.4%
56-65	403	87.9%	11.3%	0.8%
66+	119	84.0%	14.0%	1.9%
<u>Gender</u>				
Male	1,145	76.0%	19.4%	4.6%
Female	1,093	75.8%	20.2%	3.9%
<u>Race/Ethnicity</u>				
White (Non-Hispanic)	1,558	81.3%	15.4%	3.3%
African American / Black	245	48.1%	41.4%	10.5%
Hispanic	236	69.1%	25.6%	5.3%
Other	186	75.9%	21.1%	3.0%
Unknown	14	81.0%	19.0%	0.0%

Table 8 — Job Interruptions by Race/Ethnicity and Industry

	Currently Employed			Currently Employed, Previous Job Interruption			% Experiencing Job Interruptions					
	White	Black	Hispanic	Total	White	Black	Hispanic	Total	White	Black	Hispanic	Total
Construction	50	8	13	72	16	5	4	25	32%	59%	33%	35%
Education	174	29	31	234	14	13	1	28	8%	45%	3%	12%
Health Services	177	40	21	238	26	21	7	55	15%	54%	35%	23%
Finance, Insurance	115	19	27	162	17	15	10	42	15%	77%	38%	26%
Real Estate	38	9	12	59	10	6	6	22	27%	65%	46%	37%
Manufacturing	112	13	16	141	19	10	8	37	17%	76%	51%	26%
Retail Sales	178	36	23	237	53	18	6	78	30%	50%	28%	33%
Leisure, Hospitality, Arts, Entertainment	67	13	8	89	25	10	4	38	36%	76%	49%	43%
Trade, Transportation, Utilities, Labor	104	15	15	134	24	7	4	34	23%	44%	25%	25%
Professional, Business Services, Information Technology	395	41	47	483	74	14	13	101	19%	34%	27%	21%
Other (max 25 characters)	29	2	3	34	3	2	2	6	10%	100%	61%	19%
Government	92	15	15	122	6	5	6	18	7%	33%	43%	15%
Military, Law Enforcement, Fire Dept	27	4	4	34	5	2	1	8	19%	42%	28%	23%
Total	1,558	245	236	2,038	291	127	73	491	19%	52%	31%	24%

	White	Black	Hispanic	Total
Industries w/ 25+ Black Respondents	924	146	122	1,193
Remaining Industries	634	98	113	846
Total	1,558	245	236	2,038

	White	Black	Hispanic	Total
Industries w/ 25+ Black Respondents	167	67	27	261
Remaining Industries	124	60	45	230
Total	291	127	73	491

	White	Black	Hispanic	Total
Industries w/ 25+ Black Respondents	18%	46%	22%	22%
Remaining Industries	20%	61%	40%	27%
Total	19%	52%	31%	24%

Table 9 — Timeline to Return Onsite

<u>Timeline to Return Onsite (Asked of those currently working remotely)</u>	# of Respondents	No, they have not communicated anything.	They have said there are no plans yet to return to the office.	We could begin working on-site before September 1st (depending on local guide lines).	We could begin working on-site after September 1st (depending on local guide lines).
<u># of Total Respondents</u>	808	22.5%	32.7%	31.5%	13.3%
<u>Income Range</u>					
< \$40,000	112	37.7%	35.5%	21.5%	5.3%
\$40,000 - < \$75,000	187	24.4%	34.7%	30.7%	10.2%
\$75,000 - < \$125,000	272	16.1%	29.2%	39.9%	14.8%
\$125,000+	237	21.2%	33.8%	27.2%	17.8%
<u>Age Range</u>					
18-35	172	15.7%	34.8%	37.4%	12.1%
36-55	438	22.2%	32.9%	31.4%	13.5%
56-65	152	24.1%	32.8%	28.0%	15.1%
66+	46	45.1%	22.6%	22.6%	9.8%
<u>Gender</u>					
Male	400	20.1%	32.8%	31.3%	15.8%
Female	409	24.9%	32.6%	31.7%	10.8%
<u>Race/Ethnicity</u>					
White (Non-Hispanic)	581	23.3%	33.2%	30.3%	13.2%
African American / Black	67	20.4%	34.3%	38.4%	6.9%
Hispanic	74	20.1%	30.9%	36.1%	12.8%
Other	83	21.3%	29.9%	30.7%	18.0%
Unknown	4	0.0%	31.2%	23.6%	45.2%

Table 10 — Timeline to Return to Previous Schedule

<u>Timeline to Return to Previous Work Schedule (Asked of those currently working reduced hours)</u>	<u># of Respondents</u>	<u>No, they have not communicated anything.</u>	<u>They have told me there are no plans yet to return to my previous schedule.</u>	<u>They have told me I will not be returning to my previous schedule.</u>	<u>Returning to my previous schedule will depend on local re-opening rules.</u>	<u>I will be returning to my previous schedule within the next 30 days.</u>
<u># of Total Respondents</u>	558	29.1%	20.7%	11.4%	25.3%	13.5%
<u>Income Range</u>						
< \$40,000	170	46.6%	15.3%	8.2%	21.3%	8.7%
\$40,000 - < \$75,000	154	27.6%	23.4%	9.0%	27.9%	12.2%
\$75,000 - < \$125,000	142	16.6%	22.9%	15.8%	26.7%	18.1%
\$125,000+	92	18.8%	22.6%	14.8%	26.5%	17.3%
<u>Age Range</u>						
18-35	208	20.7%	26.8%	18.5%	22.4%	11.7%
36-55	241	35.2%	16.9%	8.0%	28.2%	11.7%
56-65	78	30.0%	16.9%	6.2%	26.7%	20.2%
66+	32	35.8%	18.1%	4.7%	19.7%	21.8%
<u>Gender</u>						
Male	262	26.7%	19.3%	12.4%	26.9%	14.7%
Female	297	31.2%	21.9%	10.6%	23.9%	12.4%
<u>Race/Ethnicity</u>						
White (Non-Hispanic)	355	30.6%	19.2%	8.5%	25.6%	16.1%
African American / Black	92	19.1%	33.0%	19.0%	15.3%	13.6%
Hispanic	56	33.7%	18.2%	12.8%	29.3%	6.0%
Other	51	31.0%	12.9%	17.2%	35.0%	3.8%
Unknown	3	40.0%	0.0%	0.0%	60.0%	0.0%

