

05121 - HOV FLASH (24 Hour)

Q51Q1: Have you done each of the following more, about the same, or less during the COVID-19 pandemic (i.e., March 2020 - present)? Please select all that apply.

Used my financial institution's mobile app

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	23%	23%	10%	23%	33%	30%	30%	20%	40%	47%	LM	50%	55%	7%	33%	PR	28%	R	12%	12%	22%	22%	33%
About the same	41%	39%	C	43%	41%	GH	38%	GH	45%	39%	42%	LM	27%	31%	LM	48%	J	45%	J	41%	55%	OR	45%
Less	7%	8%	7%	7%	10%	5%	6%	7%	7%	10%	7%	10%	7%	7%	7%	10%	7%	7%	7%	7%	7%	7%	
Not applicable	25%	21%	29%	B	14%	12%	22%	e	32%	DE	46%	DEFG	11%	13%	16%	30%	U	39%	UK	18%	13%	28%	O

* Table Base:

US RESPONDENTS
Used a third-party financial services app (e.g., Acorn, Kraken)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	18%	19%	C	10%	23%	33%	30%	20%	40%	47%	LM	50%	55%	7%	33%	PR	28%	R	12%	12%	22%	22%	33%
About the same	23%	21%	25%	38%	FGH	29%	FGH	18%	16%	16%	14%	16%	13%	40%	PQR	34%	QR	19%	16%	16%	20%	24%	24%
Less	9%	11%	C	6%	10%	GH	14%	GH	14%	GH	14%	GH	14%	14%	14%	14%	14%	14%	14%	14%	14%	14%	14%
Not applicable	54%	49%	60%	B	32%	23%	29%	e	78%	DEF	85%	DEF	28%	10%	12%	26%	UK	79%	UK	35%	34%	NO	51%

* Table Base:

US RESPONDENTS
Banked online (i.e., on my financial institution's website)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	31%	34%	C	28%	40%	42%	43%	31%	43%	50%	M	44%	40%	40%	PR	51%	R	26%	23%	23%	35%	35%	37%
About the same	51%	50%	52%	44%	40%	51%	57%	DE	65%	DEF	45%	J	24%	53%	J	54%	J	73%	UKL	40%	54%	49%	60%
Less	6%	4%	6%	7%	9%	7%	8%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%
Not applicable	13%	9%	15%	B	11%	7%	13%	e	13%	18%	12%	10%	11%	10%	11%	11%	10%	10%	10%	10%	14%	17%	

* Table Base:

US RESPONDENTS
Used virtual tools provided by my financial institution (e.g., chatbots, budgeting tools)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
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More	19%	23%	C	15%	31%	35%	35%	23%	36%	43%	KL	44%	36%	36%	PR	29%	PR	4%	1%	1%	1%	1%	1%
About the same	32%	32%	31%	39%	H	34%	H	41%	H	28%	H	37%	M	20%	21%	21%	21%	21%	21%	21%	21%	21%	21%
Less	7%	5%	7%	5%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	
Not applicable	43%	36%	49%	B	22%	19%	47%	DE	55%	DE	74%	DEFG	17%	7%	40%	U	54%	U	68%	UK	27%	30%	54%

* Table Base:

US RESPONDENTS
Invested money (e.g., 401K plan, stocks, cryptocurrency)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	21%	26%	C	17%	31%	35%	35%	22%	31%	41%	44%	44%	34%	34%	PR	28%	QR	23%	QR	9%	5%	27%	Tu
About the same	36%	36%	35%	46%	42%	42%	42%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	
Less	11%	14%	C	8%	14%	11%	9%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	
Not applicable	31%	23%	38%	B	23%	34%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	27%	

* Table Base:

US RESPONDENTS
Managed my account(s) (e.g., checking account balance, making transfers)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	28%	35%	C	22%	37%	GH	33%	GH	39%	32%	32%	32%	40%	M	32%	M	29%	M	14%	14%	14%	14%	14%
About the same	5%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	
Less	7%	6%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	7%	
Not applicable	7%	6%	8%	7%	7%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	

* Table Base:

US RESPONDENTS
Made payments digitally (e.g., paying bills online, automatic loan payments)

