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A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans

Roughly half of non-retired adults say the economic consequences of the coronavirus outbreak will make it harder for them to achieve their financial goals

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How we did this

Pew Research Center conducted this study to better understand Americans' financial outlooks and how their personal financial situations have changed amid the coronavirus outbreak. For this analysis, we surveyed 10,334 U.S. adults in January 2021. Everyone who took part is a member of the Center's American Trends Panel (ATP), an online survey panel that is recruited through national, random sampling of residential addresses. This way, nearly all U.S. adults have a chance of selection. The survey is weighted to be representative of the U.S. adult population by gender, race, ethnicity, partisan affiliation, education and other categories. Read more about the [ATP's methodology](#).

Here are the [questions](#) used for this report, along with responses, and its [methodology](#).

Terminology

References to those who have experienced job or wage loss include those who say they or someone in their household has been laid off (including temporarily) or furloughed or taken a pay cut since the coronavirus outbreak began in February 2020.

References to White, Black and Asian adults include only those who are not Hispanic and identify as only one race. Hispanics are of any race.

All references to party affiliation include those who lean toward that party. Republicans include those who identify as Republicans and those who say they lean toward the Republican Party. Democrats include those who identify as Democrats and those who say they lean toward the Democratic Party.

References to college graduates or people with a college degree comprise those with a bachelor's degree or more. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree.

"Middle income" is defined here as two-thirds to double the median annual family income for panelists on the American Trends Panel. "Lower income" falls below that range; "upper income" falls above it. [See the methodology for more details.](#)

References to disabled adults include those who say a disability or handicap keeps them from fully participating in work, school, housework or other activities.

A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans

Roughly half of non-retired adults say the economic consequences of the coronavirus outbreak will make it harder for them to achieve their financial goals

About a year since the [coronavirus recession](#) began, there are some [signs of improvement](#) in the U.S. labor market, and Americans are feeling somewhat better about their personal finances than they were early in the pandemic. Still, about half of non-retired adults say the economic impact of the [coronavirus outbreak](#) will make it harder for them to achieve their long-term financial goals, according to a new Pew Research Center survey. Among those who say their financial situation has gotten worse during the pandemic, 44% think it will take them three years or more to get back to where they were a year ago – including about one-in-ten who don't think their finances will ever recover.

The [economic fallout from COVID-19](#) continues to hit some segments of the population harder than others. Lower-income adults, as well as Hispanic and Asian Americans and adults younger than 30, are among the most likely to say they or someone in their household has lost a job or taken a pay cut since the outbreak began in February 2020.¹ Among those who've had these experiences, lower-income and Black

Most in households that have faced job, wage loss see negative long-term financial impact of COVID-19

Among non-retired adults, % saying that, in the long run, the economic impact of the coronavirus outbreak will make it ___ for them to achieve their financial goals

	Easier	Harder	Neither easier nor harder
All non-retired	7	51	41
<i>Among those in households that ___ job or wage loss since the coronavirus outbreak began</i>			
Have experienced	7	62	30
Have NOT experienced	7	40	52

Note: Share of respondents who didn't offer an answer not shown. "Easier" and "harder" includes those who say the outbreak will make it very or somewhat easier or harder. "Have experienced job or wage loss" includes those who say they or someone in their household has been laid off (including temporarily) or furloughed or taken a pay cut since the coronavirus outbreak began in February 2020.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021. "A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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¹ Family incomes are based on 2019 earnings and adjusted for differences in purchasing power by geographic region and for household sizes. Middle income is defined here as two-thirds to double the median annual family income for all panelists on the [American Trends Panel](#). Lower income falls below that range; upper income falls above it. Throughout this report, references to adults who have lost a job or been laid off include those who say they were furloughed or temporarily laid off.

adults are particularly likely to say they have taken on debt or put off paying their bills in order to cover lost wages or salary.

Related: [Unemployed Americans are feeling the emotional strain of job loss; most have considered changing occupations](#)

Adults with upper incomes have fared better. About four-in-ten (39%) say their family's financial situation has improved compared with a year ago; 32% of those with middle incomes and just 22% of lower-income adults say the same. Upper-income adults are also more likely than those with middle or lower incomes to say they have been spending less and saving more money since the coronavirus outbreak began. (Family incomes are based on 2019 earnings.)

Overall, 53% of U.S. adults now rate their personal financial situation as excellent or good, up from [47% in April 2020](#), when the U.S. economy was in a virtual freefall. More than eight-in-ten upper-income adults (86%) and 58% of those with middle incomes say their finances are in excellent or good shape, as do about six-in-ten or more adults with at least a four-year college degree, White and Asian adults, men, and adults ages 65 and older. In contrast, about three-quarters of lower-income adults (74%) and majorities of Black and Hispanic adults and those with a high school diploma or less education say their personal finances are in only fair or poor shape.

Upper-income and middle-income adults, who saw declines in their personal financial ratings from [August 2019 to April 2020](#), are now about as likely as they were before the coronavirus outbreak to say their personal finances are in

About four-in-ten upper-income adults say their family's financial situation has improved in the last year

% saying that, compared with one year ago, their financial situation (and that of their family) is now ...

	Better	Worse	About the same
All adults	30	21	49
Lower income	22	31	46
Middle income	32	18	49
Upper income	39	11	50

Among those who are usually able to put money into savings, % saying they have been able to put ___ money into savings than usual since the coronavirus outbreak began in February 2020

	More	Less	Same amount
All who can usually save	23	31	45
Lower income	16	47	34
Middle income	22	31	46
Upper income	32	17	50

Note: Share of respondents who didn't offer an answer not shown. Family income tiers are based on adjusted 2019 earnings. Source: Survey of U.S. adults conducted Jan. 19-24, 2021. "A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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excellent or good shape. Personal financial ratings have been more stable among lower-income adults.

Looking ahead, about half of non-retired adults (51%) say the economic impact of the coronavirus outbreak will make achieving their long-term financial goals harder. Just 7% say the economic impact of the pandemic will make it easier and 41% say it'll be neither easier nor harder for them to achieve their financial goals in the long run. Among those in households that experienced job or wage loss since the outbreak began, 62% say the economic impact of the pandemic will make it harder for them to achieve their financial goals, compared with four-in-ten of those who haven't had these experiences.

The nationally representative survey of 10,334 U.S. adults was conducted Jan. 19-24, 2021, using the Center's [American Trends Panel](#).² Among the other key findings:

There's no clear consensus among Americans on who should be responsible for making sure people can meet their basic economic needs during the pandemic. Some 45% say the federal government should have the greatest responsibility, while a third point to people themselves or their families. Smaller shares say state or local governments (12%), charitable organizations (2%) or another source (6%) should have the greatest responsibility to do this. These views vary widely across party lines. About six-in-ten Democrats and Democratic leaners (61%) say the federal government should be mostly responsible for making sure people can meet their basic economic needs during the coronavirus outbreak, compared with 28% of Republicans and those who lean to the GOP. In turn, 51% of Republicans (vs. 18% of Democrats) say people themselves or their families should have this responsibility.

The way Americans are planning to use payments from the coronavirus aid package varies considerably by income. Among those who have received or expect to receive a payment from the federal government as part of the aid package, 66% of lower-income adults say they are most likely to use the majority of the money to pay bills or for something essential they or their family need; smaller shares of those with middle (49%) and upper (30%) incomes plan to use the money this way. About a third of those with upper incomes (35%) say they will likely put the money into savings.

