

Spring 2021 MassMutual MA Consumer Spending & Saving Quarterly Index

The MassMutual Consumer Spending & Saving Index tracks financial outlooks and behaviors in a changing economic environment. It offers an in-depth snapshot of people's saving and spending behaviors and examines outlooks and attitudes being tapped to navigate the financial impacts of the pandemic and the changing state of the economy. The MassMutual MA Consumer Spending & Saving Index was conducted online from February 19 to March 1, 2021 by PSB Insights using a representative sample of 500 Massachusetts residents. Results are representative of age, gender, race, ethnicity and education.

To what extent do you agree with this statement? "This is the worst economic downturn I've ever seen."

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	Strongly agree	342 34% CD	173 35% CD	133 27%	52 23%	81 29%	57 26%	38 28%	32 26%
	Somewhat agree	426 43%	187 37%	222 44%	92 41%	130 47% B	111 50% BD	52 39%	50 40%
	Somewhat disagree	184 18%	103 21%	105 21%	55 24%	50 18%	43 19%	26 19%	33 27%
	Strongly disagree	48 5%	37 7%	40 8% EF	26 12% AEF	14 5%	10 5%	18 13% AEF	9 7%

Are you more or less optimistic about your current financial situation compared to previous economic downturns (e.g. the crash of '87, the '91 downturn, the dot.com burst, the Great Recession in 2008-9)?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	I'm more optimistic about my financial situation than in previous economic downturns	305 30%	147 29%	164 33%	85 38%	79 29%	71 32%	46 34%	42 34%

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
I'm less optimistic about my financial situation than in previous economic downturns	329 33%	162 32%	149 30%	61 27%	88 32%	68 31%	40 30%	32 26%
I feel the same as I did in previous economic downturns	366 37%	191 38%	187 37%	79 35%	108 39%	82 37%	48 36%	50 40%

How have your previous experiences impacted the way you approach spending and saving? Please select all that apply.

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
I have a larger "emergency fund" in case of severe market downturns	256 26%	133 27%	148 30% F	76 34% F	72 26%	52 24%	47 35%	47 38% AEF
Investing in the stock market is too risky for me	146 15% G	71 14% G	51 10% G	24 11%	27 10%	30 14% G	6 4%	11 9%
I only save for my retirement	109 11%	48 10%	46 9%	25 11%	21 8%	25 11%	10 7%	11 9%
I pay my bills and credit cards on time	543 54%	333 67% A	325 65% A	144 64% A	181 66% A	136 62%	82 61%	94 76% ACDF
I have moved my retirement/401K savings into less risky investments	98 10%	59 12%	53 11%	29 13%	24 9%	22 10%	13 10%	17 14%
I'm investing more in the stock market	148 15% B	39 8%	84 17% BE	52 23% ABCEGH	32 12%	52 24% ABCEH	17 13%	12 10%
I've eliminated spending on non-essential things	436 44% D	237 47% DF	198 40% D	66 29%	132 48% CDF	81 37%	53 40%	54 44% D

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Past market situations do not impact my saving and spending habits	130 13%	59 12%	71 14% E	43 19% BCEG	28 10%	32 14%	13 10%	23 19% E
I've kept working or returned to work to earn an income	294 29% B	80 16%	166 33% B	80 36% B	86 31% B	83 38% B	50 37% B	32 26%
Other	18 2%	12 2%	11 2%	4 2%	7 3%	8 4%	2 1%	1 1%

gRANKING1_SUMMARY_Rank1 - Please rank the following answers based on what you wish you had done differently when it comes to your finances? (Showing % Selected '1')

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Started saving earlier for retirement	141 14%	112 22% ACDF	78 16%	28 12%	50 18% F	26 12%	18 13%	28 23% DF
Waited to pull from 401k funds until full retirement age	39 4%	9 2%	13 3%	9 4%	4 1%	6 3%	2 1%	5 4%
Spent more on experiences versus tangible purchases	32 3%	11 2%	16 3%	5 2%	11 4%	8 4%	5 4%	2 2%
Spent more within my means	85 8%	42 8%	43 9%	20 9%	23 8%	18 8%	18 13%	7 6%
Created an emergency fund	108 11%	39 8%	48 10%	14 6%	34 12%	27 12% D	12 9%	9 7%
Invested more in the stock market	52 5%	25 5%	35 7%	21 9%	14 5%	17 8%	9 7%	6 5%
Invested less in the stock market	20 2%	4 1%	7 1%	1 . %	6 2%	4 2%	1 1%	1 1%
Paid down debt sooner	86 9%	41 8%	49 10%	23 10%	26 9%	21 10%	12 9%	16 13%