	Gender		Age										Region										
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)		
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
Total (Unweighted)	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145	N=131	N=176	N=389	N=215	N=242
More	37%	44%	C	28%	40%	42%	42%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	31%	
About the same	50%	46%	54%	B	42%	38%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	44%	
Less	6%	7%	5%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	9%	
Not applicable	14%	10%	17%	B	11%	9%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	11%	

* Table Base:

US RESPONDENTS
Used an ATM to make cash withdrawals

	Gender		Age										Region									
	Male (B)	Female (C)	18-34 (D)	35-44 (E)	45-54 (F)	55-64 (G)	65+ (H)	18-34 (I)	35-44 (J)	45-54 (K)	55-64 (L)	65+ (M)	18-34 (N)	35-44 (O)	45-54 (P)	55-64 (Q)	65+ (R)	Northwest (S)	South (T)	Midwest (U)	West (V)	
Total	N=1022	N=1022	N=303	N=267	N=183	N=140	N=137	N=225	N=103	N=81	N=48	N=56	N=102	N=153	N=84	N=92	N=81	N=145				

051211 - HOV FLASH (24 Hour)

QS1Q1: Have you done each of the following more, about the same, or less during the COVID-19 pandemic (i.e., March 2020 - present)? Please select all that apply.

Used my financial institution's mobile app

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	27%	27%	24%	23%	32%	21%	24%	36%	FG	32%	37%	L	21%	40%	N	21%	27%	32%	27%	24%	31%
About the same	23%	19%	35%	39%	44%	36%	40%	39%	46%	I	35%	43%	40%	42%	N	41%	40%	43%	39%	42%	43%
Less	7%	10%	E	6%	6%	7%	10%	H	8%	F	3%	6%	7%	7%	7%	7%	7%	7%	6%	7%	11%
Not applicable	25%	28%	DE	31%	DE	18%	18%	15%	18%	37%	I	14%	32%	K	11%	32%	M	26%	P	17%	18%

* Table Base: US RESPONDENTS
Used a third-party financial services app (e.g., Acorn, Kraken)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	14%	16%	C	6%	13%	C	16%	C	13%	10%	7%	24%	L	8%	25%	N	8%	14%	13%	14%	11%
About the same	23%	19%	35%	39%	44%	36%	40%	39%	46%	I	35%	43%	40%	42%	N	41%	40%	43%	39%	42%	43%
Less	9%	7%	10%	6%	6%	7%	10%	H	8%	F	3%	6%	7%	7%	7%	7%	7%	7%	6%	7%	11%
Not applicable	54%	59%	E	63%	E	54%	45%	45%	57%	40%	45%	33%	L	33%	67%	K	30%	66%	M	57%	42%

* Table Base: US RESPONDENTS
Banked online (i.e., on my financial institution's website)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	31%	24%	30%	40%	B	35%	B	24%	28%	44%	FG	37%	31%	29%	38%	38%	38%	38%	38%	38%	36%
About the same	51%	50%	54%	51%	52%	51%	54%	54%	57%	52%	53%	52%	43%	50%	50%	53%	50%	55%	50%	57%	44%
Less	5%	6%	3%	3%	6%	6%	7%	6%	5%	6%	6%	7%	6%	6%	6%	6%	6%	6%	6%	6%	9%
Not applicable	13%	19%	DE	13%	DE	6%	6%	20%	GH	12%	7%	7%	21%	I	10%	14%	7%	15%	M	12%	10%

* Table Base: US RESPONDENTS
Used virtual tools provided by my financial institution (e.g., chatbots, budgeting tools)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	19%	14%	21%	20%	22%	B	14%	15%	27%	FG	26%	J	9%	29%	N	14%	17%	17%	14%	21%	30%
About the same	32%	27%	24%	24%	39%	BC	37%	BC	30%	32%	30%	32%	26%	39%	L	27%	31%	33%	34%	30%	27%
Less	7%	10%	C	3%	3%	7%	6%	7%	6%	7%	6%	7%	6%	6%	6%	6%	6%	6%	6%	6%	9%
Not applicable	43%	48%	DE	52%	DE	36%	34%	46%	H	47%	H	35%	30%	41%	26%	41%	23%	52%	M	43%	26%

