**U.S. Adults Less Concerned About Paying Bills Since Stimulus Package Announced**  
*Fears Around Loss of Income and Investment Value Remain High*

New York – April 14, 2020 -- In a new bi-weekly survey by Bankrate that measures the financial health of U.S. adults during the coronavirus pandemic, it appears that the recently approved stimulus package has calmed Americans’ concerns about paying everyday bills almost back to pre-pandemic levels (63% were moderately to extremely concerned before the stimulus package passed vs. 57% last week and 55% before the outbreak began*). However, moderate to extreme concern over job security and the value of investments has not been quelled over the last few weeks.

Bankrate’s Financial Health Index: https://www.bankrate.com/surveys/covid19-financial-health-index/

<table>
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<th>Americans Reporting Moderate to Extreme Concern:</th>
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<tr>
<td>Prior to Coronavirus Outbreak*</td>
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<tr>
<td>Ability to Pay Everyday Bills</td>
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<tr>
<td>Value of Investments (stocks, CDs, retirement accounts)</td>
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<td>Job Security/Loss of Income</td>
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**On a Scale from 1-10, with 10 Being “Extremely Concerned”:**

When it comes to paying everyday bills, younger generations have expressed the most concern over the ability to do so. A few weeks into the pandemic crisis, millennials (24-39) report their average level of concern about being able to pay bills at 6.31 on a 10-point scale; GenXers (40-55) at 6.78; and boomers (56-74) at 4.99. Since the stimulus package passed in late March, those fears dropped to 6.19 for millennials, 5.77 for Gen X and 4.08 for boomers. Prior to the outbreak, millennials scored their concern at a 5.87, Gen X at a 5.75 and boomers at 4.24.

A few weeks after the onset of the outbreak, the lowest earners (under $30k/year) reported their concern over the value of their investments at a 5.48 compared to last week when their level of concern dropped to 5.34 (prior to the outbreak they were at a 5.11). The highest earners ($80k/year and over) reported more concern over their investments at a level of 6.48 pre-stimulus deal, but also downgraded their concern to a 6.29 in the weeks following (prior to the outbreak they were at a 4.99).

While job security and loss of income was a greater concern for less educated Americans prior to the coronavirus outbreak, concern has leveled off during the pandemic. Prior to the coronavirus outbreak, Americans with no college experience rate their concern for job security at an average of 5.76 while those with a 4-year degree rate job security at a concern level of 4.76. As of last week, Americans with no college experience rated their concern at a 5.8 and those with a 4-year degree rated their concern at 5.97.

As of last week, Americans remain more concerned about their health and the health of their loved ones than any other financial concern throughout the crisis:
• Health of loved ones- 7.59
• Your own health- 6.51
• Value of Investments- 5.97
• Your job/stability of income- 5.88
• Paying Everyday Bills- 5.16

*Pre-Covid 19 sentiments established by respondents asked on March 23-34 to reflect on how they felt prior to the outbreak.

Methodology: Bankrate.com commissioned YouGov Plc to conduct the survey. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 1,202 adults for the fieldwork undertaken on March 23-24, 2020. The poll was carried out again amongst 1,257 adults on April 6-7, 2020. The survey was carried out online and meets rigorous quality standards. It employed a non-probability-based sample using both quotas upfront during collection and then a weighting scheme on the back end designed and proven to provide nationally representative results.

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