

Spring 2021 MassMutual 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 Consumer Spending & Saving Index was conducted online from February 19 to March 1, 2021 by PSB Insights using a nationally representative sample of 1,000 Americans and an oversample of 500 American Boomers. Results are nationally 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 n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Strongly agree	34%	35%	35%	37%	33%
Somewhat agree	43%	37%	44%	39%	39%
Somewhat disagree	18%	21%	17%	19%	21%
Strongly disagree	5%	7%	4%	4%	7%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Strongly agree	36%	32%	29%	47% AC	27%
Somewhat agree	43%	39%	36%	40%	46% A
Somewhat disagree	17%	22%	24% B	12%	22% B

Strongly disagree	4%	8% A	11% BC	1%	5% B
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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 burst, the Great Recession in 2008-9)?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I'm more optimistic about my financial situation than in previous economic downturns	30%	29%	32%	28%	30%
I'm less optimistic about my financial situation than in previous economic downturns	33%	32%	33%	36%	31%
I feel the same as I did in previous economic downturns	37%	38%	34%	36%	39%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I'm more optimistic about my financial situation than in previous economic downturns	27%	35% A	N/A	N/A	N/A
I'm less optimistic about my financial situation than in previous economic downturns	37% B	27%	N/A	N/A	N/A
I feel the same as I did in previous economic downturns	36%	38%	N/A	N/A	N/A

How have your previous experiences impacted the way you approach spending and saving?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I have a larger "emergency fund" in case of severe market downturns	26%	27%	26%	23%	27%
Investing in the stock market is too risky for me	15%	14%	17%	15%	13%
I only save for my retirement	11%	10%	11%	14%	9%
I pay my bills and credit cards on time	54%	67% A	49%	52%	67% CD

I have moved my retirement/401k savings into less risky investments	10%	12%	12%	8%	11%
I'm investing more in the stock market	15% B	8%	20% DE	12%	8%
I've eliminated spending on non-essential things	44%	47%	39%	43%	50% C
Past market situations do not impact my saving and spending habits	13%	12%	12%	13%	12%
I've kept working or returned to work to earn an income	29% B	16%	37% DE	26% E	17%
Other	2%	2%	1%	3%	2%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I have a larger "emergency fund" in case of severe market downturns	23%	29%	35% BC	19%	24%
Investing in the stock market is too risky for me	15%	14%	12%	20% AC	12%
I only save for my retirement	8%	14% A	11%	11%	10%
I pay my bills and credit cards on time	60%	57%	62% B	51%	62% B
I have moved my retirement/401k savings into less risky investments	8%	14% A	13%	9%	10%
I'm investing more in the stock market	8%	18% A	18% BC	8%	11%
I've eliminated spending on non-essential things	48% B	40%	38%	59% AC	38%

Past market situations do not impact my saving and spending habits	9%	17% A	16% B	8%	14% B
I've kept working or returned to work to earn an income	26%	23%	26%	28%	21%
Other	2%	1%	2%	2%	2%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I have no regrets	16%	24% A	13%	16%	23% CD
Started saving earlier for retirement	14%	22% A	8%	15% C	24% CD
Paid my bills on time	14%	12%	15%	15%	12%
Created an emergency fund	11%	8%	11%	12%	8%
Paid down debt sooner	9%	8%	10%	6%	9%
Spent more within my means	8%	8%	8%	10%	8%
Paid more attention to my credit score	7% B	3%	8% E	9% E	3%
Invested more in the stock market	5%	5%	6%	5%	4%
Waited to pay off debt	5%	3%	6% E	5%	3%
Waited to pull from 401k funds until full retirement age	4%	2%	6% E	3%	2%
Spent more on experiences versus tangible purchases	3%	2%	4%	3%	3%

Invested less in the stock market	2%	1%	3% E	1%	1%
Other	2%	1%	2%	1%	1%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I have no regrets	17%	21%	20% B	11%	24% B
Started saving earlier for retirement	17%	17%	17%	18%	16%
Paid my bills on time	13%	14%	12%	14%	14%
Created an emergency fund	12%	7%	9%	11%	9%
Paid down debt sooner	10%	7%	9%	9%	8%
Spent more within my means	9% B	8%	7%	12%	7%
Paid more attention to my credit score	6%	5%	6%	7%	5%
Invested more in the stock market	3%	7%	8%	3%	5%
Waited to pay off debt	5%	4%	3%	6%	4%
Waited to pull from 401k funds until full retirement age	3%	3%	3%	4%	3%
Spent more on experiences versus tangible purchases	3%	3%	3%	3%	3%
Invested less in the stock market	1%	3%	1%	3%	1%
Other	1%	1%	2%	1%	2%