* Table Base: US RESPONDENTS
Invested money (e.g., 401k plan, stocks, cryptocurrency)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	27%	28%	25%	25%	35%	23%	27%	39%	35%	J	22%	23%	23%	23%	23%	29%	30%	30%	27%	27%	29%
About the same	37%	25%	32%	40%	B	48%	BC	28%	32%	34%	34%	34%	26%	39%	m	40%	P	27%	42%	R	32%
Less	12%	8%	21%	21%	BCE	9%	10%	12%	12%	14%	14%	14%	9%	9%	9%	11%	13%	10%	10%	10%	13%
Not applicable	31%	48%	DE	40%	DE	18%	15%	41%	H	36%	H	21%	17%	50%	I	19%	38%	K	19%	37%	M

* Table Base: US RESPONDENTS
Managed my account(s) (e.g., checking account balance, making transfers)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	28%	20%	31%	31%	30%	29%	27%	31%	31%	J	22%	23%	23%	23%	23%	29%	30%	30%	27%	27%	29%
About the same	59%	59%	60%	63%	61%	56%	62%	63%	68%	62%	65%	66%	50%	64%	M	62%	56%	56%	65%	R	55%
Less	5%	6%	3%	2%	5%	6%	8%	H	5%	6%	6%	7%	4%	6%	6%	6%	6%	6%	6%	6%	9%
Not applicable	7%	10%	CDE	4%	2%	4%	4%	13%	h	6%	7%	10%	4%	8%	8%	9%	9%	9%	9%	9%	14%

* Table Base: US RESPONDENTS
Made payments digitally (e.g., paying bills online, automating loan payments)

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	20%	15%	20%	21%	20%	18%	17%	19%	19%	J	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%	10%
About the same	50%	47%	57%	67%	B	49%	B	49%	47%	47%	47%	47%	47%	55%	I	40%	39%	39%	51%	R	46%
Less	6%	9%	C	3%	5%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	6%	9%
Not applicable	14%	17%	E	12%	12%	10%	23%	GH	15%	7%	10%	20%	I	13%	13%	15%	10%	16%	m	14%	

* Table Base: US RESPONDENTS
Used an ATM to make cash withdrawals

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)	
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
Total (Unweighted)	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681	N=256	N=486	N=536	N=656	AA (T)	Hispanic (U)	
More	19%	16%	18%	19%	24%	B	19%	16%	23%	25%	J	12%	28%	14%	20%	20%	22%	22%	18%	15%	25%
About the same	40%	40%	45%	45%	48%	43%	43%	43%	46%	46%	46%	46%	46%	47%	47%	47%	47%	47%	47%	47%	47%
Less	20%	19%	23%	25%	18%	18%	20%	23%	20%	19%	17%	21%	16%	20%	20%	21%	18%	23%	Q	18%	23%
Not applicable	15%	19%	DE	14%	11%	11%	19%	H	14%	11%	8%	24%	I	9%	19%	K	6%	19%	M	15%	

* Table Base: US RESPONDENTS
Paid for things with my credit card

	Total (A)	Less than \$50K (B)	\$50K - \$74.9K (C)	\$75K - \$99.9K (D)	\$100K+ (E)	HS or Less (F)	Some College (G)	College Grad+ (H)	Yes (I)	Employed (J)	Yes (K)	Children in HH (L)	Parent of Child Under 18 (M)	Homeowner (O)	Renter (P)	Married (Q)	Not married (R)	White (S)	Race/Ethnicity (T)	Hispanic (U)
Total	N=1022	N=293	N=161	N=133	N=396	N=311	N=347	N=206	N=589	N=423	N=382	N=640	N=341	N=681						

052121 - HOD FLASH (24 Hour)

QS1Q1: Have you done each of the following more, about the same, or less during the COVID-19 pandemic (i.e., March 2020 - present)? Please select all that apply.

