

A stack of coins is shown in the background, with a glowing blue network of lines and nodes overlaid on it, suggesting a digital or financial theme.

J.D. POWER

Financial Services COVID-19 Pulse Survey

April 24-26, 2020 Update

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James.Miller@jdpa.com

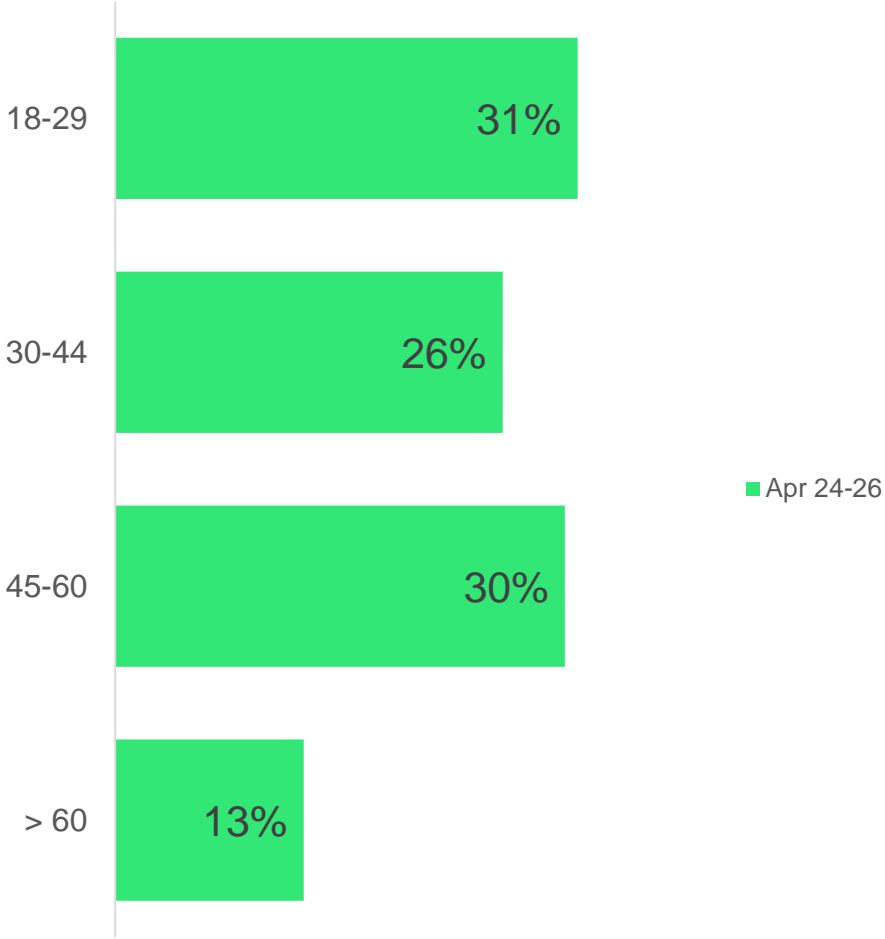
April 27, 2020

Survey Methodology

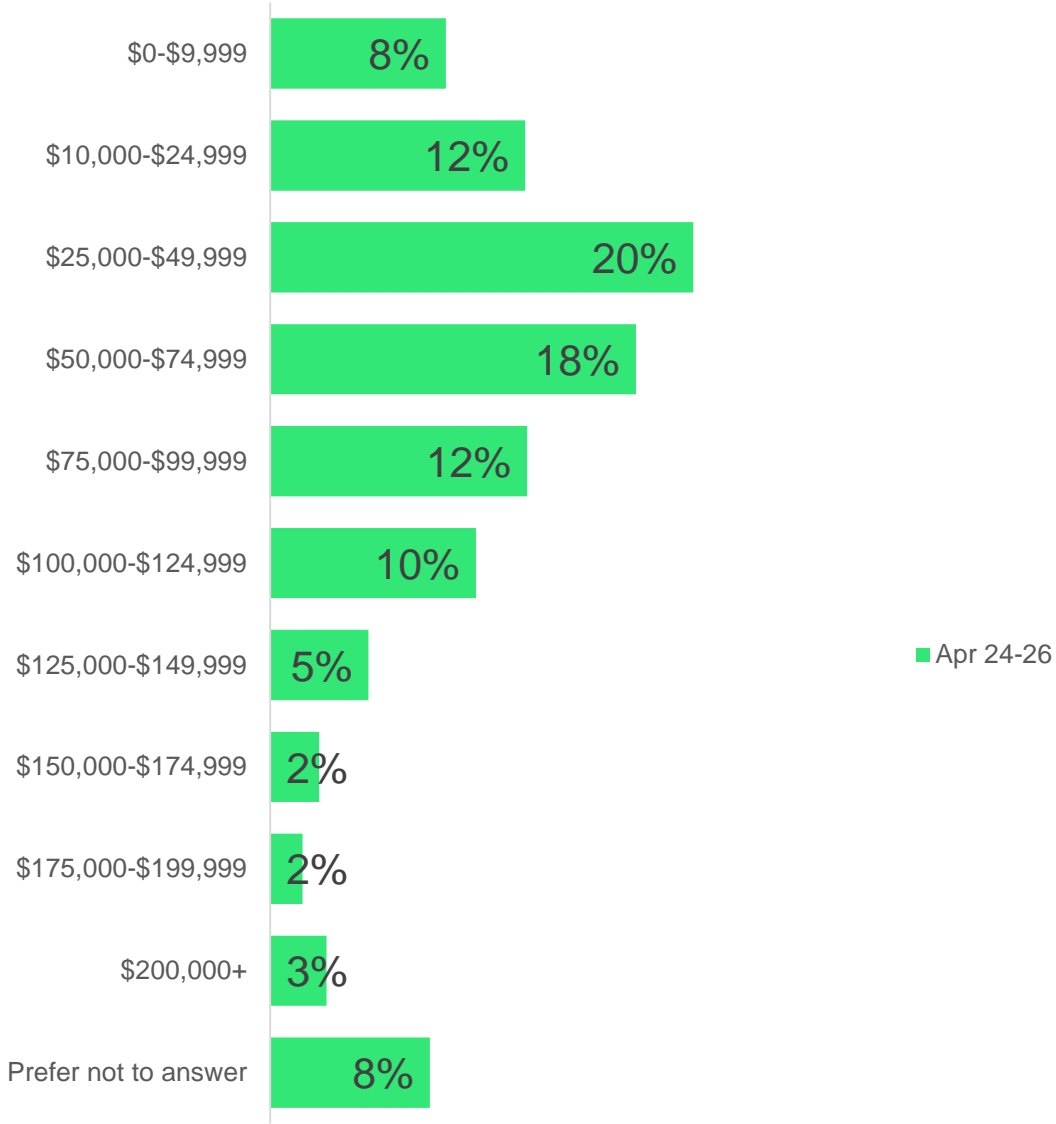
- Surveys were conducted online among U.S. consumers aged 18 and older
- February 28-March 1: n=1,198 (43% male, 57% female)
- March 14: n=1,868 (44% male, 56% female)
- March 20-21: n=1,674 (41% male, 59% female)
- March 27-29: n=1,752 (37% male, 63% female)
- April 3-5: n=1,817 (44% male, 56% female)
- April 10-12: n=1,902 (39% male, 61% female)
- April 17-19: n=1,901 (36% male, 64% female)
- April 24-26: n=2,004 (42% male, 58% female)

