

■ MARCH 2023

PYMNTS

LendingClub

NEW REALITY CHECK: THE PAYCHECK-TO-PAYCHECK REPORT

THE SUPPLEMENTAL INCOME EDITION



New Reality Check: The Paycheck-to-Paycheck Report, a PYMNTS and LendingClub collaboration, seeks to provide a full and accurate picture of consumer finances in the U.S. today. The report is part of a monthly series based on a census-balanced survey of 4,125 U.S. consumers conducted from Feb. 7 to Feb. 23, as well as analysis of other economic data.

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INTRODUCTION

Inflation has made life more and more expensive, and consumers have already made moves to cope, such as pulling back on discretionary expenses. But one can only pull back so far on spending, and PYMNTS' data reveals that consumers are finding another way to navigate their lower purchasing power. Half of employed consumers now have supplemental income sources in addition to their paychecks. Nearly one-quarter of consumers have a side job, while 17% have other types of supplemental income.

In fact, consumers could be amassing a collective \$52 billion in cash payments related to active side incomes each month.

Inflation sat at 6% as of February 2023, down from a high of 9.1% in July 2022, according to the Bureau of Labor Statistics' Consumer Price Index.¹ With these pressures still making it harder for those in all income levels to put aside savings, PYMNTS' research finds that 62% of United States consumers lived paycheck to paycheck in February 2023.

Data shows that paycheck-to-paycheck consumers have more successfully managed their cash flows, and supplemental income may be the key. Fewer consumers are

¹ Author unknown. Consumer Price Index. U.S. Bureau of Labor Statistics. 2023. <https://www.bls.gov/cpi/>. Accessed March 2023.

living paycheck-to paycheck with issues paying their bills, at 20% — down from 21% in February 2022 and 24% in February 2021.

Paycheck-to-paycheck consumers are reporting that supplemental income can represent the difference between struggling to pay bills and not struggling. Despite most of these incomes being relatively new — under two years in most cases — 22% of paycheck-to-paycheck consumers living without issues paying monthly bills say their financial grounding would seriously deteriorate without this income.

These are just some of the findings detailed in this edition of New Reality Check: The Paycheck-to-Paycheck Report, a PYMNTS and LendingClub collaboration. The Supplemental Income Edition examines how U.S. consumers are turning to alternative sources of income to supplement what they receive from regular full-time employment to improve their financial standing. The series draws on insights from a survey of 4,125 U.S. consumers conducted from Feb. 7 to Feb. 23 as well as analysis of other economic data.^{2, 3, 4}

This is what we learned.

² Author unknown. Consumer Credit - G.19. Board of Governors of the Federal Reserve System. 2023. <https://www.federalreserve.gov/releases/g19/current/>. Accessed March 2023.

³ Author unknown. Current Employment Statistics - CES (National). U.S. Bureau of Labor Statistics. 2023. <https://www.bls.gov/ces/>. Accessed March 2023.

⁴ Author unknown. Consumer Price Index Summary. U.S. Bureau of Labor Statistics. 2023. <https://www.bls.gov/news.release/cpi.nr0.htm>. Accessed March 2023.