Used my financial institution's mobile app

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	27% EF	36% EF	39% AEF	32% EF	12%	7%
About the same	41%	42%	40%	41%	43%	36%
Less	7%	6%	10% df	4%	8%	1%
Not applicable	25% C	16%	11%	23% C	37% ABCD	56% ABCDE

* Table Base: US RESPONDENTS

Used a third-party financial services app (e.g., Acorn, Kraken)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	14% EF	21% EF	28% ADEF	13% EF	1%	0%
About the same	23% EF	26% EF	37% ADEF	23% EF	13%	7%
Less	9% E	16% aEF	11% Ef	10% E	4%	2%
Not applicable	54% BC	38% c	24%	54% BC	81% ABCD	91% ABCD

* Table Base: US RESPONDENTS

Banked online (i.e., on my financial institution's website)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	31% EF	39% EF	43% ADEF	31% EF	21%	11%
About the same	51% C	48%	40%	49%	63% ABCD	63% C
Less	5%	2%	9% abEf	7% e	2%	1%
Not applicable	13%	11%	9%	13%	14%	25% AbCde

* Table Base: US RESPONDENTS

Used virtual tools provided by my financial institution (e.g., chatbots, budgeting tools)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	19% EF	34% ADEF	33% ADEF	14% EF	7%	1%
About the same	32% eF	39% EF	38% EF	37% EF	25% F	7%
Less	7%	9%	9%	4%	6%	8%
Not applicable	43% BC	18%	21%	44% BC	62% ABCD	84% ABCDE

* Table Base: US RESPONDENTS

Invested money (e.g., 401K plan, stocks, cryptocurrency)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	21% EF	37% ADEF	33% ADEF	21% EF	8%	6%
About the same	37%	27%	32%	37%	42% BC	51% aBC
Less	11%	15% f	14% df	8%	10%	3%
Not applicable	31% C	22%	21%	34% bC	40% ABC	39% bC

* Table Base: US RESPONDENTS

Managed my account(s) (e.g., checking account balance, making transfers)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	28% EF	44% AdEF	38% AEF	30% EF	16%	7%
About the same	59% BC	38%	48%	55% B	76% ABCD	86% ABCD
Less	5%	12% AdEF	7% Ef	4%	2%	0%
Not applicable	7%	6%	7%	11% e	5%	7%

* Table Base: US RESPONDENTS

Made payments digitally (e.g., paying bills online, automating loan payments)

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	30% EF	40% aEF	42% AEF	34% EF	16% f	4%
About the same	50% BC	35%	41%	46%	63% ABCD	77% ABCDe
Less	6%	12% adEF	8%	5%	4%	1%
Not applicable	14% c	13%	8%	16% C	17% C	18% c

* Table Base: US RESPONDENTS

Used an ATM to make cash withdraws

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	19% EF	25% EF	26% aEF	22% EF	12%	5%
About the same	46%	41%	45%	50%	47%	44%
Less	20%	27% d	20%	15%	21%	17%
Not applicable	15% C	7%	9%	14%	20% aBC	33% ABCDe

* Table Base: US RESPONDENTS

Paid for things with my credit card

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *
Total (Unweighted)	N=1022	N=109	N=272	N=240	N=329	N=71 *
More	26% E	33% E	37% ADE	23%	17%	24%
About the same	50% C	46%	37%	53% C	61% ABC	56% C
Less	8%	4%	10%	6%	9%	8%
Not applicable	16%	18%	17%	18%	13%	12%

* Table Base: US RESPONDENTS

Paid for things with my debit card

	Total (A)	Gen Z 18-24 (B)	Millennials 25-40 (C)	Gen X 41-56 (D)	Boomers 57-75 (E)	Silent 76-93 (F)
Total	N=1022	N=117	N=292	N=241	N=304	N=67 *

Total (Unweighted)	N=1022		N=109		N=272		N=240		N=329		N=71	*
More	29%	EF	43%	ADEF	39%	ADEF	28%	EF	18%		8%	
About the same	47%		45%		43%		49%		51%		37%	
Less	8%		4%		11%		8%		6%		6%	
Not applicable	17%	bC	7%		6%		15%	C	25%	ABCD	49%	ABCDE

* Table Base: US RESPONDENTS
Paid for things with mobile pay (e.g., Apple Pay, GPay)

	Total (A)		Gen Z 18-24 (B)		Millennials 25-40 (C)		Gen X 41-56 (D)		Boomers 57-75 (E)		Silent 76-93 (F)	
Total	N=1022		N=117		N=292		N=241		N=304		N=67	*
Total (Unweighted)	N=1022		N=109		N=272		N=240		N=329		N=71	*
More	23%	EF	45%	ADEF	35%	ADEF	21%	EF	8%	f	0%	
About the same	30%	EF	37%	EF	39%	AEF	30%	ef	22%		16%	
Less	7%		6%		10%	E	7%		4%		7%	
Not applicable	40%	BC	13%		16%		42%	BC	65%	ABCD	77%	ABCD

* Table Base: US RESPONDENTS

QS1Q2: For each of the following periods, how often did/do you visit a branch of a financial institution (e.g., bank, credit union) in person?