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Waited to pay off debt	47 5%	16 3%	12 2%	7 3%	5 2%	5 2%	5 4%	1 1%
Paid my bills on time	139 14%	62 12%	61 12%	31 14%	30 11%	31 14%	19 14%	8 6%
Paid more attention to my credit score	70 7% BH	16 3%	25 5%	15 7% H	10 4%	20 9% BCEH	5 4%	0 0%
I have no regrets	164 16%	118 24% A	109 22% F	50 22%	59 21%	36 16%	26 19%	41 33% ACDEF
Other	17 2%	5 1%	4 1%	1 .%	3 1%	2 1%	2 1%	0 0%
Else	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%	0 0%

What financial lessons would you impart on younger generations, given your experiences? Please select all that apply.

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Start saving as early as possible for retirement	586 59% F	382 76% ACDEF	313 63% F	147 65% F	166 60% F	104 47% F	89 66% F	105 85% ACDEFG
Contribute the max amount to your 401k	354 35% F	257 51% ACEF	192 38% F	98 44% F	94 34% F	57 26% F	55 41% F	73 59% ACDEFG
Create an emergency fund	586 59%	338 68% A	322 64% F	141 63%	181 66% F	128 58%	93 69%	89 72% A
Live below your means	460 46% F	303 61% ACDEFH	218 44% F	91 40%	127 46% F	80 36%	68 51% F	59 48%
Don't take on too big of a mortgage	292 29%	202 40% ACEF	152 30% F	74 33% F	78 28%	51 23%	43 32%	54 44% ACEF
Avoid credit card debt by paying off bills monthly	534 53%	362 72% ACEF	319 64% AF	150 67% AF	169 61% F	117 53%	88 66% A	100 81% ACDEFG

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Be disciplined about paying off loans/debts	506 51%	319 64% AF	283 57% F	129 57% F	154 56% F	105 48%	76 57%	90 73% ACDEFG
Focus on your finances – not that of your peers	471 47%	281 56% A	265 53%	124 55%	141 51%	112 51%	73 54%	71 57%
Spend money on experiences rather than tangible purchases	261 26%	113 23%	126 25%	48 21%	78 28%	68 31% D	32 24%	24 19%
Other	9 1%	6 1%	6 1%	3 1%	3 1%	4 2%	1 1%	0 0%
None of the above	52 5%	18 4%	27 5%	13 6%	14 5%	18 8%	5 4%	3 2%

How would you describe your current financial outlook?

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Very optimistic	211 21% E	87 17%	91 18% E	53 24% CEG	38 14%	47 21% E	18 13%	24 19%
Somewhat optimistic	484 48%	269 54%	282 56% A	125 56%	157 57%	122 55%	75 56%	73 59%
Somewhat pessimistic	221 22%	108 22%	100 20%	38 17%	62 23%	40 18%	33 25%	22 18%
Very pessimistic	84 8%	36 7%	27 5%	9 4%	18 7%	12 5%	8 6%	5 4%

What are you saving for? Please select all that apply.