Table 11 — Timeline to Return to Work

<u>Timeline to Return to Work</u> <u>(Asked of those not currently working)</u>	<u># of Respondents</u>	<u>I expect to be rehired when my employer reopens.</u>	<u>I am actively seeking a job similar to my previous one.</u>	<u>I am actively seeking a different type of job.</u>	<u>I am not currently seeking employment.</u>
<u># of Total Respondents</u>	442	41.7%	21.4%	14.7%	22.2%
<u>Income Range</u>					
< \$40,000	168	32.9%	21.9%	20.3%	24.9%
\$40,000 - < \$75,000	127	42.1%	19.1%	13.9%	24.9%
\$75,000 - < \$125,000	90	47.7%	24.8%	10.2%	17.3%
\$125,000+	57	57.3%	19.7%	7.3%	15.7%
<u>Age Range</u>					
18-35	150	27.9%	40.9%	20.0%	11.3%
36-55	168	47.9%	13.6%	14.0%	24.5%
56-65	75	50.7%	11.0%	9.6%	28.7%
66+	49	49.0%	4.0%	9.1%	37.9%
<u>Gender</u>					
Male	168	44.0%	24.9%	12.3%	18.9%
Female	274	40.2%	19.3%	16.3%	24.2%
<u>Race/Ethnicity</u>					
White (Non-Hispanic)	277	44.6%	14.6%	13.8%	27.1%
African American / Black	77	28.8%	42.7%	13.2%	15.3%
Hispanic	50	45.4%	25.5%	11.0%	18.2%
Other	32	47.1%	24.9%	25.3%	2.7%
Unknown	7	15.0%	12.6%	50.0%	22.3%

Table 12 — Concerns About Returning to Work or Increasing Hours

<u>Concerns About Returning to Work or Increasing Hours (Asked of those employed prior to the crisis)</u>	<u># of Respondents</u>	<u>Finding Childcare</u>	<u>Finding Elderly/Senior Care</u>	<u>Exposure to COVID-19 at Work</u>	<u>Another Shutdown Impacting My Employer</u>	<u>My Employer's Ability to Stay In Business</u>	<u>Public Transportation (Access and Safety)</u>
<u># of Total Respondents</u>	2,769	19.1%	17.0%	55.0%	44.6%	32.8%	29.8%
<u>Income Range</u>							
< \$40,000	689	8.7%	8.0%	33.7%	27.4%	20.8%	18.4%
\$40,000 - < \$75,000	741	14.7%	12.7%	55.3%	44.0%	32.0%	26.3%
\$75,000 - < \$125,000	760	24.1%	20.9%	62.4%	50.2%	36.3%	31.5%
\$125,000+	580	30.4%	28.1%	70.4%	58.3%	43.6%	45.5%
<u>Age Range</u>							
18-35	821	35.7%	32.2%	65.8%	56.2%	50.0%	47.0%
36-55	1,280	17.3%	14.0%	51.0%	41.5%	27.7%	25.2%
56-65	488	2.7%	4.9%	50.2%	37.9%	21.7%	18.9%
66+	180	0.6%	2.2%	47.7%	31.6%	21.1%	13.3%
<u>Gender</u>							
Male	1,351	23.6%	21.8%	58.0%	49.0%	37.8%	35.8%
Female	1,418	14.7%	12.4%	52.2%	40.3%	28.1%	24.0%
<u>Race/Ethnicity</u>							
White (Non-Hispanic)	1,885	14.6%	13.2%	52.0%	41.8%	28.7%	23.7%
African American / Black	342	30.1%	31.2%	60.7%	49.9%	47.6%	48.2%
Hispanic	300	33.0%	25.4%	62.4%	55.4%	41.0%	41.4%
Other	221	21.2%	17.6%	61.9%	43.4%	33.9%	38.0%
Unknown	20	19.6%	4.9%	58.8%	63.7%	34.3%	29.4%

Table 13 — Previous Income Disruptions

<u>At any point since March 1st, did your personal income drop below where it is today?</u>	All Respondents	Respondents Earning Same or More	Respondents Earning Less
<u># of Total Respondents</u>	3,494	2,371	1,122
No.	66.9%	86.1%	26.4%
Yes, my income was lower, but more than half of what it is today.	17.3%	7.9%	37.1%
Yes, my income was less than half what it is today.	9.1%	3.2%	21.4%
Yes, my income was temporarily gone.	6.8%	2.8%	15.1%

