

COUNTRY Financial Security Index Report, October 2021

Conducted by Ipsos using the probability-based KnowledgePanel®

A survey of the American general population (ages 18+)

Interview dates: October 22 - 25, 2021

Number of interviews, adults: 1,031

Margin of error for the total sample: +/- 3.3 percentage points at the 95% confidence level

Regardless of the uncertainty the pandemic has created, Americans are feeling financially secure in 2021.

Among Americans, sentiment about financial security has remained stable across 2021 (62% in Q2 2021 and 61% in Q4 2021). Importantly, financial security sentiment is up six percentage points from the same time last year (55% in Q4 2020 compared to 61% in Q4 2021). Most Americans are confident in their ability to pay off debts (83%); the same as October 2020.

Older Americans are leading their younger counterparts on many positive attitudes about their finances and financial security. Baby Boomers (71%) are more likely to feel financially secure than Gen X (56%), Millennials (57%), or Gen Z (50%). Baby Boomers (89%) and Gen X (82%) are more likely to be confident in their ability to repay their debts than Millennials (80%) or Gen Z (71%).

Although financial security has remained stable in 2021, fewer Americans say they have been able to set aside money for savings or investments than earlier in 2021 (58% in Q4 2021 compared to 66% in Q2 2021).

When it comes to retirement, sixty-four percent of Americans in October 2021 say they are confident that they will have enough money to enjoy a comfortable retirement. This is led by Baby Boomers (76%), while Gen X (61%), Millennials (57%), and Gen Z (51%) are less confident they'll have enough to retire comfortably.

Similarly, these trends continue when it comes to Americans' confidence that their home, car, and possessions are adequately insured if they are badly damaged or destroyed. Eighty-one percent of Americans are confident their possessions are adequately insured, led by Baby Boomers (88%), Gen X (81%), Millennials (76%), and Gen Z (68%).

Americans are noticing increased prices and are very worried about inflation.

Americans have noticed a change in the price of many different goods and services across industries in the past three months. The majority of Americans have noticed higher prices on gasoline or travel (86%), groceries (80%), eating out at restaurants or take out (67%), and utilities (51%).

Although they are less likely to have purchased them in the past three months, when they do, Americans also notice a higher price in are home renovations/repair (48%), home upgrades (47%), clothing/accessories (46%), new homes (42%), new cars (40%), home/auto insurance (32%), and rent (29%).

Four in five Americans have heard something about inflation in the past three months (85%); three in five say they have heard a lot about it (58%) and about one in four have heard something although they may not be sure what (27%), while 3% are not familiar with inflation. Baby Boomers and Gen X are much more likely to have heard a lot about inflation (72% and 58%, respectively) than Millennials (49%) and Gen Z (37%).

About nine in ten Americans say they are concerned about inflation (88%). This high level of concern about inflation is held across all age groups, racial and ethnic groups, and income levels.

With economists reporting that inflation is currently increasing and likely to continue to increase into 2022, Americans are starting to think of what actions they will take to be able to pay for the things they need. About half of Americans say they will cut back on dining at a restaurant or take-out meals (48%). Thirty percent say they will keep their current technology instead of upgrading.

Other actions Americans are likely to take are:

- budget food (29%),
- purchase less clothing (29%),
- put off home renovations (23%),
- cancel/put off travel plans (20%), or
- drive less (13%).

Families are supporting each other when it is needed and when they can.

About one in five Americans say they have received some kind of financial support from a friend or family member in the past year (21%). Gen Z is the most likely to receive financial support (56%) compared to 33% of Millennials, 12% of Gen X, and 7% of Baby Boomers. Of the Americans who have received financial support in the past year, a majority say it comes from their parents or in-laws (56%).

That support most often comes in the form of being on their phone plan (9%), living with them while contributing little to no rent (7%), getting help with an unexpected financial emergency (6%), or receiving money for living expenses (e.g. utilities, food, etc.) (6%).

Gen Z is significantly more likely than their older counterparts to say they are:

- on their phone plan (34%, compared to 15% of Millennials and 2% of Gen X and 1% of Baby Boomers),
- on their insurance plan (30%, compared to 4% of Millennials and 0% of Gen X and Baby Boomers), and
- living with them while contributing little to no rent (27%, compared to 8% of Millennials and 1% of Gen X and 2% of Baby Boomers).