Survey Methodology

Distribution by Age

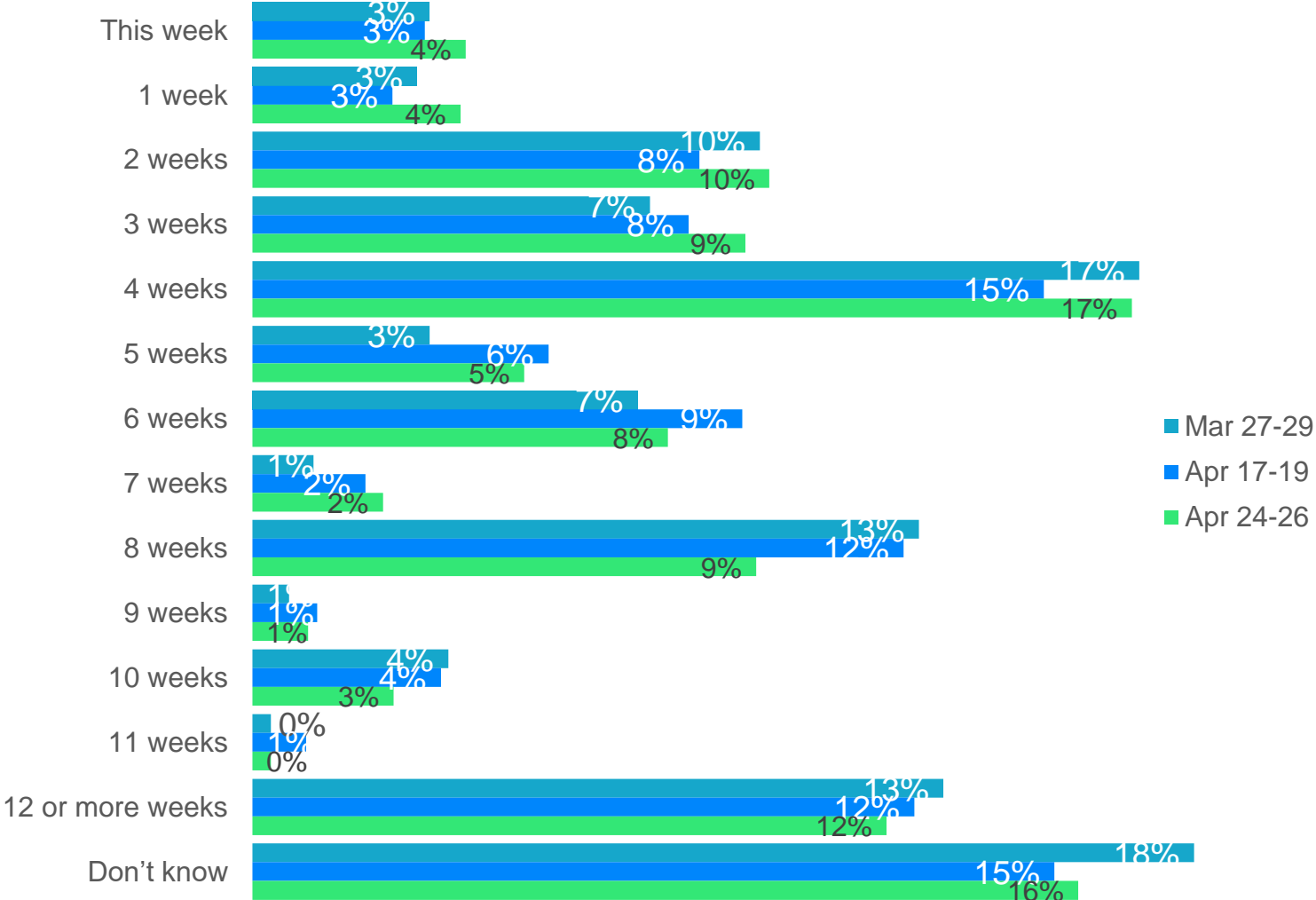


Distribution by Income



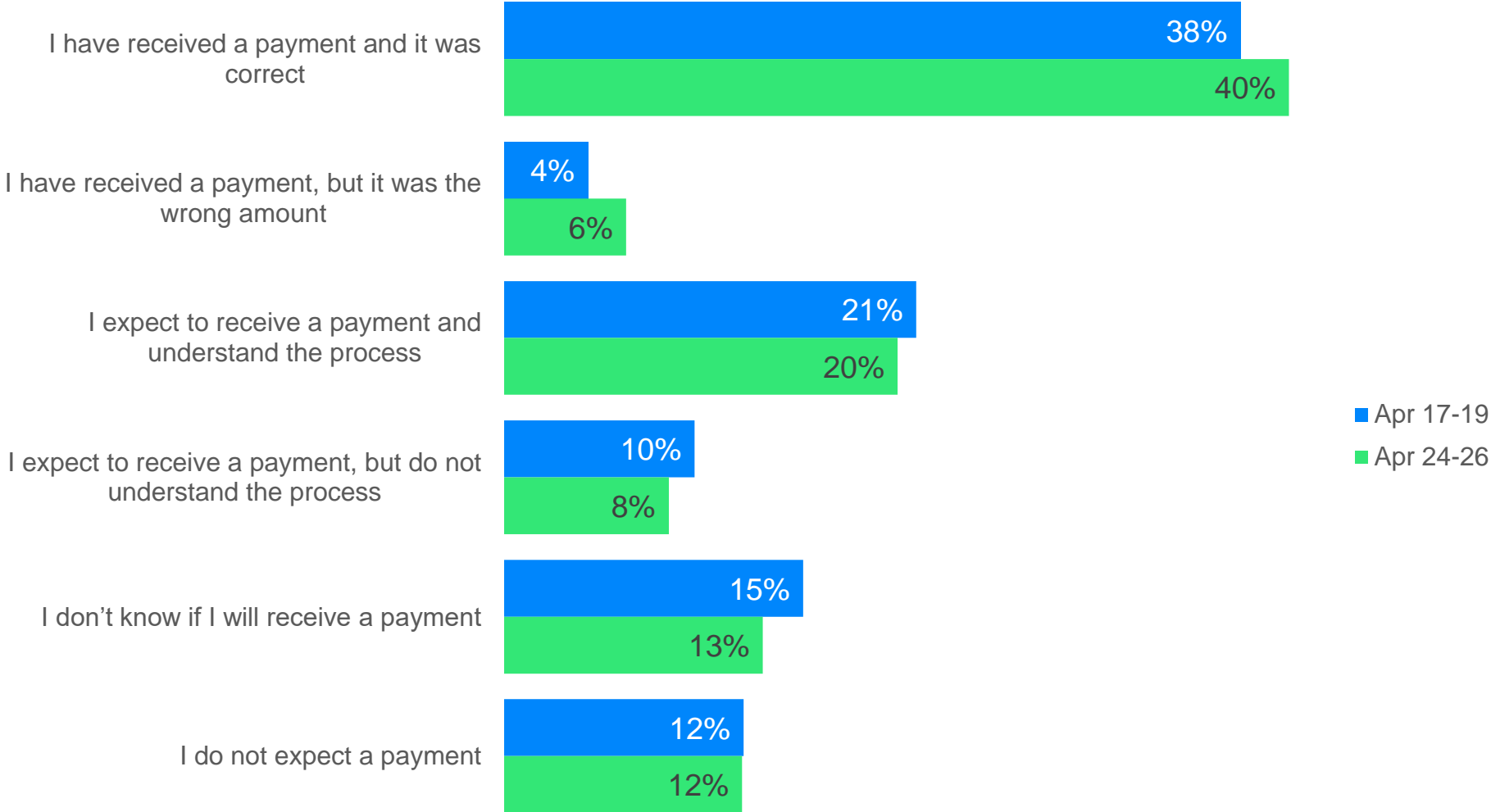
General Perceptions of U.S. Adults

In how many weeks do you believe stores and restaurants which have been closed due to the coronavirus crisis should reopen?

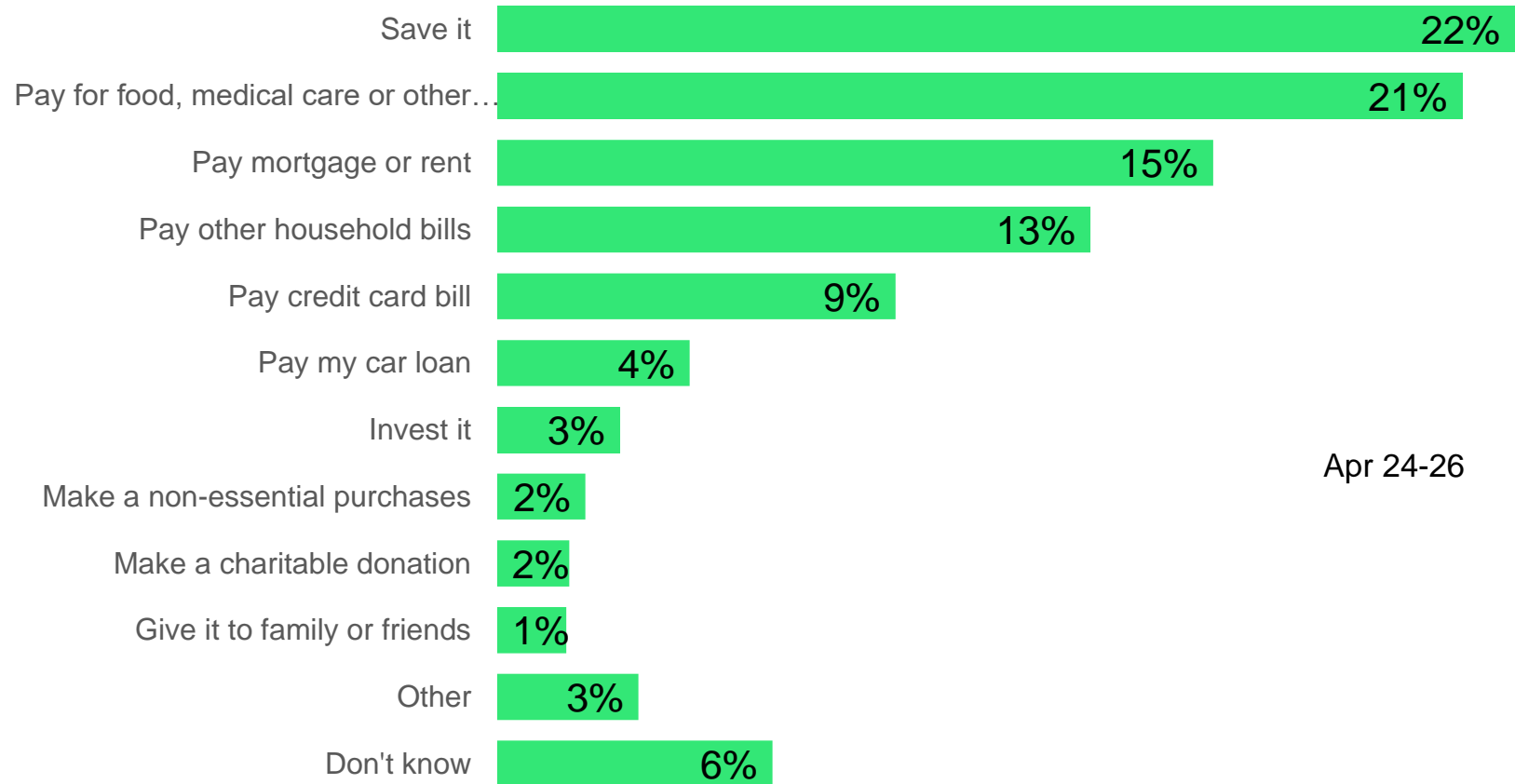


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Under the recently passed CARES Act most Americans will receive a stimulus payment. Which of the following best describes your situation?

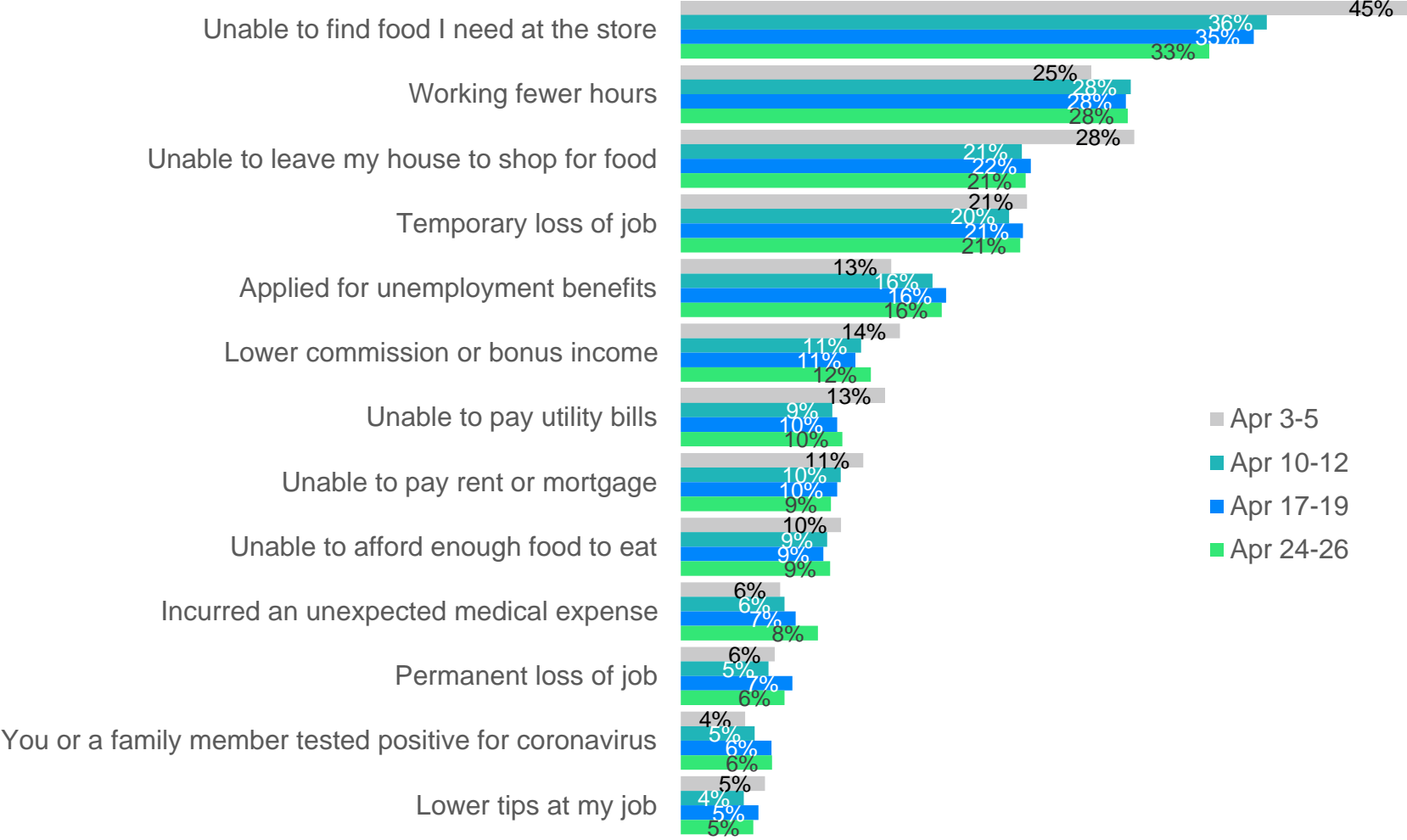


How have you, or do you plan, to use the majority of the funds from your stimulus payment?



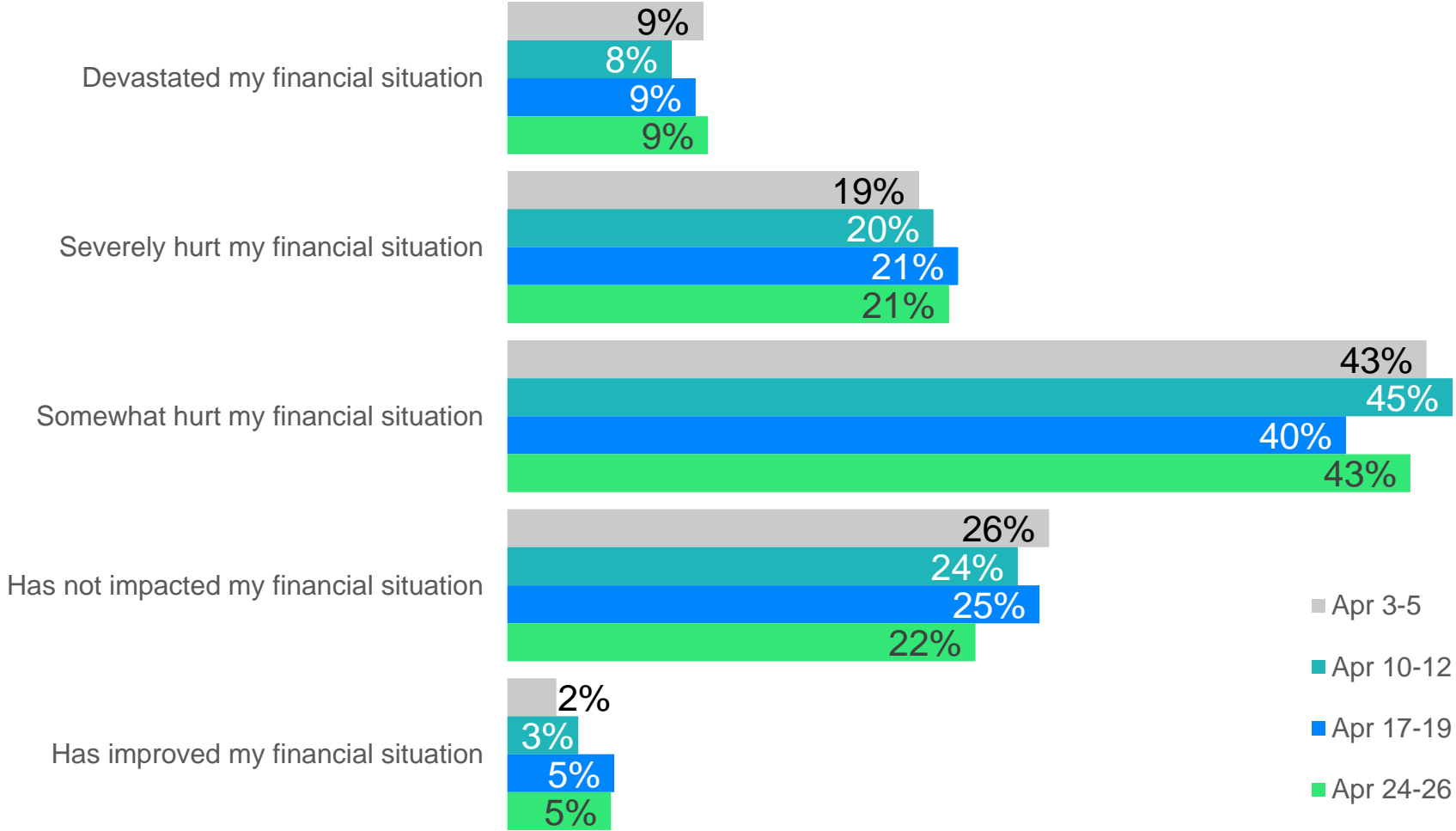
Apr 24-26

Which of the following impacts from the coronavirus have you already experienced?