Table 14 — Previous Income Disruptions by Segment

<u>Proportion of Respondents Reporting Lower Income at Prior Point in the Crisis</u>	Respondents Earning Same or More		Respondents Earning Less	
	% With No Lower Income	% With Previously Lower Income	% With No Lower Income	% With Previously Lower Income
<u>by Income Range</u>				
< \$40,000	84.8%	15.2%	23.3%	76.7%
\$40,000 - < \$75,000	88.3%	11.7%	33.8%	66.2%
\$75,000 - < \$125,000	87.2%	12.8%	23.1%	76.9%
\$125,000+	83.6%	16.4%	23.9%	76.1%
<u>by Age Range</u>				
18-35	69.6%	30.4%	20.6%	79.4%
36-55	87.7%	12.3%	28.7%	71.3%
56-65	94.6%	5.4%	29.4%	70.6%
66+	96.3%	3.7%	31.6%	68.4%
<u>by Gender</u>				
Male	85.5%	14.5%	23.4%	76.6%
Female	86.8%	13.2%	28.6%	71.4%
<u>by Race/Ethnicity</u>				
White (Non-Hispanic)	90.1%	9.9%	30.6%	69.4%
African American / Black	60.0%	40.0%	17.7%	82.3%
Hispanic	79.6%	20.4%	21.9%	78.1%
Other	88.2%	11.8%	16.0%	84.0%
Unknown	81.4%	18.6%	12.9%	87.1%

Table 15 — Economic Impact Payment Receipt and Usage

<u>Economic Impact Payment Receipt and Usage</u>	<u>Wave 2</u> (May 1 - 12, 2020)	<u>Wave 3</u> (June 5 - 13, 2020)	<u>Wave 4</u> (July 2 - 13, 2020)
<u># of Total Respondents</u>	3,435	3,394	3,494
% Received (Direct Deposit)	53.4%	58.9%	59.1%
% Received (Paper Check)	9.2%	15.1%	16.0%
% Received (Prepaid Card)	0.0%	4.6%	4.5%
% Received (Total)	62.6%	78.6%	79.6%
# of Respondents (Received)	2,151	2,669	2,781
No Specific Plans	18.2%	19.2%	19.0%
# Uses Selected	2.8	2.5	2.5
Housing Payments (Mortgage or Rent)	40.0%	36.8%	34.4%
Debt Payments (Credit Card, Personal Loan, Student Loan, etc.)	43.6%	37.9%	38.7%
Utility Bills (Power, Water, etc.)	40.2%	34.9%	33.9%
Essential Purchases (Food, health care supplies, etc.)	47.9%	42.8%	42.3%
General Purchases	43.3%	41.7%	39.5%
Withdraw Cash from Accounts to Have on Hand	28.7%	23.9%	22.7%
Transferred to Savings	42.7%	41.3%	39.4%

Note: The EIP program began after Wave 1 was fielded.

Table 16 — EIP Paper Check Access

<u>You stated that you received a paper check. How did you access the funds from that check?</u>	<u># of Respondents</u>	<u>Deposited in a bank account at a branch or other physical location.</u>	<u>Deposited in a bank account through an ATM.</u>	<u>Deposited in a bank account through a mobile app.</u>	<u>Cashed through a check-cashing or other business and paid fees.</u>	<u>Have not done anything with the check yet.</u>	<u>Other</u>
<u># of Total Respondents</u>	439	46.3%	30.0%	17.2%	2.9%	2.6%	1.0%
<u>Income Range</u>							
< \$40,000	135	39.7%	38.7%	13.8%	3.4%	3.3%	1.1%
\$40,000 - < \$75,000	121	53.6%	20.1%	18.5%	3.2%	4.0%	0.7%
\$75,000 - < \$125,000	112	48.1%	23.5%	22.8%	2.6%	1.3%	1.6%
\$125,000+	71	43.2%	40.6%	12.7%	2.2%	1.2%	0.0%
<u>Age Range</u>							
18-35	150	23.0%	46.5%	24.0%	3.8%	2.6%	0.0%
36-55	161	53.6%	27.7%	12.4%	2.7%	3.7%	0.0%
56-65	87	58.2%	16.6%	15.3%	3.3%	1.8%	4.8%
66+	40	78.2%	6.2%	15.7%	0.0%	0.0%	0.0%
<u>Gender</u>							
Male	223	45.8%	31.2%	16.5%	3.6%	2.5%	0.4%
Female	216	46.7%	28.7%	18.0%	2.3%	2.7%	1.6%
<u>Race/Ethnicity</u>							
White (Non-Hispanic)	298	52.4%	25.1%	15.2%	3.8%	2.3%	1.1%
African American / Black	68	25.9%	43.3%	23.6%	2.2%	3.7%	1.2%
Hispanic	38	33.2%	35.6%	28.4%	0.0%	2.9%	0.0%
Other	27	49.2%	38.0%	9.3%	0.0%	3.6%	0.0%
Unknown	8	40.6%	46.4%	13.1%	0.0%	0.0%	0.0%

Table 17 — EIP Prepaid Card Access

<u>You stated that you received a prepaid card. How did you access the funds from that card?</u>	<u># of Respondents</u>	<u>Withdraw cash from an ATM.</u>	<u>Used to make purchases like I would any other payment card.</u>	<u>Transferred money to a bank account.</u>	<u>Have not done anything with the card yet.</u>	<u>Other</u>
<u># of Total Respondents</u>	142	21.1%	49.9%	24.2%	4.8%	0.0%
<u>Income Range</u>						
< \$40,000	38	20.1%	50.8%	23.5%	5.6%	0.0%
\$40,000 - < \$75,000	30	31.0%	45.7%	20.6%	2.8%	0.0%
\$75,000 - < \$125,000	42	19.8%	54.0%	21.0%	5.2%	0.0%
\$125,000+	32	15.0%	47.2%	32.7%	5.1%	0.0%
<u>Age Range</u>						
18-35	86	19.6%	55.4%	21.5%	3.5%	0.0%
36-55	40	31.1%	50.2%	13.5%	5.2%	0.0%
56-65	9	8.4%	25.6%	47.0%	18.9%	0.0%
66+	7	0.0%	11.3%	88.7%	0.0%	0.0%
<u>Gender</u>						
Male	74	23.3%	48.9%	22.2%	5.6%	0.0%
Female	68	18.8%	50.9%	26.4%	3.9%	0.0%
<u>Race/Ethnicity</u>						
White (Non-Hispanic)	60	23.2%	40.3%	30.2%	6.3%	0.0%
African American / Black	44	19.5%	59.1%	18.9%	2.4%	0.0%
Hispanic	22	22.7%	44.9%	27.5%	4.9%	0.0%
Other	15	16.5%	65.8%	12.0%	5.7%	0.0%
Unknown	1	0.0%	100.0%	0.0%	0.0%	0.0%