Financial concerns are less pressing than earlier in the pandemic, but many Americans remain worried about meeting some basic needs. About three-in-ten U.S. adults say they worry every day or almost every day about the amount of debt they have (30%) and

² For more details, see the [Methodology](#) section of the report.

their ability to save for retirement (29%). Roughly a quarter say they frequently worry about paying their bills (27%) and the cost of health care for them and their family (27%), and about one-in-five say they worry at least almost every day about paying their rent or mortgage (19%) or being able to buy enough food (18%). These concerns are felt more acutely by lower-income adults, as well as by those in households that have experienced job loss or pay cuts during the pandemic. Black and Hispanic adults are more likely than White adults to say they worry about each of these every day or almost every day.

About four-in-ten Americans (42%) say they have been spending less money than usual since the pandemic began, and that is especially the case among upper-income adults. Some 53% of Americans with upper incomes say they've been spending less money, compared with 43% of those with middle incomes and 34% of those with lower incomes. Among those who say they have been spending less money, majorities with upper and middle incomes say this is mainly because their daily activities have changed due to coronavirus-related restrictions (86% and 70%, respectively). Among those with lower incomes, more say they're spending less because they are worried about personal finances (55%) than because their daily activities have changed (44%).

About half of workers who personally lost wages during the pandemic (49%) are still earning less money than before the coronavirus outbreak started. This is particularly the case among older workers: 58% of employed adults ages 50 and older who experienced a pay cut since the outbreak began say they're earning less money than before, compared with 45% of those younger than 50. One-in-five in the younger group (vs. 6% of those 50 and older) say they are now earning more than they did before the pandemic began, while about a third in each group say they are earning about the same as before.

Personal financial ratings vary widely across racial, ethnic and socioeconomic groups

A narrow majority of U.S. adults (53%) now describe their personal financial situation as excellent or good, up from 47% in [April 2020](#). The share saying their finances are in only fair or poor shape now stands at 46%, compared with 52% earlier in the pandemic.

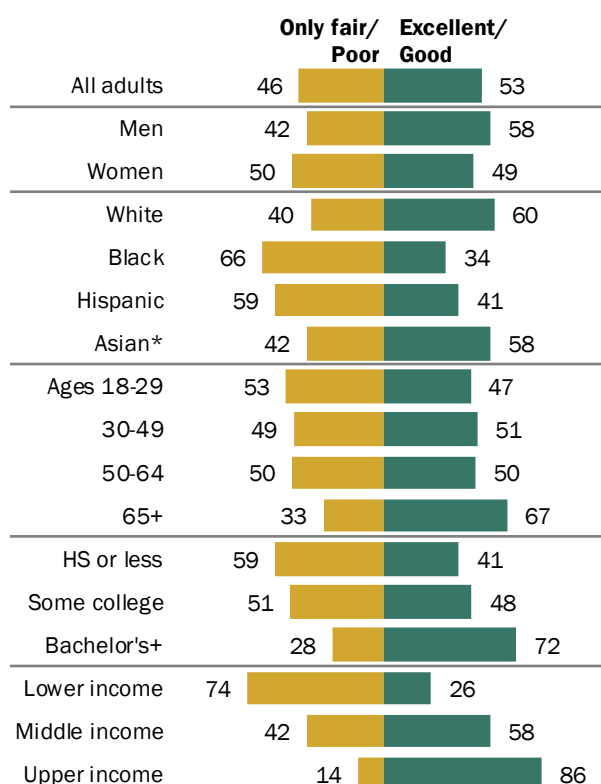
About six-in-ten White (60%) and Asian adults (58%) currently say their personal financial situation is in excellent or good shape. In contrast, a majority of Black (66%) and Hispanic (59%) Americans say their finances are in only fair or poor shape.

Personal financial ratings also vary considerably by gender, educational attainment and income levels, as was the case early in the pandemic. A majority of men (58%) rate their personal financial situation as excellent or good; 49% of women do so. About seven-in-ten adults with at least a bachelor's degree (72%) say their personal finances are in excellent or good shape, compared with 48% of those with some college and 41% of adults with a high school diploma or less education.

Income differences are particularly pronounced, with a gap of 60 percentage points between the shares of upper-income (86%) and lower-income (26%) adults who rate their financial situation as excellent or good. About six-in-ten adults with middle incomes (58%) say their finances are in excellent or good shape. Family incomes are based on 2019 earnings.

Majorities of Black and Hispanic Americans rate their personal finances negatively

% saying their own personal financial situation is in ____ shape



*Asian adults were interviewed in English only.

Note: Share of respondents who didn't offer an answer not shown. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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People who report having a disability (63%) are more likely than those who do not have a disability (42%) to describe their personal financial situation as only fair or poor. This difference remains after taking into account that disabled adults are more likely to have lower incomes than those who are not disabled (82% of lower-income adults with a disability vs. 69% of those who don't have a disability offer negative assessments of their personal finances).

More Americans say their personal financial situation has improved in the last year than say it has gotten worse

Despite the [economic downturn](#) caused by the coronavirus outbreak, about half of U.S. adults (49%) say their family's financial situation is about the same as it was a year ago; three-in-ten say it has improved, and 21% say it is now worse than it was a year ago.

Upper-income adults are more likely than other income groups to have seen an improvement in their finances: 39% say their family's financial situation is now better, compared with 32% of those with middle incomes and an even smaller share of lower-income adults (22%). About three-in-ten adults with lower incomes (31%) say their family's situation has worsened (vs. 18% of adults with middle incomes and 11% of those with upper incomes).

These assessments vary by educational attainment and other demographic characteristics. Some 36% of adults with a bachelor's degree or more education say their family's financial situation is now better than it was a year ago; 29% of those with some college and a quarter of those with a high school diploma or less education say the same.

About three-in-ten lower-income adults say their family's financial situation has worsened in the last year

% saying that, compared with one year ago, their financial situation (and that of their family) is now ...

	Better	Worse	About the same
All adults	30	21	49
Men	35	19	46
Women	25	22	53
White	30	17	52
Black	28	25	46
Hispanic	27	27	45
Asian*	35	24	40
Ages 18-29	37	24	39
30-49	33	23	43
50-64	27	22	51
65+	21	13	65
HS or less	25	23	52
Some college	29	25	46
Bachelor's+	36	15	49
Lower income	22	31	46
Middle income	32	18	49
Upper income	39	11	50

*Asian adults were interviewed in English only.

Note: Share of respondents who didn't offer an answer not shown. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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About a third of men (35%) say their family's financial situation has improved, while a smaller share of women (25%) say the same. In turn, women are more likely than men to say their family's financial situation is about the same as it was last year (53% vs. 46%).

About a quarter of Black (25%), Hispanic (27%) and Asian (24%) adults say their family's situation is worse now than it was a year ago; a smaller share of White adults (17%) say this. White adults are more likely than those from other groups to say their financial situation is largely unchanged. (Differences in the shares across racial and ethnic groups saying their financial situation is now better are not statistically significant.)