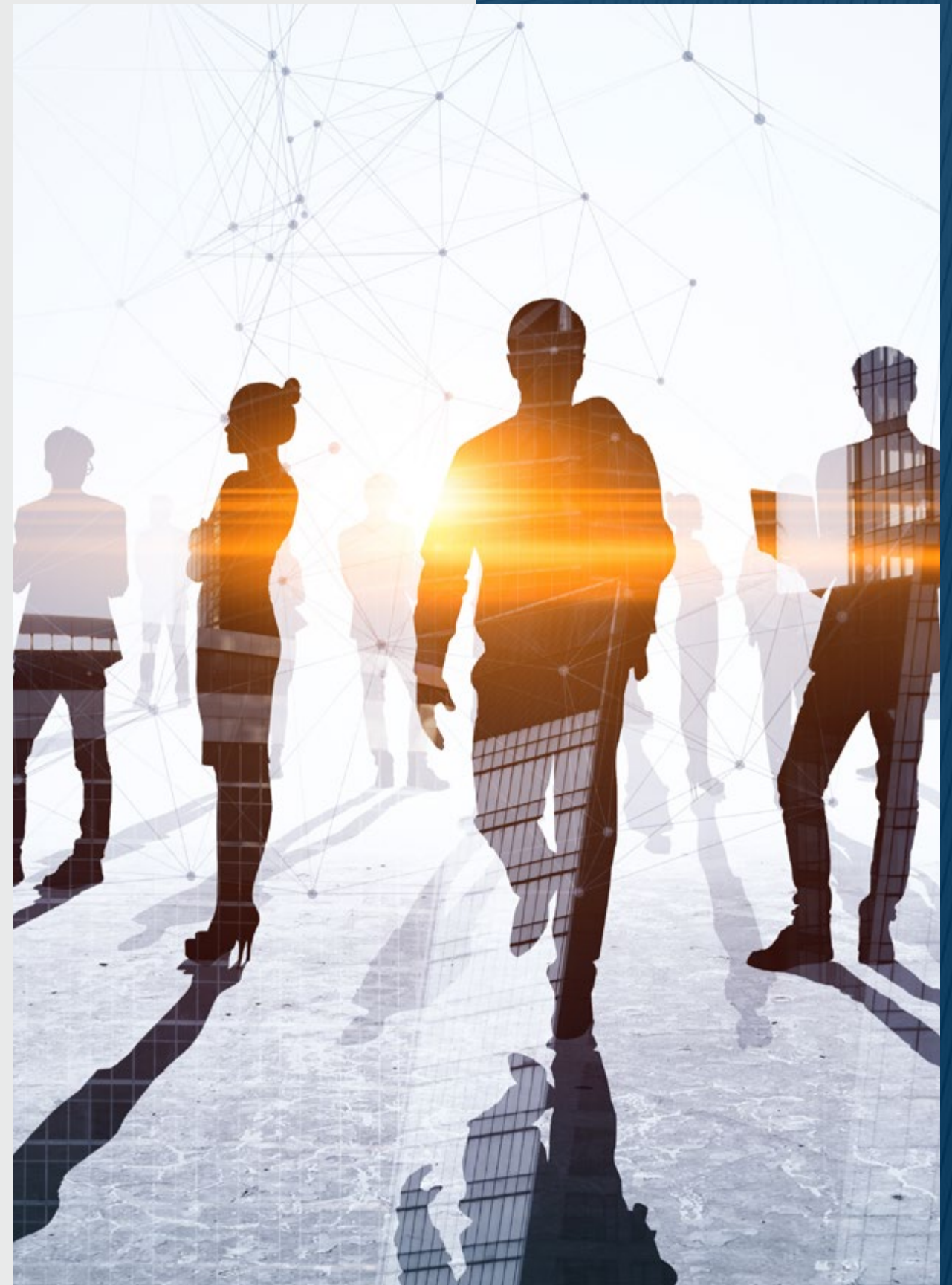


FIGURE 1:

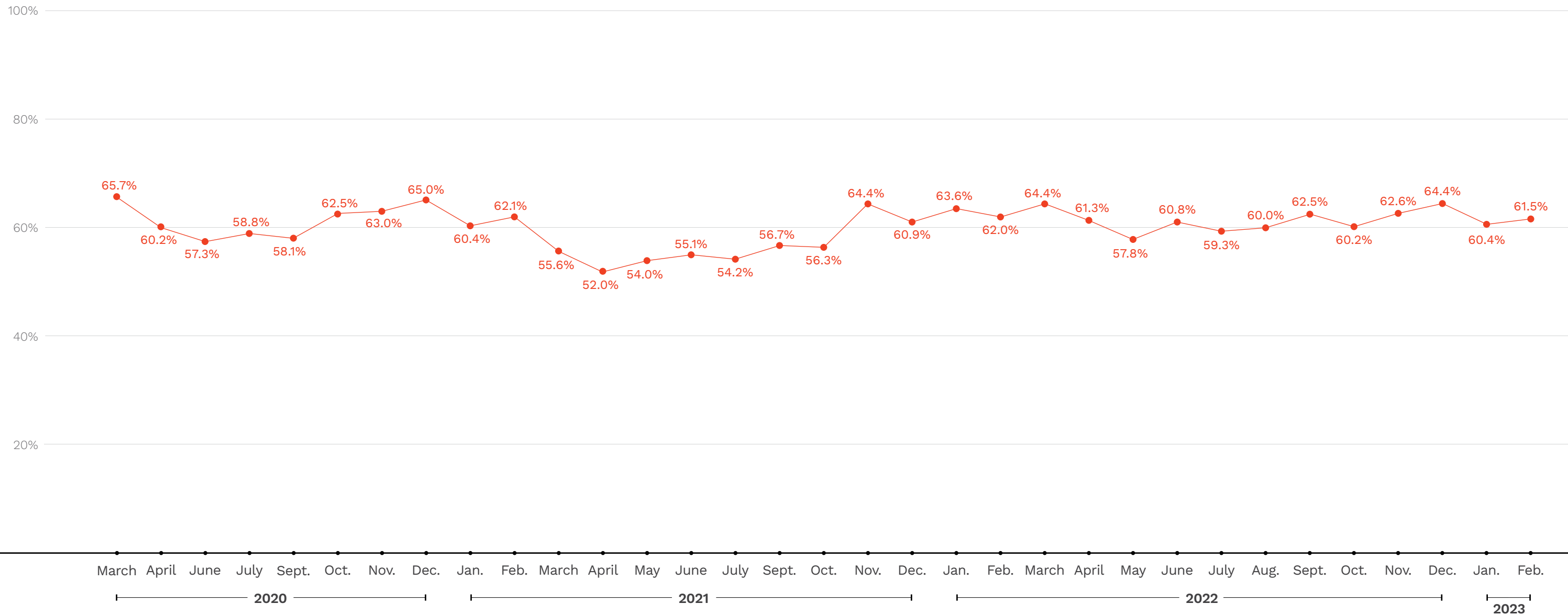
Consumers living paycheck to paycheck

Share of U.S. consumers living paycheck to paycheck, over time

Source: PYMNTS

New Reality Check: The Paycheck-to-Paycheck Report, March 2023

N = 4,125: Whole sample, fielded Feb. 7, 2023 – Feb. 23, 2023



PART I:**TODAY'S CHANGING PAYCHECK-TO-PAYCHECK LANDSCAPE**

Fewer consumers overall reported struggling to pay bills in February 2023, but 62% still live paycheck to paycheck — a share that mirrors that of a year ago.

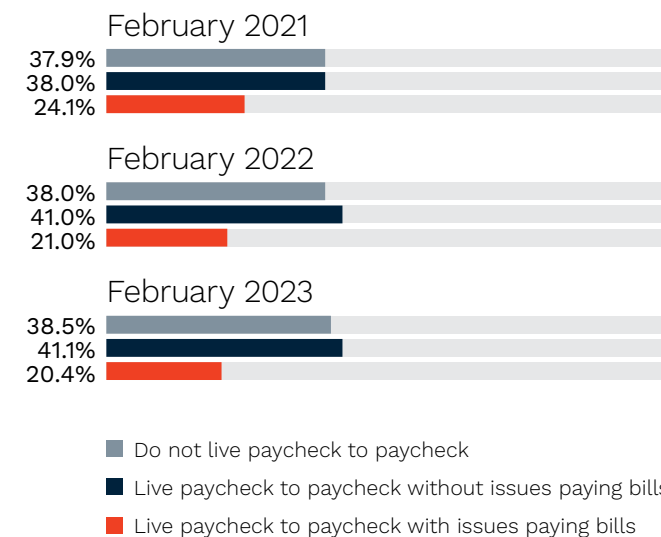
This suggests that consumers are navigating inflation's impact and adapting to the new normal.

