

## **NORC AmeriSpeak Omnibus Survey: Most Working Americans Would Face Economic Hardship If They Missed More than One Paycheck**

*Interview Dates: January 31-February 4, 2019*

*Nationally representative sample of 1,010 English-speaking adults age 18 and over, conducted using an Omnibus survey of the AmeriSpeak® Panel, the probability-based panel of NORC at the University of Chicago. Of the 1,010 respondents, 142 completed the survey by phone and 868 via the web. The margin of error is +/- 4.29 percent. The poll and analysis were self-funded.*

*AmeriSpeak® is designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone, and field interviewers (face-to-face). The panel provides sample coverage of approximately 97 percent of the U.S. household population. Those excluded from the sample include people with P.O. Box only addresses, some addresses not listed in the USPS Delivery Sequence File, and some newly constructed dwellings.*

**NOTE:** All results show percentages among respondents, unless otherwise labeled.

**Q1. Think about your current regular paychecks, from your primary job (if you have more than one). How many paychecks in a row could you miss before you would be unable to pay for necessities (such as food, rent/mortgage, car loan) without using savings?**

AmeriSpeak 1/31/19-2/4/19	Working adults (N=859)*
None – missing one paycheck would mean I can't cover necessities.	31
1 paycheck	20
2 paychecks	15
3-5 paychecks	12
6 or more paychecks	13
I don't know	8
Skipped	1

**Q2. Think about all the paychecks (earned by you and adults such as a partner, spouse, parent, or adult child) that come into your household on an average month, and that you use to pay for necessities (such as food, rent/mortgage, car loan). How many paychecks in total does your household receive in an average month? This would include paychecks you receive, and paychecks received by other adults in your household.**

AmeriSpeak 1/31/19-2/4/19	Working adults (N=859)*
None – no adults in my household receive a paycheck in an average month.	3
1 paycheck	12
2 paychecks	29
3 paychecks	9
4 paychecks	24
5 or more paychecks	19
I don't know	4
Skipped	0

**Q3. Think about all the paychecks (earned by you and adults such as a partner, spouse, parent, or adult child) that come into your household on an average month, and that you use to pay for necessities (such as food, rent/mortgage, car loan). On an average month, what percentage of those paychecks do you spend?**

AmeriSpeak 1/31/19-2/4/19	Working adults (N=859)*
25% or less	6
25-50%	14
50-75%	26
75-100%	41
More than 100% – I regularly have to take money from my savings or borrow money.	7
Other – please specify	1
I don't know	4
Skipped	0

*Total does not sum to 100% due to rounding*

**Q4. If your household missed two paychecks in a row, what changes to your finances would you make? (select all that apply)**

AmeriSpeak 1/31/19-2/4/19	Working adults (N=859)*	
	Yes	No
Stop adding to my savings accounts	43	57
Stop adding to my retirement savings	28	72
Decrease spending on optional items (such as eating out, shopping)	73	27
Use money from my regular savings accounts	40	60
Skip purchases of essentials (such as gas, groceries)	31	69
Other – please specify	6	94
I don't know	1	99
Skipped	1	99

**Q5. If your household missed paychecks and you had no additional savings, where would you get money to pay for essentials (such as food, rent/mortgage, car loans)? (select all that apply)**

AmeriSpeak 1/31/19-2/4/19	Working adults (N=859)*	
	Yes	No
Credit cards	47	53
Borrow from friends or family	47	53
Skip payments on essential bills (such as rent/mortgage, loans)	24	76
Withdraw money from retirement accounts	27	73
Sell/pawn something	41	59
Take a payday, auto, or other short-term loan	17	83
Seek an job in the 'gig economy' (such as Uber, Lyft, Instacart, TaskRabbit)	29	71
Other – please specify	7	93
I don't know	1	99
Skipped	1	99

*\*151 non-working respondents were removed from the analysis.*

## Demographics

### Gender

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
Male	48
Female	52

### Age

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
18-29	21
30-44	27
45-59	24
60+	29

### Race/Ethnicity

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
White, non-Hispanic	63
Black, non-Hispanic	12
Other, non-Hispanic	2
Hispanic	16
2+, non-Hispanic	4
Asian, non-Hispanic	3

### Education

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
No HS diploma	11
HS graduate or equivalent	29
Some college	28
BA or above	32

### Marital Status

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
Married	47
Widowed	5
Divorced	11
Separated	2
Never married	25
Living with partner	10

### Employment Status

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
Working - as a paid employee	55
Working - self-employed	8
Not working - on temporary layoff from a job	0
Not working - looking for work	5
Not working - retired	18
Not working - disabled	7
Not working - other	6

### Household Income

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
Less than \$5,000	3
\$5,000 to \$9,999	3
\$10,000 to \$14,999	4
\$15,000 to \$19,999	4
\$20,000 to \$24,999	6
\$25,000 to \$29,999	7
\$30,000 to \$34,999	6
\$35,000 to \$39,999	5
\$40,000 to \$49,999	7
\$50,000 to \$59,999	10
\$60,000 to \$74,999	9
\$75,000 to \$84,999	6
\$85,000 to \$99,999	9
\$100,000 to \$124,999	6
\$125,000 to \$149,999	5
\$150,000 to \$174,999	4
\$175,000 to \$199,999	2
\$200,000 or more	4

### Region

AmeriSpeak - 1/31/19-2/4/19	All adults (N=1010)
Northeast	18
Midwest	21
South	38
West	24