J.D. POWER

Financial Services COVID-19 Pulse Survey

July 10-12, 2020 Update

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July 13, 2020
Survey Methodology

- Surveys were conducted online among U.S. consumers aged 18 and older
- July 10-12: n=1,799 (41% male, 59% female)

**Distribution by Age**

- 18-29: 32%
- 30-44: 25%
- 45-60: 31%
- > 60: 12%

**Distribution by Income**

- $0-$9,999: 9%
- $10,000-$24,999: 13%
- $25,000-$49,999: 20%
- $50,000-$74,999: 17%
- $75,000-$99,999: 12%
- $100,000-$124,999: 9%
- $125,000-$149,999: 5%
- $150,000-$174,999: 3%
- $175,000-$199,999: 2%
- $200,000+: 4%
- Prefer not to answer: 8%
General Perceptions of U.S. Adults
How worried are you that you or someone in your family will get sick from the coronavirus?

<table>
<thead>
<tr>
<th></th>
<th>Very worried</th>
<th>Somewhat worried</th>
<th>Not at all worried</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mar 20-21</td>
<td>49%</td>
<td>40%</td>
<td>11%</td>
</tr>
<tr>
<td>Mar 27-29</td>
<td>49%</td>
<td>42%</td>
<td>8%</td>
</tr>
<tr>
<td>Apr 3-5</td>
<td>47%</td>
<td>35%</td>
<td>9%</td>
</tr>
<tr>
<td>May 29-31</td>
<td>52%</td>
<td>34%</td>
<td>13%</td>
</tr>
<tr>
<td>Jun 12-14</td>
<td>51%</td>
<td>36%</td>
<td>15%</td>
</tr>
<tr>
<td>Jun 26-28</td>
<td>51%</td>
<td>34%</td>
<td>13%</td>
</tr>
<tr>
<td>Jul 10-12</td>
<td>47%</td>
<td>42%</td>
<td>11%</td>
</tr>
</tbody>
</table>
How worried are you that there will be a second wave of the coronavirus in the fall or winter?

<table>
<thead>
<tr>
<th></th>
<th>Very worried</th>
<th>Somewhat worried</th>
<th>Not at all worried</th>
</tr>
</thead>
<tbody>
<tr>
<td>May 29-31</td>
<td>48%</td>
<td>44%</td>
<td>9%</td>
</tr>
<tr>
<td>Jun 12-14</td>
<td>48%</td>
<td>43%</td>
<td>9%</td>
</tr>
<tr>
<td>Jun 26-28</td>
<td>55%</td>
<td>37%</td>
<td>8%</td>
</tr>
<tr>
<td>Jul 10-12</td>
<td>56%</td>
<td>37%</td>
<td>8%</td>
</tr>
</tbody>
</table>

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In the past several weeks, how has the level of stress about your financial situation changed?

- My stress has gone down a lot: 5% (Jun 12-14), 4% (Jun 26-28), 15% (Jul 10-12)
- My stress has gone down a little: 4% (Jun 12-14), 11% (Jun 26-28), 14% (Jul 10-12)
- My stress has not changed: 23% (Jun 12-14), 25% (Jun 26-28), 23% (Jul 10-12)
- My stress has gone up a little: 25% (Jun 12-14), 26% (Jun 26-28), 29% (Jul 10-12)
- My stress has gone up a lot: 19% (Jun 12-14), 19% (Jun 26-28), 23% (Jul 10-12)
- I do not have any stress about my financial situation: 12% (Jun 12-14), 11% (Jun 26-28), 10% (Jul 10-12)
In the past several weeks, how has the level of stress about your financial situation changed?

- My stress has gone up a little
- My stress has gone up a lot

May 1-3: 24%
May 8-10: 24%
May 15-17: 31%
May 29-31: 28%
Jun 12-14: 25%
Jun 26-28: 26%
Jul 10-12: 23%
Which of the following impacts from the coronavirus have you already experienced?