What financial lessons would you impart on younger generations, given your experiences?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Start saving as early as possible for retirement	59%	76% A	47%	62% C	77% CD
Contribute the max amount to your 401k	35%	51% A	24%	38% C	53% CD
Create an emergency fund	59%	68% A	50%	65% C	69% C
Live below your means	46%	61% A	39%	50% C	59% C
Don't take on too big of a mortgage	29%	40% A	23%	32%	40% C
Avoid credit card debt by paying off bills monthly	53%	72% A	42%	59% C	72% CD
Be disciplined about paying off loans/debts	51%	64% A	42%	54% C	64% CD
Focus on your finances – not that of your peers	47%	56% A	45%	49%	55% C
Spend money on experiences rather than tangible purchase	26%	23%	30% E	27%	22%
Other	1%	1%	1%	1%	1%
None of the above	5%	4%	7%	4%	3%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Start saving as early as possible for retirement	66%	63%	66%	66%	62%
Contribute the max amount to your 401k	40%	42%	43%	41%	39%
Create an emergency fund	67% B	55%	61%	67% C	57%
Live below your means	54%	47%	46%	58% AC	48%
Don't take on too big of a mortgage	35%	31%	31%	35%	33%
Avoid credit card debt by paying off bills monthly	61%	58%	58%	63%	58%
Be disciplined about paying off loans/debts	56%	54%	56%	57%	52%
Focus on your finances – not that of your peers	53%	47%	50%	50%	50%
Spend money on experiences rather than tangible purchase	27%	23%	25%	26%	24%
Other	1%	1%	0%	2%	1%
None of the above	6%	4%	4%	4%	6%

How would you describe your current financial outlook?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Very optimistic	21%	17%	23%	20%	18%
Somewhat optimistic	48%	54%	49%	41%	55% D

Somewhat pessimistic	22%	22%	20%	27%	21%
Very pessimistic	8%	7%	8%	12% E	6%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Very optimistic	16%	24% A	35% BC	8%	18% B
Somewhat optimistic	50%	51%	55% B	37%	58% B
Somewhat pessimistic	24%	19%	8%	37% AC	20% A
Very pessimistic	10% B	6%	2%	18% AC	4%

What are you saving for? (Ranked)

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Rainy day/emergency fund	46%	46%	45%	49%	46%
Retirement	39%	53% A	29%	51% C	51% C
Vacation	29%	25%	30%	28%	26%
New car	25% B	14%	31% DE	21%	16%
Buying a home/home renovation	24% B	12%	35% DE	17%	12%
Helping family members/loved ones	24% B	12%	27% E	19%	15%
Material items	18% B	6%	25% DE	13% E	7%

Well-being	17% B	4%	28% DE	9% E	4%
Starting or growing a family	13% B	0%	23% DE	5% E	0%
Wedding	7% B	1%	12% DE	3%	1%
Other	5%	6%	3%	6%	6% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Rainy day/emergency fund	48%	44%	45%	48%	45%
Retirement	40%	48%	48% B	40%	43%
Vacation	27%	29%	33% B	22%	28%
New car	19%	25% A	23%	23%	19%
Buying a home/home renovation	21%	18%	21%	20%	19%
Helping family members/loved ones	20%	19%	21%	20%	19%
Material items	14%	14%	14%	14%	13%
Well-being	12%	13%	12%	13%	12%
Starting or growing a family	8%	9%	10%	9%	7%
Wedding	5%	4%	5%	5%	5%
Other	6%	4%	3%	7%	6%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Yes, I've taken \$999 or less from savings	25% B	14%	31% E	25% E	13%
Yes, I've taken \$1,000 or more from savings	27% B	20%	30% E	24%	21%
No, I haven't dipped into my savings account	49%	66% A	39%	51% C	65% CD

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Yes, I've taken \$999 or less from savings	21%	21%	21%	25% C	18%
Yes, I've taken \$1,000 or more from savings	23%	27%	23%	30% C	21%
No, I haven't dipped into my savings account	56%	52%	56% B	45%	61% B

What has caused you to dip into your savings? (Ranked)

	US GP n=514 A	Boomer OS n=170 B	Gen Z/ Mill. n=289 C	Gen X n=144 D	Boomer n=244 E
Bills	55%	54%	56%	55%	53%
Helping friends or family	32% B	21%	38% DE	24%	22%
Paying off debt	31% B	20%	35% E	26%	21%
Mortgage/Rent	28%	22%	31% E	27%	20%