When it comes to giving support to another family member, about one in three say they are providing financial support to someone else (33%). Gen X (40%) are significantly more likely to be providing financial support to someone else than Baby Boomers (34%), Millennials (32%), or Gen Z (17%).

Those providing support to a friend or family member are twice as likely to say that support is provided to a child over the age of 18 (19%) than a parent or in-law (10%). Millennials are more likely to say they provided support to a parent or in-law (16%) in the past year, while Gen X and Baby Boomers are more likely to provide support to a child over the age 18 (28% and 26%, respectively).

Parents and in-laws who need support are more likely to need it for an unexpected financial emergency (38%) or need money for living expenses like food and utilities (34%). Children over the age of 18 who need financial support need it for an unexpected financial emergency (38%) and are more likely to live with them while contributing little to no rent, (37%), be on their phone plan (37%).

For Americans who provide support to a child over age 18 and are not the caregiver for them, one in three say they provide support to them because they do not earn enough money at their job (35%) and one in four say it is because the child is still in school (24%).

Pandemic-caused life changes do not always lead to improvements in life.

Two-thirds of Americans say that the pandemic has not caused them to re-evaluate or make any big life changes. Older Americans are far more likely to report no pandemic-related life changes compared to their younger counterparts. Nearly three-quarters (72%) of Baby Boomers say the pandemic hasn't inspired a life change, compared to 54% of Gen Z, 60% of Millennials, and 69% of Gen X.

The most common pandemic-related change is starting a new job, with nearly one in ten Americans saying they started a new job (8%). Women are more likely to report starting a new job than men (10% and 6%, respectively). Young Americans are far more likely to have started a new job than older Americans; Gen Z is twice as likely to have started a new job during the pandemic than Gen X (21% and 10%, respectively).

The second most commonly reported life change is moving or buying a new home. Six percent of Americans report having moved or buying a home as a result of the pandemic, including 11% of Millennials.

Americans who have made major life decisions as a result of the pandemic have relatively negative assessments of the impact of those decisions. About one in three report a negative effect on their mental wellbeing (34%) and their financial security (31%).

Many Americans worry about what future weather patterns will bring.

Between 2018 and 2020 the losses from damage caused by weather and climate disasters in the U.S. exceeded \$245 billion according to the National Centers for Environmental Information (NCEI)¹. One in five Americans (18%) report experiencing damage to their home or property as a result of the weather. Another two in five are worried it is just a matter of time before they experience weather-related damage to their home or property (37%).

The types of weather people experience can vary greatly based on where they live, although, people in all four regions of the country report extreme heat as one of the top three most often experienced weather events (38% in the Northeast, 30% in the Midwest, 37% in the South, and 54% in the West). In addition to extreme heat, people in the Northeast are most likely to experience severe thunderstorms (46%) and floods (31%). Midwesterners are most likely to experience severe thunderstorms (60%) and extreme cold (40%). Southerners are most likely to experience severe thunderstorms (54%) and hurricanes (33%), while people in the West are most likely to experience droughts (54%) or wildfires (48%).

Among those who have had weather-related damages to their home or property, about two in five say their insurance paid for all or most of the repairs or replacements (18% say everything was covered and 23% say most things were covered). About one in ten say some things were covered but most of the expense was not covered (9%),

¹ NOAA National Centers for Environmental Information (NCEI) U.S. Billion-Dollar Weather and Climate Disasters (2021). <https://www.ncdc.noaa.gov/billions/>, DOI: [10.25921/stkw-7w73](https://doi.org/10.25921/stkw-7w73)

another one in ten said their insurance did not cover anything (10%), and six percent of people did not have insurance. About three in ten say they did not use their insurance to cover the cost of replacing or repairing the damages (27%).

Seven in ten Americans say that the weather has not caused them to make any changes (68%). Those who have made changes because of weather patterns are most likely to be saving more in case of an emergency (10%), making upgrades to their home (8%), or renewing their current home or auto insurance coverage (8%). Those living in the Northeast and West are significantly more likely to say they have researched or looked into moving to a place with a milder climate (9% and 7%, respectively) and upgraded their current home or auto insurance coverage (6% and 5%, respectively).