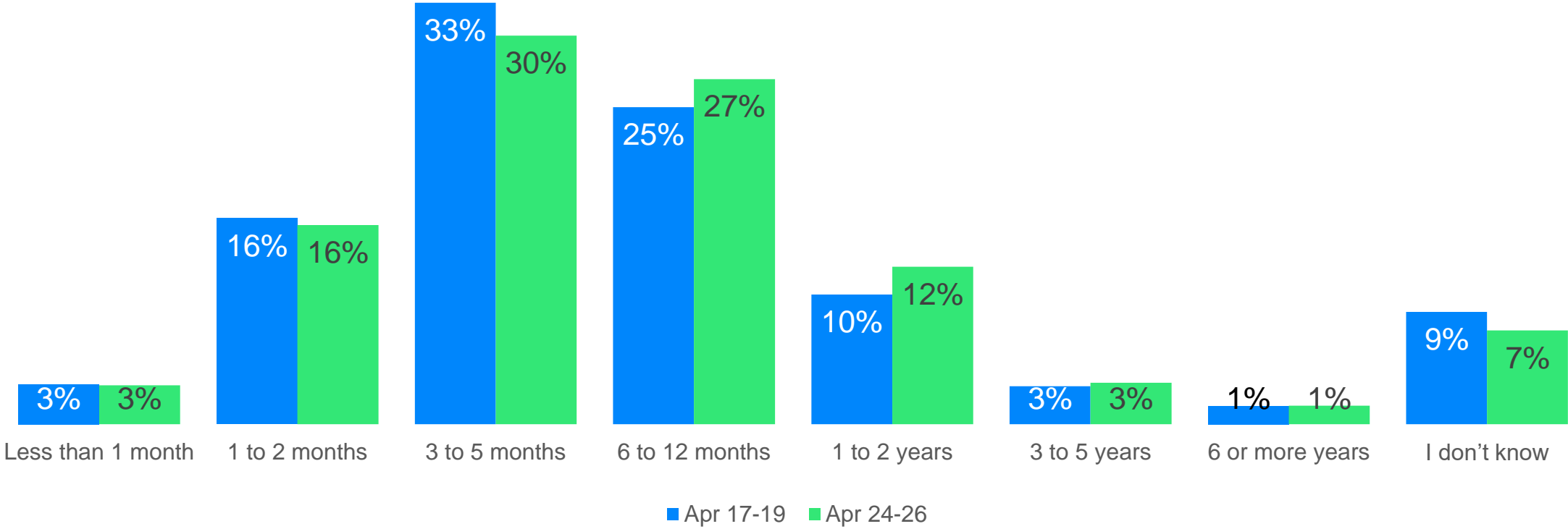
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How has the coronavirus crisis impacted your personal financial situation?



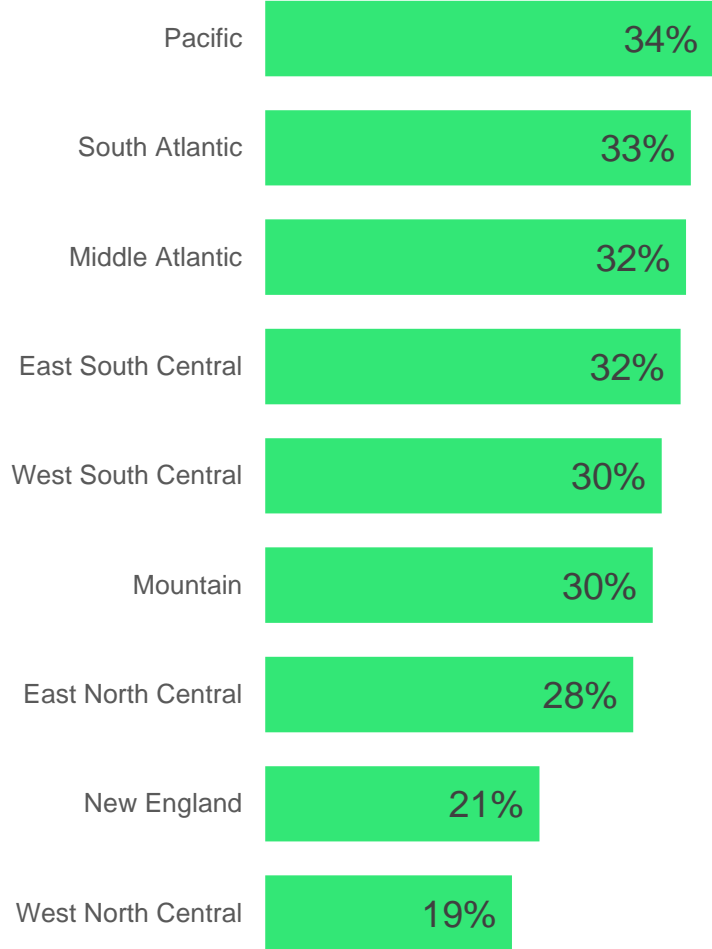
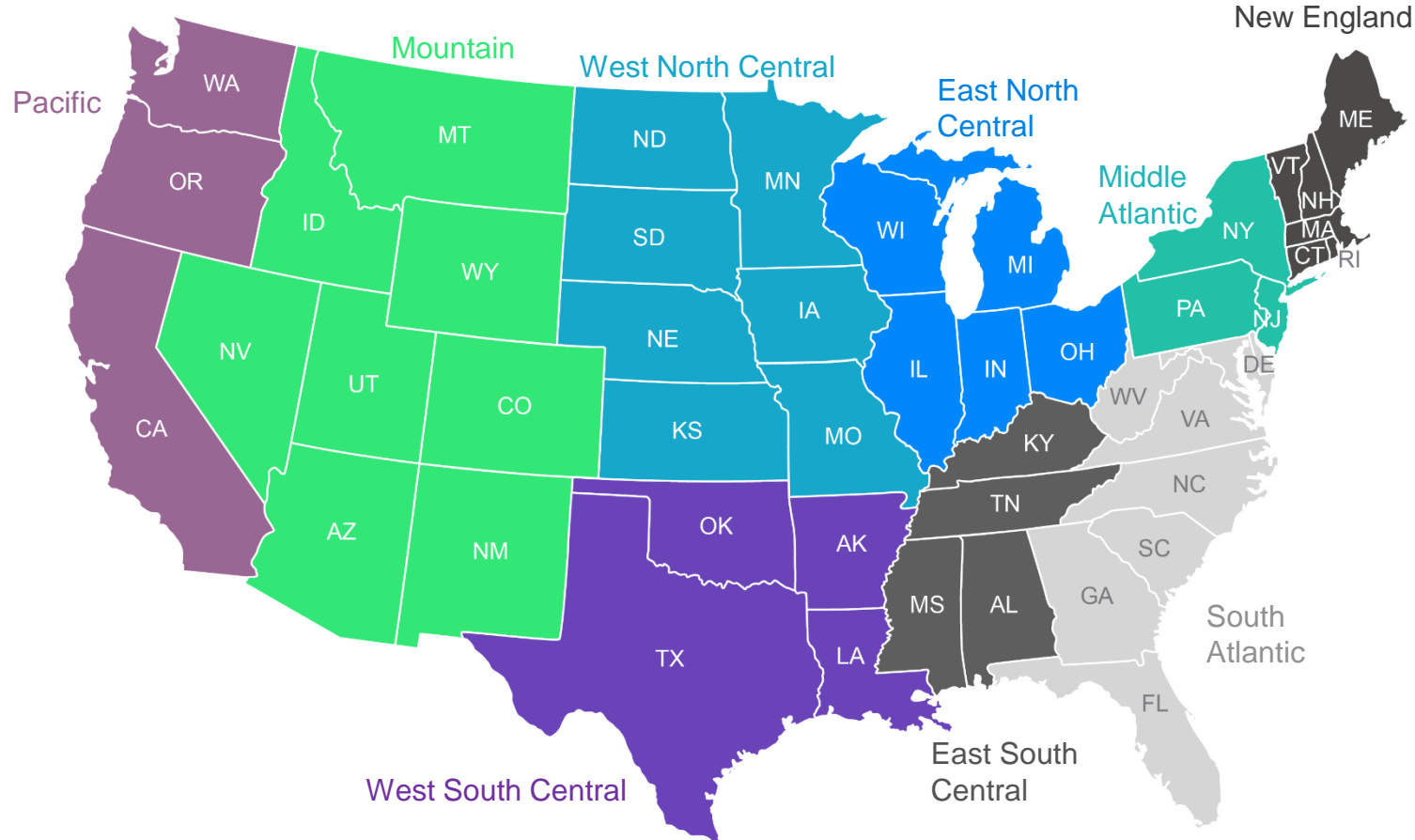
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How long do you expect that your financial situation will be worse due to the coronavirus?



How has the coronavirus crisis impacted your personal financial situation?

% Devastated and Severely Hurt

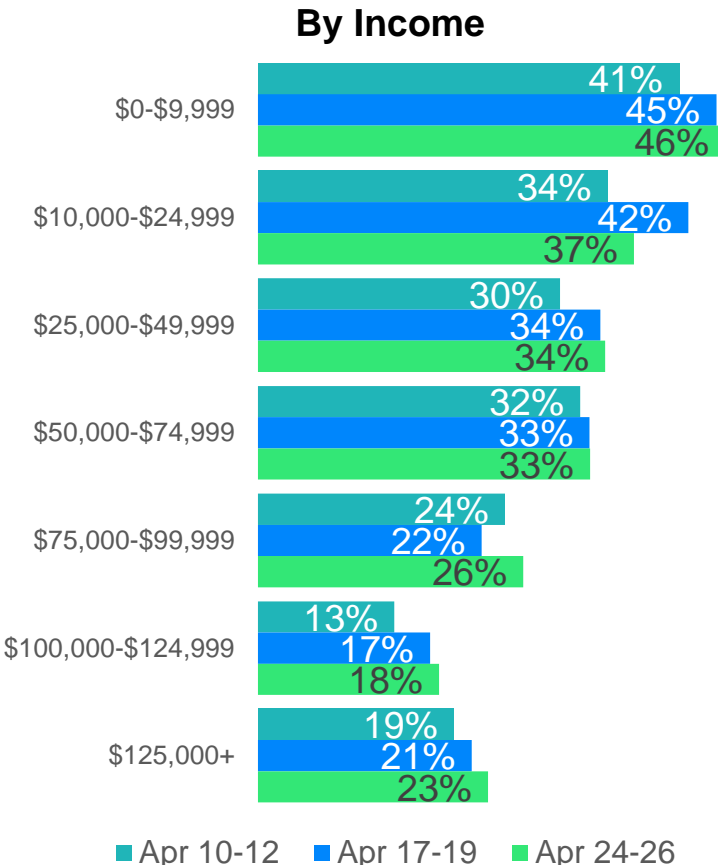
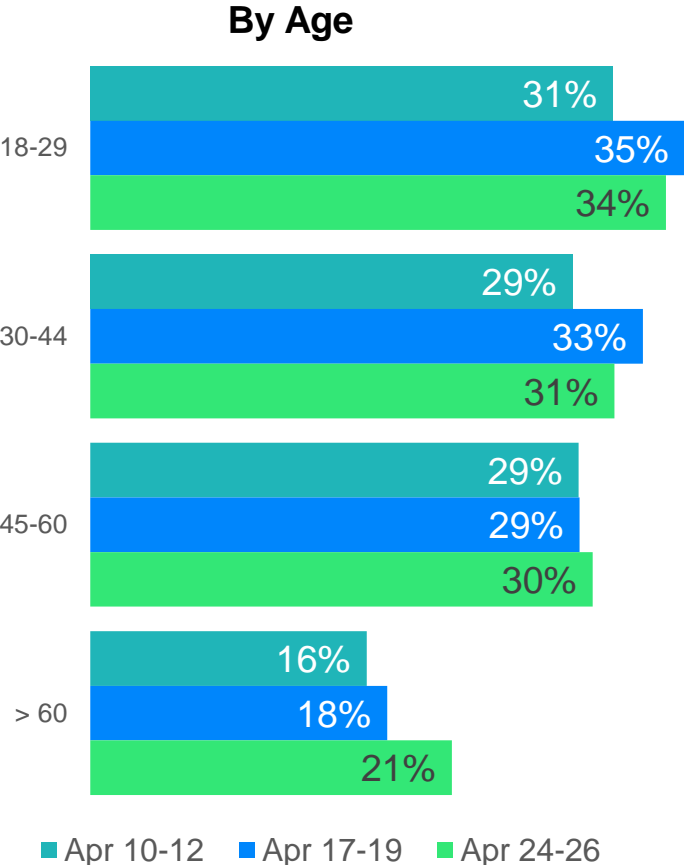