PYMNTS' research finds that 62% of adult U.S. consumers live paycheck to paycheck. Although this represents a slight rise from 60% last month, the share of consumers living paycheck to paycheck has remained steady year over year.

When we take a closer look at the two categories of paycheck-to-paycheck consumers — those who can pay their monthly bills without difficulty and those who struggle to do so — we see recent shifts in financial lifestyle that indicate consumers have adjusted to inflationary pressures, finding ways to better manage their cash flows.

FIGURE 2:**Consumers' financial lifestyles**

Share of consumers with different financial lifestyles, over time



Source: PYMNTS

New Reality Check: The Paycheck-to-Paycheck Report, March 2023

N = 4,125: Whole sample, fielded Feb. 7, 2023 – Feb. 23, 2023

Fewer paycheck-to-paycheck consumers report struggling to pay bills. The current share of consumers living paycheck to paycheck and struggling to pay their bills, 20%, represents a drop of 1 percentage point from last year and 4 percentage points since 2021. Meanwhile, sitting at 41% this year and last year, the share of consumers living paycheck to paycheck without issues paying bills is up 8% from 38% in February 2021. This relative success is not limited to paycheck-to-paycheck living; we also detected a slight increase in the share of consumers who have broken the paycheck-to-paycheck cycle.

62%

SHARE OF ADULT U.S. CONSUMERS
LIVING PAYCHECK TO PAYCHECK
AS OF FEBRUARY 2023

PART I:

TODAY'S CHANGING PAYCHECK-TO-PAYCHECK LANDSCAPE

Fewer low-income consumers report living paycheck to paycheck with issues paying their bills than did so one year ago, and the share of those living without difficulty has increased slightly.

Our research classifies consumers earning more than \$100,000 annually as high-income consumers, and 48% of this group reported living paycheck to paycheck in February 2023, up slightly from 47% in February 2022. The share of middle-income consumers — those earning between \$50,000 and \$100,000 annually — living paycheck to paycheck remained at 62% in the same period. Low-income consumers — those earning less than \$50,000 annually — have made some financial inroads, as the share living paycheck to paycheck dropped from 79% in February 2022 to 75% in February 2023.

PYMNTS' research finds that these changes reflect significant financial shifts, further highlighting that struggling consumers have adapted to recent economic conditions.

48%

SHARE OF **HIGH-INCOME** CONSUMERS
LIVING PAYCHECK TO PAYCHECK

This relative success is particularly visible among the most struggling low-income consumers. The share in this income bracket living paycheck to paycheck with issues paying bills reached a high point of 44% in September 2021, dropped to 36% a year ago, and now stands at 30%. The share of those living paycheck to paycheck without issues paying bills has increased from 44% in February 2022 to 45% in February 2023, and the share of low-income consumers not living paycheck to paycheck increased from 22% to 25% over that same span.