More than half of Americans who say their family's financial situation is worse than it was a year ago (55%) expect their finances to recover within two years, with 12% saying they expect it will take less than a year for their financial situation to get back to where it was a year ago. About a quarter (26%) think it will take three to five years and 6% say it will be between six and ten years before their family's financial situation is back to where it was a year ago. About one-in-ten adults who say their family's financial situation has worsened (12%) say it will never get back to where it was. These answers vary little, if at all, across demographic groups.

A plurality of lower-income adults are saving less during the pandemic

Most families with upper and middle incomes have been able to continue building their savings since the pandemic started

Among those who are usually able to put money into savings, % saying they have been able to put ___ money into savings than usual since the coronavirus outbreak began in February 2020

	More	Less	Same amount
All adults	23	31	45
White	23	26	49
Black	22	44	33
Hispanic	20	42	35
Asian*	28	30	43
Lower income	16	47	34
Middle income	22	31	46
Upper income	32	17	50

*Asian adults were interviewed in English only.

Note: Share of respondents who didn't offer an answer not shown. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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Many Americans were already struggling to save money before the coronavirus outbreak hit. Some 29% of adults overall say they are not usually able to put any money in savings. This is far more common among lower-income adults, 47% of whom say they are usually not able to save (vs. 25% of middle-income adults and just 8% of upper-income adults). About four-in-ten Black adults (38%) say they are usually not able to save, compared with 31% of Hispanic, 27% of White and 19% of Asian adults.

Among those who *are* typically able to put some money into savings, 45% say they are still saving about the same amount as they were before the pandemic, while 31% say they are saving less than usual and 23% say they are saving more.

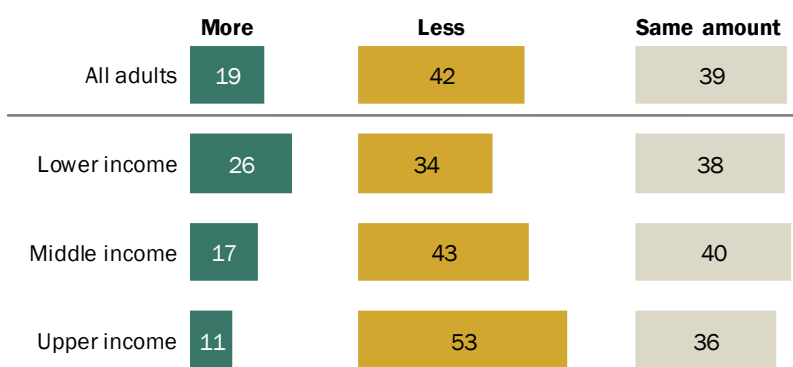
Lower-income adults who usually put money into savings are far more likely than those in other income tiers to say they are now saving less than usual: 47% of lower-income adults say this, compared with 31% of those with middle incomes and 17% of those with upper incomes. By comparison, most middle-income and upper-income adults say they are saving about the same or even more than they were before the pandemic. Among those with middle incomes, 46% say they are saving the same and 22% are saving more than before. Even higher shares of those with upper incomes say this: half are saving about the same and 32% are saving more than before the pandemic.

Among those who are usually able to put money into savings, 44% of Black adults and 42% of Hispanics say they are saving less than they were before the pandemic, compared with 30% of Asian Americans and 26% of White adults. About half of White adults (49%) have continued putting the same amount into savings – higher than the share of Black (33%) and Hispanic (35%) adults who say the same.

Spending is down compared with before the pandemic

Lower-income adults more likely than those with higher incomes to be spending more during the pandemic

% saying they have been spending ___ money than usual since the coronavirus outbreak began in February 2020



Note: Share of respondents who didn't offer an answer not shown. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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for many Americans, but mostly because of a change in daily activities rather than concern about finances

About four-in-ten Americans (42%) say they have been spending less money than usual since the coronavirus outbreak began, and a similar share (39%) say they have been spending about the same; 19% say their spending has increased.

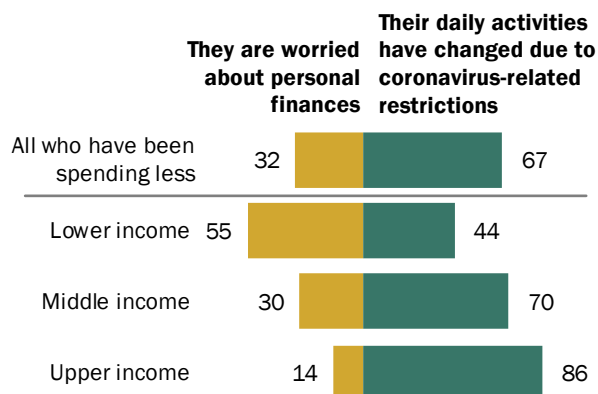
Upper-income adults (53%) are more likely than those with middle (43%) or lower incomes (34%) to say they have been spending less money since the pandemic began. About a quarter of those with lower incomes (26%) say they have been spending more, compared with 17% of middle-income adults and 11% of upper-income adults.

Two-thirds of those who are spending less say this is due to their daily activities changing because of coronavirus-related restrictions rather than worries about their personal finances (32%).

This is overwhelmingly the case among upper-income adults who are spending less, 86% of whom say it's because of their activities changing. Seven-in-ten middle-income adults in this situation say the same. But among lower-income adults who have reduced their spending, more say it's because they are worried about their personal finances (55%) rather than their daily activities changing (44%).

Most who are spending less are doing so because of a change in their daily activities, not because of financial worries

Among those who have been spending less since the coronavirus outbreak began, % saying they are spending less money than usual mainly because ...



Note: Share of respondents who didn't offer an answer not shown. Family income tiers are based on adjusted 2019 earnings. Source: Survey of U.S. adults conducted Jan. 19-24, 2021. "A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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A majority of lower-income adults who are not retired say the pandemic will make it harder for them to achieve their long-term financial goals

Aside from how long they think it will take them to get back to where they were a year ago, many Americans say the economic impact of the coronavirus will have long-term repercussions for their financial future. About half of U.S. adults who are not retired (51%) say that, in the long run, the economic impact of the coronavirus outbreak will make it at least somewhat harder for them to achieve their financial goals, with 16% saying it will make it a lot harder; 7% say the economic impact of the pandemic will make it a lot or somewhat easier for them to achieve their financial goals and 41% say it will be neither easier nor harder.

Lower-income adults are particularly likely to see the economic impact of the coronavirus outbreak as a potential impediment to reaching their long-term financial goals. About six-in-ten non-retired adults in this group (58%) say that, in the long run, the pandemic will make it harder for them to achieve these goals, including a quarter who say it will make it a lot harder. Half of those with middle incomes and 41% with upper incomes say the pandemic will make it harder for them to reach their financial goals in the long run.

Long-term assessments are especially grim among those who say their finances have taken a hit in the last year. Fully three-quarters of non-retired adults who say their financial situation is now worse than it was a year ago believe the economic impact of the coronavirus outbreak will make it harder for them to achieve their financial goals in the long run. That's in contrast to 35% of those who say their financial situation is better compared with a year ago and 50% of those who say it is about the same.

About half of non-retired adults say the pandemic will make it harder for them to achieve their financial goals

Among non-retired adults, % saying that, in the long run, the economic impact of the coronavirus outbreak will make it ___ for them to achieve their financial goals

	A lot/ Somewhat easier	A lot/ Somewhat harder	Neither easier nor harder
All non-retired	7	51	41
Lower income	7	58	34
Middle income	8	50	41
Upper income	6	41	52

Among those saying that, compared with a year ago, their financial situation is ...

