

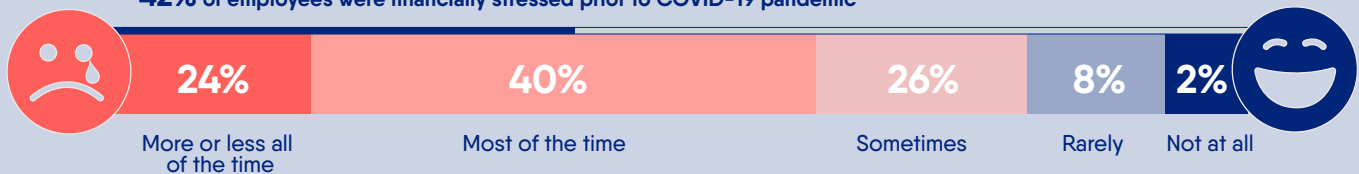
FINANCIAL STRESS IN THE TIME OF COVID-19

SALARY FINANCE

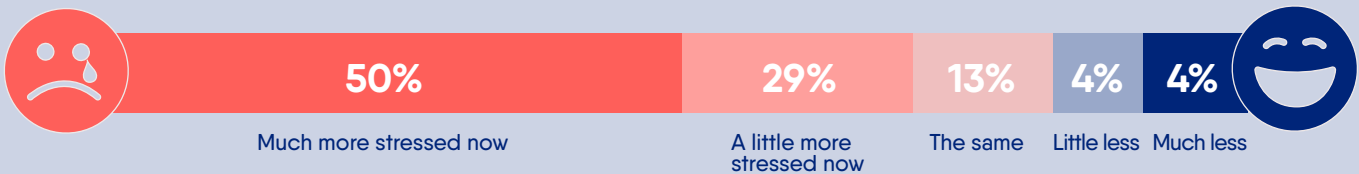
In 24 hours, over 450 working Americans took the time to tell us how they feel about their finances during these uncertain times – a clear indicator that it’s a topic on the top of their minds. The majority of these workers are paid hourly, and were 56% female and 44% male.

64% of employees say that in the past week, their personal finances have caused them worry most of or all of the time

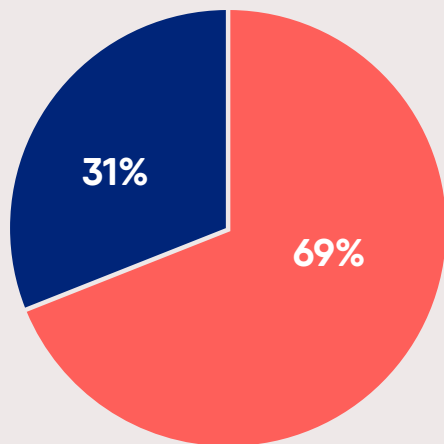
42% of employees were financially stressed prior to COVID-19 pandemic



Most employees say their current stress level about money has worsened since the pandemic began

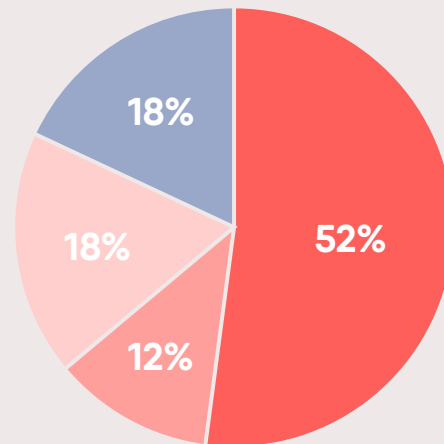


69% of employees feel worried and stressed in general






- Worried & stressed
- Not stressed

More than 3/4 of employees say their household income has decreased since the beginning of the pandemic



- Yes, my income has gone down
- Yes, my spouse/partner's income has gone down
- Yes, both mine and my spouse/partner's income has gone down
- No, my household income has stayed the same

The most common ways people have borrowed money to make ends meet:

-  Credit cards
-  Family members
-  Falling behind on bills



21% of people have also said they've pulled money out of their retirement savings

Most employees don't have a month of emergency savings in a separate savings account



What employees want to know

Top three topics people would find most helpful to feel in control of their money during this time:

1. What to do if I lose income
2. How to build up emergency savings
3. How to reduce spending

Salary Finance partners with employers to help financially stressed employees pay down debt and build up their savings. Learn more by visiting [SALARYFINANCE.COM](https://www.salaryfinance.com)

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