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Buying a home/home renovation		237 24% B	59 12%	162 32% ABH	68 30% BH	94 34% ABH	104 47% ABCDEGH	38 28% B	20 16%
Starting or growing a family		126 13% BH	1 .%	75 15% BGH	36 16% BGH	39 14% BGH	63 29% ABCDEGH	9 7% B	2 2%
Material items (technology, clothes, etc.)		178 18% B	31 6%	90 18% BH	39 17% B	51 19% B	59 27% ABCDEGH	16 12%	13 10%
New car		251 25% BEH	72 14%	107 21% B	59 26% BH	48 17%	63 29% BCEH	23 17%	18 15%
Wedding		67 7% BH	7 1%	23 5% B	13 6% BH	10 4%	19 9% BCEH	3 2%	0 0%
Vacation		288 29%	124 25%	175 35% B	82 36% B	93 34% B	79 36% B	44 33%	48 39% B
Well-being (e.g. massage, facial, gym equipment)		168 17% BH	19 4%	77 15% BH	29 13% BH	48 17% BGH	58 26% ABCDEGH	12 9%	6 5%
Retirement		388 39%	265 53% AEF	242 48% AEF	125 56% ACEF	117 43%	82 37%	81 60% ACEF	76 61% ACEF
Rainy day/emergency fund		463 46%	228 46%	221 44%	91 40%	130 47%	92 42%	62 46%	55 44%
Helping family members/loved ones (e.g., college tuition, buying a home, etc.)		238 24% B	60 12%	133 27% B	56 25% B	77 28% B	66 30% B	40 30% B	23 19%
Other		47 5%	31 6% F	15 3%	7 3%	8 3%	3 1%	5 4%	5 4%

Over the last quarter, have you needed to dip into savings? If so, how much have you taken from savings?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Yes, I've taken \$999 or less from savings		247 25% BH	69 14%	113 23% BH	53 24% BH	60 22% B	72 33% BCDEGH	24 18%	16 13%
Yes, I've taken \$1,000 or more from savings		267 27% B	101 20%	117 23%	60 27%	57 21%	52 24%	33 25%	24 19%
No, I haven't dipped into my savings account		486 49%	330 66% ACDF	270 54% F	112 50%	158 57% AF	97 44%	77 57%	84 68% ACDF

What has caused you to dip into your savings? Please select all that apply.

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		514 100%	170 100%	230 100%	113 100%	117 100%	124 100%	57 100%	40 100%
Bills (e.g., credit card)		284 55%	92 54%	133 58%	60 53%	73 62%	69 56%	35 61% *	24 60% *
Mortgage/Rent		142 28%	38 22%	52 23%	30 27%	22 19%	34 27%	8 14% *	9 22% *
Paying off debt (e.g., student loans)		159 31% B	34 20%	67 29%	34 30%	33 28%	47 38% BCH	12 21% *	6 15% *
Medical expenses		127 25%	46 27%	44 19%	21 19%	23 20%	26 21%	9 16% *	6 15% *
Helping friends or family		163 32% BC	35 21%	47 20%	22 19%	25 21%	29 23%	9 16% *	5 12% *
Material purchase (e.g., new TV/computer, new WFH set-up, etc.)		108 21% B	20 12%	45 20%	26 23%	19 16%	29 23% B	9 16% *	6 15% *

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Other		33 6%	17 10%	17 7% F	8 7%	9 8% F	3 2%	10 18% ACF*	4 10% *

Over the next three months, do you expect your spending to be...?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Higher than it has been in the last three months, due to increase in or rebuilding of income		119 12% BCH	20 4%	37 7%	17 8%	20 7%	21 10% B	11 8%	4 3%
Higher than it has been in the last three months, due to new expenses or financial obligations		152 15%	52 10%	63 13%	23 10%	40 15%	38 17% CD	14 10%	9 7%
The same as it has been over the last three months		501 50%	322 64% AF	299 60% AF	138 61% AF	161 59% F	110 50%	82 61%	92 74% ACDEF
Lower than it has been in the last three months, due to decline in income and/or uncertainty about the future		135 14%	53 11%	60 12%	30 13%	30 11%	32 14%	18 13%	9 7%
Lower than it has been in the last three months, due to fewer spending obligations		93 9%	53 11%	41 8%	17 8%	24 9%	20 9%	9 7%	10 8%

In what area(s) did you exceed your budget or planned expenses over the last three months? Please select all that apply.