- Unable to find food I need at the store: 30% (Jun 26-28), 31% (Jul 10-12)
- Applied for unemployment benefits: 19% (Jun 26-28), 21% (Jul 10-12)
- Salary was reduced by employer: 18% (Jun 26-28), 18% (Jul 10-12)
- Temporary loss of job, but now working again: 15% (Jun 26-28), 17% (Jul 10-12)
- Temporary loss of job and still not working: 16% (Jun 26-28), 17% (Jul 10-12)
- Unable to pay utility bills: 12% (Jun 26-28), 14% (Jul 10-12)
- Unable to pay rent or mortgage: 11% (Jun 26-28), 13% (Jul 10-12)
- Unable to afford enough food to eat: 11% (Jun 26-28), 12% (Jul 10-12)
- Incurred an unexpected medical expense: 12% (Jun 26-28), 12% (Jul 10-12)
- Permanent loss of job: 8% (Jun 26-28), 10% (Jul 10-12)
- You or a family member tested positive for coronavirus: 8% (Jun 26-28), 9% (Jul 10-12)
How has the coronavirus crisis impacted your personal financial situation?

- Devastated my financial situation: 9% (Jun 12-14), 8% (Jun 26-28), 9% (Jul 10-12)
- Severely hurt my financial situation: 19% (Jun 12-14), 17% (Jun 26-28), 19% (Jul 10-12)
- Somewhat hurt my financial situation: 42% (Jun 12-14), 44% (Jun 26-28), 42% (Jul 10-12)
- Has not impacted my financial situation: 26% (Jun 12-14), 25% (Jun 26-28), 24% (Jul 10-12)
- Has improved my financial situation: 5% (Jun 12-14), 6% (Jun 26-28), 5% (Jul 10-12)
How long do you expect that your financial situation will be worse due to the coronavirus?

- Less than 1 month: 3% 4% 3%
- 1 to 2 months: 11% 13% 10%
- 3 to 5 months: 25% 22% 21%
- 6 to 12 months: 30% 30% 32%
- 1 to 2 years: 17% 16% 17%
- 3 to 5 years: 4% 3% 4%
- 6 or more years: 2% 2% 2%
- I don't know: 8% 10% 10%

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How has the coronavirus crisis impacted your personal financial situation?

% Devastated and Severely Hurt

### By Age

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Jun 12-14</th>
<th>Jun 26-28</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-29</td>
<td>33%</td>
<td>30%</td>
<td>34%</td>
</tr>
<tr>
<td>30-44</td>
<td>29%</td>
<td>29%</td>
<td>32%</td>
</tr>
<tr>
<td>45-60</td>
<td>22%</td>
<td>25%</td>
<td>24%</td>
</tr>
<tr>
<td>&gt; 60</td>
<td>17%</td>
<td>17%</td>
<td>15%</td>
</tr>
</tbody>
</table>

### By Income

<table>
<thead>
<tr>
<th>Income Range</th>
<th>Jun 12-14</th>
<th>Jun 26-28</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$9,999</td>
<td>40%</td>
<td>40%</td>
<td>40%</td>
</tr>
<tr>
<td>$10,000-$24,999</td>
<td>39%</td>
<td>40%</td>
<td>39%</td>
</tr>
<tr>
<td>$25,000-$49,999</td>
<td>34%</td>
<td>37%</td>
<td>41%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>25%</td>
<td>25%</td>
<td>29%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>24%</td>
<td>26%</td>
<td>31%</td>
</tr>
<tr>
<td>$100,000-$124,999</td>
<td>16%</td>
<td>15%</td>
<td>14%</td>
</tr>
<tr>
<td>$125,000+</td>
<td>15%</td>
<td>15%</td>
<td>15%</td>
</tr>
</tbody>
</table>
How has your family’s income changed since the coronavirus crisis began?

- Declined by 75% or more: 8% (Jun 12-14), 6% (Jun 26-28), 8% (Jul 10-12)
- Declined by 50-74%: 13% (Jun 12-14), 13% (Jun 26-28), 13% (Jul 10-12)
- Declined by 25-49%: 17% (Jun 12-14), 18% (Jun 26-28), 20% (Jul 10-12)
- Declined by 10-24%: 17% (Jun 12-14), 18% (Jun 26-28), 18% (Jul 10-12)
- Declined by less than 10%: 8% (Jun 12-14), 11% (Jun 26-28), 10% (Jul 10-12)
- Has not changed: 32% (Jun 12-14), 28% (Jun 26-28), 26% (Jul 10-12)
- Increased: 5% (Jun 12-14), 5% (Jun 26-28), 5% (Jul 10-12)
How has your family’s income changed since the coronavirus crisis began?

