

How the Survey was Conducted

Methodology: Yahoo! Finance/Marist Poll of 3,131 National Adults

This survey of 3,131 adults was conducted December 3rd through December 5th, 2024 by the Marist Poll sponsored in partnership with Yahoo! Finance. Adults 18 years of age and older residing in the United States were contacted through a multi-mode design: By phone using live interviewers, by text, or online. All potential respondents were screened for age. Probability-based sampling frames include RDD landline plus listed landline, RDD cell phone sample plus cell phone sample based on billing address to account for inward and outward mobility within a state. These samples were provided by Dynata and used to administer the surveys collected via phone and text to web. A sampling frame based on aggregated non-probability online research panels was randomly selected from Cint's digital insights platform to administer the surveys collected via web. Survey questions were available in English or Spanish. All samples were selected to ensure that each region was represented in proportion to its adult population. The samples were then combined and balanced to reflect the 2022 American Community Survey 5-year estimates for age, gender, income, race, and region.

Results for all adults (n=3,131) are statistically significant within ± 2.1 percentage points. Results for banked households (n=2,828) are statistically significant within ± 2.2 percentage points. The design effect for this survey is 1.4 which has been incorporated in the calculation of all reported margins of error.

The partisan breakdown for this survey among registered voters is 38% Democrat, 36% Republican, and 25% independent.

Tables include results for subgroups to only display crosstabs with an acceptable sampling error. It should be noted that, although you may not see results listed for a certain group, it does not mean interviews were not completed with those individuals. It simply means the sample size is too small to report.

Nature of the Sample

		National Adults	National Banked HH
		Column %	Column %
National Adults		100%	
National Banked HH		91%	100%
Gender	Men	49%	49%
	Women	51%	51%
Generation	Gen Z	17%	16%
	Millennials	27%	27%
	Gen X	26%	27%
	Baby Boomers/Silent/Greatest	29%	30%
Age	Under 45	46%	45%
	45 or older	54%	55%
Race/Ethnicity	White	62%	63%
	Black	12%	11%
	Latino	15%	15%
	Other	10%	11%
Region	Northeast	18%	18%
	Midwest	21%	21%
	South	38%	38%
	West	23%	23%
Household Income	Less than \$50,000	34%	32%
	\$50,000 or more	66%	68%
Education	Not college graduate	60%	58%
	College graduate	40%	42%
Area Description	Big city	21%	21%
	Small city	15%	14%
	Suburban	36%	37%
	Small town	13%	13%
	Rural	16%	16%
National Registered Voters		88%	89%
Party Identification	Democrat	38%	37%
	Republican	36%	37%
	Independent	25%	25%
	Other	1%	1%

Yahoo! Finance/Marist Poll National Adults. Interviews conducted December 3rd through December 5th, 2024, n=3,131 MOE +/- 2.1 percentage points. National Banked Households: n=2,828 MOE +/- 2.2 percentage points. Totals may not add to 100% due to rounding.

Yahoo! Finance/Marist Poll Banner: Topline

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Adults	National Banked HH
		Column %	Column %
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable/Affordable	34%	33%
	Not very affordable/Not affordable at all	66%	67%
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable	5%	5%
	Affordable	28%	28%
	Not very affordable	44%	45%
	Not affordable at all	22%	22%
How would you describe your household financial situation? Would you say you:	Live comfortably	27%	27%
	Meet your basic expenses with a little left over for extras	30%	31%
	Just meet your basic expenses	30%	30%
	Don't have enough to meet your basic expenses	13%	12%
How satisfied are you with the amount of money you currently have saved:	Completely satisfied/Very satisfied	22%	22%
	Somewhat satisfied	26%	26%
	Somewhat dissatisfied	17%	17%
	Very dissatisfied/Completely dissatisfied	35%	35%
	Vol: Unsure	0%	0%
How satisfied are you with the amount of money you currently have saved:	Completely satisfied	9%	10%
	Very satisfied	12%	12%
	Somewhat satisfied	26%	26%
	Somewhat dissatisfied	17%	17%
	Very dissatisfied	16%	16%
	Completely dissatisfied	19%	19%
	Vol: Unsure	0%	0%
Compared with 2023, in 2024 have you been able to:	Save more money	22%	21%
	Save less money	48%	48%
	Save about the same amount	30%	30%
	Vol: Unsure	0%	0%
In 2025, do you think you will be able to:	Save more money	44%	44%
	Save less money	24%	24%
	Save about the same amount	31%	32%
	Vol: Unsure	1%	1%