■ Apr 24-26

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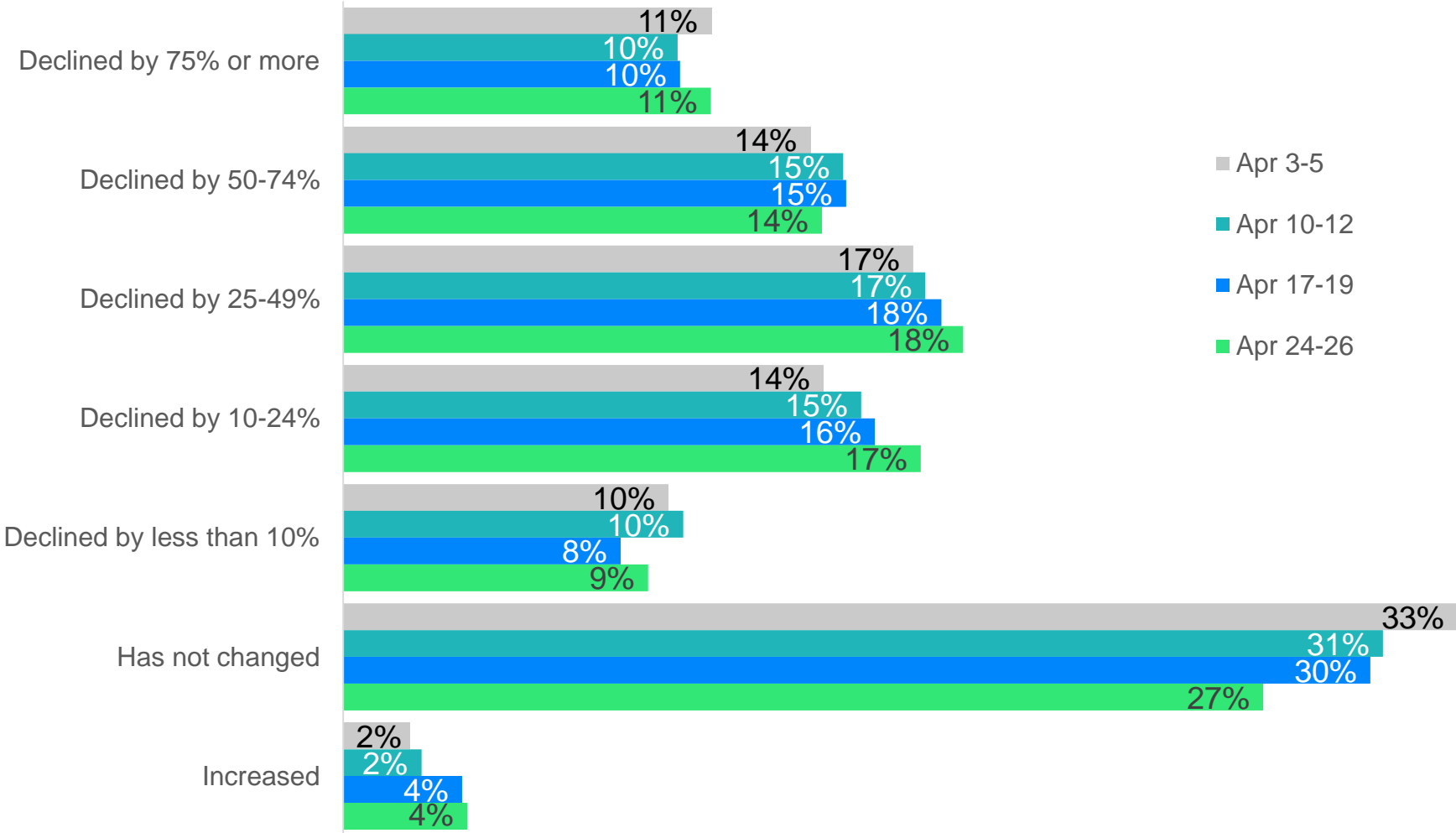
How has the coronavirus crisis impacted your personal financial situation?

% Devastated and Severely Hurt



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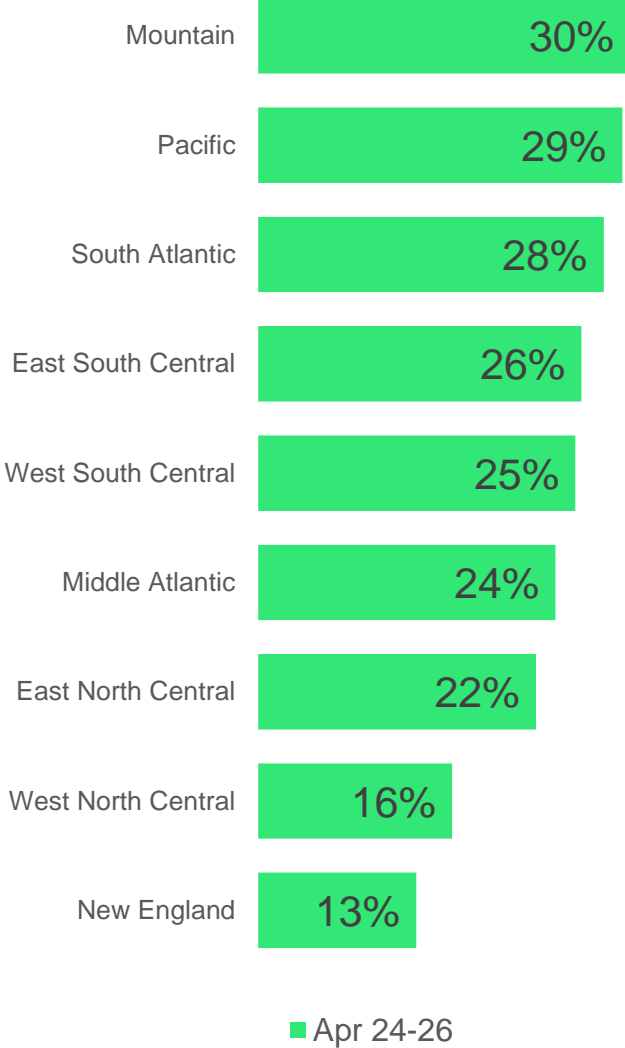
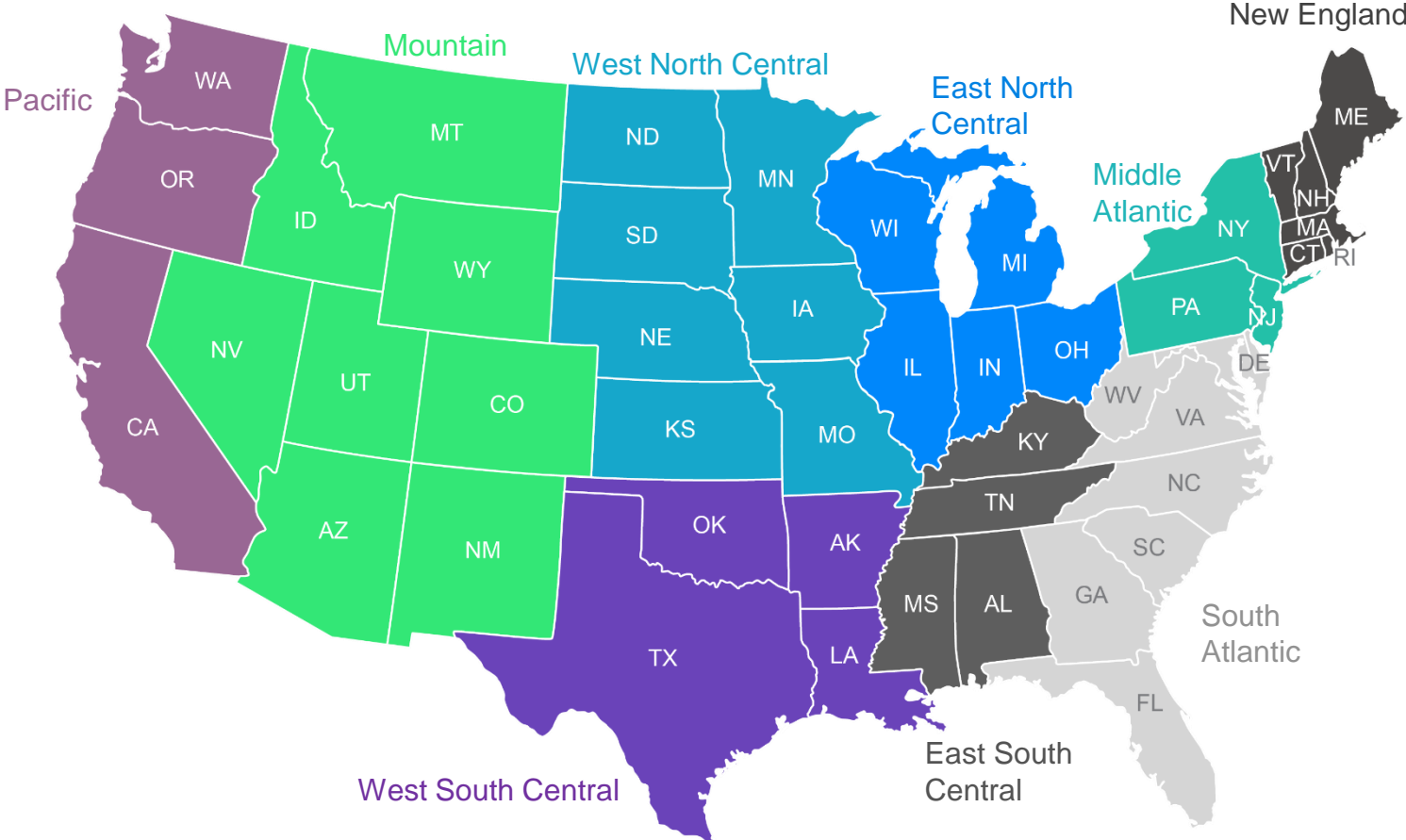
How has your family's income changed since the coronavirus crisis began?



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How has your family's income changed since the coronavirus crisis began?

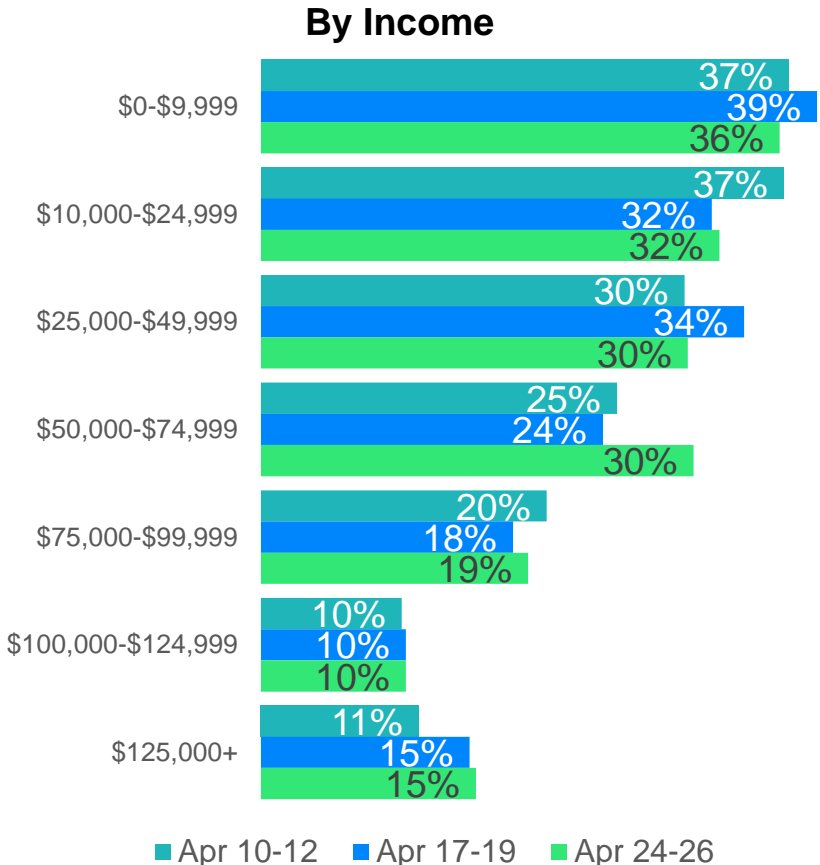
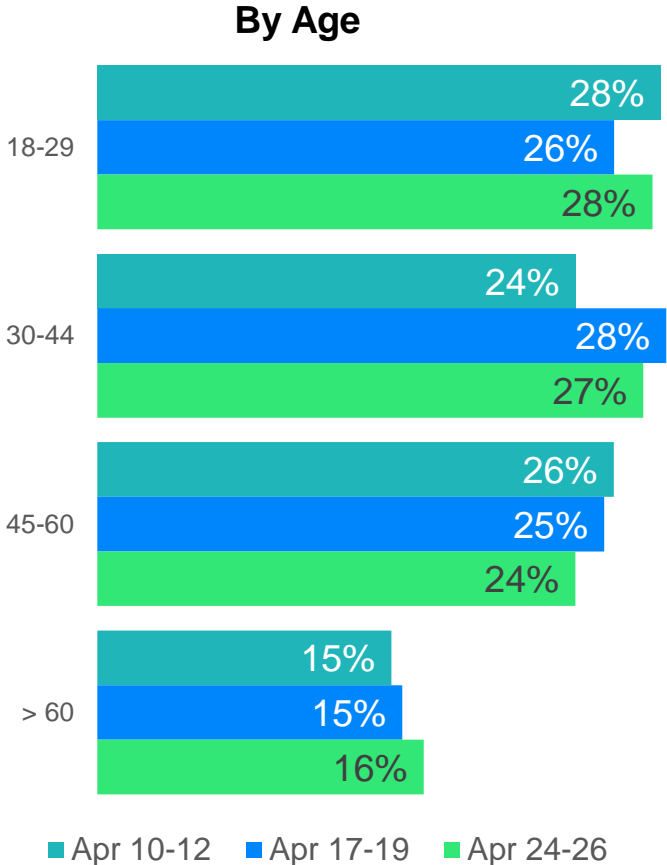
% Declined by 50% or More