Better	14	35	50
Worse	4	75	20
About the same	4	50	45

Note: Share of respondents who didn't offer an answer not shown. Family income tiers are based on adjusted 2019 earnings. Source: Survey of U.S. adults conducted Jan. 19-24, 2021. "A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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Many older Americans whose employment was affected during the coronavirus outbreak say they have or may have to delay their retirement

About a quarter of U.S. adults ages 50 and older who have not yet retired (24%) expect the coronavirus outbreak to affect their ability to retire. This includes 7% who say they have already delayed their retirement and an additional 17% think they might have to delay it.

Those who have personally been laid off or taken a pay cut since the pandemic began in February 2020 (27% of all adults 50 and older who are not retired) are much more likely to say they expect their retirement to be affected. More than four-in-ten (46%) say they either have already delayed or think they may have to delay their retirement because of the coronavirus outbreak, compared with just 16% who have not experienced a job loss or pay cut.

The shares of non-retired adults ages 50 and older who have delayed or expect to delay their retirement because of the coronavirus outbreak do not vary considerably across income levels or other demographic groups, including gender and educational attainment.

Many older adults who have faced job loss or a pay cut face delayed retirement

Among non-retired adults ages 50 and older, % saying they ___ their retirement because of the coronavirus outbreak

	Have delayed	Think they might have to delay	Net
All non-retired adults ages 50+	7	17	24
Personally been laid off or taken a pay cut	17	29	46
Has NOT personally been laid off or taken a pay cut	4	12	16

Note: "Been laid off or taken a pay cut" includes those who say they personally have been laid off (including temporarily) or furloughed or taken a pay cut since the coronavirus outbreak began in February 2020.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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More than four-in-ten U.S. adults say they or someone in their household has lost a job or wages since the beginning of the coronavirus outbreak

A third of U.S. adults say they or someone in their household has been laid off or lost a job (including being furloughed and temporarily laid off) since the coronavirus outbreak began in February 2020, and 31% say they or someone in their household has taken a cut in pay due to reduced hours or demand for their work during this period. Overall, 44% say their household has experienced at least one of these since the pandemic began.

Experiences with job and wage loss during the pandemic have not been felt equally across demographic groups. Hispanic (58%) and Asian (54%) adults are more likely than White (40%) or Black (41%) adults to say they or someone in their household has either lost a job or taken a pay cut or both since the outbreak began in February 2020. And while a majority of adults younger than 30 (61%) say they or someone in their household has had these experiences, about half of adults ages 30 to 49 (51%) and smaller shares of those ages 50 to 64 (41%) and 65 and older (21%) say the same.

About half of lower-income adults (49%) say their household has experienced job or wage loss since the coronavirus outbreak began in February 2020, as do 45% of middle-income adults. A far smaller – though substantial – share of upper-income adults (33%) say their household has had one or both of these experiences.

Hispanic, Asian adults are more likely than other racial groups to say their household has lost either jobs or wages

% saying each of the following has happened to them or someone in their household since the coronavirus outbreak began in February 2020

	Been laid off/lost a job	Had to take a cut in pay	Net either/both
All adults	33	31	44
Men	33	30	44
Women	32	32	43
White	29	28	40
Black	33	28	41
Hispanic	45	44	58
Asian*	36	43	54
Ages 18-29	45	47	61
30-49	37	37	51
50-64	32	26	41
65+	17	14	21
HS or less	36	32	45
Some college	33	33	44
Bachelor's+	28	29	41
Lower income	40	37	49
Middle income	34	32	45
Upper income	21	24	33

*Asian adults were interviewed in English only.

Note: "Been laid off/lost a job" includes those who say they or someone in their household has been laid off (including temporarily) or furloughed since the coronavirus outbreak began in February 2020. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race.

"Some college" includes those with an associate degree and those who attended college but did not obtain a degree. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

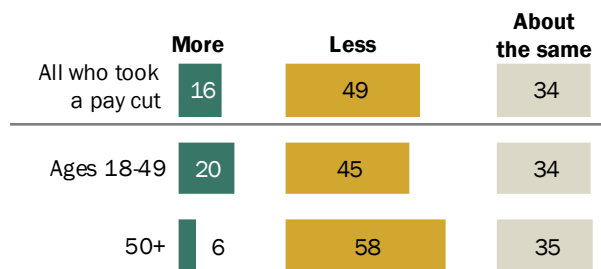
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Many workers who lost wages during the pandemic are still earning less than they were before the coronavirus outbreak started. Among those who were working before the pandemic started and who personally experienced a pay cut since February 2020, about half (49%) say they are now earning less money than they did before the pandemic; 16% are now earning more money and 34% say they are earning about the same as before. This is consistent across most demographic groups, but employed adults ages 50 and older who experienced a pay cut since the outbreak began are more likely than those younger than 50 to say they're earning less money than they did before (58% vs. 45%), while those in the younger group are more likely to say they're earning more than they did before the pandemic (20% vs. 6%).

About half of employed adults who took a pay cut since the pandemic began are still earning less than before

Among employed adults who were employed before the pandemic and who have taken a pay cut since February 2020, % saying they are now earning ___ than before the coronavirus outbreak



Note: Share of respondents who didn't offer an answer not shown.
Source: Survey of U.S. adults conducted Jan. 19-24, 2021.
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Lower-income workers are more likely than those with middle or upper incomes to have taken unpaid time off

In addition to being more likely than those with higher incomes to have experienced job or wage loss since February 2020, lower-income adults are also more likely to have taken unpaid time off from work for personal, family or medical reasons during this time. About a third of lower-income workers (32%) say they've had to do this during this period, compared with 19% of middle-income workers and 10% of those with upper incomes. According to previous research, workers on the lower ends of the wage distribution are less likely than those at the upper ends to have [access to paid sick leave](#).

Three-in-ten lower-income workers say they have earned more money by working more overtime or longer hours since the coronavirus outbreak began; 24% of middle-income workers and 15% of those with upper incomes say this has happened. And about three-in-ten workers across income tiers say they have gotten a pay raise or a higher-paying job during this time.

Workers younger than 30 are far more likely than older workers to say they have gotten a pay raise or a higher-paying job since the coronavirus outbreak began (47% vs. 30% of workers ages 30 to 49, 21% of those ages 50 to 64 and 16% of those ages 65 and older). Younger workers are also more

likely than older adults to say they have earned more money by working more overtime or longer hours and to say they have taken unpaid time off work for personal, family or medical reasons.

The survey also finds that, among employed adults, men are somewhat more likely than women to say they have gotten a pay raise or a higher-paying job since the beginning of the coronavirus outbreak (32% vs. 28%). In turn, a larger share of employed women than men say they have taken unpaid time off work for personal, family or medical reasons since the beginning of the pandemic (23% vs. 16%).

About three-in-ten Americans often worry about their debt and saving for retirement, but these concerns were higher in April

Roughly three-in-ten adults say they worry every day or almost every day about the amount of debt they have (30%) and being able to save enough for their retirement (29%). About a quarter worry about paying their bills and the cost of health care for them and their family (27% each). About one-in-five often worry about paying their rent or mortgage (19%) or being able to buy enough food for them and their family (18%). Some 16% of workers say they frequently worry that they will lose their job or take a pay cut due to reduced hours or demand for their work. About four-in-ten or more adults say they worry about each of these at least sometimes.