Yahoo! Finance/Marist Poll Banner: Topline

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Adults Column %	National Banked HH Column %
What do you consider to be your biggest challenge to saving money:	Cost of living	47%	47%
	High-interest debt repayment	6%	6%
	Change of income or employment status	10%	10%
	Choosing to spend extra income on things you enjoy	8%	8%
	Too many financial obligations	10%	10%
	Unexpected bills or expenses	11%	11%
	Something else	1%	1%
	You do not have any challenges to saving money	7%	7%
	Vol: Unsure	0%	0%
	If tomorrow you experienced a financial emergency that left you unable to pay all of your bills, how would you deal with it:	Borrow money from family or friends	10%
Take out a personal loan		6%	6%
Spend out of your savings		24%	26%
Sell off investments		5%	5%
Borrow from your 401(k) or other retirement accounts		7%	7%
Postpone paying your bills		8%	7%
Work more or get an extra job		14%	14%
Reduce your spending on other things		15%	15%
Finance with a credit card and pay it off over time		9%	9%
Something else		1%	0%
Vol: Unsure	1%	1%	
If you lost your job or household income, about how many months do you think you would be able to cover your bills and expenses from savings that are readily available in a checking or savings account?	None/Less than one month	35%	33%
	1-3 months	25%	26%
	4-6 months	17%	18%
	7-9 months	3%	3%
	10-12 months	10%	10%
	More than 12 months	9%	9%
Are you more optimistic or pessimistic about your own personal finances in the coming year, with Donald Trump as president?	More optimistic	59%	60%
	More pessimistic	40%	39%
	Vol: Unsure	1%	1%
Do you or anyone else in your household have a checking or savings account now?	Yes	91%	100%
	No	9%	0%
	Vol: Unsure	0%	0%

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH					National Banked HH	
		Generation				Gender		
		National Banked HH (A)	Gen Z (B)	Millennials (C)	Gen X (D)	Baby Boomers/Silent/Greatest (E)	Men (F)	Women (G)
		Column %	Column %	Column %	Column %	Column %	Column %	Column %
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable/Affordable	33%	36% CD	29%	27%	41% CD	39% G	28%
	Not very affordable/Not affordable at all	67%	64%	71% BE	73% BE	59%	61%	72% F
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable	5%	9% DE	8% DE	3%	2%	6% G	3%
	Affordable	28%	27% C	21%	25% c	39% BCD	32% G	25%
	Not very affordable	45%	46%	45%	44%	44%	43%	46% F
	Not affordable at all	22%	18%	26% BE	28% BE	15%	19%	26% F
How would you describe your household financial situation? Would you say you:	Live comfortably	27%	22%	18%	24% C	40% BCD	30% G	24%
	Meet your basic expenses with a little left over for extras	31%	34% Ce	28%	34% Ce	29%	33% g	30%
	Just meet your basic expenses	30%	32% E	37% bDE	31% E	23%	28%	32% F
	Don't have enough to meet your basic expenses	12%	12% E	17% BDE	12% E	7%	9%	14% F
How satisfied are you with the amount of money you currently have saved:	Completely satisfied/Very satisfied	22%	22% D	19%	16%	29% BCD	26% G	19%
	Somewhat satisfied	26%	26% C	21%	26% C	30% bCD	28% G	24%
	Somewhat dissatisfied	17%	16%	16%	20% cE	16%	18%	17%
	Very dissatisfied/Completely dissatisfied	35%	36% E	44% BDE	38% E	23%	28%	40% F
	Vol: Unsure	0%	0%	0%	0%	1% cd	0%	0% f