% Declined by 50% or More

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Jun 12-14</th>
<th>Jun 26-28</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>18-29</td>
<td>21%</td>
<td>21%</td>
<td>25%</td>
</tr>
<tr>
<td>30-44</td>
<td>22%</td>
<td>26%</td>
<td></td>
</tr>
<tr>
<td>45-60</td>
<td>19%</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>&gt; 60</td>
<td>10%</td>
<td>12%</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Income Level</th>
<th>Jun 12-14</th>
<th>Jun 26-28</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0-$9,999</td>
<td>33%</td>
<td>35%</td>
<td>35%</td>
</tr>
<tr>
<td>$10,000-$24,999</td>
<td>30%</td>
<td>34%</td>
<td>35%</td>
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<tr>
<td>$25,000-$49,999</td>
<td>22%</td>
<td>29%</td>
<td>35%</td>
</tr>
<tr>
<td>$50,000-$74,999</td>
<td>19%</td>
<td>23%</td>
<td>29%</td>
</tr>
<tr>
<td>$75,000-$99,999</td>
<td>12%</td>
<td>16%</td>
<td>18%</td>
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<tr>
<td>$100,000-$124,999</td>
<td>10%</td>
<td>10%</td>
<td>9%</td>
</tr>
<tr>
<td>$125,000+</td>
<td>4%</td>
<td>9%</td>
<td>12%</td>
</tr>
</tbody>
</table>
Which statement comes closest to your view about the impact of the coronavirus crisis on your personal finances?

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Which statement comes closest to your view about the spread of coronavirus (Covid-19)?

- The worst is behind us
- The worst is right now
- The worst is yet to come
- Don’t know

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Assuming restaurants are open, in how many weeks would you return to eating inside a restaurant?

- **This week**: 18%
- **1 week**: 3%
- **2 weeks**: 6%
- **3 weeks**: 6%
- **4 weeks**: 7%
- **5 weeks**: 3%
- **6 weeks**: 5%
- **7 weeks**: 4%
- **8 weeks**: 7%
- **9 weeks**: 3%
- **10 weeks**: 1%
- **11 weeks**: 1%
- **12 or more weeks**: 19%
- **Don't know**: 19%
Assuming restaurants are open, in how many weeks would you return to eating inside a restaurant?

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Which statement comes closest to your view on the federal government’s/state’s approach to reopen the economy?

- Moving too slow: 16% (Federal Government), 14% (State)
- Moving at the right pace: 19% (Federal Government), 28% (State)
- Moving too fast: 51% (Federal Government), 48% (State)
- Don’t know: 14% (Federal Government), 10% (State)

Jul 10-12
Which statement comes closest to your view on the federal government’s/state’s approach to reopen the economy?

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Do you approve or disapprove of the federal government’s handling of the coronavirus crisis?

<table>
<thead>
<tr>
<th>Approval Level</th>
<th>Apr 10-12</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly approve</td>
<td>12%</td>
<td></td>
</tr>
<tr>
<td>Somewhat approve</td>
<td>5%</td>
<td>23%</td>
</tr>
<tr>
<td>Neither approve nor disapprove</td>
<td></td>
<td>23%</td>
</tr>
<tr>
<td>Somewhat disapprove</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Strongly disapprove</td>
<td></td>
<td>19%</td>
</tr>
</tbody>
</table>

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Do you approve or disapprove of your state’s handling of the coronavirus crisis?

<table>
<thead>
<tr>
<th>Approval Level</th>
<th>Apr 10-12</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>Strongly approve</td>
<td>18%</td>
<td></td>
</tr>
<tr>
<td>Somewhat approve</td>
<td></td>
<td>36%</td>
</tr>
<tr>
<td>Neither approve nor disapprove</td>
<td>22%</td>
<td>22%</td>
</tr>
<tr>
<td>Somewhat disapprove</td>
<td></td>
<td>15%</td>
</tr>
<tr>
<td>Strongly disapprove</td>
<td></td>
<td>8%</td>
</tr>
</tbody>
</table>
Which of the following activities have you done in the past week?