Appendix B

This Appendix contains additional data tables relating to demographic subsegments from Wave 4 of the *CFI COVID-19 Consumer Survey*. Data contained here are not specifically referenced in the paper but are provided for continuity to data tables from previous waves of the survey.

Notes

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

All tables that follow reflect data that have been reweighted to match Wave 1 respondent distributions by age, income, and gender, as described previously. For this reason, the data in these tables may not match data previously published reports.

Table 18 — Ability to Work by Segment, Waves 3–4

Ability to Work, Waves 3-4 (includes those with employment prior to the crisis)	Wave 4 (July 2 - 13, 2020)						Wave 3 (June 5 - 16, 2020)							
	# of Respondents	Working on Site	Working Remotely	Laid off, Furloughed, No Longer Paid	Normal/Increa sed Hours	Reduced Hours	Can not work due to COVID- 19 illness (personal illness or caring for diagnosed person)	# of Respondents	Working on Site	Working Remotely	Laid off, Furloughed, No Longer Paid	Normal/Increa sed Hours	Reduced Hours	Can not work due to COVID- 19 illness (personal illness or caring for diagnosed person)
<u># of Total Respondents</u>	2,769	51.7%	29.2%	12.5%	60.7%	20.2%	3.2%	2,440	47.6%	30.0%	14.9%	54.5%	23.0%	3.6%
<u>by Income Range</u>														
<\$40,000	689	53.5%	16.2%	20.2%	45.1%	24.7%	5.8%	542	52.5%	15.9%	20.5%	41.8%	26.6%	6.9%
\$40,000 - <\$75,000	741	54.9%	25.3%	13.4%	59.4%	20.8%	2.7%	670	48.6%	28.4%	16.6%	50.7%	26.3%	1.9%
\$75,000 - <\$125,000	760	50.4%	35.8%	8.4%	67.4%	18.7%	2.0%	695	43.5%	35.5%	14.2%	58.2%	20.9%	3.8%
\$125,000+	580	47.0%	40.9%	7.5%	72.0%	15.9%	2.3%	534	46.7%	39.0%	7.9%	67.6%	18.1%	2.2%
<u>by Age Range</u>														
18-35	821	56.0%	21.0%	13.8%	51.7%	25.3%	4.7%	768	51.0%	23.2%	15.9%	46.6%	27.6%	5.0%
36-55	1,280	50.5%	34.2%	9.8%	65.9%	18.8%	2.2%	1,154	46.3%	35.5%	12.2%	60.6%	21.2%	2.9%
56-65	488	51.4%	31.2%	12.3%	66.6%	16.0%	2.1%	377	44.0%	30.0%	18.2%	55.4%	18.7%	3.0%
66+	180	40.6%	25.7%	26.1%	48.4%	17.8%	6.5%	142	49.2%	21.6%	22.7%	46.0%	24.8%	3.7%
<u>by Gender</u>														
Male	1,351	55.2%	29.6%	9.9%	65.4%	19.4%	2.7%	1,213	50.9%	29.4%	12.5%	57.2%	23.1%	3.4%
Female	1,418	48.3%	28.8%	14.9%	56.2%	20.9%	3.6%	1,227	44.3%	30.5%	17.3%	51.9%	23.0%	3.8%
<u>by Residence Location</u>														
Urban	840	53.2%	29.0%	11.0%	59.1%	23.1%	4.2%	728	49.5%	28.9%	13.6%	54.0%	24.5%	3.9%
Suburban	1,486	48.5%	32.4%	12.7%	61.5%	19.4%	2.5%	1,357	43.6%	33.8%	15.5%	54.7%	22.7%	3.4%
Rural	443	59.4%	18.7%	14.6%	61.0%	17.1%	3.6%	355	58.7%	17.6%	15.3%	55.1%	21.2%	3.8%
<u>by Race/Ethnicity</u>														
White (Non-Hispanic)	1,885	51.9%	30.8%	11.6%	63.8%	18.9%	2.6%	1,651	47.9%	31.1%	14.8%	57.9%	21.1%	3.0%
African American / Black	342	51.9%	19.5%	15.8%	44.4%	27.0%	6.2%	289	46.6%	20.9%	18.8%	41.0%	26.5%	6.6%
Hispanic	300	53.9%	24.7%	13.3%	59.9%	18.7%	4.7%	237	50.7%	24.8%	15.2%	43.8%	31.8%	3.6%
Other	221	46.5%	37.6%	12.2%	60.8%	23.3%	1.5%	243	43.5%	38.1%	11.0%	59.3%	22.3%	4.3%
Unknown	20	50.9%	17.2%	31.9%	52.6%	15.5%	0.0%	20	48.5%	28.8%	12.7%	42.1%	35.2%	4.6%