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Groceries		403 40% B	155 31%	192 38%	77 34%	115 42% B	89 40%	56 42%	40 32%
Home Entertainment (e.g. TV, streaming services, Apple music, etc.)		164 16% B	28 6%	74 15% B	35 16% B	39 14% B	44 20% BC	17 13% B	13 10%
Restaurants (dining out or ordering in)		222 22% B	61 12%	96 19% B	43 19%	53 19% B	58 26% BCEH	20 15%	17 14%
Outside the home entertainment (movies, plays, etc.)		102 10% BEH	8 2%	46 9% BEH	32 14% BCEGH	14 5% B	37 17% ABCEGH	6 4%	2 2%
Real estate		67 7% B	9 2%	38 8% B	24 11% B	14 5%	19 9% B	10 7% B	7 6%
Mental health and wellness expenses (facials, massage, therapist, apps, etc.)		145 14% BH	12 2%	49 10% BH	23 10% BH	26 9% BH	36 16% BCEGH	9 7%	3 2%
Giving (helping family members, charitable donations, etc.)		194 19% B	68 14%	88 18%	40 18%	48 17%	49 22% BG	15 11%	18 15%
Travel/vacation		109 11% B	29 6%	58 12% BE	35 16% BH	23 8%	35 16% BE	13 10%	9 7%
Other		50 5%	39 8%	25 5%	10 4%	15 5%	9 4%	8 6%	7 6%
I did not exceed my budget this winter		273 27%	236 47% ACDEF	161 32% F	75 33% F	86 31% F	45 20%	49 37% F	58 47% ACDEF

How do you plan on changing your current financial management/savings plan over the next three months?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	I plan to be more active with my investments	193 19% BH	39 8%	95 19% BEH	57 25% BCEGH	38 14% B	65 29% ABCEGH	20 15%	9 7%
	I plan to be more conservative and focus on long-term planning	259 26% B	91 18%	130 26% BH	57 25%	73 27% B	77 35% ABCDEGH	29 22%	21 17%
	I plan to make sure I'm more financially prepared for unexpected outcomes (e.g. insurance, emergency fund)	256 26%	139 28% D	109 22%	40 18%	69 25%	42 19%	36 27%	26 21%
	No change	284 28% F	223 45% ACDEF	160 32% F	70 31% F	90 33% F	37 17%	47 35% F	65 52% ACDEFG
	Other	8 1%	8 2%	6 1%	1 .%	5 2%	0 0%	2 1%	3 2%

Since the start of the COVID-19 pandemic, how have your savings been impacted?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
I have saved over \$5,000		134 13%	66 13%	87 17% E	55 24% ABCEF	32 12%	37 17%	25 19%	24 19%
I have saved between \$1,000 and \$5,000		196 20%	75 15%	114 23% B	54 24% B	60 22%	70 32% ABCEGH	23 17%	20 16%
I have saved between \$500 and \$1,000		115 12%	48 10%	53 11%	22 10%	31 11%	25 11%	15 11%	12 10%
I have saved < \$500		181 18%	70 14%	78 16%	31 14%	47 17%	34 15%	23 17%	16 13%
My savings have not changed		374 37% DF	241 48% ACDEF	168 34% F	63 28%	105 38% F	55 25%	48 36%	52 42% DF

Over the last three months, how much have you been able to save for your future?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Under \$500		493 49% CDF	242 48% DF	202 40% D	72 32%	130 47% CDF	79 36%	62 46% D	48 39%
\$500 - \$750		136 14%	55 11%	66 13%	26 12%	40 15%	35 16%	12 9%	16 13%
\$750 - \$1,000		139 14%	51 10%	67 13%	36 16%	31 11%	43 19% BCEH	13 10%	10 8%
\$1,000 - \$1,500		90 9%	43 9%	53 11%	26 12%	27 10%	29 13%	9 7%	14 11%
More than \$1,500		142 14%	109 22% A	112 22% AEF	65 29% ACEF	47 17%	35 16%	38 28% AEF	36 29% AEF

What has caused you to save less than \$500?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		493 100%	242 100%	202 100%	72 100%	130 100%	79 100%	62 100%	48 100%
I have not been able to save as I lost my job in the pandemic		116 24% BD	30 12%	35 17%	7 10% *	28 22%	22 28% BCDH*	9 15% *	4 8% *
I have not been able to save as my salary has decreased in the pandemic		80 16% B	19 8%	33 16% B	15 21% B*	18 14%	16 20% B*	8 13% *	9 19% *
I have not been able to save due to family financial obligations (e.g., caring for relatives)		80 16%	47 19%	43 21%	11 15% *	32 25%	16 20% *	19 31% A*	5 10% *
I have not been able to save due to medical expenses		45 9%	39 16% A	19 9%	9 12% *	10 8%	4 5% *	5 8% *	9 19% *
I typically don't save		118 24%	59 24%	44 22%	19 26% *	25 19%	14 18% *	12 19% *	13 27% *
Other		54 11%	48 20% A	28 14%	11 15% *	17 13%	7 9% *	9 15% *	8 17% *

