

## February 2021

### Financial Needs of Gen X: Incl Impact of COVID-19 - US

“Gen Xers are at an age where they do not expect much to change in their lives – they have steady jobs, their family may be complete, and they most likely own property. COVID-19 has thrown them, in addition to other generations, for quite the loop. They were concentrating on ...

### Healthcare Spending: Incl Impact of COVID-19 - US

“At the peak of the pandemic, COVID-19 nearly shut down all medical facilities that were not considered ‘necessary’ beyond those treating adults diagnosed with COVID-19. Healthcare spending greatly decreased, but as with most essential services, consumers have needed to return medical care providers for their general health and wellbeing. Cost ...

## January 2021

### Lending: Incl Impact of COVID-19 - US

“The COVID-19 pandemic has brought health and economic instability to a substantial portion of the United States population. Unemployment is improving, but the economic ramifications of the pandemic will be felt long after the COVID-19 vaccine is widely available. Consumers who are able have been proactively paying down their debt ...

## December 2020

### Mobile Payments: Incl Impact of COVID-19 - US

“COVID-19 has permanently changed a number of consumer behaviors, and its effect on payments is no exception. Younger generations are significantly more open to mobile payments, regardless of the timing, but issuers and payment providers will have a tough road to convince older adults to adopt this technology. Consumers realize ...

## November 2020

### Credit Cards: Inc Impact of COVID-19 - US

“Spending behaviors are changing both due to the COVID-19 pandemic as well as the current US recession. Savings have increased during the pandemic, but issuers will want to be cautious. As COVID-19 stimulus money

runs out and bill deferments end, issuers should be more cautious about who they target to ...

### September 2020

#### The Un- and Underbanked: Incl Impact of COVID-19 - US

"The un- and underbanked are more vulnerable to economic uncertainty, and the COVID-19 pandemic will have made it much more difficult for many of these folks to make ends meet. Further compounding matters, Hispanic and Black consumers are both more likely to be un- and underbanked and more likely to ...

#### Consumers and the Economic Outlook: Incl Impact of COVID-19 - US

"The unpredictable pace of the spread of COVID-19 is worrying, but consumers have remained optimistic about their finances throughout this pandemic and the subsequent recession. Time will tell how deeply consumer finances will be affected, but right now, consumers are most definitely holding out hope for themselves, while their confidence ...

### August 2020

#### The Impact of COVID-19 on the Consumer Relationship with Financial Services - US

"The impact of COVID-19 has shaken quite a few industries to their very core. Some will be fundamentally changed going forward, while others will, in the longer term, eventually return to normal working order. Similar to the effect on ecommerce in 2003 with the SARS outbreak, this pandemic has had ...

### July 2020

#### Consumers and Financial Understanding: Incl Impact of COVID-19 - US

"The COVID-19 crisis will serve to expose and exacerbate the widening gulf of financial understanding between those with ample economic means and acumen, and those who lack the resources and financial wherewithal."

### May 2020

#### Investing in 2020: Incl Impact of COVID-19 - US

"The nature of investing throughout the remainder of 2020 will be very much dictated by the extent to which the US and global economies can safely and effectively begin to reopen, which is further dependent on the ability of the scientific community to mount an effective medical response to the ...

### March 2020

#### Property & Casualty Insurance - US

"Property and casualty insurance is often compulsory, and therefore ownership remains high across auto and homeowners policies. In a quickly changing market that will be affected by D2C (direct-to-consumer) offerings, insurers need to differentiate themselves not only in price, but in overall customer experience."

- **Jennifer White Boehm, Associate Director ...**

### February 2020

#### Medicare - US

"Medicare was signed into law by President Lyndon Johnson, with the enactment of the Social Security Amendments of 1965, which also provided for the creation of Medicaid. In the half-century since its inception, Medicare has helped bring the share of seniors with health insurance coverage from around 60% to close ...

### January 2020

#### The Gig Economy - US

"Working multiple jobs to bring in extra income is nothing new – just ask a substitute schoolteacher, bartender, or photographer. But in today's economy, the proliferation of multiple "unicorn" tech startups has changed the landscape of our on-demand society, offering more options not only as a consumer, but as a ...

#### Consumers and the Economic Outlook - US

"The majority of consumers consider their finances to be healthy, and views of the future seem to be positive as well. Consumers are saving for the future, but are still willing to treat themselves."

- **Jennifer White Boehm, Associate Director - Financial Services & Auto**