Table 19 — Impact to Personal Income by Segment, Waves 3–4

Impact to Personal Income, Waves 3-4	Wave 4 (July 2 - 13, 2020)					Wave 3 (June 5 - 16, 2020)						
	# of Respondents	My personal income has increased.	No impact to my personal income.	My personal income is lower, but is more than half of what it was previously.	My personal income is less than half of what it was previously.	I no longer have personal income.	# of Respondents	My personal income has increased.	No impact to my personal income.	My personal income is lower, but is more than half of what it was previously.	My personal income is less than half of what it was previously.	I no longer have personal income.
<u># of Total Respondents</u>	3,494	12.0%	55.9%	19.9%	7.4%	4.9%	3,394	11.8%	55.5%	17.4%	8.0%	7.3%
<u>by Income Range</u>												
< \$40,000	1,030	10.7%	52.3%	17.4%	11.9%	7.7%	1,001	11.8%	50.2%	16.7%	9.7%	11.7%
\$40,000 - < \$75,000	931	9.7%	55.6%	22.0%	7.7%	4.9%	904	11.2%	53.8%	19.9%	8.4%	6.8%
\$75,000 - < \$125,000	893	12.4%	58.9%	20.8%	4.6%	3.3%	868	9.7%	59.0%	18.5%	7.3%	5.5%
\$125,000+	640	16.8%	57.8%	19.4%	3.5%	2.4%	621	15.4%	61.8%	13.2%	6.0%	3.6%
<u>by Age Range</u>												
18-35	927	18.6%	40.9%	25.2%	8.9%	6.4%	900	21.9%	37.5%	24.3%	9.2%	7.1%
36-55	1,466	11.9%	55.9%	19.9%	7.5%	4.8%	1,424	10.7%	57.1%	16.4%	8.0%	7.8%
56-65	669	8.0%	66.3%	15.5%	6.8%	3.3%	649	5.8%	64.6%	13.5%	7.2%	8.8%
66+	432	4.4%	71.5%	14.9%	4.8%	4.4%	420	2.7%	74.8%	11.6%	6.8%	4.1%
<u>by Gender</u>												
Male	1,643	13.6%	56.8%	20.5%	5.5%	3.5%	1,596	13.0%	55.8%	18.1%	7.3%	5.7%
Female	1,851	10.6%	55.0%	19.3%	9.1%	6.1%	1,798	10.6%	55.3%	16.6%	8.7%	8.7%
<u>by Residence Location</u>												
Urban	985	17.8%	47.5%	22.1%	7.1%	5.4%	942	18.4%	48.3%	16.9%	8.9%	7.5%
Suburban	1,878	10.0%	57.9%	20.2%	7.3%	4.6%	1,876	9.1%	57.7%	18.2%	8.0%	7.0%
Rural	631	8.9%	62.8%	15.2%	8.2%	4.9%	576	9.7%	60.2%	15.3%	6.8%	8.1%
<u>by Race/Ethnicity</u>												
White (Non-Hispanic)	2,483	10.3%	60.5%	17.7%	6.8%	4.7%	2,391	9.9%	60.8%	15.5%	6.4%	7.4%
African American / Black	385	22.1%	36.7%	28.1%	8.0%	5.1%	374	22.2%	35.3%	26.2%	11.0%	5.4%
Hispanic	342	15.2%	46.6%	23.6%	9.8%	4.8%	307	16.0%	41.4%	21.9%	13.2%	7.6%
Other	263	9.8%	53.4%	23.4%	7.7%	5.6%	295	8.3%	54.9%	15.1%	11.8%	9.9%
Unknown	21	0.0%	44.8%	20.9%	25.7%	8.6%	26	22.3%	31.0%	34.7%	12.0%	0.0%