Women, those younger than 30, and lower-income workers among the most likely to have taken unpaid time off since the pandemic began

Among employed adults, % saying each of the following has happened to them since the coronavirus outbreak began in February 2020

	Gotten a pay raise or a higher-paying job	Earned more money by working more overtime/longer hours	Taken unpaid time off for personal, family or medical reasons
All employed	31	23	20
Men	32	23	16
Women	28	23	23
Ages 18-29	47	37	28
30-49	30	22	19
50-64	21	18	14
65+	16	9	16
Lower income	31	30	32
Middle income	30	24	19
Upper income	33	15	10

Note: Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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These concerns were more pressing earlier in the coronavirus outbreak than they are now. Higher shares in [April 2020](#) said that they frequently worried about saving enough for retirement (38%), paying their bills (38%) or debt (36%), the cost of health care for them and their family (35%), taking a pay cut (29% of employed adults) and losing their job (23% of employed adults). (The items on paying rent or a mortgage and being able to buy enough food were not asked in April.) The decrease in concern since April was evident across income levels.

Lower-income adults are far more likely to worry often

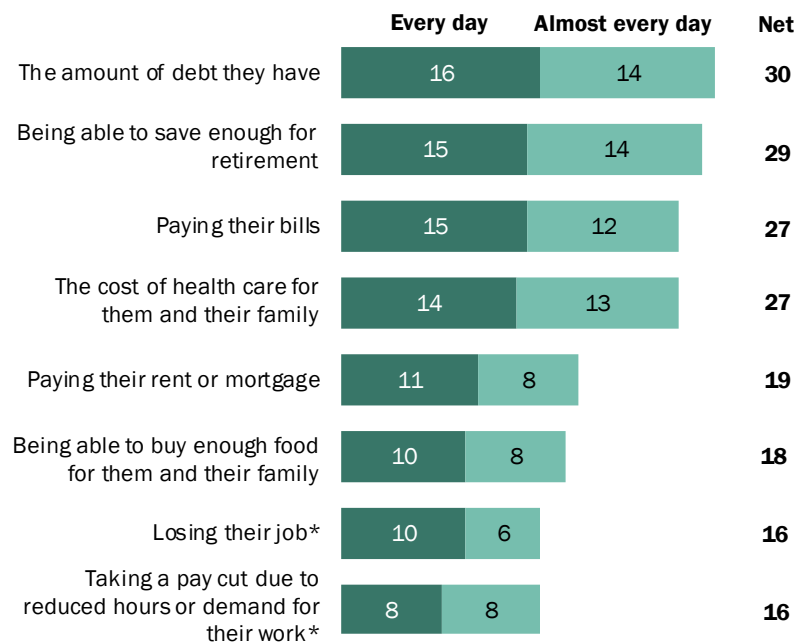
about each of these than middle- and upper-income adults. For example, 44% of those with lower incomes say they worry about paying their bills daily or almost daily, compared with 23% of middle-income adults and only 9% of those with upper incomes. And while about a third of lower-income adults say they worry about paying their rent or mortgage (34%) or being able to buy enough food (32%) daily or almost daily, 15% or less among middle-income and upper-income adults express similar concerns.

Adults living in households that have experienced job loss or a pay cut during the pandemic are more likely than those in households that have not to say they often worry about each of these concerns. For example, those who had their household's job or pay affected are about twice as likely to say they worry daily or almost daily about being able to buy enough food for them and their families as those who were not affected (25% vs. 12%).

Black and Hispanic Americans (who have lower incomes on average than White Americans) are more likely than White adults to frequently have these worries. Meanwhile, Asian Americans are

Three-in-ten adults frequently worry about their debt

% saying they worry about each of the following ...



*Shares for taking a pay cut and losing their job are among employed adults.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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about equally as likely as White adults to say they often worry about their debt, saving for their retirement, the cost of health care, paying their bills and losing their job. However, they are more likely than White adults to say they worry about paying their rent or mortgage, being able to buy enough food and taking a cut in pay.

Adults 65 and older tend to be less worried about each of these concerns than their younger counterparts. In fact, the burden of some of these worries falls most heavily on those in the 30- to 49-year-old age group. For example, 25% of this group says they worry frequently about paying their rent or mortgage, compared with 20% of those ages 18 to 29, 19% of those 50 to 64 and 8% of those 65 and older.

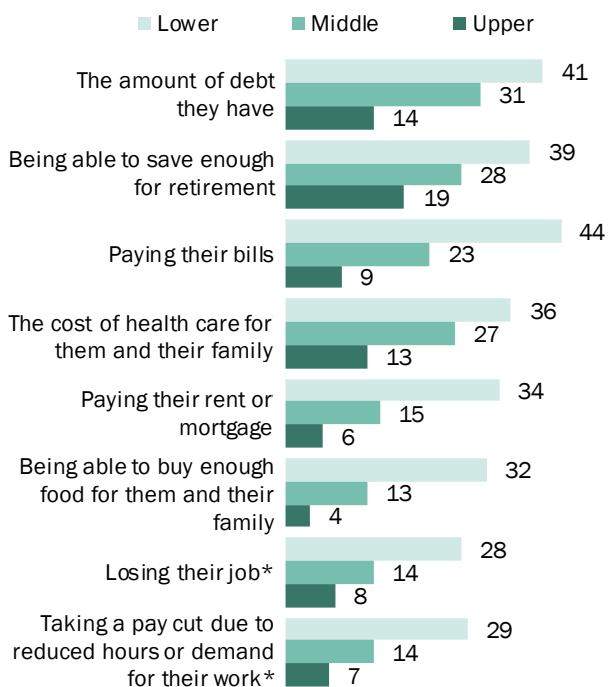
Americans with disabilities – that is, those who say a disability or handicap keeps them from fully participating in work, school, housework or other activities – are also more likely than those without disabilities to say they often worry about each concern. For example, 36% of disabled Americans (who tend to have lower incomes than those without disabilities) say they often worry about the cost of health care for them and their family, while 25% of those without disabilities say the same.

About half of lower-income adults in households that have lost income during the pandemic have taken on debt to help make ends meet

The survey also asked those who are in a household in which someone has been laid off or taken a pay cut since the pandemic began how they covered those lost wages or salaries. Cutting back on spending topped the list, with 71% saying they did this to help make up for their lost wages. Using savings was another common strategy, with about half of those who experienced a loss of wages

About one-third of lower-income adults say they worry often about being able to buy enough food

% in each income tier saying they worry about each of the following every day or almost every day



*Shares for taking a pay cut and losing their job are among employed adults.