Medical expenses	25%	27%	27%	27%	23%
Material purchase	21% B	12%	25% E	17%	13%
Other	6%	10%	3%	8%	11% C

	Female n=365 A	Male n=319 B	More Optimistic n=197 A	Less Optimistic n=271 B	No Change n=216 C
Bills	57%	53%	50%	64% AC	48%
Helping friends or family	26%	32%	34%	26%	28%
Paying off debt	28%	29%	28%	29%	27%
Mortgage/Rent	24%	29%	26%	30%	22%
Medical expenses	25%	25%	27%	28%	21%
Material purchase	18%	20%	24% B	14%	19%
Other	8%	6%	8%	8%	6%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Higher than it has been in the last three months, due to increase in or rebuilding of income	12% B	4%	18% DE	8% E	4%
Higher than it has been in the last three months, due to new expenses or financial obligations	15%	10%	19% E	14%	11%
The same as it has been over the last three months	50%	64% A	43%	52%	63% CD
Lower than it has been in the last three months, due to decline in income and/or uncertainty about the future	14%	11%	13%	16%	11%
Lower than it has been in the last three months, due to fewer spending obligations	9%	11%	7%	10%	12% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Higher than it has been in the last three months, due to increase in or rebuilding of income	7%	11% A	9%	11%	9%
Higher than it has been in the last three months, due to new expenses or financial obligations	13%	14%	17% C	16% C	9%
The same as it has been over the last three months	55%	54%	54% B	40%	69% AB
Lower than it has been in the last three months, due to decline in income	13%	11%	9%	22% AC	7%

and/or uncertainty about the future					
Lower than it has been in the last three months, due to fewer spending obligations	11%	9%	12%	10%	8%

**In what area(s) did you exceed your budget or planned expenses over the last three months?
(Ranked)**

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Groceries	40% B	31%	45% E	44% E	30%
I did not exceed my budget this winter	27%	47% A	17%	29% C	47% CD
Restaurants	22% B	12%	30% DE	20% E	11%
Giving	19% B	14%	23% E	19%	13%
Home Entertainment	16% B	6%	24% DE	13% E	6%
Mental health and wellness expenses	14% B	2%	23% DE	11% E	2%
Travel/vacation	11% B	6%	16% DE	7%	6%
Outside the home entertainment	10% B	2%	16% DE	8% E	1%
Real estate	7% B	2%	10% E	5%	2%
Other	5%	8%	2%	6% C	9% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Groceries	37%	37%	33%	48% AC	31%
I did not exceed my budget this winter	36%	32%	35% B	23%	43% AB
Restaurants	19%	19%	23% C	21% C	14%
Giving	16%	19% A	18%	20%	15%
Home Entertainment	10%	16% A	15%	13%	10%
Mental health and wellness expenses	10%	11%	12%	12%	8%
Travel/vacation	8%	11%	10%	10%	8%
Outside the home entertainment	6%	9%	8%	7%	8%
Real estate	4%	7%	6%	5%	4%
Other	7%	4%	6%	8%	5%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I plan to be more active with my investments	19% B	8%	30% DE	13% E	8%

I plan to be more conservative and focus on long-term planning	26% B	18%	29% E	29% E	18%
I plan to make sure I'm more financially prepared for unexpected outcomes	26%	28%	24%	26%	28%
No change	28%	45% A	17%	31% C	45% CD
Other	1%	2%	0%	1%	1%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I plan to be more active with my investments	11%	21% A	19%	14%	13%
I plan to be more conservative and focus on long-term planning	22%	25%	23%	27% C	20%
I plan to make sure I'm more financially prepared for unexpected outcomes	30% B	21%	24%	33% AC	23%
No change	35%	32%	33% B	24%	43% AB
Other	1%	1%	1%	2%	0%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I have saved over \$5,000	13%	13%	15%	11%	13%

I have saved between \$1,000 and \$5,000	20%	15%	24% DE	15%	15%
I have saved between \$500 and \$1,000	12%	10%	11%	14%	10%
I have saved <\$500	18%	14%	20% E	21% E	14%
No change	37%	48% A	30%	39% C	48% CD