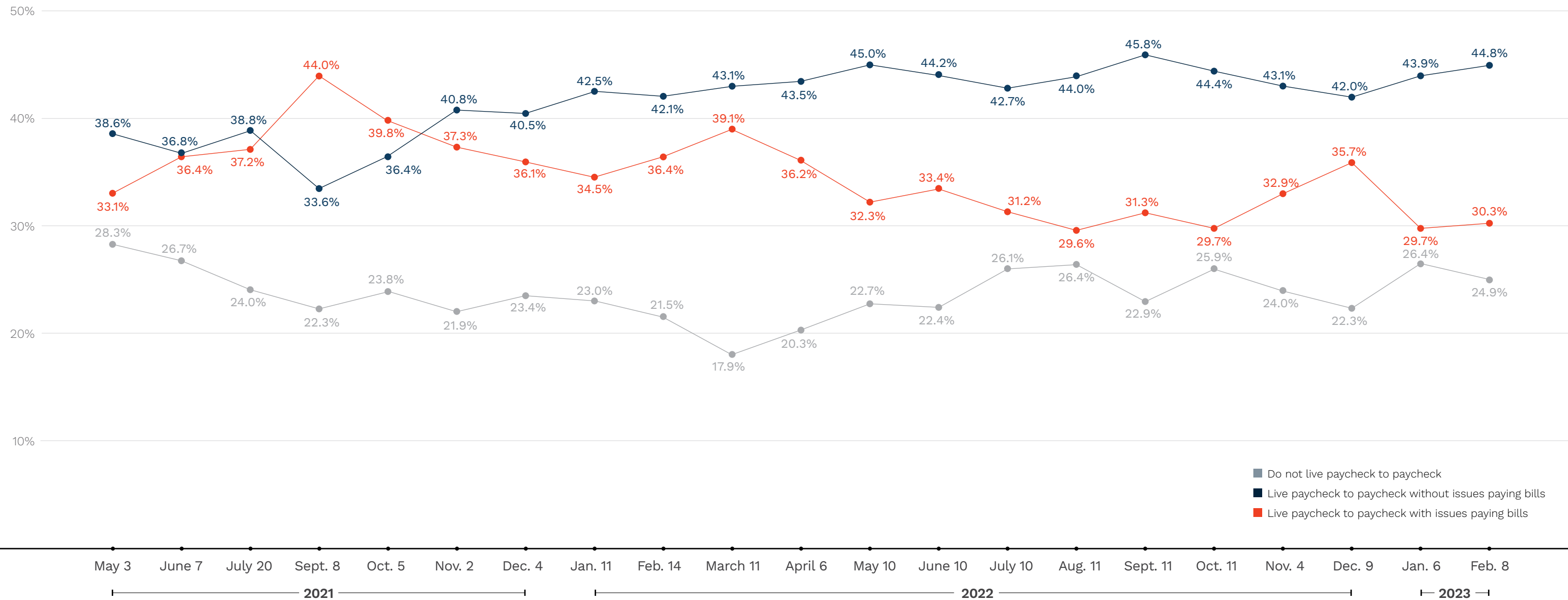


FIGURE 3:

Low-income consumers living paycheck to paycheck

Share of consumers earning less than \$50,000 annually living paycheck to paycheck, over time and by financial lifestyle

Source: PYMNTS
New Reality Check: The Paycheck-to-Paycheck Report, March 2023
N = 4,125: Whole sample, fielded Feb. 7, 2023 – Feb. 23, 2023



PART II:**HOW CONSUMERS SUPPLEMENT THEIR EMPLOYMENT INCOME**

Nearly two-thirds of consumers report being employed, and close to half of this group also have a side job or other source of supplemental income.

While almost one-quarter of consumers have a side job, 17% have other types of supplemental income, and paycheck-to-paycheck consumers are most likely to have such additional sources of income.

One way to cope with financially trying times is to turn to supplemental incomes, and we find that paycheck-to-paycheck consumers have been particularly likely to adapt in this way. According to PYMNTS' research, 60% of consumers surveyed say they are employed, with nearly half of this group also holding a side job or other form of supplemental income. Among consumers living paycheck to paycheck, 35% of those living with issues paying their bills have an additional source of income, as do 33% of those living without difficulty; each share is above the average of 29% for all consumers.

TABLE 1:**Consumer employment and supplemental income**

Share of consumers citing select employment statuses and supplemental incomes received, by demographic

	Have a side job or other supplemental source of income	Employed	TOTAL
ENTIRE SAMPLE	29.0%	31.3%	60.3%
FINANCIAL LIFESTYLE			
• Do not live paycheck to paycheck	22.1%	31.3%	53.4%
• Live paycheck to paycheck without issues paying bills	32.7%	33.3%	66.0%
• Live paycheck to paycheck with issues paying bills	34.7%	27.2%	61.9%
INCOME			
• Less than \$50K	20.4%	23.6%	44.0%
• \$50K-\$100K	30.6%	37.6%	68.3%
• More than \$100K	35.7%	33.1%	68.8%
GENERATION			
• Generation Z	43.6%	21.1%	64.7%
• Millennials	46.9%	37.3%	84.1%
• Bridge millennials	43.6%	41.5%	85.1%
• Generation X	29.7%	42.4%	72.2%
• Baby boomers and seniors	8.6%	21.6%	30.2%
GENDER			
• Female	24.6%	30.2%	54.8%
• Male	33.7%	32.5%	66.2%