Note: Family income tiers are based on adjusted 2019 earnings. Source: Survey of U.S. adults conducted Jan. 19-24, 2021. "A Year Into the Pandemic, Long-Term Financial Impact Weighs Heavily on Many Americans"

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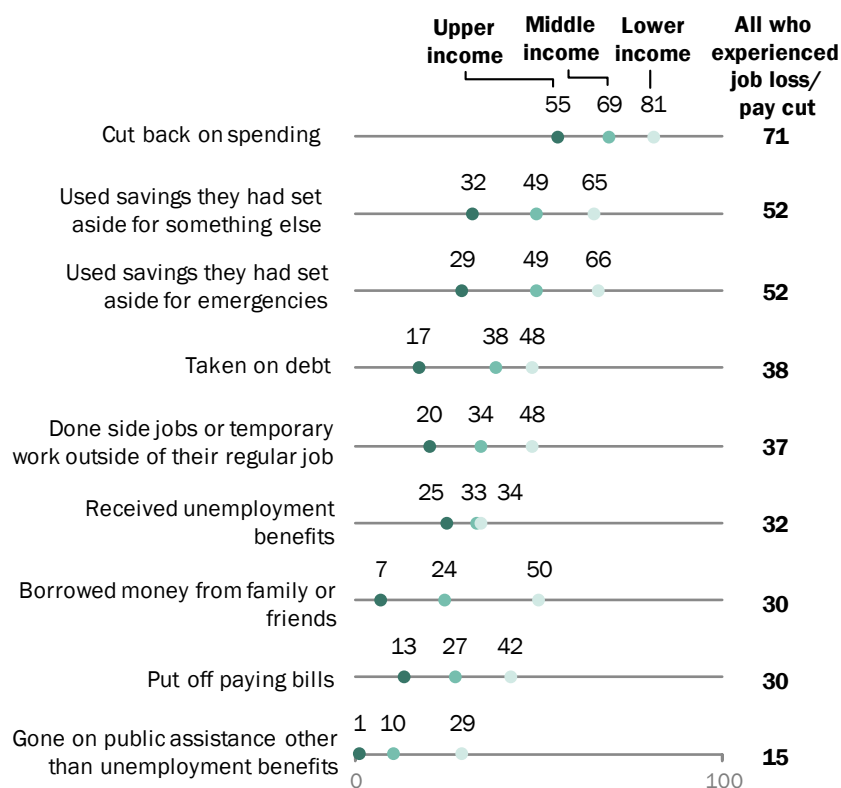
saying they did this (52% say they used savings they had set aside for something else, and the same share say they used emergency savings). Smaller shares said they took on debt (38%), did side jobs or temporary work outside of their regular job (37%), received unemployment benefits (32%), borrowed money from family or friends (30%), put off paying bills (30%) or went on public assistance other than unemployment benefits (15%).

Lower-income adults whose households have experienced job or wage loss since the pandemic began are more likely than upper-income adults to say they have taken each of these steps. In fact, many in this group have taken consequential measures, such as borrowing money from family or friends (50%), taking on debt (48%) and putting off paying bills (42%).

Among upper-income adults whose household experienced a loss of income, 55% say they cut back on spending as a way to compensate. Much smaller shares (about a third or less) say they have taken each of the other measures asked about in the survey. Few said they have had to take the types of consequential measures that many lower-income adults rely on, such as taking on debt (17% of upper-income adults), putting off paying bills (13%) or borrowing from friends or family (7%).

Many lower-income adults have taken consequential measures to make up for lost wages during the pandemic

Among those who say they or someone in their household has been laid off or taken a pay cut, % saying they have done each of the following in order to cover any lost wages or salary since February 2020



Note: "They or someone in household has been laid off or taken pay cut" includes those who say they or someone in their household has been laid off (including temporarily) or furloughed or taken a pay cut since the coronavirus outbreak began in February 2020.

Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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Among households experiencing loss of income, reports of using unemployment benefits are more common among those who say they or someone in their household lost a job (permanently or temporarily).³ Overall, 39% of those who lost a job or had someone in their household who did say they received unemployment benefits, compared with 11% of those in households that experienced a pay cut but no job loss (even while many people who had their hours cut during the pandemic are eligible). Lower-, middle- and upper-income adults who experienced job loss are about equally likely to say they received this type of benefit.

About two-in-ten of those from households that experienced a job loss (19%) say they went on public assistance other than unemployment benefits, compared with 5% of those who experienced a pay cut but no job loss. Among the households who experienced job loss, 33% of lower-income adults say they went on this kind of public assistance, compared with 13% of middle-income adults and just 2% of upper-income adults.

³ This includes households that experienced both a job loss and a pay cut, as well as those that experienced only a job loss.

Most lower-income adults who expect a stimulus payment say they will use it to pay for bills or essentials

As the economic effects of the coronavirus pandemic continued in late 2020, Congress passed a [second stimulus bill](#) to help ease the financial hardships many Americans have faced. About half of U.S. adults who have received or expect to receive a payment from the federal government as part of the stimulus package (52%) say they will use a majority of these funds to pay bills or for something essential they or their family needs. Another 22% say they will save it; 16% say they will use it to pay off debt; and 10% say they will use it for something else, including for something non-essential they or their family wants, charitable donations, helping friends and family, supporting local businesses, or some combination.

The way Americans are planning to use payments from the second coronavirus aid package parallel what those who received or expected to receive a payment early in the pandemic said about [how they planned to use those funds](#).

Lower-income adults are the most likely to say they will use a majority of the money to pay for bills or for something essential among those

A majority of lower-income adults who expect to receive a payment from the government coronavirus aid package say they will use it on bills, essentials

Among those who expect to receive a payment from the federal government as part of the coronavirus aid package, % saying they are most likely to use the majority of the money for ...

	Paying bills or for something essential they or their family needs	Savings	Paying off debt	Something else
All who expect a payment	52	22	16	10
Men	46	24	18	11
Women	57	19	15	9
White	48	24	15	12
Black	61	16	16	7
Hispanic	61	15	19	5
Asian*	51	28	18	4
HS or less	60	18	14	8
Some college	53	21	17	9
Bachelor's+	40	28	18	14
Lower income	66	12	14	8
Middle income	49	24	18	9
Upper income	30	35	17	18

*Asian adults were interviewed in English only.

Note: Based on those who provided an answer and didn't indicate that they won't get a payment or aren't eligible. Figures may not add to 100% due to rounding. "Something else" includes those who said they will use the majority of the money to pay for something nonessential they or their family want or who volunteered that they will use it for some other purpose. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. "Some college" includes those with an associate degree and those who attended college but did not obtain a degree. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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expecting a payment in each income group; 66% say this, compared with 49% of middle-income adults and 30% of those with upper incomes. About a third of adults with upper incomes (35%) say they expect to save most of it; 24% of those with middle incomes and 12% of lower-income adults say the same.

Plans for the stimulus payments vary across racial and ethnic groups and educational attainment. About six-in-ten Black and Hispanic adults (61% each) say they will use a majority of the money to pay for bills or essentials, compared with 48% of White adults and 51% of Asian adults. White and Asian adults are more likely than Black and Hispanic adults to say they will save it (24% and 28% vs. 16% and 15% respectively). Six-in-ten adults with a high school diploma or less education say they will use a majority of the money to pay for bills or essentials; 53% of those with some college, and 40% with a bachelor's degree or more education say the same.

About four-in-ten Americans say the federal government's aid package will help them and their household at least a fair amount

Overall, about four-in-ten adults (41%) say the aid package passed by the federal government in December 2020 would help them and their household a great deal or a fair amount.