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH								
		Generation and Gender								
		Gen Z		Millennials		Gen X		Baby Boomers/Silent/Greatest		
		National Banked HH (A)	Men (H)	Women (I)	Men (J)	Women (K)	Men (L)	Women (M)	Men (N)	Women (O)
		Column %	Column %	Column %	Column %	Column %	Column %	Column %	Column %	Column %
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable/Affordable	33%	45%	25%	36%	21%	31%	25%	45%	37%
	Not very affordable/Not affordable at all	67%	55%	75%	64%	79%	69%	75%	55%	63%
			IJKLMO	HJNO	IKM	HJLNO	HNo	HJINO	IJKLMO	IKIM
Overall, would you describe the cost of living in the area where you live for the average family as:	Very affordable	5%	14%	4%	11%	5%	2%	3%	2%	1%
	Affordable	28%	31%	22%	25%	16%	28%	22%	43%	36%
	Not very affordable	45%	42%	50%	45%	44%	43%	46%	42%	46%
	Not affordable at all	22%	13%	25%	19%	35%	26%	29%	13%	16%
			IKLMNO	O	IKLMNO	INO				
How would you describe your household financial situation? Would you say you:	Live comfortably	27%	27%	15%	22%	14%	24%	24%	44%	37%
	Meet your basic expenses with a little left over for extras	31%	31%	39%	34%	22%	36%	32%	31%	28%
	Just meet your basic expenses	30%	31%	30%	32%	42%	30%	32%	19%	27%
	Don't have enough to meet your basic expenses	12%	10%	15%	11%	22%	10%	13%	6%	8%
			K	hKmNO	Ko		KO	K	K	k
			N	N	N	HIJLMNO	N	N	N	N
			n	INO	N	HIJLMNO	N	NO		
How satisfied are you with the amount of money you currently have saved:	Completely satisfied/Very satisfied	22%	27%	16%	25%	14%	19%	14%	32%	27%
	Somewhat satisfied	26%	28%	22%	26%	16%	30%	22%	31%	31%
	Somewhat dissatisfied	17%	19%	13%	17%	17%	20%	21%	17%	16%
	Very dissatisfied/Completely dissatisfied	35%	26%	50%	33%	54%	31%	43%	20%	25%
	Vol: Unsure	0%	0%	0%	0%	0%	0%	0%	0%	1%
			IKLM		IKM		KM		IJKLMO	IKLM
			Km	k	K		IKM	K	IKM	IKM
			i				I	Io		
				HJLNO	hNO	HJLMNO	No	HJLNO		n

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH					National Banked HH	
		Generation				Gender		
		National Banked HH (A)	Gen Z (B)	Millennials (C)	Gen X (D)	Baby Boomers/ Silent/ Greatest (E)	Men (F)	Women (G)
		Column %	Column %	Column %	Column %	Column %	Column %	Column %
How satisfied are you with the amount of money you currently have saved:	Completely satisfied	10%	12% D	9% D	5%	12% cD	11% G	9%
	Very satisfied	12%	9%	10%	11%	17% BCD	15% G	10%
	Somewhat satisfied	26%	26% C	21%	26% C	30% bCD	28% G	24%
	Somewhat dissatisfied	17%	16%	16%	20% cE	16%	18%	17%
	Very dissatisfied	16%	19% E	19% E	16% E	11%	14%	17% F
	Completely dissatisfied	19%	17% E	25% BE	21% bE	13%	14%	23% F
	Vol: Unsure	0%	0%	0%	0%	1% cd	0%	0% f
	Compared with 2023, in 2024 have you been able to:	Save more money	21%	35% CDE	25% DE	17%	16% G	27% G
	Save less money	48%	45%	50% bE	54% BE	43%	42%	53% F
	Save about the same amount	30%	21%	25%	29% BC	40% BCD	31%	30%
	Vol: Unsure	0%	0%	0%	0%	1%	0%	0%
In 2025, do you think you will be able to:	Save more money	44%	63% CDE	53% DE	44% E	25%	46% G	41%
	Save less money	24%	15%	23% B	24% B	28% BCd	20%	27% F
	Save about the same amount	32%	21%	24%	32% BC	44% BCD	33%	31%
	Vol: Unsure	1%	0%	0%	0%	2% BCD	1%	1% f
What do you consider to be your biggest challenge to saving money:	Cost of living	47%	39%	50% B	50% B	47% B	45%	49% f
	High-interest debt repayment	6%	6% e	7% E	7% E	4%	5%	7% F
	Change of income or employment status	10%	12% E	10% e	10% e	8%	10%	9%
	Choosing to spend extra income on things you enjoy	8%	13% CDE	7%	7%	5%	8%	7%
	Too many financial obligations	10%	14% E	12% E	12% E	5%	10%	10%
	Unexpected bills or expenses	11%	10%	9%	10%	14% BCD	11%	11%
	Something else	1%	1%	1%	0%	2% D	1% G	1%
	You do not have any challenges to saving money	7%	5%	4%	4%	15% BCD	8%	7%
	Vol: Unsure	0%	0%	0%	0%	1%	0%	0%