Source: PYMNTS

New Reality Check: The Paycheck-to-Paycheck Report, March 2023

N = 4,125: Whole sample, fielded Feb. 7, 2023 – Feb. 23, 2023

35%

SHARE OF CONSUMERS LIVING PAYCHECK TO PAYCHECK WITH ISSUES PAYING THEIR BILLS WHO HAVE AN ADDITIONAL SOURCE OF INCOME

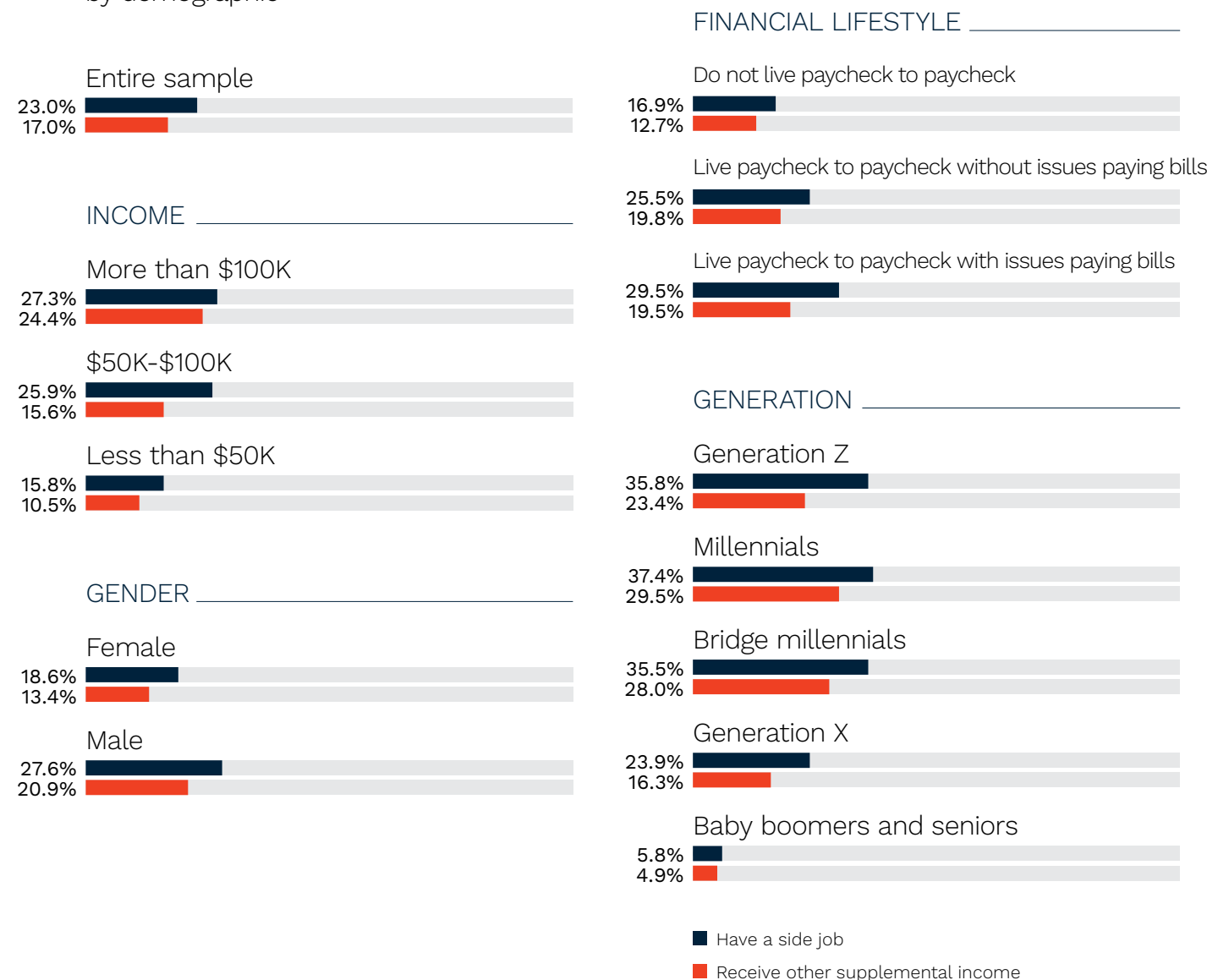
Overall, 23% of consumers have a side job, while 17% have other types of supplemental income. Side jobs are the most common solutions for paycheck-to-paycheck consumers — 30% of these consumers with issues paying their bills and 26% without hold a side job. In contrast, only 17% of those not living paycheck to paycheck have a side job; 13% receive other sources of supplemental income.