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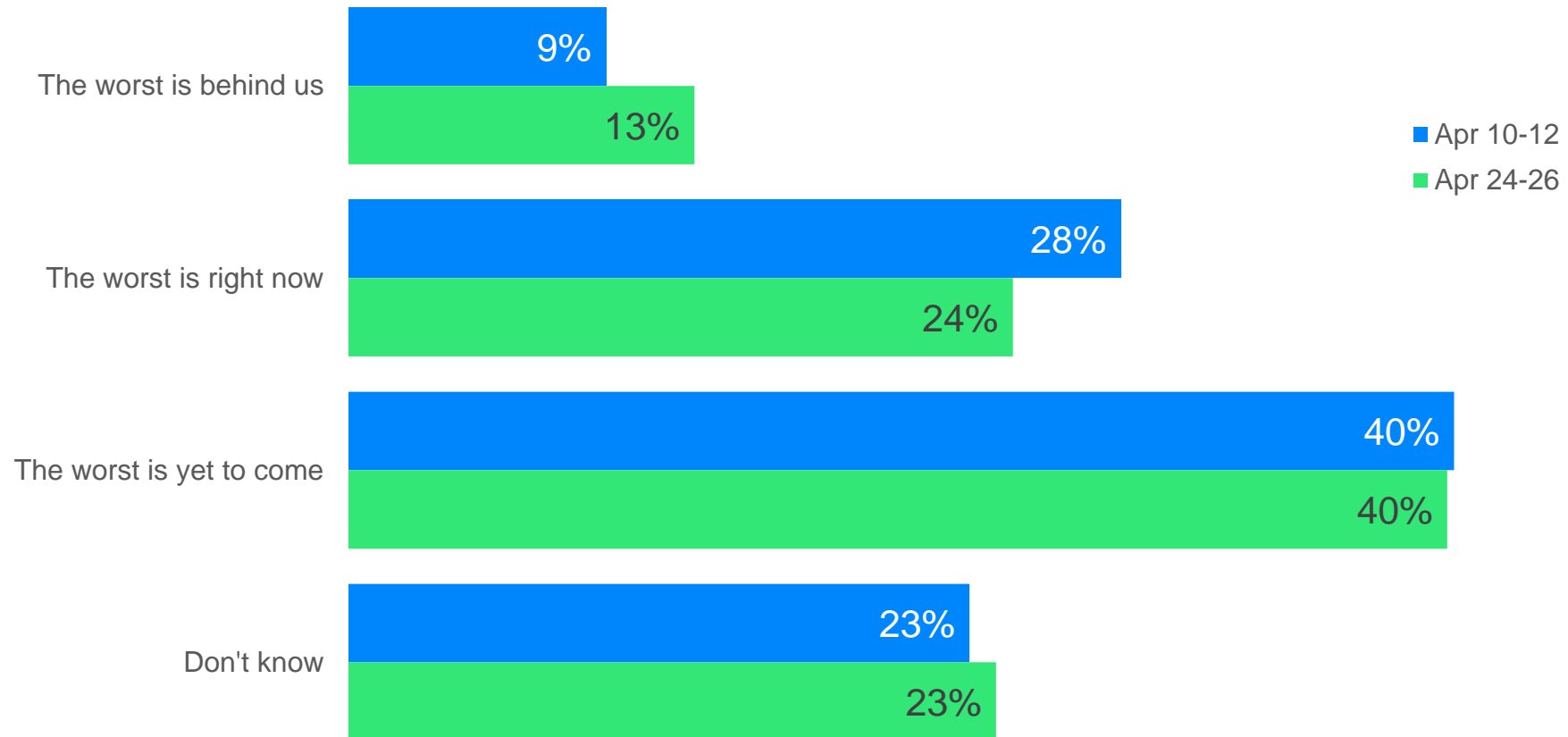
How has your family's income changed since the coronavirus crisis began?

% Declined by 50% or More



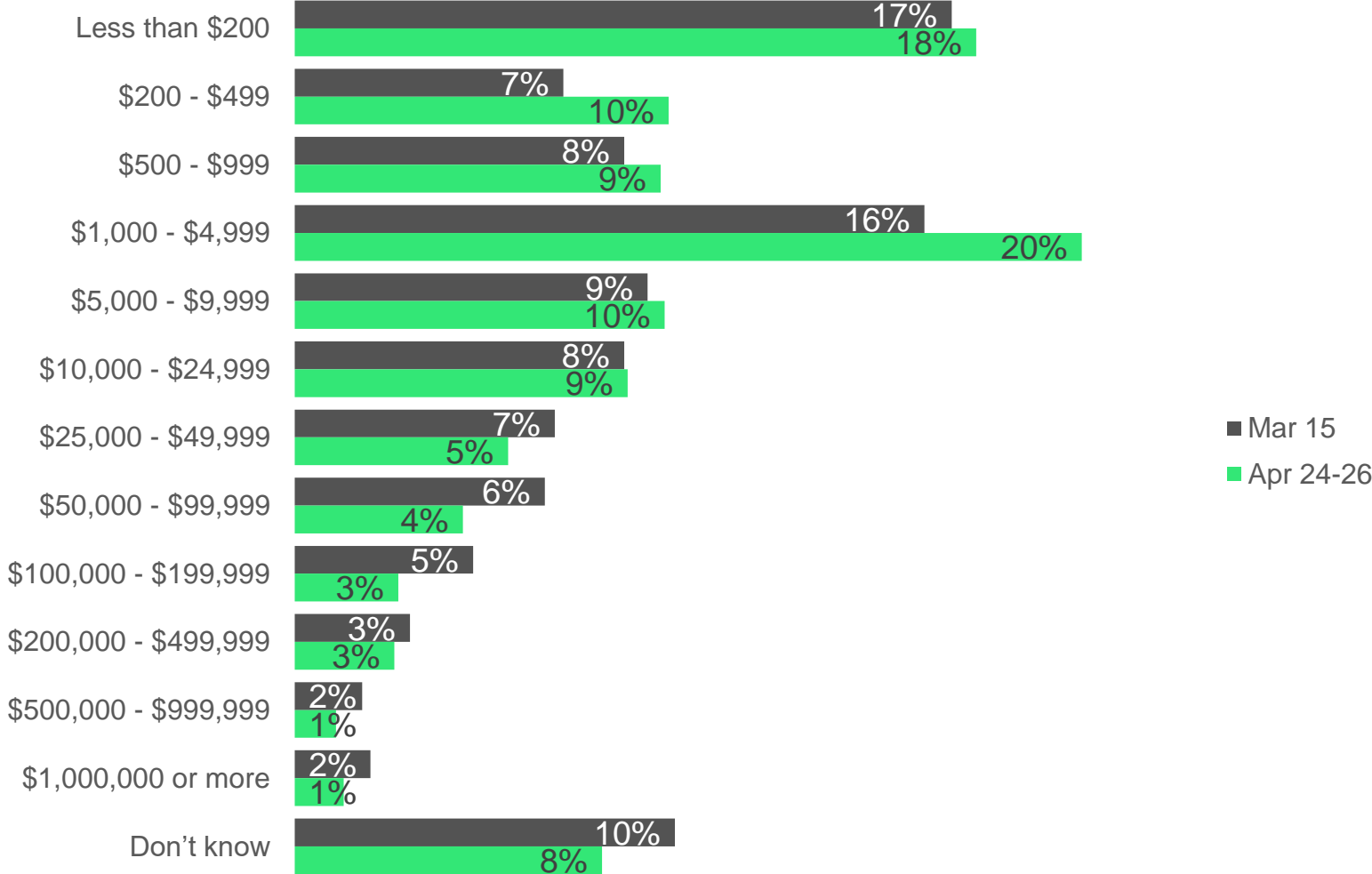
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Which statement comes closest to your view about the impact of the coronavirus crisis on your personal finances?



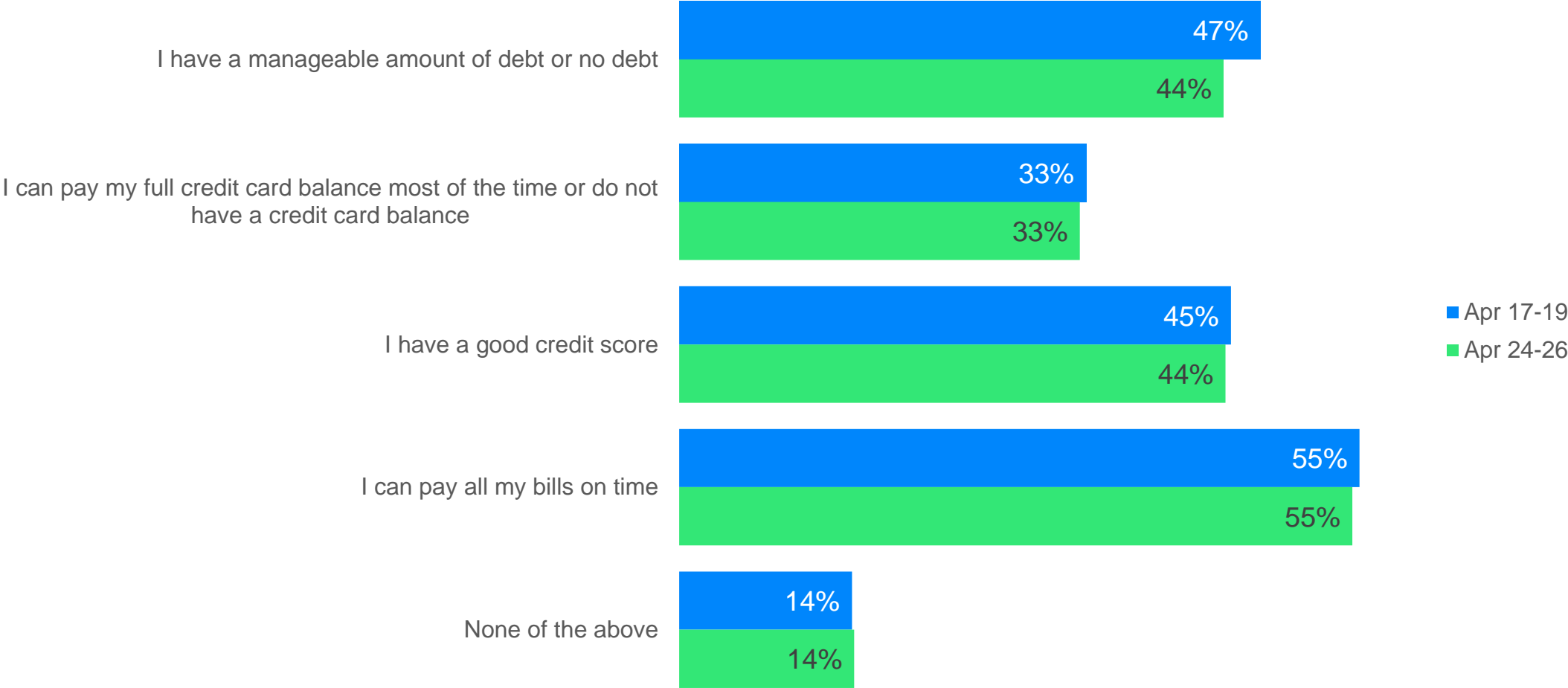
Financial Health

How much do you currently have saved? Include cash, bank accounts and investments. Do not include equity in your house and retirement accounts.