Annotated Questionnaire:

NOTE: All results show percentages among all respondents, unless otherwise labeled. Reduced bases are unweighted values

NOTE: * = less than 0.5%, - = no respondents

Q1. How would you rate your overall level of financial security? Please select only one response.

	Q2 2020 (n=1030)	Q3 2020 (n=1330)	Q4 2020 (n=1015)	Q2 2021 (n=1015)	Q4 2021 (n=1031)
Excellent	12%	13%	15%	20%	15%
Good	40%	40%	40%	42%	46%
Fair	30%	31%	29%	23%	28%
Poor	14%	68%	13%	12%	10%
Don't know	3%	13%	3%	3%	1%
Skip	9%	10%	6%	1%	1%
<i>Excellent/ Good (net)</i>	52%	52%	55%	62%	61%
<i>Fair/ Poor (net)</i>	44%	44%	42%	34%	37%

Q2. Over the past two months, have you been able to set aside any money for savings or investments?

	Q2 2020	Q3 2020	Q4 2020	Q2 2021	Q4 2021
Yes	50%	51%	54%	66%	58%
No	44%	44%	42%	28%	38%
Not sure	5%	4%	3%	5%	3%
Skip	6%	7%	1%	1%	1%

Q3. Thinking for a moment about the money you may owe to others including mortgages, car loans, credit cards and other debt, how confident are you in your ability to pay all of these debts as they come due?

	Q2 2020	Q3 2020	Q4 2020	Q2 2021	Q4 2021
Very confident	41%	-	51%	59%	54%
Somewhat confident	32%	-	32%	26%	28%
Not very confident	11%	-	7%	5%	8%
Not at all confident	8%	-	5%	4%	6%
Not sure	7%	-	5%	6%	3%
Skip	10%	-	3%	1%	1%
<i>Confident (net)</i>	73%	-	83%	84%	83%
<i>Not confident (net)</i>	19%	-	12%	9%	14%

Q4. And, when it comes time to retire, how likely do you feel it will be that you will have enough money to enjoy a comfortable retirement?

	Q4 2021
Very likely	29%
Somewhat likely	35%
Not very likely	14%
Not at all likely	12%
Not sure	8%
Skip	1%
<i>Likely (net)</i>	<i>64%</i>
<i>Not likely (net)</i>	<i>26%</i>

Q5. And, how confident are you that your home, car, and possessions are adequately insured if they are badly damaged or destroyed?

	Q4 2021
Very confident	49%
Somewhat confident	31%
Not very confident	10%
Not at all confident	5%
Not sure	4%
Skip	1%
<i>Confident (net)</i>	<i>81%</i>
<i>Not confident (net)</i>	<i>14%</i>

Q6. In the past three months, have you noticed any changes in the price or cost of any of the following?

Groceries	Q4 2021
Higher prices or cost	80%
About the same	16%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	2%
Skip	1%

Gasoline/travel	Q4 2021
Higher prices or cost	86%
About the same	7%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	5%
Skip	1%

Q6. In the past three months, have you noticed any changes in the price or cost of any of the following?

Utilities	Q4 2021
Higher prices or cost	51%
About the same	41%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	6%
Skip	1%

Rent	Q4 2021
Higher prices or cost	29%
About the same	22%
Lower prices or cost	*
Not applicable/Have not purchased this in the last 3 months	49%
Skip	1%

Clothing and accessories	Q4 2021
Higher prices or cost	46%
About the same	34%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	19%
Skip	1%

Home upgrades (furniture, appliances, décor, etc.)	Q4 2021
Higher prices or cost	47%
About the same	15%
Lower prices or cost	*
Not applicable/Have not purchased this in the last 3 months	37%
Skip	1%

Buying a new home	Q4 2021
Higher prices or cost	42%
About the same	4%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	52%
Skip	1%

Q6. In the past three months, have you noticed any changes in the price or cost of any of the following?

