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### This report looks at the following areas:

- Impact of COVID-19 on consumers' household finances
- Sentiment toward consumers' future financial health
- Change in consumer spending habits

With the current state of the US economy in slow recovery amid the pandemic, consumers across the nation have experienced a wide array of financial hardships. For some, COVID-19 has positively impacted their finances as they dine out and travel less, partly due to state-imposed restrictions. For others, the pandemic has resulted in job loss or a reduction in hours or wages, further hampering their financial health in already turbulent times. Despite this, some consumers remain upbeat on their financial situation going into 2021. With a vaccine available and a new US administration publicly committing to containing the virus, many remain hopeful going forward. For others, they simply hope things don't get worse at this point in time.

"Despite COVID-19 putting a

dent in consumers' finances and morale, many still remain hopeful on their financial situation going forward. A recovering US economy, rallied by the availability of a vaccine, has instilled optimism in many consumers. In spite of that, how well this recovery can be sustained ultimately hinges on how quickly and how well the pandemic can be contained in 2021."

### – Amr Hamdi, Finance

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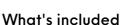
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- Consumer survey data
- Direct marketing creative
- Abbreviations and terms
- Abbreviations



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