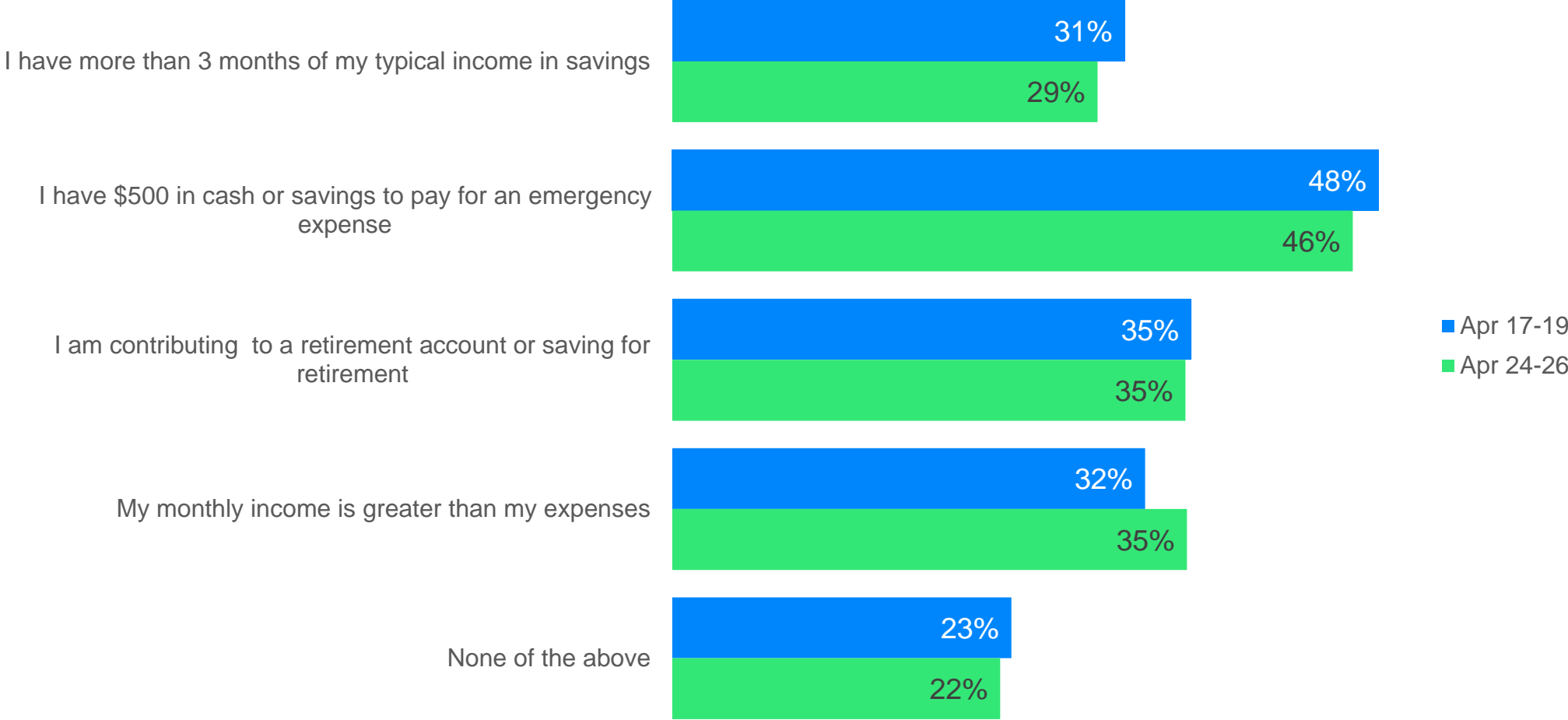


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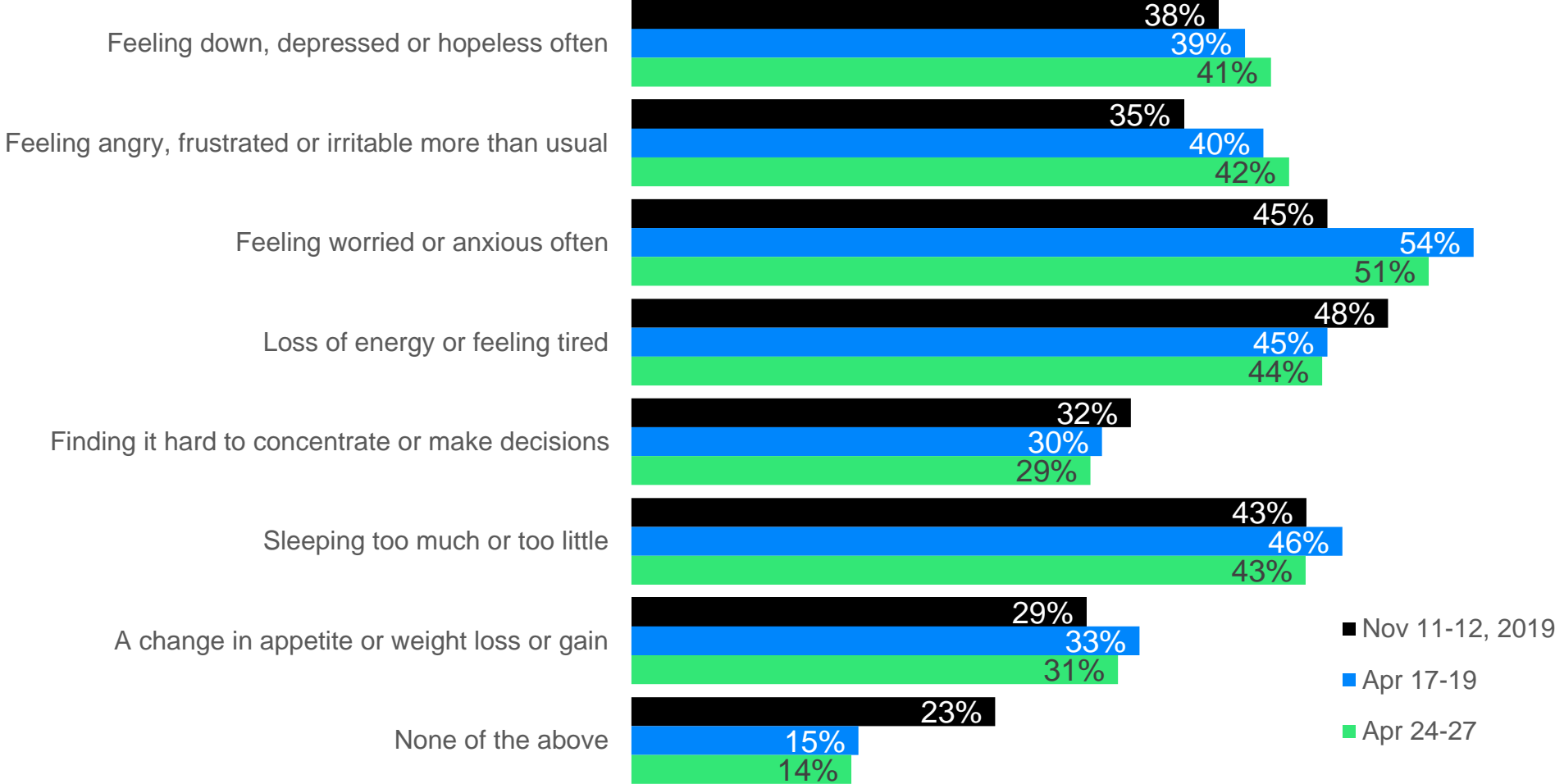
Which of the following describe your borrowing situation?



Which of the following describe your savings situation?



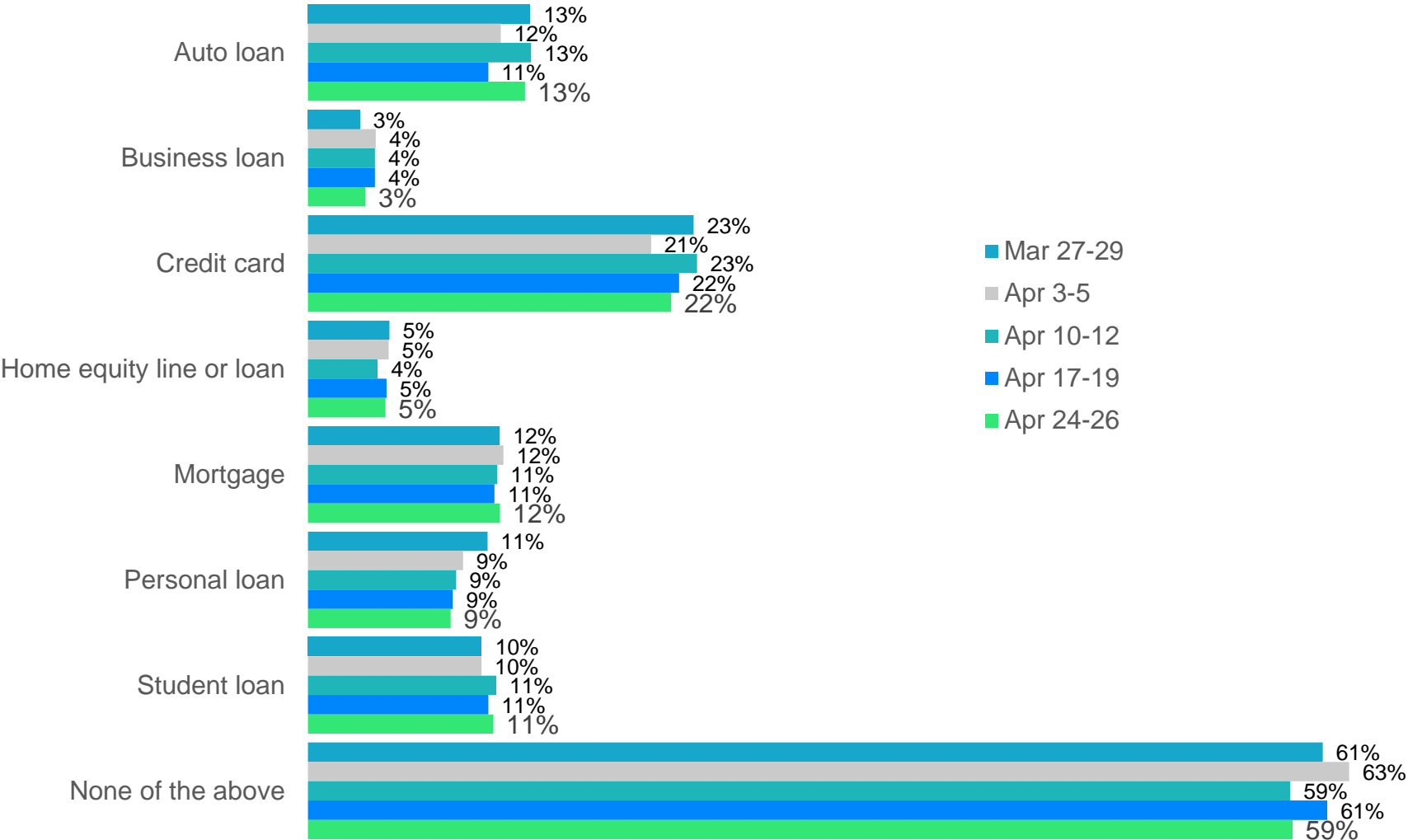
Have you experienced any of the following for longer than two weeks since the beginning of the coronavirus crisis?



Note: Nov 11-12, 2019 question asked if experienced in the past 12 months.