Buying a new car	Q4 2021
Higher prices or cost	40%
About the same	7%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	51%
Skip	1%

Home renovation or home repair	Q4 2021
Higher prices or cost	48%
About the same	11%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	40%
Skip	1%

Eating out at restaurants or take out	Q4 2021
Higher prices or cost	67%
About the same	23%
Lower prices or cost	1%
Not applicable/Have not purchased this in the last 3 months	8%
Skip	1%

Home or auto insurance	Q4 2021
Higher prices or cost	32%
About the same	46%
Lower prices or cost	2%
Not applicable/Have not purchased this in the last 3 months	19%
Skip	1%

Q7. In the past three months, have you heard anything about inflation?

	Q4 2021
I've heard a lot about it	58%
I've heard something, but I'm not sure what	27%
I haven't heard about inflation in the past 3 months	12%
I'm not familiar with inflation	3%
Skip	1%

Q8. How concerned, if at all, are you about inflation?

	Q4 2021
Very concerned	48%
Somewhat concerned	39%
Not very concerned	8%
Not at all concerned	1%
Not sure	2%
Skip	1%
<i>Concerned (net)</i>	<i>88%</i>
<i>Not concerned (net)</i>	<i>10%</i>

Q9. Economists report inflation is currently increasing and likely to continue increasing into 2022. If inflation continues to rise in the U.S., which, if any, of the following actions are you most likely to take to be able to pay for the things you need? Please select up to three.

	Q4 2021
Cut back on restaurant/take-out meals	48%
Keep my current technology (phone, laptop, tablet, etc.) instead of upgrading	30%
Budget food/cut back on grocery buying	29%
Purchase less clothing/accessories	29%
Put off home repairs, renovations, or home upgrades (furniture, décor, appliances, etc.)	23%
Cancel or put off travel plans	20%
Drive less	13%
Work longer before retirement	9%
Find a higher paying job	8%
Cut back or pause my emergency fund savings	7%
Put off car repairs or maintenance	5%
Cut back or pause my credit card payment	4%
Cut back or pause my retirement savings	4%
Cut back or pause student loan debt payments	2%
Other	2%
None of these	14%
Skip	1%

Q10. Changing gears again, next we'd like to ask you a few questions about the weather where you live. In the past three years, have you experienced any of the following where you live? Please select all that apply.

	Q4 2021
Severe thunderstorms	45%
Extreme heat	40%
Extreme cold	26%
Droughts	23%
Floods	22%
Hurricanes or tropical storms	18%
Tornadoes	14%
Wildfires	13%
Blizzards	12%
Earthquakes	7%
Landslides	1%
None of these	19%
Skip	1%

Q11. Have you had any damage to your home or property, including things like a car, as a result of the weather where you live or, if not, are you worried about the risk of future damage caused by weather?

	Q4 2021
I have had damage to my home/property	18%
Have not had it happen, but I worry about damage to my home/property	37%
Have not had it happen, nor am I worried about damage to my home/property	39%
Don't know	5%
Skip	1%

Q12. [Asked if Q11 = I have had damage to my home/property] While some items can never be recovered or replaced, others can be rebuilt or replaced. Financially, what role did insurance play in replacing or repairing everything that was damaged by the weather?

	Q4 2021 (n=193)
My insurance covered everything	18%
My insurance covered most things, but some of the expense was not covered	23%
My insurance covered some things, but most of the expense was not covered	9%
My insurance did not cover anything	10%
I didn't use my insurance to pay for the damages	27%
I didn't have insurance	6%
Don't know	6%
Skip	-

Q13. Have the weather patterns in your area caused you to do any of the following? Please select all that apply.

	Q4 2021
Save more money in case of an emergency	10%
Make upgrades or remodel your home	8%
Renew my current home or auto insurance coverage	8%
Looked into or researched moving to a place with a milder climate	5%
Talk to my current home or auto insurance representative about my coverage	5%
Upgrade my current home or auto insurance coverage	4%
Move/moving to a place with a milder climate	2%
Change your home or auto insurance company	2%
Other	1%
None of these	68%
Skip	1%

Q14. Shifting to a new topic, as a result of the COVID-19 pandemic some people have made changes in their lives. Has the pandemic caused you to re-evaluate or make any big life changes? Please select all that apply.

	Q4 2021
The pandemic has not caused me to make any changes in my life	66%
Started a new job	8%
Moved or bought a home	6%
Quit your job	4%
Retired	3%
Got married	2%
Went back to school	2%
Got divorced	1%
Other	10%
Skip	7%

Q15. [Asked if Q14 ≠ The pandemic has not caused me to make any changes in my life] How, if at all, have these decisions impacted your...?