- Wore a face mask: 74% May 29-31, 75% Jun 12-14, 81% Jul 10-12
- Bought take-out food from a restaurant: 55% May 29-31, 58% Jun 12-14, 60% Jul 10-12
- Used an ATM: 29% May 29-31, 31% Jun 12-14, 33% Jul 10-12
- Visited friends: 26% May 29-31, 30% Jun 12-14, 28% Jul 10-12
- Deposited a check using a mobile phone: 25% May 29-31, 27% Jun 12-14, 29% Jul 10-12
- Used a drive-thru at a bank: 25% May 29-31, 26% Jun 12-14, 29% Jul 10-12
- Had groceries delivered: 20% May 29-31, 18% Jun 12-14, 22% Jul 10-12
- Ate inside a restaurant: 12% May 29-31, 17% Jun 12-14, 19% Jul 10-12
- Traveled to another state: 8% May 29-31, 9% Jun 12-14, 11% Jul 10-12
- Conducted a transaction inside a bank branch: 7% May 29-31, 9% Jun 12-14, 9% Jul 10-12
Which of the following do you plan to do in the next 6 months/2021?

- Visit an outdoor attraction (e.g. national park, zoo, theme park, etc.): 26% in the next 6 months, 42% in 2021
- Stay in a hotel/resort: 15% in the next 6 months, 24% in 2021
- Take a domestic flight: 10% in the next 6 months, 17% in 2021
- Visit a cultural institution (e.g. museum, aquarium, etc.): 9% in the next 6 months, 11% in 2021
- Attend a live outdoor concert or sporting event: 6% in the next 6 months, 9% in 2021
- Attend an indoor live performance (e.g. theater, comedy show, etc.): 4% in the next 6 months, 8% in 2021
- Take an international flight: 4% in the next 6 months, 6% in 2021
- Travel by train/rail or bus: 4% in the next 6 months, 9% in 2021
- Take a cruise: 4% in the next 6 months, 8% in 2021

**Jul 10-12**
Which of the following changes have you made due to the coronavirus crisis?

- Postponed major purchases (other than a house) 37%
- Increased emergency cash reserves 25%
- Adjusted investment strategy or portfolio 19%
- Postponed purchasing a house 13%
- You or a child delayed going to college 10%
- Met with a financial advisor to discuss financial situation 10%
- Delayed retirement plans 9%
- Delayed having a child 8%
- Delayed wedding plans 7%

18-44 Years Old

- 15% postponed purchasing a home
- 13% delayed having a child
- 10% delayed wedding plans
Since the coronavirus crisis began, which of the following actions have you taken to pay for your expenses or manage the cash you have available?

- Used emergency savings: 32%
- Borrowed money from family or friends: 22%
- Increased credit card balance: 21%
- Made a withdrawal or borrowed from retirement savings account: 14%
- Took out a personal loan from a financial institution: 8%
- Took out a loan against your home (home equity loan/line, second mortgage): 7%
- Used an insurance policy: 6%
Banking
In how many weeks do you think you will next go inside a bank branch to conduct a transaction?

- This week: 9%
- 1 week: 5%
- 2 weeks: 8%
- 3 weeks: 7%
- 4 weeks: 7%
- 5 weeks: 3%
- 6 weeks: 3%
- 7 weeks: 5%
- 8 weeks: 4%
- 9 weeks: 3%
- 10 weeks: 2%
- 11 weeks: 1%
- 12 or more weeks: 15%
- Don't know: 31%

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After the coronavirus crisis is over and it is safe to have in-person interactions, what are your plans for interacting with your banks or financial services providers?

- I plan to visit the branch less than I did pre-crisis
  - Apr 17-19: 11%
  - Jun 12-14: 14%
  - Jul 10-12: 18%

- I plan to use mobile banking more than I did pre-crisis
  - Apr 17-19: 20%
  - Jun 12-14: 22%
  - Jul 10-12: 29%

- I plan to use the online banking more than I did pre-crisis
  - Apr 17-19: 17%
  - Jun 12-14: 23%
  - Jul 10-12: 24%

- I plan to use the call center more than I did pre-crisis
  - Apr 17-19: 7%
  - Jun 12-14: 8%
  - Jul 10-12: 9%

- I plan to switch banks to one that has better mobile capabilities
  - Apr 17-19: 6%
  - Jun 12-14: 7%
  - Jul 10-12: 6%

- I’ll go back to how I behaved before / No Change from what I did pre-crisis
  - Apr 17-19: 46%
  - Jun 12-14: 45%
  - Jul 10-12: 37%

- Don’t know
  - Apr 17-19: 17%
  - Jun 12-14: 14%
  - Jul 10-12: 14%
Has your primary bank shown concern for your personal financial situation during the coronavirus crisis?