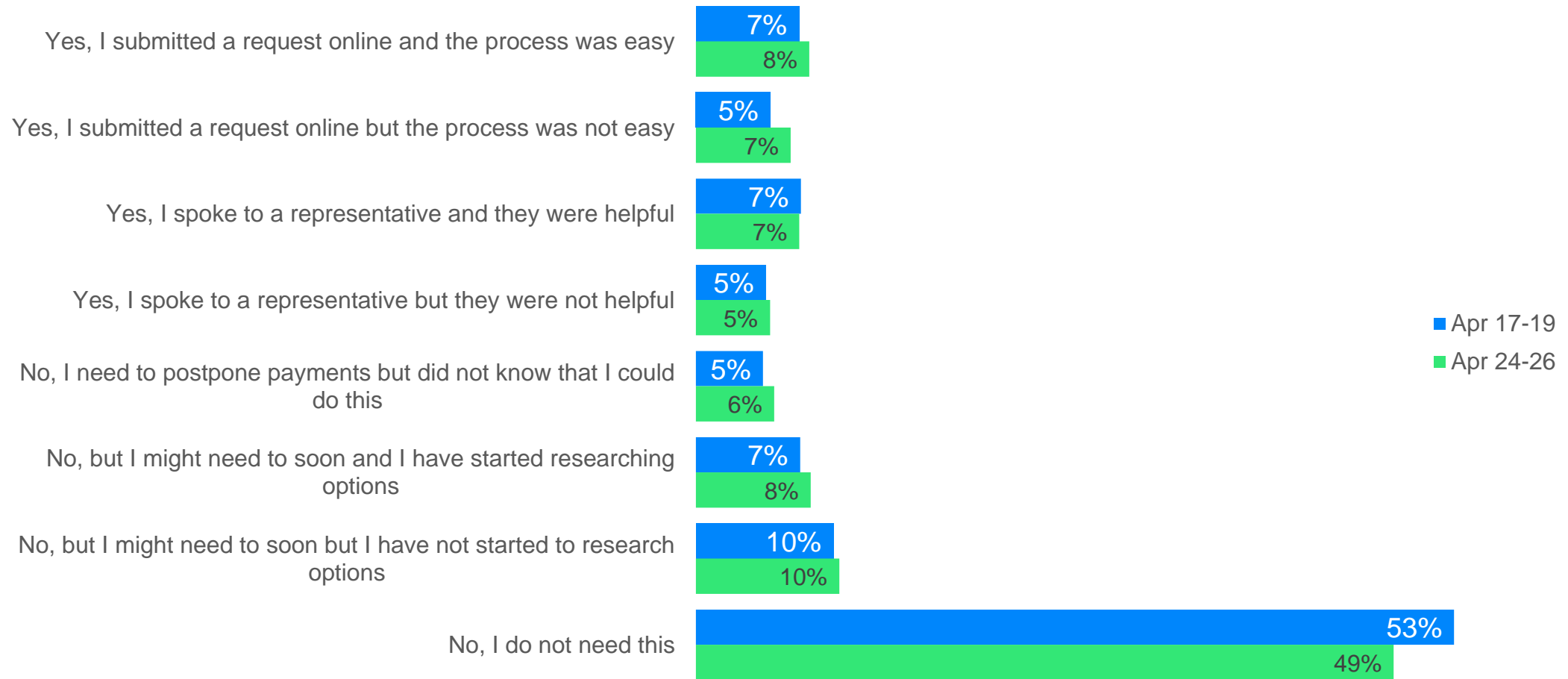
Loan Payments

Since the coronavirus crisis began, have you been unable to make the minimum monthly payment for any of these?



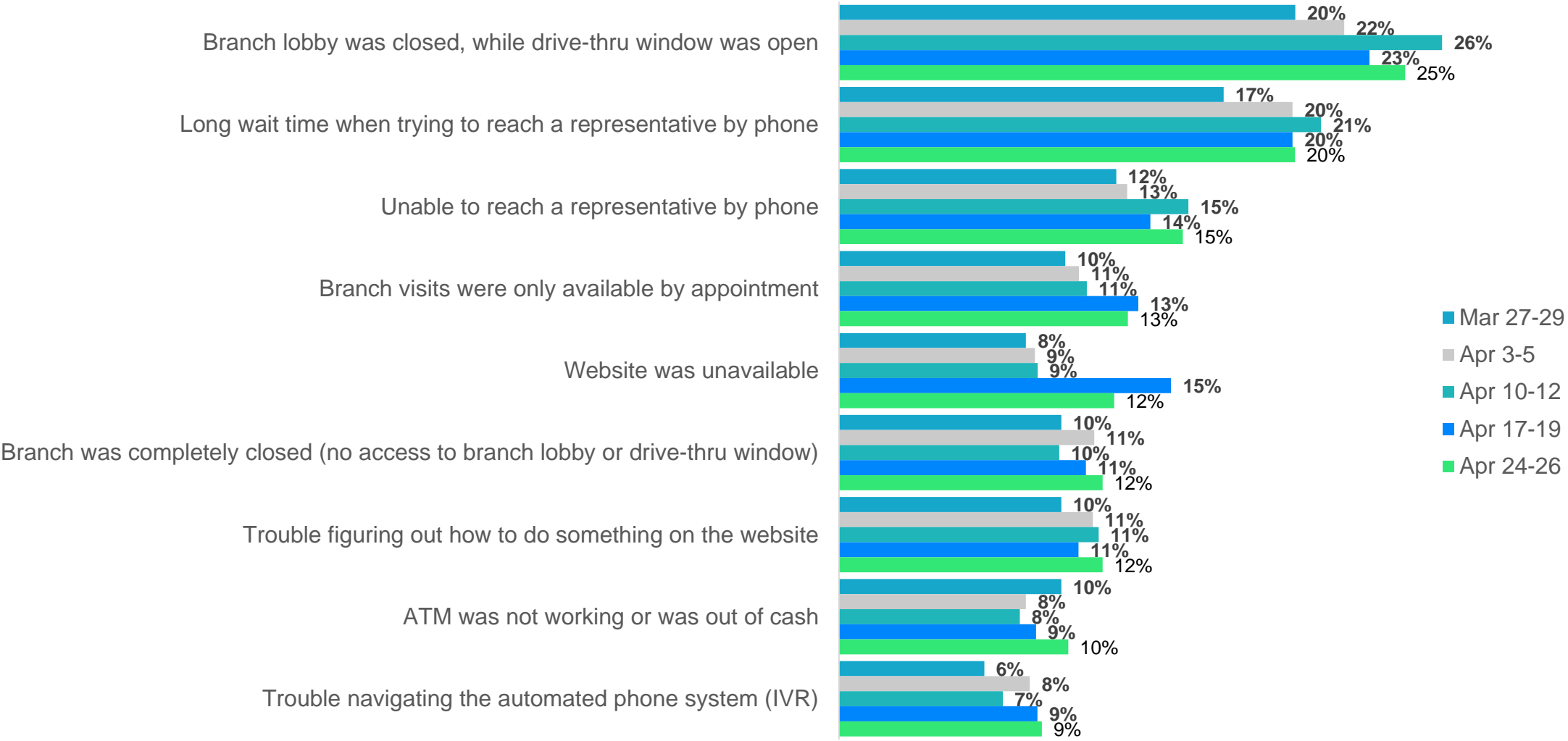
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Since the coronavirus crisis began have you contacted your bank/lender to defer or postpone payment on a current loan, mortgage or credit card?



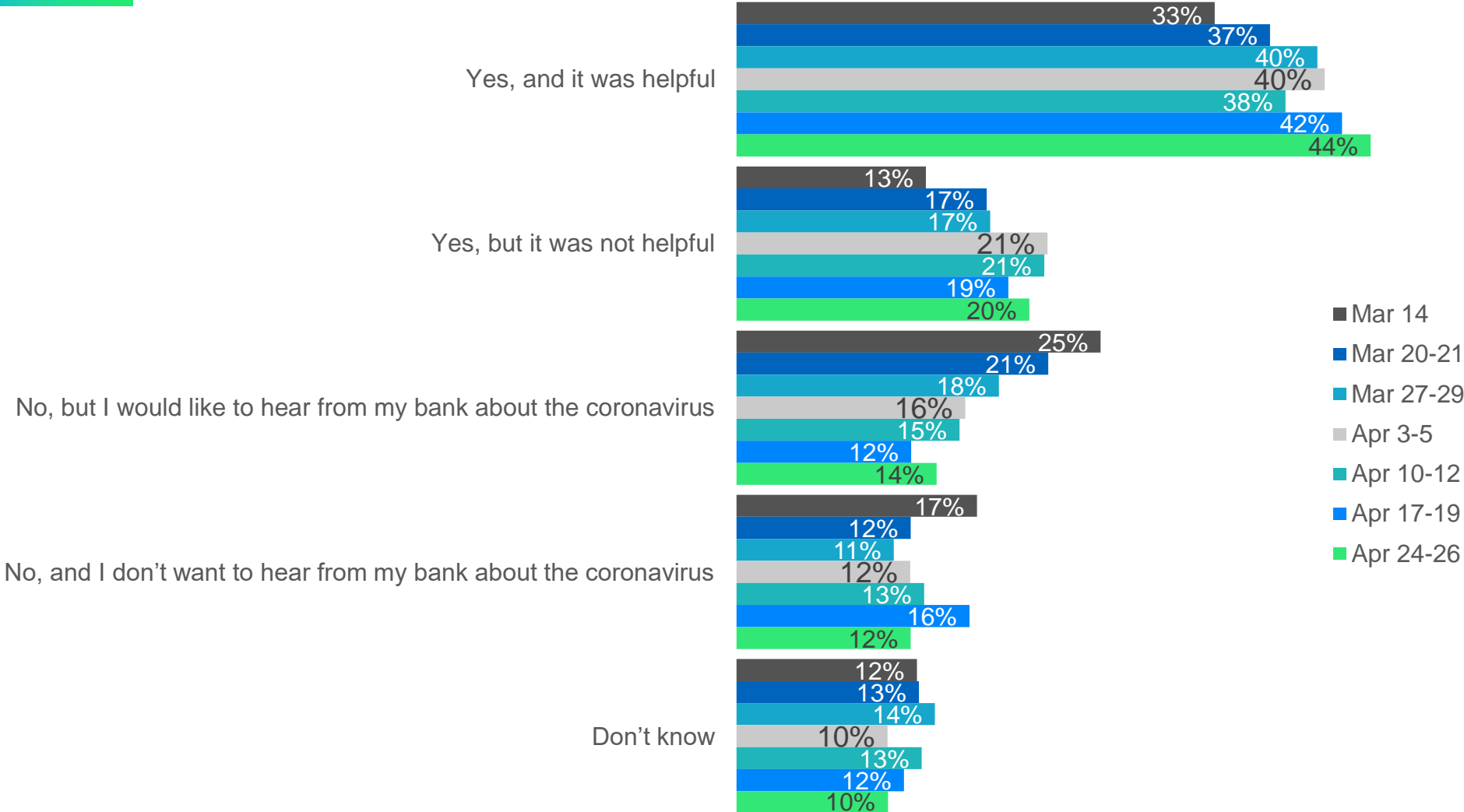
Banking

Which of the following have you recently experienced with a financial institution?

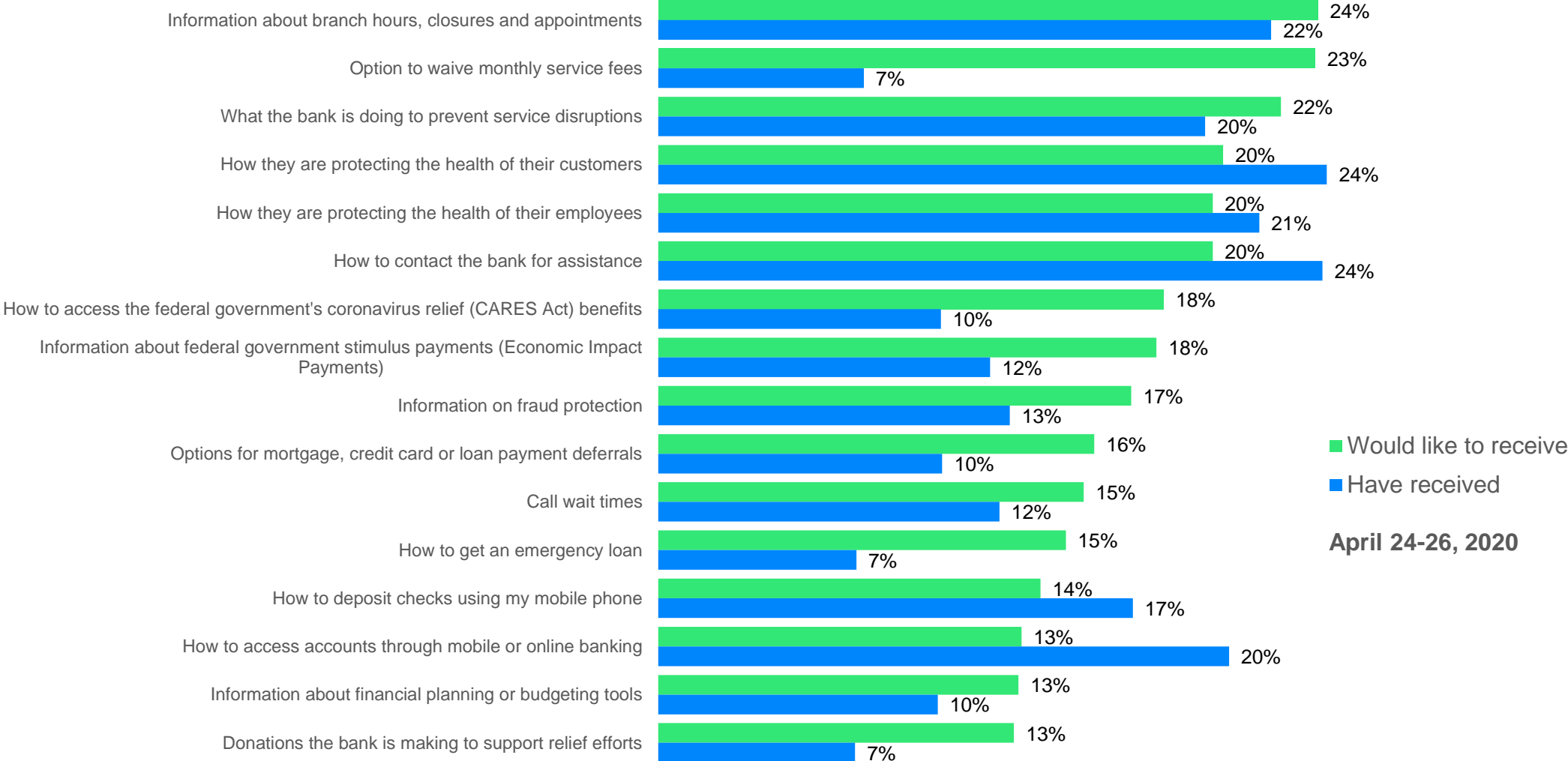


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Have you received communication from your primary bank regarding the coronavirus?