Physical health	Q4 2021 (n=358)
Very positive impact	7%
Somewhat positive impact	20%
No impact	43%
Somewhat negative impact	25%
Very negative impact	4%
Skip	2%
<i>Positive impact (net)</i>	27%
<i>Negative impact (net)</i>	29%

Mental wellbeing	Q4 2021 (n=358)
Very positive impact	11%
Somewhat positive impact	20%
No impact	33%
Somewhat negative impact	27%
Very negative impact	6%
Skip	3%
<i>Positive impact (net)</i>	31%
<i>Negative impact (net)</i>	34%

Q15. [Asked if Q14 ≠ The pandemic has not caused me to make any changes in my life] How, if at all, have these decisions impacted your...?

Financial security	Q4 2021 (n=358)
Very positive impact	7%
Somewhat positive impact	17%
No impact	43%
Somewhat negative impact	23%
Very negative impact	8%
Skip	2%
<i>Positive impact (net)</i>	<i>24%</i>
<i>Negative impact (net)</i>	<i>31%</i>

Q16. Have you **received** any kind of financial support from a friend or family member in the past year?

	Q4 2021
Have not received financial support from friends or family	74%
I am on their phone plan	9%
I live with them while contributing little to no rent money	7%
They provide me with money for living expenses (utilities, food, etc.)	6%
They have helped out with unexpected financial emergencies	6%
I am on their insurance plan	5%
They provide me with money for housing (rent or mortgage)	2%
They provided me with a down payment for my home (partial or full)	2%
They pay for my cars (loan payments, repairs, maintenance, etc.)	2%
They pay my credit card(s)	1%
Other	2%
Skip	5%

Q17. [Asked if Q16 ≠ Have not received financial support from friends or family] From whom do you currently receive financial support? Please select all that apply.

	Q4 2021 (n=249)
Your parents or in-laws	56%
A child or children	6%
A sibling	8%
A friend	7%
Someone else	13%
Skip	20%

Q18. Have you provided financial support for any of the following in the past year? Please select all that apply.

	Q4 2021
Your parents or in-laws	10%
A child or children over the age 18	19%
A sibling (over age 18)	5%
A friend (over age 18)	7%
Do not provide financial support to anyone	65%
Skip	2%

Q19. [Asked if Q18 ≠ Do not provide financial support to anyone] What type(s) of financial support do you provide them? Please select all that apply.

Your parents or in-laws	Q4 2021 (n=88)
They live with me while contributing little to no rent	12%
I provide them with money for housing (rent or mortgage)	11%
I provided them with a down payment for their home (partial or full)	4%
I pay their credit card(s)	2%
I provide them with money for living expenses (utilities, food, etc.)	34%
I pay for their cars (loan payments, repairs, maintenance, etc.)	3%
I have helped out with unexpected financial emergencies	38%
They are on my insurance plan	11%
They are on my phone plan	16%
I manage their finances	13%
I am the caregiver for this person	12%
Other	11%
Skip	1%

Q19. [Asked if Q18 ≠ Do not provide financial support to anyone] What type(s) of financial support do you provide them? Please select all that apply.

A child or children over the age 18	Q4 2021 (n=209)
They live with me while contributing little to no rent	37%
I provide them with money for housing (rent or mortgage)	19%
I provided them with a down payment for their home (partial or full)	3%
I pay their credit card(s)	5%
I provide them with money for living expenses (utilities, food, etc.)	38%
I pay for their cars (loan payments, repairs, maintenance, etc.)	15%
I have helped out with unexpected financial emergencies	38%
They are on my insurance plan	28%
They are on my phone plan	37%
I manage their finances	6%
I am the caregiver for this person	11%
Other	8%
Skip	2%

A sibling (over age 18)	Q4 2021 (n=51)
They live with me while contributing little to no rent	6%
I provide them with money for housing (rent or mortgage)	24%
I provided them with a down payment for their home (partial or full)	4%
I pay their credit card(s)	4%
I provide them with money for living expenses (utilities, food, etc.)	31%
I pay for their cars (loan payments, repairs, maintenance, etc.)	10%
I have helped out with unexpected financial emergencies	48%
They are on my insurance plan	6%
They are on my phone plan	17%
I manage their finances	5%
I am the caregiver for this person	-
Other	3%
Skip	-

Q19. [Asked if Q18 ≠ Do not provide financial support to anyone] What type(s) of financial support do you provide them? Please select all that apply.