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH								
		Generation and Gender								
		Gen Z			Millennials		Gen X		Baby Boomers/Silent/Greatest	
		National Banked HH (A)	Men (H)	Women (I)	Men (J)	Women (K)	Men (L)	Women (M)	Men (N)	Women (O)
		Column %	Column %	Column %	Column %	Column %	Column %	Column %	Column %	Column %
How satisfied are you with the amount of money you currently have saved:	Completely satisfied	10%	16%	7%	10%	8%	5%	5%	13%	12%
			IJKLMo		LM	I			IKLM	LM
	Very satisfied	12%	10%	9%	14%	5%	14%	8%	19%	16%
			K		iKM		iKM		HIJKIM	hIKM
	Somewhat satisfied	26%	28%	22%	26%	16%	30%	22%	31%	31%
			Km	k	K		IKM	K	IKM	IKM
	Somewhat dissatisfied	17%	19%	13%	17%	17%	20%	21%	17%	16%
			i				I	Io		
	Very dissatisfied	16%	13%	27%	16%	21%	16%	16%	9%	11%
				HJLMNO	No	HjImNO	NO	NO		
Completely dissatisfied	19%	12%	23%	17%	33%	15%	27%	11%	14%	
			HLNO	hN	HIJLmNO		HJLNNO			
	Vol: Unsure	0%	0%	0%	0%	0%	0%	0%	0%	1%
Compared with 2023, in 2024 have you been able to:	Save more money	21%	42%	24%	31%	20%	22%	12%	20%	13%
			IJKLMNO	MO	iKLMNO	MO	MO		MO	
	Save less money	48%	38%	54%	43%	57%	48%	59%	37%	47%
			HJN		HJLNO	HN	HJLNO		HN	
	Save about the same amount	30%	20%	22%	27%	23%	30%	29%	42%	39%
				h		HIK	Hik	HIJKLM	HIJKLM	
	Vol: Unsure	0%	0%	0%	0%	0%	0%	0%	0%	1%
In 2025, do you think you will be able to:	Save more money	44%	64%	63%	56%	51%	45%	43%	27%	23%
			JKLMNO	jKLMNO	LMNO	IMNO	NO	NO		
	Save less money	24%	12%	19%	19%	26%	20%	28%	26%	31%
				H	H	HiJI	H	HIJL	HiJI	HIJL
	Save about the same amount	32%	24%	18%	25%	23%	35%	29%	45%	44%
				I		HIJKm	Ik	HIJKLM	HIJKLM	
	Vol: Unsure	1%	0%	0%	0%	0%	0%	1%	2%	3%
								HIJKLM	HIJKLM	
What do you consider to be your biggest challenge to saving money:	Cost of living	47%	39%	38%	49%	50%	48%	52%	44%	50%
					HI	HI	HI	HIN		HI
	High-interest debt repayment	6%	6%	6%	5%	8%	5%	8%	3%	4%
					INO			NO		
	Change of income or employment status	10%	14%	10%	10%	10%	12%	9%	8%	8%
			mNO				no			
	Choosing to spend extra income on things you enjoy	8%	10%	16%	9%	5%	6%	8%	7%	4%
			KIO	JKLMNO	KO			O	O	
	Too many financial obligations	10%	13%	17%	12%	13%	11%	12%	6%	5%
			NO	jImNO	NO	NO	NO	NO		
Unexpected bills or expenses	11%	10%	10%	8%	10%	12%	8%	14%	14%	
								JkM	JKM	
Something else	1%	2%	0%	1%	0%	0%	0%	2%	1%	
		LM		IM				kLM	Im	
You do not have any challenges to saving money	7%	6%	5%	4%	3%	6%	3%	16%	14%	
		KM				KM		HIJKLM	HIJKLM	
	Vol: Unsure	0%	0%	0%	1%	0%	0%	0%	0%	1%