Table 20 — Financial Security and Outlook by Segment, Waves 3–4

	Wave 4 (July 2 - 13, 2020)						Wave 3 (June 5 - 16, 2020)					
	# of Respondents	Slightly or Very Concerned Over Next 3 Months	Slightly or Very Concerned Over Next 12 Months	Slightly or Significantly Less Secure than Before the Crisis	Expect Spending to Increase or Remain the Same over Next 90 Days	Expect Spending to Decrease over Next 90 Days	# of Respondents	Slightly or Very Concerned Over Next 3 Months	Slightly or Very Concerned Over Next 12 Months	Slightly or Significantly Less Secure than Before the Crisis	Expect Spending to Increase or Remain the Same over Next 90 Days	Expect Spending to Decrease over Next 90 Days
<u># of Total Respondents</u>	3,494	24.4%	32.1%	41.0%	72.6%	27.5%	3,394	26.2%	32.1%	41.9%	67.1%	32.9%
<u>by Income Range</u>												
< \$40,000	1,030	19.7%	25.9%	29.7%	44.3%	21.4%	1,001	33.4%	36.6%	43.0%	65.5%	34.5%
\$40,000 - < \$75,000	931	23.5%	34.7%	48.7%	75.1%	34.7%	904	25.0%	32.3%	45.7%	66.9%	33.1%
\$75,000 - < \$125,000	893	27.0%	32.9%	46.5%	84.4%	27.7%	868	22.5%	29.9%	43.2%	64.2%	35.8%
\$125,000+	640	29.5%	37.0%	40.2%	98.2%	26.6%	621	21.7%	27.6%	32.6%	74.0%	26.0%
<u>by Age Range</u>												
18-35	927	40.6%	48.4%	44.2%	79.1%	28.6%	900	35.8%	43.0%	44.5%	72.4%	27.6%
36-55	1,466	24.7%	30.5%	38.8%	61.2%	26.8%	1,424	29.2%	34.6%	43.8%	62.7%	37.3%
56-65	669	12.3%	23.9%	42.9%	75.5%	29.2%	649	16.0%	23.2%	41.7%	65.8%	34.2%
66+	432	7.4%	15.0%	38.2%	92.8%	24.8%	420	11.4%	13.8%	29.9%	72.9%	27.1%
<u>by Gender</u>												
Male	1,643	27.0%	36.1%	40.6%	83.2%	26.7%	1,596	24.2%	31.2%	38.3%	71.1%	28.9%
Female	1,851	22.1%	28.4%	41.3%	63.2%	28.0%	1,798	28.0%	32.9%	45.1%	63.6%	36.4%
<u>by Residence Location</u>												
Urban	985	35.7%	43.0%	38.2%	75.7%	24.0%	942	39.8%	42.0%	42.3%	69.2%	30.8%
Suburban	1,878	20.9%	28.7%	44.1%	72.7%	30.0%	1,876	20.0%	28.1%	43.3%	65.6%	34.4%
Rural	631	17.0%	25.0%	36.0%	67.3%	25.3%	576	24.4%	29.1%	36.6%	68.6%	31.4%
<u>by Race/Ethnicity</u>												
White (Non-Hispanic)	2,483	20.7%	28.4%	39.6%	74.7%	25.3%	2,391	23.6%	27.8%	39.5%	68.0%	32.0%
African American / Black	385	37.4%	43.4%	37.7%	67.9%	29.0%	374	33.1%	44.6%	39.8%	66.5%	33.5%
Hispanic	342	34.0%	41.9%	44.5%	69.4%	32.8%	307	36.1%	42.4%	52.3%	66.7%	33.3%
Other	263	25.8%	36.4%	52.4%	64.9%	34.6%	295	28.3%	40.0%	52.9%	61.5%	38.5%
Unknown	21	41.9%	41.9%	55.8%	60.5%	41.9%	26	32.5%	35.4%	39.5%	62.7%	37.3%

Table 21 — Future Assistance Needed by Segment, Waves 3–4

Future Assistance Needed Waves 3-4	Wave 4 (July 2 - 13, 2020)						Wave 3 (June 5 - 16, 2020)							
	# of Respondents	I have already had to seek additional resources	1-2 Weeks	2-4 Weeks	4-8 Weeks	2 or more months	I don't anticipate needing to seek additional resources	Will Still Need Help	1-2 Weeks	2-4 Weeks	4-8 Weeks	2 or more months	I don't anticipate needing to seek additional resources	Will Still Need Help
<u># of Total Respondents</u>	3,494	6.2%	6.5%	10.5%	7.4%	10.2%	59.2%	34.6%	7.1%	12.4%	7.0%	10.0%	55.8%	36.5%
<u>by Income Range</u>														
< \$40,000	1,030	10.5%	8.7%	8.1%	7.0%	10.5%	55.2%	34.2%	9.5%	12.2%	7.9%	10.3%	46.4%	39.9%
\$40,000 - < \$75,000	931	5.1%	5.9%	12.1%	7.8%	11.6%	57.5%	37.4%	6.8%	12.3%	7.8%	10.4%	56.3%	37.4%
\$75,000 - < \$125,000	893	3.5%	5.5%	11.2%	7.3%	9.7%	62.8%	33.7%	5.6%	12.5%	7.1%	9.6%	60.2%	34.8%
\$125,000+	640	4.8%	5.5%	10.8%	7.3%	8.5%	63.0%	32.2%	4.1%	12.5%	4.2%	9.6%	64.0%	31.9%
<u>by Age Range</u>														
18-35	927	8.9%	15.6%	23.9%	12.6%	7.4%	31.7%	59.4%	10.3%	26.1%	10.1%	9.1%	28.6%	61.2%
36-55	1,466	7.4%	5.1%	8.7%	7.3%	11.7%	59.8%	32.8%	8.2%	11.1%	7.6%	11.6%	55.9%	35.9%
56-65	669	3.0%	1.0%	1.5%	3.8%	12.2%	78.5%	18.5%	5.8%	2.7%	4.4%	9.3%	75.5%	18.7%
66+	432	1.6%	0.6%	1.3%	2.0%	8.2%	86.3%	12.1%	3.4%	2.2%	2.5%	7.8%	83.7%	12.9%
<u>by Gender</u>														
Male	1,643	4.5%	6.9%	12.9%	6.6%	10.2%	58.9%	36.5%	7.3%	12.6%	7.5%	9.1%	56.8%	36.5%
Female	1,851	7.7%	6.2%	8.3%	8.1%	10.3%	59.4%	32.8%	6.9%	12.1%	6.6%	10.8%	54.9%	36.4%
<u>by Residence Location</u>														
Urban	985	7.7%	10.8%	14.9%	8.2%	11.0%	47.3%	44.9%	9.1%	21.0%	9.6%	9.0%	41.0%	49.9%
Suburban	1,878	5.4%	4.9%	9.9%	7.0%	10.2%	62.7%	31.9%	6.5%	10.1%	6.4%	10.9%	60.2%	33.3%
Rural	631	6.2%	4.8%	5.3%	7.2%	9.1%	67.4%	26.4%	9.4%	5.5%	4.6%	8.7%	65.8%	24.8%
<u>by Race/Ethnicity</u>														
White (Non-Hispanic)	2,483	5.4%	4.2%	6.8%	5.6%	10.8%	67.1%	27.5%	4.9%	8.5%	5.7%	9.8%	64.1%	28.9%
African American / Black	385	12.4%	14.1%	26.6%	15.8%	5.1%	26.1%	61.6%	10.2%	27.3%	11.9%	7.7%	27.7%	62.1%
Hispanic	342	3.9%	14.0%	18.0%	10.1%	11.2%	42.8%	53.3%	11.3%	19.7%	10.4%	8.8%	36.3%	52.4%
Other	263	8.0%	6.9%	12.0%	6.0%	11.2%	56.0%	36.0%	7.5%	16.3%	8.4%	15.5%	46.0%	47.6%
Unknown	21	5.0%	12.9%	8.8%	31.8%	3.8%	37.7%	57.3%	6.8%	20.4%	8.0%	11.2%	37.5%	46.5%