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I have saved over \$5,000	10%	17% A	19% BC	9%	13%
I have saved between \$1,000 and \$5,000	15%	22% A	23% B	14%	18%
I have saved between \$500 and \$1,000	10%	11%	16% BC	9%	9%
I have saved <\$500	19% B	14%	9%	28% AC	13%
No change	45% B	36%	33%	41%	48% A

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Under \$500	49%	48%	45%	57% C	48%
\$500 - \$750	14%	11%	17% D	8%	12%
\$750 - \$1,000	14%	10%	18% E	12%	10%

\$1,000 - \$1,500	9%	9%	9%	8%	9%
More than \$1,500	14%	22% A	11%	15%	21% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Under \$500	56% B	40%	34%	65% AC	48% A
\$500 - \$750	12%	14%	15%	12%	12%
\$750 - \$1,000	11%	15%	18% B	8%	13%
\$1,000 - \$1,500	8%	10%	12% B	6%	9%
More than \$1,500	13%	22% A	21% B	10%	19% B

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

	US GP n=493 A	Boomer OS n=242 B	Gen Z/ Millennial n=211 C	Gen X n=167 D	Boomer n=340 E
I have not been able to save as I lost my job in the pandemic	24% B	12%	33% DE	18%	13%
I have not been able to save as my salary has decreased in the pandemic	16% B	8%	20% E	14%	9%
I have not been able to save due to family financial obligations	16%	19%	17%	17%	19%
I have not been able to save due to medical expenses	9%	16% A	5%	12%	14% C
I typically don't save	24%	24%	20%	28%	24%

Other	11%	20% A	5%	11%	21% C
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	Female n=468 A	Male n=267 B	More Optimistic n=153 A	Less Optimistic n=317 B	No Change n=265 C
I have not been able to save as I lost my job in the pandemic	21%	18%	16%	26% C	15%
I have not been able to save as my salary has decreased in the pandemic	13%	14%	14%	16%	11%
I have not been able to save due to family financial obligations	17%	18%	19%	17%	16%
I have not been able to save due to medical expenses	12%	10%	14%	11%	10%
I typically don't save	24%	24%	24%	18%	31% B
Other	13%	16%	14%	11%	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 n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I am saving more now to prepare for increased spending in the spring	31% B	16%	41% DE	23%	18%
I am saving the same amount as I normally do	50%	60% A	45%	53%	58% C

I am not saving more now to prepare for future spending	19%	24%	14%	24% C	24% C
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	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I am saving more now to prepare for increased spending in the spring	25%	28%	30% C	27%	22%
I am saving the same amount as I normally do	52%	55%	56% B	41%	62% B
I am not saving more now to prepare for future spending	24% B	17%	15%	32% AC	16%

Have you made any unanticipated big purchases during the pandemic?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Yes	32% B	23%	39% DE	29%	23%
No	68%	77% A	61%	71% C	77% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Yes	30%	28%	30%	32%	26%
No	70%	72%	70%	68%	74%

What did you purchase? (Ranked)

	US GP n=322 A	Boomer OS n=144 B	Gen Z/ Millennial n=186 C	Gen X n=85 D	Boomer n=159 E
Home Improvements	46%	48%	42%	49%	50%
Technology	36% B	18%	40% E	36% E	18%
Car	28%	20%	33% E	26%	19%
Other	13%	28% A	9%	12%	28% CD
Pet	18% B	5%	22% E	18% E	4%
House	14%	6%	17%	9%	8%

	Female n=248 A	Male n=188 B	More Optimistic n=134 A	Less Optimistic n=159 B	No Change n=143 C
Home Improvements	48%	45%	50%	45%	45%
Technology	23%	41% B	40% BC	26%	29%
Car	27%	25%	28%	25%	27%
Other	17%	16%	13%	20%	16%
Pet	12%	17% A	15%	9%	20%
House	8%	17%	13%	11%	13%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
I am spending less	37%	36%	39%	35%	36%
Hasn't shifted much or at all	23%	35% A	16%	25% C	35% CD
I'm having trouble with day-to-day expenses	19% B	9%	25% E	19% E	9%
I'm not working right now and/or facing a loss of income	16% B	7%	18% E	16% E	9%
I have adjusted my living situation to keep costs down	15% B	7%	20% E	14% E	7%
My debt has increased	14%	10%	18% E	14%	10%
I'm helping loved ones financially	14% B	9%	17% E	13%	9%
I am balancing working full-time and helping my kids with remote learning	11% B	2%	16% DE	9% E	2%
I'm working part-time now	9%	5%	11% E	8%	6%
I've retired	6%	18% A	3%	5%	16% CD
Other	1%	1%	1%	1%	1%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
I am spending less	38%	36%	35%	41% AC	34%