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH					National Banked HH	
		Generation			Gender			
		Gen Z (B)	Millennials (C)	Gen X (D)	Baby Boomers/ Silent/ Greatest (E)	Men (F)	Women (G)	
National Banked HH (A)	Column %	Column %	Column %	Column %	Column %	Column %	Column %	
If tomorrow you experienced a financial emergency that left you unable to pay all of your bills, how would you deal with it:	Borrow money from family or friends	10%	15%	15%	9%	4%	7%	13%
			DE	DE	E			F
	Take out a personal loan	6%	8%	6%	7%	4%	5%	6%
			E	E	E			
	Spend out of your savings	26%	16%	19%	23%	39%	29%	23%
					BC	BCD	G	
	Sell off investments	5%	3%	5%	4%	7%	7%	4%
				b		BD	G	
	Borrow from your 401(k) or other retirement accounts	7%	4%	6%	6%	8%	6%	7%
						Bcd		
	Postpone paying your bills	7%	6%	10%	8%	6%	7%	8%
				BE	e			
	Work more or get an extra job	14%	25%	16%	15%	6%	14%	14%
			CDE	E	E			
	Reduce your spending on other things	15%	14%	14%	16%	14%	16%	14%
	Finance with a credit card and pay it off over time	9%	8%	7%	10%	10%	8%	9%
					C	c		
	Something else	0%	0%	0%	0%	1%	0%	0%
	Vol: Unsure	1%	0%	0%	1%	2%	1%	1%
					B	BCd		
If you lost your job or household income, about how many months do you think you would be able to cover your bills and expenses from savings that are readily available in a checking or savings account?	None/Less than one month	33%	38%	41%	32%	23%	28%	39%
			DE	DE	E			F
	1-3 months	26%	33%	27%	29%	20%	26%	26%
			cE	E	E			
	4-6 months	18%	14%	17%	17%	22%	20%	16%
						BCD	G	
	7-9 months	3%	4%	2%	3%	2%	3%	2%
			e					
	10-12 months	10%	7%	8%	11%	14%	12%	9%
					BC	BC	G	
	More than 12 months	9%	3%	4%	9%	19%	11%	8%
					BC	BCD	G	
If you lost your job or household income, about how many months do you think you would be able to cover your bills and expenses from savings that are readily available in a checking or savings account?	Average Number of Months	7	4	4	6	13	8	6
Are you more optimistic or pessimistic about your own personal finances in the coming year, with Donald Trump as president?	More optimistic	60%	70%	61%	64%	52%	64%	56%
			CDE	E	E		G	
	More pessimistic	39%	30%	39%	36%	46%	35%	43%
				B	B	BCD		F
	Vol: Unsure	1%	0%	0%	0%	2%	1%	1%
						BCD		

Yahoo! Finance/Marist Poll: Banked HH_Generation & Gender

Weight Variable = wtfactor, Confidence Level = 95%(Upper Case),90%(Lower Case)