How do you plan to readjust your savings and spending over the next three months as COVID-19 cases begin to decline?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
Base		1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
I am saving more now to prepare for increased spending in the spring		312 31% BH	78 16%	143 29% BH	67 30% BH	76 28% BH	86 39% BCDEH	38 28% BH	18 15%

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	I am saving the same amount as I normally do	496 50%	301 60% AF	267 53% F	117 52%	150 55%	103 47%	68 51%	83 67% ACDEFG
	I am not saving more now to prepare for future spending	192 19%	121 24% F	90 18%	41 18%	49 18%	32 14%	28 21%	23 19%

Have you made any unanticipated big purchases during the pandemic?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	Yes	322 32% B	114 23%	139 28%	70 31%	69 25%	77 35% BCEG	29 22%	29 23%
	No	678 68%	386 77% AF	361 72% F	155 69%	206 75% F	144 65%	105 78% F	95 77%

What did you purchase? Please select all that apply.

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	322 100%	114 100%	139 100%	70 100%	69 100%	77 100%	29 100%	29 100%
	Pet	57 18% B	6 5%	20 14%	11 16% *	9 13% *	16 21% B*	3 10% **	1 3% **
	Car	91 28%	23 20%	31 22%	17 24% *	14 20% *	23 30% *	3 10% **	4 14% **
	House	45 14%	7 6%	20 14%	11 16% *	9 13% *	14 18% B*	2 7% **	3 10% **

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Home Improvements (e.g., new refrigerator, dishwasher, etc.)	147 46%	55 48%	63 45% F	30 43% *	33 48% F*	25 32% *	18 62% **	19 66% **
Technology (e.g., streaming services, TV, computer, etc.)	115 36% B	21 18%	45 32%	25 36% B*	20 29% *	31 40% B*	9 31% **	5 17% **
Other	41 13%	32 28% ACDEF	16 12%	8 11% *	8 12% *	5 6% *	6 21% **	4 14% **

How has your financial situation shifted in the last few months, as we continue to experience the impacts of COVID-19?

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
I'm not working right now and/or facing a loss of income	159 16% BCD	37 7%	50 10%	20 9%	30 11%	25 11%	12 9%	12 10%
I've retired	57 6% F	90 18% ACDEFG	22 4% F	13 6% F	9 3%	3 1%	3 2%	13 10% CEFG
I'm working part-time now	89 9%	27 5%	45 9%	19 8%	26 9%	29 13% BC	9 7%	6 5%
I am balancing working full-time and helping my kids with remote learning	106 11% BH	11 2%	52 10% BEH	35 16% BCEH	17 6% B	28 13% BEH	21 16% BEH	2 2%
I'm helping loved ones financially (e.g., aging relatives, community)	143 14% BE	44 9%	53 11%	30 13%	23 8%	28 13%	13 10%	10 8%
I have adjusted my living situation to keep costs down (e.g., moved in with family/loved ones, moved to a lower-cost area, etc.)	149 15% B	35 7%	69 14% BH	39 17% BH	30 11%	42 19% BCEH	17 13%	8 6%
I'm having trouble with day-to-day expenses (e.g., rent, mortgage, bills)	191 19% BDH	43 9%	72 14% B	26 12%	46 17% BH	37 17% B	23 17% B	10 8%
My debt has increased	145 14%	50 10%	70 14%	31 14%	39 14%	39 18% B	17 13%	11 9%

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
I am spending less	374 37%	180 36%	174 35%	72 32%	102 37%	77 35%	43 32%	48 39%
Hasn't shifted much or at all	232 23%	173 35% ACF	135 27% F	63 28% F	72 26% F	39 18%	44 33% F	45 36% ACF
Other	9 1%	5 1%	9 2%	4 2%	5 2%	3 1%	2 1%	4 3%

Are you helping family or loved ones financially since the pandemic began?