Data shows that more affluent consumers are also likely to have side jobs, and these respondents cited easy access or enjoyment as their motivations. In fact, 27% of high-income and 26% of middle-income consumers say they have side jobs. One point of differentiation is that high-income consumers are more likely than average to receive supplemental income that does not come from a side job: 24% do so, while 17% of all consumers do so.

FIGURE 4:

Consumer supplemental income

Share of consumers who say they have a side job or receive other supplemental income, by demographic



Source: PYMNTS
 New Reality Check: The Paycheck-to-Paycheck Report, March 2023
 N = 4,125: Whole sample, fielded Feb. 7, 2023 – Feb. 23, 2023

PART II:

HOW CONSUMERS SUPPLEMENT THEIR EMPLOYMENT INCOME

Although consumers cite difficulties paying bills and extraordinary expenses as reasons to seek alternative incomes, a sizable share of consumers pursuing additional work credit easiness and enjoyment as reasons.

Among consumers not living paycheck to paycheck who had a side job in the last six months, 70% opted for the side job because the income was easy to earn and 56% said their motivation was enjoying doing the job. Also, consumers not living paycheck to paycheck said the same about earning income from informal tasks or selling artisan or used products in the last three months, at 77% and 61% respectively. These alternative income sources are often accessed via online marketplaces, such as Etsy and eBay for artisanal or used products, or in the case of informal tasks, via mobile apps like TaskRabbit.

In contrast, paycheck-to-paycheck consumers living with issues paying their bills are far less likely to report that income is easy to earn from side jobs (53%) and informal tasks and selling artisanal or used products (61%). Struggling consumers are instead the financial lifestyle most likely to report that the

39%

SHARE OF PAYCHECK-TO-PAYCHECK CONSUMERS WITH ISSUES PAYING THEIR BILLS WHO CITED
EXTRAORDINARY EXPENSES
AS THE REASON THEY HAVE A SIDE JOB

reason they have a side job is that their current income is not enough to pay all their bills (46%). They are also the most likely to say that is the reason that they earn income from informal tasks or selling artisan or used products (35%).

Additionally, 39% of paycheck-to-paycheck consumers with issues paying their bills cited extraordinary expenses as the reason they have a side job, while 46% cited extraordinary expenses as their motivation for earning income from informal tasks or selling artisan or used products. Forty-one percent of struggling consumers also reported that earning income from informal tasks or selling artisanal or used products is nontaxable as a reason they opted to do so; only 16% of consumers not living paycheck to paycheck said the same.