Table 22 — Receipt of Economic Impact Payments by Segment, Waves 3–4

Receipt of EIP Checks, Waves 3–4	Wave 3 (June 5 - 16, 2020)						Wave 4 (July 2 - 13, 2020)									
	# of Respondents	Yes – I received the payment through direct deposit.	Yes – I received a paper check.	Yes – I received a prepaid card.	No – I expect to receive a payment at a later date.	No – I'm not sure whether I qualify for a stimulus payment.	No – I know I do not qualify for a stimulus payment.	Prefer not to answer.	# of Respondents	Yes – I received the payment through direct deposit.	Yes – I received a paper check.	Yes – I received a prepaid card.	No – I expect to receive a payment at a later date.	No – I'm not sure whether I qualify for a stimulus payment.	No – I know I do not qualify for a stimulus payment.	Prefer not to answer.
<u># of Total Respondents</u>	3,494	59.1%	16.0%	4.5%	4.0%	3.3%	10.9%	2.2%	3,494	59.1%	16.0%	4.5%	4.0%	3.3%	10.9%	2.2%
<u>by Income Range</u>																
< \$40,000	1,030	56.7%	19.2%	4.5%	3.9%	4.4%	7.7%	3.5%	1,030	56.7%	19.2%	4.5%	3.9%	4.4%	7.7%	3.5%
\$40,000 - < \$75,000	931	64.5%	16.6%	3.6%	4.7%	3.0%	5.7%	1.8%	931	64.5%	16.6%	3.6%	4.7%	3.0%	5.7%	1.8%
\$75,000 - < \$125,000	893	64.0%	14.3%	5.1%	4.2%	2.2%	8.9%	1.4%	893	64.0%	14.3%	5.1%	4.2%	2.2%	8.9%	1.4%
\$125,000+	640	47.9%	12.1%	5.2%	2.9%	3.5%	26.7%	1.6%	640	47.9%	12.1%	5.2%	2.9%	3.5%	26.7%	1.6%
<u>by Age Range</u>																
18-35	927	47.4%	17.6%	9.8%	7.0%	5.0%	9.8%	3.5%	927	47.4%	17.6%	9.8%	7.0%	5.0%	9.8%	3.5%
36-55	1,466	63.4%	13.2%	2.9%	3.8%	3.2%	11.4%	2.2%	1,466	63.4%	13.2%	2.9%	3.8%	3.2%	11.4%	2.2%
56-65	669	63.5%	17.7%	1.7%	2.3%	2.2%	11.5%	1.1%	669	63.5%	17.7%	1.7%	2.3%	2.2%	11.5%	1.1%
66+	432	62.5%	19.4%	3.3%	0.9%	1.9%	11.0%	0.9%	432	62.5%	19.4%	3.3%	0.9%	1.9%	11.0%	0.9%
<u>by Gender</u>																
Male	1,643	56.7%	16.8%	5.0%	3.3%	3.7%	12.7%	1.8%	1,643	56.7%	16.8%	5.0%	3.3%	3.7%	12.7%	1.8%
Female	1,851	61.2%	15.3%	4.2%	4.6%	2.9%	9.3%	2.5%	1,851	61.2%	15.3%	4.2%	4.6%	2.9%	9.3%	2.5%
<u>by Residence Location</u>																
Urban	985	58.6%	15.5%	6.5%	4.6%	3.0%	9.3%	2.5%	985	58.6%	15.5%	6.5%	4.6%	3.0%	9.3%	2.5%
Suburban	1,878	58.5%	15.6%	4.0%	3.6%	3.3%	13.0%	2.1%	1,878	58.5%	15.6%	4.0%	3.6%	3.3%	13.0%	2.1%
Rural	631	61.6%	18.0%	3.2%	4.4%	3.7%	7.3%	1.7%	631	61.6%	18.0%	3.2%	4.4%	3.7%	7.3%	1.7%
<u>by Race/Ethnicity</u>																
White (Non-Hispanic)	2,483	63.2%	15.9%	2.9%	3.2%	2.5%	10.8%	1.5%	2,483	63.2%	15.9%	2.9%	3.2%	2.5%	10.8%	1.5%
African American / Black	385	42.4%	19.5%	12.2%	8.7%	4.6%	9.1%	3.5%	385	42.4%	19.5%	12.2%	8.7%	4.6%	9.1%	3.5%
Hispanic	342	57.1%	13.8%	6.4%	4.3%	5.4%	7.8%	5.4%	342	57.1%	13.8%	6.4%	4.3%	5.4%	7.8%	5.4%
Other	263	48.5%	12.8%	6.5%	3.9%	7.0%	19.2%	2.1%	263	48.5%	12.8%	6.5%	3.9%	7.0%	19.2%	2.1%
Unknown	21	40.3%	38.1%	3.7%	8.9%	0.0%	5.1%	4.0%	21	40.3%	38.1%	3.7%	8.9%	0.0%	5.1%	4.0%