Majorities say the aid package will help small businesses (54%), large businesses (57%), and unemployed people (61%) at least a fair amount. This is a notable shift in confidence from [early in the pandemic](#) when about seven-in-ten or more Americans said the aid package passed in March would help large and small businesses and unemployed people; 46% said the earlier aid package would help them and their household.

A majority of adults with lower incomes (56%) say the aid package will help them and their household at least a fair amount, with 28% saying it would help them *a great deal*. This

Lower-income adults more likely to say the federal aid package will help them and their household a great deal

% saying the federal government's aid package passed in December would help them and their household ...

	A great deal	A fair amount	Net
All adults	15	26	41
White	10	25	35
Black	31	27	58
Hispanic	28	29	56
Asian*	15	28	43
Lower income	28	29	56
Middle income	12	29	41
Upper income	4	13	17

*Asian adults were interviewed in English only.

Note: Figures may not add to subtotals due to rounding. White, Black and Asian adults include those who report being only one race and are not Hispanic. Hispanics are of any race. Family income tiers are based on adjusted 2019 earnings.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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compares to 41% of middle-income adults and 17% of those with upper incomes who say it will help them at least a fair amount.

Among other key demographic groups, adults under age 30, Black and Hispanic adults, and those without a college degree are among the most likely to say the aid package will help them and their household at least a fair amount. Over half of Black and Hispanic adults say the aid package will help them and their households (58% and 56% respectively) at least a fair amount, with significant shares saying it will help them *a great deal* (31% and 28% respectively). Smaller shares of White (35%) and Asian adults (43%) say it will help them a great deal or a fair amount.

Half of adults under age 30 say the federal aid package will help them and their households at least a fair amount; 43% of those ages 30 to 49, 39% of those ages 50 to 64, and 33% of adults ages 65 and older say the same. Adults with a high school diploma or less education are more likely to say the federal aid package will help them and their households at least a fair amount (50%) than those with some college experience (42%) and those with a bachelor's degree or more education (31%).

No clear consensus on who should have the greatest responsibility for making sure people can meet their basic economic needs during the coronavirus outbreak

When asked who should have the greatest responsibility for making sure people can meet their basic economic needs during the coronavirus outbreak, 45% point to the federal government, while a third say people themselves or their families should have the greatest responsibility. Smaller shares say state or local governments (12%), charitable organizations (2%), or another source (6%), most often a combination of all of these, should be most responsible.

There is a sharp partisan divide on this issue. About six-in-ten Democrats and those who lean toward the Democratic party (61%) say the federal government should have the greatest responsibility, and just 18% say it should be people themselves or their families. Among Republicans and Republican leaners, 28% point to the federal government, while a larger share (51%) say people themselves or their families should have the greatest responsibility for making sure they can meet their basic economic needs during the pandemic.

Partisan divide among Americans on who should have the greatest responsibility for making sure people can meet basic economic needs during the pandemic

% saying ___ should have the greatest responsibility for making sure people can meet their basic economic needs during the coronavirus outbreak

	The federal government	People themselves or their families	State/local governments	Charitable organizations	Other
All adults	45	33	12	2	6
Rep/Lean Rep	23	51	11	3	6
Dem/Lean Dem	61	18	12	1	6

Note: Share of respondents who didn't offer an answer not shown.

Source: Survey of U.S. adults conducted Jan. 19-24, 2021.

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Liberal Democrats are the most likely to point to the federal government as having the greatest responsibility to ensure people can meet their basic economic needs during the coronavirus outbreak. About seven-in-ten liberal Democrats (72%) say this, compared with 52% of conservative or moderate Democrats, 36% of moderate or liberal Republicans, and an even smaller share of conservative Republicans (23%). In turn, conservative Republicans are the most likely to say it is people themselves or their families who have this responsibility; 57% say this compared with 41% of moderate or liberal Republicans, 25% of moderate or conservative Democrats and just 11% of liberal Democrats.

Acknowledgments

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Methodology

The American Trends Panel survey methodology

Overview

The American Trends Panel (ATP), created by Pew Research Center, is a nationally representative panel of randomly selected U.S. adults. Panelists participate via self-administered web surveys. Panelists who do not have internet access at home are provided with a tablet and wireless internet connection. Interviews are conducted in both English and Spanish. The panel is being managed by Ipsos.

Data in this report is drawn from the panel wave conducted Jan. 19 to Jan. 24, 2021. A total of 10,334 panelists responded out of 11,675 who were sampled, for a response rate of 89%. This does not include one panelist who was removed from the data due to extremely high rates of refusal or straightlining. The cumulative response rate accounting for no response to the recruitment surveys and attrition is 4%. The break-off rate among panelists who logged on to the survey and completed at least one item is less than 1%. The margin of sampling error for the full sample of 10,334 respondents is plus or minus 1.6 percentage points.

Panel recruitment

The ATP was created in 2014, with the first cohort of panelists invited to join the panel at the end of a large, national, landline and cellphone random-digit-dial survey that was conducted in both English and Spanish. Two additional recruitments were conducted using the same method in 2015 and 2017, respectively. Across these three surveys, a total of 19,718 adults were invited to join the ATP, of whom 9,942 (50%) agreed to participate.

In August 2018, the ATP switched from telephone to address-based recruitment. Invitations were sent to a random, address-based sample of households selected

American Trends Panel recruitment surveys

Recruitment dates	Mode	Invited	Joined	Active panelists remaining
Jan. 23 to March 16, 2014	Landline/ cell RDD	9,809	5,338	2,186
Aug. 27 to Oct. 4, 2015	Landline/ cell RDD	6,004	2,976	1,244
April 25 to June 4, 2017	Landline/ cell RDD	3,905	1,628	622
Aug. 8 to Oct. 31, 2018	ABS/web	9,396	8,778	5,903
Aug. 19 to Nov. 30, 2019	ABS/web	5,900	4,720	2,333
June 1 to July 19, 2020	ABS/web	1,865	1,636	1,272
	Total	36,879	25,076	13,560

Note: Approximately once per year, panelists who have not participated in multiple consecutive waves or who did not complete an annual profiling survey are removed from the panel. Panelists also become inactive if they ask to be removed from the panel.

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from the U.S. Postal Service's Delivery Sequence File. Two additional recruitments were conducted using the same method in 2019 and 2020, respectively. Across these three address-based recruitments, a total of 17,161 adults were invited to join the ATP, of whom 15,134 (88%) agreed to join the panel and completed an initial profile survey. In each household, the adult with the next birthday was asked to go online to complete a survey, at the end of which they were invited to join the panel. Of the 25,076 individuals who have ever joined the ATP, 13,560 remained active panelists and continued to receive survey invitations at the time this survey was conducted.

The U.S. Postal Service's Delivery Sequence File has been estimated to cover as much as 98% of the population, although some studies suggest that the coverage could be in the low 90% range.⁴ The American Trends Panel never uses breakout routers or chains that direct respondents to additional surveys.

Sample design

The overall target population for this survey was non-institutionalized persons ages 18 and older living in the U.S., including Alaska and Hawaii.

This study featured a stratified random sample from the ATP. The sample was allocated according to the following strata, in order: Gen Z (born in year 1997 or later), tablet households, U.S.-born Hispanics, foreign-born Hispanics, high school education or less, foreign-born Asians, not registered to vote, people ages 18 to 34, uses internet weekly or less, non-Hispanic Black adults, nonvolunteers and all other categories not already falling into any of the above.