Hasn't shifted much or at all	26%	28%	29% B	16%	36% B
I'm having trouble with day-to-day expenses (e.g., rent, mortgage, bills)	18%	13%	11%	26% AC	10%
I'm not working right now and/or facing a loss of income	14%	11%	9%	21% AC	10%
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.)	10%	14%	13%	14%	10%
My debt has increased	14%	12%	11%	21% AC	7%
I'm helping loved ones financially (e.g., aging relatives, community)	12%	13%	13%	15%	10%
I am balancing working full-time and helping my kids with remote learning	6%	10%	9%	8%	7%
I'm working part-time now	8%	7%	8%	8%	8%
I've retired	9%	11%	11%	10%	9%
Other	1%	0%	0%	1%	1%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Yes, I have given family/loved ones more than \$500	24%	23%	25%	21%	23%
Yes, but I have given family/loved ones less than \$500	16% B	11%	22% DE	12%	11%

No, but my family/loved ones have given me more than \$500	8% B	4%	11% E	6%	3%
No, but my family/loved ones have given me less than \$500	7% B	2%	9% E	9% E	3%
No, I am not helping my loved ones and they are not helping me	45%	61% A	33%	52% C	60% C

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Yes, I have given family/loved ones more than \$500	20%	27% A	25%	23%	22%
Yes, but I have given family/loved ones less than \$500	13%	16%	15%	15%	14%
No, but my family/loved ones have given me more than \$500	7%	6%	6%	8%	5%
No, but my family/loved ones have given me less than \$500	6%	6%	5%	7%	5%
No, I am not helping my loved ones and they are not helping me	54% B	46%	50%	47%	54%

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

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Yes	55% B	36%	65% DE	54% E	37%
No	45%	64% A	35%	46% C	63% CD

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Yes	52% B	45%	54% C	52% C	42%
No	48%	55% A	46%	48%	58% AB

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

	US GP n=552 A	Boomer OS n=182 B	Gen Z/ Millennial n=308 C	Gen X n=159 D	Boomer n=264 E
1-3 hours	20%	32% A	18%	25%	28% C
3-5 hours	33%	25%	38% E	26%	26%
5-7 hours	20%	13%	20%	21%	15%
7-10 hours	12%	13%	9%	15%	15%
10+	14%	17%	15%	12%	16%

	Female n=434 A	Male n=300 B	More Optimistic n=242 A	Less Optimistic n=256 B	No Change n=236 C
1-3 hours	24%	22%	26%	20%	23%
3-5 hours	32%	31%	29%	32%	33%
5-7 hours	18%	19%	21%	16%	18%
7-10 hours	13%	12%	12%	13%	12%

10+	14%	16%	12%	18%	14%
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How have your online purchases changed, if at all, compared to before COVID-19?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Purchasing a lot less	9%	9%	11%	9%	8%
Purchasing less	16% B	9%	24% DE	12%	8%
No change	39%	41%	35%	37%	43% C
Purchasing more	27%	35% A	23%	32% C	34% C
Purchasing a lot more	8%	6%	7%	11%	7%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Purchasing lot less	9%	10%	8%	13% AC	7%
Purchasing less	14%	14%	15%	16%	11%
No change	39%	40%	35%	34%	49% AB
Purchasing more	30%	30%	34% C	29%	27%
Purchasing a lot more	8%	6%	8%	8%	6%

Do you regret any of your online purchases?

	US GP n=1000 A	Boomer OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
Yes	15% B	6%	21% DE	12% E	6%
No	73%	89% A	66%	75% C	88% CD
Somewhat	12% B	5%	13% E	13% E	6%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C
Yes	10%	15% A	10%	16% C	10%
No	80%	77%	81% B	74%	80% B
Somewhat	10%	9%	8%	11%	10%

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

	US GP n=1000 A	Boomers OS n=500 B	Gen Z/ Mill. n=471 C	Gen X n=294 D	Boomer n=705 E
More optimistic	42%	36%	42%	44%	37%
Less Optimistic	30%	41% A	28%	30%	38% C
No change	29%	23%	30%	26%	25%

	Female n=830 A	Male n=670 B	More Optimistic n=452 A	Less Optimistic n=491 B	No Change n=557 C

More optimistic	37%	44% A	54% BC	34%	34%
Less Optimistic	33%	34%	24%	46% AC	30%
No change	31% B	22%	22%	20%	36% AB