	US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
	A	B	C	D	E	F	G	H
Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
Yes, I have given family/loved ones more than \$500	235 24%	114 23%	103 21%	56 25%	47 17%	43 19%	25 19%	29 23%
Yes, but I have given family/loved ones less than \$500	163 16% B	53 11%	78 16%	36 16%	42 15%	43 19% B	21 16%	12 10%
No, but my family/loved ones have given me more than \$500	75 8% B	18 4%	50 10% BH	23 10% BH	27 10% BH	34 15% ABCEH	10 7%	4 3%
No, but my family/loved ones have given me less than \$500	73 7% B	11 2%	32 6% B	10 4%	22 8% B	20 9% B	4 3%	7 6%
No, I am not helping my loved ones and they are not helping me	454 45%	304 61% ACDEF	237 47% F	100 44%	137 50% F	81 37%	74 55% F	72 58% ACDF

Has your social media usage increased since the start of the pandemic?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	Yes	552 55% BGH	182 36%	280 56% BDGH	110 49% BH	170 62% BCDGH	170 77% ABCDEGH	57 43%	46 37%
	No	448 45% F	318 64% ACDEF	220 44% EF	115 51% CEF	105 38% F	51 23%	77 57% ACEF	78 63% ACDEF

How many more hours a week do you spend on social media, on average?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	552 100%	182 100%	280 100%	110 100%	170 100%	170 100%	57 100%	46 100%
	1-3 hours	112 20%	58 32% A	76 27%	29 26%	47 28%	52 31% A	10 18% *	12 26% *
	3-5 hours	183 33%	46 25%	93 33%	30 27%	63 37%	53 31%	23 40% *	14 30% *
	5-7 hours	113 20%	23 13%	46 16%	14 13%	32 19%	27 16%	10 18% *	7 15% *
	7-10 hours	67 12%	24 13%	33 12%	17 15%	16 9%	19 11%	10 18% *	4 9% *
	More than 10 hours	77 14%	31 17% E	32 11% E	20 18% CE	12 7%	19 11%	4 7% *	9 20% E*

How have your online purchases change, if at all, compared to before COVID-19?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	Purchasing lot less	94 9%	46 9%	33 7%	17 8%	16 6%	17 8%	7 5%	6 5%
	Purchasing less	163 16% BGH	44 9%	62 12% H	30 13% H	32 12% H	44 20% BCEGH	9 7%	6 5%
	No change	390 39% F	205 41% F	168 34%	71 32%	97 35%	62 28%	53 40%	46 37%
	Purchasing more	270 27%	177 35% A	176 35% A	80 36%	96 35%	74 33%	42 31%	52 42% A
	Purchasing a lot more	83 8%	28 6%	61 12% B	27 12% B	34 12% B	24 11%	23 17% AB	14 11%

Do you regret any of your online purchases?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	Yes	150 15% BH	29 6%	62 12% BH	30 13% BH	32 12% B	41 19% BCEH	13 10%	7 6%
	No	732 73% F	445 89% ACDEF	375 75% F	165 73% F	210 76% F	135 61%	111 83% F	111 90% ACDEF
	Somewhat	118 12% B	26 5%	63 13% BH	30 13% BH	33 12% BH	45 20% ABCDEGH	10 7%	6 5%

How has the new administration changed your outlook for your finances?

		US GP	Boomer OS	MA OS	MA Male	MA Female	MA Gen Z/Mil	MA Gen X	MA Boomer (57-75)
		A	B	C	D	E	F	G	H
	Base	1000 100%	500 100%	500 100%	225 100%	275 100%	221 100%	134 100%	124 100%
	I am more optimistic	417 42%	181 36%	215 43%	96 43%	119 43%	98 44%	55 41%	54 44%
	I am less optimistic	295 30%	204 41% ACDEFG	141 28%	65 29%	76 28%	59 27%	32 24%	43 35%
	My outlook has not changed	288 29%	115 23%	144 29%	64 28%	80 29%	64 29%	47 35% B	27 22%