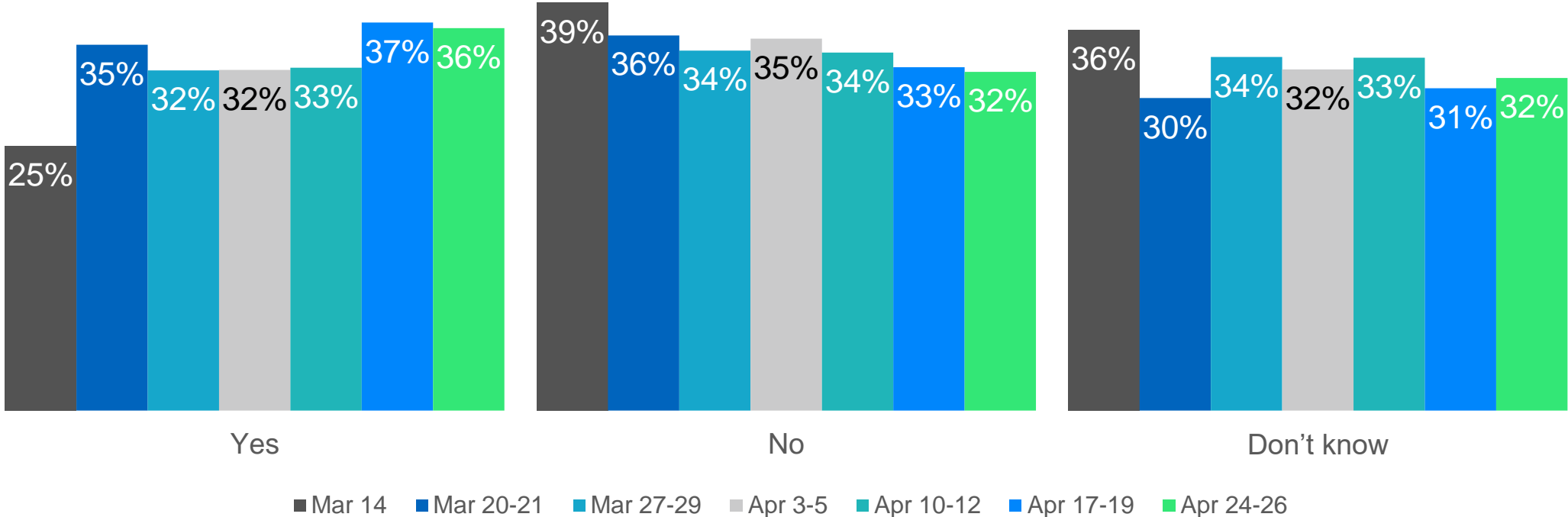
What information about the coronavirus crisis would you like/have received from your primary bank?



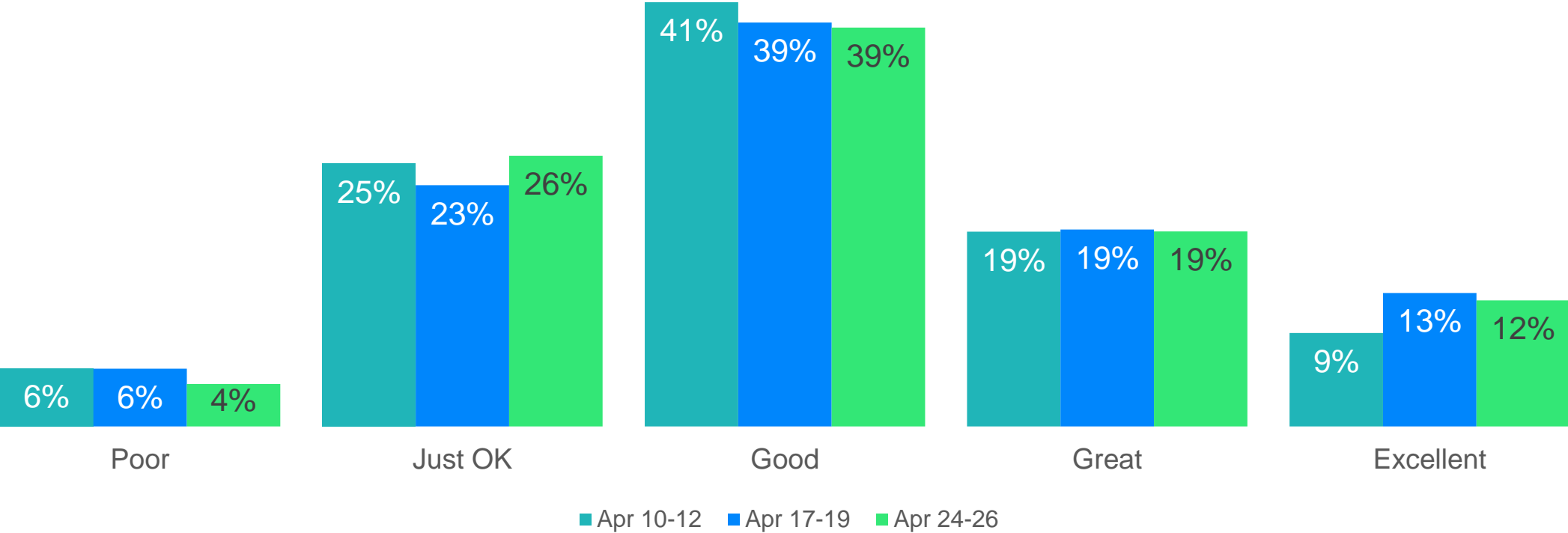
■ Would like to receive
■ Have received

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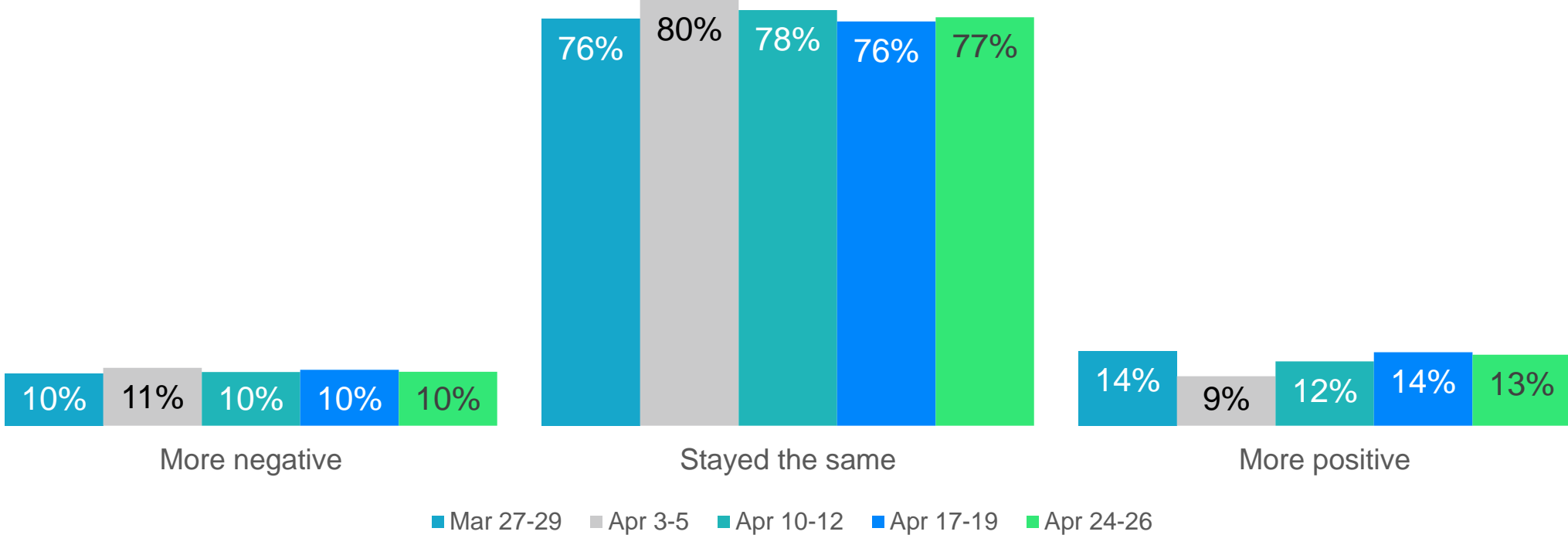
Has your primary bank shown concern for your personal financial situation during the coronavirus crisis?



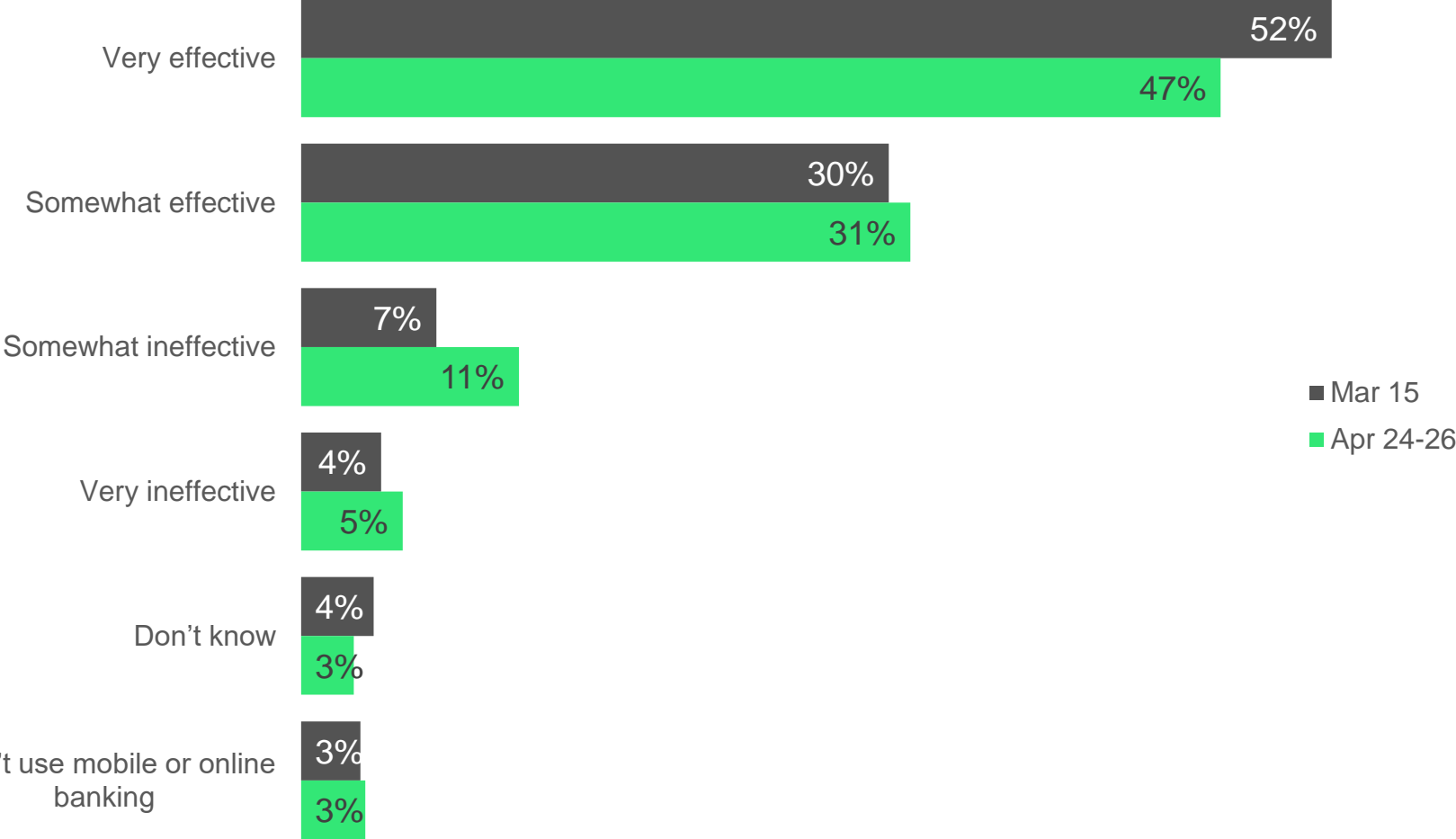
Please rate your primary bank on how well it is supporting its customers during the coronavirus crisis.



How has the response from your primary bank to the coronavirus outbreak changed your impression of them?



How effective is your primary bank's mobile and online banking services at meeting your banking needs?



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