Table 23 — Use of Economic Impact Payments by Segment, Waves 3–4

Use of EIP Checks, Waves 3-4	Wave 4 (July 2 - 13, 2020)										Wave 3 (June 5 - 16, 2020)									
	# of Respondents	No Specific Plans	# Uses Selected	Housing Payments (Mortgage or Rent)	Debt Payments (Credit Card, Personal Loan, Student Loan, etc.)	Utility Bills (Power, Water, etc.)	Essential Purchases (Food, health care, supplies, etc.)	General Purchases	Withdraw Cash from Accounts to Have on Hand	Transferred to Savings	# of Respondents	No Specific Plans	# Uses Selected	Housing Payments (Mortgage or Rent)	Debt Payments (Credit Card, Personal Loan, Student Loan, etc.)	Utility Bills (Power, Water, etc.)	Essential Purchases (Food, health care, supplies, etc.)	General Purchases	Withdraw Cash from Accounts to Have on Hand	Transferred to Savings
<u># of Total Respondents</u>	2,698	19.6%	2.3	31.5%	35.4%	31.0%	38.0%	20.6%	38.5%	2,669	20.3%	2.5	34.3%	36.3%	33.0%	40.9%	40.0%	22.1%	40.4%	
<u>by Income Range</u>																				
<\$40,000	819	9.9%	2.5	21.5%	26.6%	24.4%	30.6%	12.3%	18.9%	785	17.7%	2.8	39.3%	41.9%	40.5%	51.4%	47.8%	23.8%	34.8%	
\$40,000 - <\$75,000	773	22.5%	2.2	31.8%	35.8%	33.5%	42.1%	18.2%	38.8%	779	19.5%	2.4	35.2%	34.8%	34.2%	41.1%	39.7%	21.8%	42.8%	
\$75,000 - <\$125,000	711	25.2%	2.2	33.0%	38.7%	30.5%	35.8%	22.3%	48.8%	717	23.7%	2.2	29.4%	33.1%	26.9%	33.8%	33.5%	19.4%	40.9%	
\$125,000+	395	23.8%	2.7	49.2%	46.6%	40.5%	49.4%	39.3%	60.3%	389	20.8%	2.4	31.4%	34.2%	26.5%	32.7%	37.3%	24.4%	46.0%	
<u>by Age Range</u>																				
18-35	635	9.8%	3.7	64.4%	61.0%	54.2%	63.5%	45.4%	57.7%	665	13.1%	3.8	58.8%	56.8%	50.5%	60.0%	55.5%	43.9%	53.4%	
36-55	1,156	15.1%	2.4	27.9%	30.7%	27.9%	33.8%	17.8%	33.9%	1,134	13.8%	2.5	31.6%	30.3%	29.6%	35.9%	34.1%	17.8%	32.2%	
56-65	549	25.5%	1.5	14.7%	26.2%	21.7%	28.0%	7.5%	30.4%	508	28.7%	1.7	20.5%	27.8%	24.8%	35.0%	38.0%	11.6%	41.1%	
66+	358	42.2%	1.1	10.9%	19.0%	14.2%	21.8%	5.9%	32.1%	362	42.0%	1.4	16.9%	29.6%	22.7%	29.9%	33.2%	10.5%	41.2%	
<u>by Gender</u>																				
Male	1,236	24.0%	2.4	35.4%	40.4%	35.2%	41.3%	25.7%	44.4%	1,255	20.5%	2.5	30.0%	32.9%	29.2%	34.2%	35.8%	22.6%	39.0%	
Female	1,462	15.7%	2.3	28.3%	31.1%	27.4%	35.3%	16.3%	33.6%	1,414	20.1%	2.4	37.9%	39.2%	36.3%	46.8%	43.7%	21.6%	41.5%	
<u>by Residence Location</u>																				
Urban	754	13.3%	3.3	49.6%	48.2%	44.7%	52.1%	37.9%	48.6%	745	14.4%	3.4	50.0%	45.9%	44.0%	53.4%	50.8%	37.6%	44.7%	
Suburban	1,430	22.2%	2.0	26.8%	31.8%	26.4%	33.4%	15.1%	35.2%	1,457	22.9%	2.1	30.0%	33.8%	28.3%	36.0%	35.2%	16.8%	38.8%	
Rural	514	21.4%	1.8	18.3%	26.5%	23.6%	30.4%	10.5%	32.9%	467	21.9%	2.0	22.5%	28.9%	29.8%	36.4%	37.9%	14.1%	38.6%	
<u>by Race/Ethnicity</u>																				
White (Non-Hispanic)	2,002	21.4%	2.0	25.3%	31.2%	25.9%	33.2%	15.7%	37.1%	1,944	22.0%	2.1	27.3%	30.8%	27.5%	35.2%	36.4%	16.2%	39.3%	
African American / Black	251	10.3%	4.0	61.3%	60.9%	50.9%	59.7%	47.7%	47.3%	272	12.5%	4.2	64.3%	64.6%	55.5%	66.8%	63.5%	48.5%	49.9%	
Hispanic	260	12.3%	3.2	48.8%	46.1%	49.6%	54.6%	33.4%	44.6%	245	14.7%	3.4	49.8%	47.4%	47.0%	52.3%	44.1%	34.3%	39.2%	
Other	167	22.2%	2.2	33.0%	27.6%	33.0%	37.2%	16.8%	34.2%	196	22.9%	2.8	40.8%	36.7%	37.7%	45.4%	38.7%	28.5%	39.8%	
Unknown	18	22.6%	2.8	45.2%	56.5%	33.9%	39.5%	33.9%	33.9%	12	0.0%	3.5	57.0%	57.0%	48.9%	65.2%	40.7%	40.7%	32.6%	