A friend (over age 18)	Q4 2021 (n=69)
They live with me while contributing little to no rent	12%
I provide them with money for housing (rent or mortgage)	15%
I provided them with a down payment for their home (partial or full)	-
I pay their credit card(s)	1%
I provide them with money for living expenses (utilities, food, etc.)	46%
I pay for their cars (loan payments, repairs, maintenance, etc.)	2%
I have helped out with unexpected financial emergencies	41%
They are on my insurance plan	4%
They are on my phone plan	10%
I manage their finances	2%
I am the caregiver for this person	3%
Other	10%
Skip	-

Q20. [Asked if Q18 = A child or children over the age 18 AND Q19 ≠ I am the caregiver for this person] Why are you currently providing support to your child over age 18? Please select all that apply.

	Q4 2021 (n=182)
They are only able to work part-time	11%
I enjoy having them live with me	18%
They choose not to work at this time	6%
They got fired/laid off recently	6%
They are unemployed and can't find a job	9%
They don't earn enough money at their job	35%
They need help supporting their families	16%
They are still in school	24%
They are unable to work due to health reasons	9%
Other	18%
Skip	-

About the Study

This COUNTRY Financial/Ipsos Poll was conducted October 22 - 25 2021, by Ipsos using the probability-based KnowledgePanel®. This poll is based on a nationally representative probability sample of 1,031 general population adults age 18 or older.

The margin of sampling error is plus or minus 3.3 percentage points at the 95% confidence level, for results based on the entire sample of adults. The margin of sampling error takes into account the design effect, which was 1.17. The margin of sampling error is higher and varies for results based on other sub-samples. In our reporting of the findings, percentage points are rounded off to the nearest whole number. As a result, percentages in a given table column may total slightly higher or lower than 100%. In questions that permit multiple responses, columns may total substantially more than 100%, depending on the number of different responses offered by each respondent.

The survey was conducted using KnowledgePanel, the largest and most well-established online probability-based panel that is representative of the adult US population. Our recruitment process employs a scientifically developed addressed-based sampling methodology using the latest Delivery Sequence File of the USPS – a database with full coverage of all delivery points in the US. Households invited to join the panel are randomly selected from all available households in the U.S. Persons in the sampled households are invited to join and participate in the panel. Those selected who do not already have internet access are provided a tablet and internet connection at no cost to the panel member. Those who join the panel and who are selected to participate in a survey are sent a unique password-protected log-in used to complete surveys online. As a result of our recruitment and sampling methodologies, samples from KnowledgePanel cover all households regardless of their phone or internet status and findings can be reported with a margin of sampling error and projected to the general population.

The data were weighted to adjust for gender by age, race/ethnicity, education, Census region, metropolitan status, household income, race/ethnicity by gender, race/ethnicity by age, and race/ethnicity by education. The demographic benchmarks came from the 2019 March supplement of the U.S. Census Bureau's Current Population Survey (CPS). The weighting categories were as follows:

- Gender (Male, Female) by Age (18–29, 30–44, 45–59, and 60+)
- Race/Hispanic Ethnicity (White Non-Hispanic, Black Non-Hispanic, Other or 2+ Races Non-Hispanic, Hispanic)
- Education (High School graduate or less, Some College, Bachelor and beyond)
- Census Region (Northeast, Midwest, South, West)
- Metropolitan status (Metro, non-Metro)
- Household Income (Under \$25,000, \$25,000-\$49,999, \$50,000-\$74,999, \$75,000-\$99,999, \$100,000-\$149,999, \$150,000+)
- Race/ethnicity (White/Other Non-Hispanic, Black Non-Hispanic, Hispanic) by Gender (Male, Female)
- Race/ethnicity (White/Other Non-Hispanic, Black Non-Hispanic, Hispanic) by Age (18-44, 45+)
- Race/ethnicity (White/Other Non-Hispanic, Black Non-Hispanic, Hispanic) by Education (Some College or less, Bachelor and beyond)



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