Before the COVID-19 pandemic (i.e., before March 2020)

	Total (A)		Gen Z 18-24 (B)		Millennials 25-40 (C)		Gen X 41-56 (D)		Boomers 57-75 (E)		Silent 76-93 (F)	
Total	N=1022		N=117		N=292		N=241		N=304		N=67	*
Total (Unweighted)	N=1022		N=109		N=272		N=240		N=329		N=71	*
NET: AT LEAST ONCE A WEEK	34%	EF	41%	EF	50%	ADEF	34%	EF	22%	f	10%	
Once a day	6%	E	4%		13%	AbDEF	4%		1%		0%	
Several times a week	10%	E	12%	E	18%	ADEF	7%		4%		4%	
Once a week	18%	F	24%	F	19%	F	22%	F	16%	f	5%	
Several times a month	19%		18%		13%		15%		25%	CD	32%	ACD
Once a month or less	35%	C	26%		26%		35%	c	46%	ABCD	48%	BC
Never	12%		16%	e	11%		16%	E	8%		10%	

* Table Base: US RESPONDENTS
During the COVID-19 pandemic (i.e., March 2020 - present)

	Total (A)		Gen Z 18-24 (B)		Millennials 25-40 (C)		Gen X 41-56 (D)		Boomers 57-75 (E)		Silent 76-93 (F)	
Total	N=1022		N=117		N=292		N=241		N=304		N=67	*
Total (Unweighted)	N=1022		N=109		N=272		N=240		N=329		N=71	*
NET: AT LEAST ONCE A WEEK	25%	EF	36%	aEF	34%	AEF	29%	EF	12%		5%	
Once a day	5%	E	7%	EF	10%	AEF	6%	E	0%		0%	
Several times a week	7%	E	13%	EF	12%	EF	8%	E	3%		1%	
Once a week	12%		16%	f	12%		16%	ef	9%		5%	
Several times a month	15%	d	22%	cD	12%		9%		17%	D	22%	D
Once a month or less	37%	B	22%		33%		31%		49%	ABCD	42%	B
Never	24%		19%		21%		31%	abCe	22%		30%	

* Table Base: US RESPONDENTS

QS1Q3: Have you visited a branch of a financial institution (e.g., bank, credit union) in person in the past month?

	Total (A)		Gen Z 18-24 (B)		Millennials 25-40 (C)		Gen X 41-56 (D)		Boomers 57-75 (E)		Silent 76-93 (F)	
Total	N=774		N=94	*	N=232		N=166		N=236		N=47	*
Total (Unweighted)	N=760		N=88	*	N=209		N=169		N=243		N=51	*
Yes	64%	d	63%		72%	aDE	54%		60%		74%	d
No	36%	c	37%		28%		46%	aCf	40%	C	26%	

* Table Base: VISITED A BRANCH DURING THE COVID-19 PANDEMIC

QS1Q4: About what percentage of your personal banking is done digitally (e.g., online, through an app) each month? If you do not do any personal banking digitally, please enter '0'. If you aren't sure, please provide your best estimate.

	Total (A)		Gen Z 18-24 (B)		Millennials 25-40 (C)		Gen X 41-56 (D)		Boomers 57-75 (E)		Silent 76-93 (F)	
Total	100%		100%		100%		100%		100%		100%	
Less than 25%	16%		18%		12%		14%		19%		26%	C
25% to 50%	12%		18%	d	17%	D	8%		11%		9%	
51% to 75%	14%		20%	E	19%	E	12%		9%		15%	
76% to 100%	57%	b	44%		52%		66%	aBCf	61%	B	49%	
Mean	69.56		63.67		69.21		74.78	b	69.77		61.65	
Median	85.00		75.00		80.00		90.00		90.00		75.00	
Standard Deviation	34.90		34.01		31.20		33.75		37.27		41.19	
Not applicable	20%		34%	ACdE	19%		21%		16%		19%	

* Table Base: US RESPONDENTS