		National Banked HH									
		Generation and Gender									
		Gen Z		Millennials		Gen X		Baby Boomers/Silent/Greatest			
		Men (H)	Women (I)	Men (J)	Women (K)	Men (L)	Women (M)	Men (N)	Women (O)		
		Column %	Column %	Column %	Column %	Column %	Column %	Column %	Column %		
If tomorrow you experienced a financial emergency that left you unable to pay all of your bills, how would you deal with it:	Borrow money from family or friends	10%	8% N	23% HJLMNO	12% LNO	18% HJLMNO	6% N	11% LNO	2% N	5% N	
	Take out a personal loan	6%	6% HJINO	11% HJINO	5% nO	7% nO	6% O	7% nO	4% HJIKLM	3% HIJKLM	
	Spend out of your savings	26%	24% IK	6% IK	23% IK	15% I	26% IKm	21% Ik	41% HIJKLM	37% HIJKLM	
	Sell off investments	5%	4% HIKM	2% HIKM	9% HIKM	2% IK	6% IK	3% IK	7% hIKM	7% IKM	
	Borrow from your 401(k) or other retirement accounts	7%	4% h	5% h	5% h	6% h	7% h	5% h	8% h	9% HIJM	
	Postpone paying your bills	7%	7% n	5% n	7% n	13% HIJLMNO	8% n	8% N	4% N	7% N	
	Work more or get an extra job	14%	25% JKLMNO	25% JKLMNO	15% NO	16% NO	13% NO	17% NO	6% NO	5% NO	
	Reduce your spending on other things	15%	14% km	15% km	15% km	14% km	18% km	14% km	14% km	15% km	
	Finance with a credit card and pay it off over time	9%	8% iJK	7% iJK	8% iJK	7% iJK	9% iJK	12% iJK	9% iJK	10% iJK	
	Something else	0%	0% Hjkl	0% Hjkl	0% Hjkl	0% Hjkl	0% Hjkl	0% Hjkl	1% Hjkl	0% Hjkl	
	Vol: Unsure	1%	0% HIJKL	1% HIJKL	1% HIJKL	0% HIJKL	0% HIJKL	2% HIJKL	3% HIJKL	2% HIJKL	
	If you lost your job or household income, about how many months do you think you would be able to cover your bills and expenses from savings that are readily available in a checking or savings account?	None/Less than one month	33%	32% No	47% HJLMNO	34% LNO	49% HJLMNO	27% N	36% LNO	19% N	26% N
		1-3 months	26%	39% IJKLNO	25% n	26% No	28% NO	25% n	32% ijLNO	19% HJKM	21% HKM
4-6 months		18%	12% HKM	16% HKM	21% HKM	14% HKM	20% Hkm	15% Hkm	23% HIKM	21% HKM	
7-9 months		3%	4% Kmn	4% Kmn	3% Kmn	2% Kmn	3% Kmn	2% Kmn	2% Kmn	3% Kmn	
10-12 months		10%	7% HIJKM	8% HIJKM	9% HIJKM	7% HIJKM	15% HIJKM	8% HIJKM	14% HIJKM	13% HIJKM	
More than 12 months		9%	5% IK	1% IK	6% IK	1% IK	10% HIJK	7% IK	22% HIJKLMO	16% HIJKLM	
Average Number of Months		7	4	3	6	2	7	5	14	12	
If you lost your job or household income, about how many months do you think you would be able to cover your bills and expenses from savings that are readily available in a checking or savings account? Are you more optimistic or pessimistic about your own personal finances in the coming year, with Donald Trump as president?	More optimistic	60%	78% IJKLMNO	60% nO	68% iKmnO	55% iKmnO	65% KNO	62% KNO	52% HIJKLM	51% HIJKLM	
	More pessimistic	39%	22% Hj	40% Hj	32% H	45% HJLM	35% H	38% Hj	46% HJLM	47% HJLM	
	Vol: Unsure	1%	0% HIJKLM	0% HIJKLM	0% HIJKLM	0% HIJKLM	0% HIJKLM	0% HIJKLM	3% HIJKLM	2% JKLM	