Questionnaire development and testing

The questionnaire was developed by Pew Research Center in consultation with Ipsos. The web program was rigorously tested on both PC and mobile devices by the Ipsos project management team and Pew Research Center researchers. The Ipsos project management team also populated test data which was analyzed in SPSS to ensure the logic and randomizations were working as intended before launching the survey.

Incentives

All respondents were offered a post-paid incentive for their participation. Respondents could choose to receive the post-paid incentive in the form of a check or a gift code to Amazon.com or could choose to decline the incentive. Incentive amounts ranged from \$5 to \$15 depending on whether the respondent belongs to a part of the population that is harder or easier to reach.

⁴ AAPOR Task Force on Address-based Sampling. 2016. "[AAPOR Report: Address-based Sampling](#)."

Differential incentive amounts were designed to increase panel survey participation among groups that traditionally have low survey response propensities.

Data collection protocol

The data collection field period for this survey was Jan. 19 to Jan. 24, 2021. Postcard notifications were mailed to all ATP panelists with a known residential address on Jan. 19, 2021.

On Jan. 19 and Jan. 20, invitations were sent out in two separate launches: soft launch and full launch. Sixty panelists were included in the soft launch, which began with an initial invitation sent on Jan 19, 2021. The ATP panelists chosen for the initial soft launch were known responders who had completed previous ATP surveys within one day of receiving their invitation. All remaining English- and Spanish-speaking panelists were included in the full launch and were sent an invitation on Jan. 20, 2021.

All panelists with an email address received an email invitation and up to two email reminders if they did not respond to the survey. All ATP panelists that consented to SMS messages received an SMS invitation and up to one SMS reminder.

Invitation and reminder dates		
	Soft launch	Full launch
Initial invitation	Jan. 19, 2021	Jan. 20, 2021
First reminder	Jan. 22, 2021	Jan. 22, 2021
Final reminder	Jan. 24, 2021	Jan. 24, 2021

Data quality checks

To ensure high-quality data, the Center’s researchers performed data quality checks to identify any respondents showing clear patterns of satisficing. This includes checking for very high rates of leaving questions blank, as well as always selecting the first or last answer presented. As a result of this checking, one ATP respondent was removed from the survey dataset prior to weighting and analysis.

Weighting

The ATP data was weighted in a multistep process that accounts for multiple stages of sampling and nonresponse that occur at different points in the survey process. First, each panelist begins with a base weight that reflects their probability of selection for their initial recruitment survey (and the probability of being invited to participate in the panel in cases where only a subsample of

respondents were invited). The base weights for panelists recruited in different years are scaled to be proportionate to the effective sample size for all active panelists in their cohort. To correct for nonresponse to the initial recruitment surveys and gradual panel attrition, the base weights for all active panelists are calibrated to align with the population benchmarks identified in the accompanying table to create a full-panel weight.

For ATP waves in which only a subsample of panelists are invited to participate, a wave-specific base weight is created by adjusting the full-panel

weights for subsampled panelists to account for any differential probabilities of selection for the particular panel wave. For waves in which all active panelists are invited to participate, the wave-specific base weight is identical to the full-panel weight.

In the final weighting step, the wave-specific base weights for panelists who completed the survey are again calibrated to match the population benchmarks specified above. These weights are trimmed (typically at about the 1st and 99th percentiles) to reduce the loss in precision stemming from variance in the weights. Sampling errors and tests of statistical significance take into account the effect of weighting.

Weighting dimensions

Variable	Benchmark source
Age x Gender	2019 American Community Survey
Education x Gender	
Education x Age	
Race/Ethnicity x Education	
Born inside vs. outside the U.S. among Hispanics and Asian Americans	
Years lived in the U.S.	
Census region x Metro/Non-metro	2019 CPS March Supplement
Volunteerism	2017 CPS Volunteering & Civic Life Supplement
Voter registration	2016 CPS Voting and Registration Supplement
Party affiliation	2020 National Public Opinion Reference Survey
Frequency of internet use	
Religious affiliation	

Note: Estimates from the ACS are based on non-institutionalized adults. The 2016 CPS was used for voter registration targets for this wave in order to obtain voter registration numbers from a presidential election year. Voter registration is calculated using procedures from Hur, Achen (2013) and rescaled to include the total U.S. adult population. The 2020 National Public Opinion Reference Survey featured 1,862 online completions and 2,247 mail survey completions.

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The following table shows the unweighted sample sizes and the error attributable to sampling that would be expected at the 95% level of confidence for different groups in the survey.

Group	Unweighted sample size	Plus or minus ...
Total sample	10,334	1.6 percentage points
Lower income	2,193	3.4 percentage points
Middle income	4,872	2.2 percentage points
Upper income	2,823	2.6 percentage points

Sample sizes and sampling errors for other subgroups are available upon request. In addition to sampling error, one should bear in mind that question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of opinion polls.

Dispositions and response rates

Final dispositions	AAPOR code	Total
Completed interview	1.1	10,334
Logged onto survey; broke-off	2.12	67
Logged onto survey; did not complete any items	2.1121	65
Never logged on (implicit refusal)	2.11	1,206
Survey completed after close of the field period	2.27	2
Completed interview but was removed for data quality		1
Screened out		N/A
Total panelists in the survey		11,675
Completed interviews	I	10,334
Partial interviews	P	0
Refusals	R	1,339
Non-contact	NC	2
Other	O	0
Unknown household	UH	0
Unknown other	UO	0
Not eligible	NE	N/A
Total		11,675
AAPOR RR1 = $I / (I+P+R+NC+O+UH+UO)$		89%

Cumulative response rate	Total
Weighted response rate to recruitment surveys	11%
% of recruitment survey respondents who agreed to join the panel, among those invited	73%
% of those agreeing to join who were active panelists at start of Wave 81	57%
Response rate to Wave 81 survey	89%
Cumulative response rate	4%

Adjusting income and defining income tiers

To create upper-, middle- and lower-income tiers, respondents' 2019 family incomes were adjusted for differences in purchasing power by geographic region and household size. "Middle-income" adults live in families with annual incomes that are two-thirds to double the median family income in the panel (after incomes have been adjusted for the local cost of living and household size). The middle-income range for the American Trends Panel is about \$38,900 to \$116,800 annually for an average family of three. Lower-income families have incomes less than roughly \$38,900, and upper-income families have incomes greater than roughly \$116,800 (all figures expressed in 2019 dollars).

Based on these adjustments, 32% of respondents are lower income, 45% are middle income and 19% fall into the upper-income tier. An additional 5% either didn't offer a response to the income question or the household size question.

For more information about how the income tiers were determined, please see [here](#).

A note about the Asian sample

This survey includes a total sample size of 335 Asian Americans. The sample includes English-speaking Asian Americans only and, therefore, may not be representative of the overall Asian American population (72% of our weighted Asian American sample was born in another country, compared with 77% of the Asian American adult population overall). Despite this limitation, it is important to report the views of Asian Americans on the topics in this study. As always, Asian Americans' responses are incorporated into the general population figures throughout this report. Because of the relatively small sample size and a reduction in precision due to weighting, we are not able to analyze Asian American respondents by demographic categories, such as gender, age or education. For more, see "[Polling methods are changing, but reporting the views of Asian Americans remains a challenge.](#)"

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