Yes  No

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Please rate your primary bank on how well it is supporting its customers during the coronavirus crisis.
How much trust do you have that your primary bank will do what is in your best interest?

<table>
<thead>
<tr>
<th></th>
<th>Jun 12-14</th>
<th>Jun 26-28</th>
<th>Jul 10-12</th>
</tr>
</thead>
<tbody>
<tr>
<td>A great deal of trust</td>
<td>18%</td>
<td>18%</td>
<td>18%</td>
</tr>
<tr>
<td>A lot of trust</td>
<td>26%</td>
<td>26%</td>
<td>26%</td>
</tr>
<tr>
<td>A moderate amount of trust</td>
<td>37%</td>
<td>37%</td>
<td>37%</td>
</tr>
<tr>
<td>A little trust</td>
<td>14%</td>
<td>14%</td>
<td>12%</td>
</tr>
<tr>
<td>Not any trust at all</td>
<td>4%</td>
<td>5%</td>
<td>7%</td>
</tr>
</tbody>
</table>
How easy has it been to do business with your primary bank during the coronavirus crisis?

- Very easy: 38%
- Somewhat easy: 48%
- Somewhat difficult: 14%
- Very difficult: 3%

Jul 10-12
Based on how you have conducted your banking during the coronavirus crisis, how has your likelihood of switching from your primary bank to another bank changed?

- 21% Much less likely to switch banks
- 14% Somewhat less likely to switch banks
- 55% No change
- 8% Somewhat more likely to switch banks
- 3% Much more likely to switch banks

Jul 10-12
How would your comfort of going into a bank branch change if customers/employees were required to wear a face mask?

- 37%: It would make me feel a lot more comfortable
- 28%: It would make me feel a little more comfortable
- 22%: It would not make a difference
- 8%: It would make me feel a little more uncomfortable
- 5%: It would make me feel a lot more uncomfortable

Customers & Employees

Employees

Jul 10-12
Which of the following have you recently experienced with a financial institution?

- Branch lobby was closed, while drive-thru window was open
- Long wait time when trying to reach a representative by phone
- Branch visits were only available by appointment
- Unable to reach a representative by phone
- Trouble figuring out how to do something on the website
- ATM was not working or was out of cash
- Branch was completely closed (no access to branch lobby or drive-thru window)
- Website was unavailable
- Trouble navigating the automated phone system (IVR)

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Which of the following do you trust to protect your personal data and privacy?

- A bank with branches: 43% (Nov 13-14, 2019), 35% (Jul 10-12, 2020)
- Amazon: 36% (Nov 13-14, 2019), 32% (Jul 10-12, 2020)
- A local credit union: 34% (Nov 13-14, 2019), 29% (Jul 10-12, 2020)
- Apple: 27% (Nov 13-14, 2019), 27% (Jul 10-12, 2020)
- Your cell phone carrier: 25% (Nov 13-14, 2019), 24% (Jul 10-12, 2020)
- Google: 26% (Nov 13-14, 2019), 24% (Jul 10-12, 2020)
- An online bank without branches: 14% (Nov 13-14, 2019), 15% (Jul 10-12, 2020)
- Facebook: 11% (Nov 13-14, 2019), 12% (Jul 10-12, 2020)
- Uber: 8% (Nov 13-14, 2019), 7% (Jul 10-12, 2020)
If you were looking to open a new checking account, which of the following would you consider (assume they offer a free checking account)?

- A big bank (Bank of America, Chase, Citi, Wells Fargo, U.S. Bank or PNC) 46%
- A credit union 45%
- A local bank (a bank with branches which are primarily in your state) 43%
- A regional bank (a bank with branches across multiple states) 34%
- An online bank (a bank without branches) 20%
- Amazon 15%
- Apple 14%
- Google 12%
- Facebook 7%
- Your cell phone carrier 6%

Jun 28-29, 2019
Jul 10-12, 2020