TABLE 2:

Reasons consumers receive supplemental income

Share of consumers citing select reasons why they had a side job in the last six months, by demographic

	ENTIRE SAMPLE	Do not live paycheck to paycheck	Live paycheck to paycheck without issues paying bills	Live paycheck to paycheck with issues paying bills
• The extra income was easy to earn	61.7%	69.6%	61.9%	53.1%
• Enjoyed doing it	44.3%	56.2%	44.1%	31.9%
• Main income source is not enough to pay bills	26.6%	7.1%	27.7%	45.9%
• Had extraordinary expenses	25.3%	13.8%	24.6%	39.1%
• Main occupation does not take up much time	14.2%	14.4%	14.5%	13.5%
• It is nontaxable income	16.1%	18.1%	16.7%	12.7%

Share of consumers citing select reasons why they completed informal tasks or sold artisanal or used products for income in the last three months, by demographic

	ENTIRE SAMPLE	Do not live paycheck to paycheck	Live paycheck to paycheck without issues paying bills	Live paycheck to paycheck with issues paying bills
• The extra income was easy to earn	65.9%	77.1%	62.8%	61.0%
• Enjoyed doing it	42.4%	60.8%	42.9%	22.7%
• Main income source is not enough to pay bills	23.2%	4.7%	26.4%	35.3%
• Had extraordinary expenses	34.9%	23.9%	34.9%	46.2%
• Main occupation does not take up much time	25.9%	20.8%	19.0%	45.6%
• It is nontaxable income	27.7%	15.6%	27.3%	40.8%

Source: PYMNTS

New Reality Check: The Paycheck-to-Paycheck Report, March 2023

N = 843: Respondents who completed side jobs in the last six months;

N = 262: Respondents who sold artisanal products, used items or did informal or on-demand tasks in the last three months, fielded Feb. 7, 2023 – Feb. 23, 2023

PART II:

HOW CONSUMERS SUPPLEMENT THEIR EMPLOYMENT INCOME

Affluent consumers generally have a wider scope of potential supplemental income sources, likely explaining why those in financial distress are only somewhat more likely to be accessing them.

Supplemental income tends to come from active engagement; approximately one-tenth of workers cited receiving passive income or some form of financial aid.

PYMNTS’ research finds that 22% of employed consumers received active supplemental income in the last three months; 24% of paycheck-to-paycheck consumers received active supplemental income over that time frame.

The most common source of active supplemental income was selling used items. Employed consumers living paycheck to paycheck without issues paying bills cited this activity the most, at 11%. Only 6.4% of consumers living paycheck to paycheck with issues paying bills said they received such income, perhaps signifying that they do not have much to sell.

TABLE 3:

Types of supplemental income consumers received

Share of employed consumers who received each type of supplemental income in the last three months, by demographic

	Active supplemental income	Passive supplemental income	Aid income
ENTIRE SAMPLE	22.1%	12.3%	11.2%
FINANCIAL LIFESTYLE			
• Do not live paycheck to paycheck	17.7%	13.9%	6.3%
• Live paycheck to paycheck without issues paying bills	24.3%	11.9%	12.7%
• Live paycheck to paycheck with issues paying bills	24.6%	10.7%	16.1%
INCOME			
• Less than \$50K	16.3%	5.1%	11.4%
• \$50K-\$100K	18.8%	8.1%	7.1%
• More than \$100K	28.4%	20.3%	14.5%
GENERATION			
• Generation Z	29.9%	12.0%	18.2%
• Millennials	29.8%	18.0%	14.8%
• Bridge millennials	28.2%	17.4%	13.4%
• Generation X	17.2%	7.2%	7.5%
• Baby boomers and seniors	7.0%	8.5%	4.1%
GENDER			
• Female	18.3%	9.6%	9.9%
• Male	25.5%	14.7%	12.3%

Source: PYMNTS
 New Reality Check: The Paycheck-to-Paycheck Report, March 2023
 N = 2,326: Employed respondents, fielded Feb. 7, 2023 – Feb. 23, 2023

13%

SHARE OF PAYCHECK-TO-PAYCHECK CONSUMERS WITH ISSUES PAYING THEIR BILLS WHO REPORTED **GETTING MONEY FROM A FRIEND OR RELATIVE**

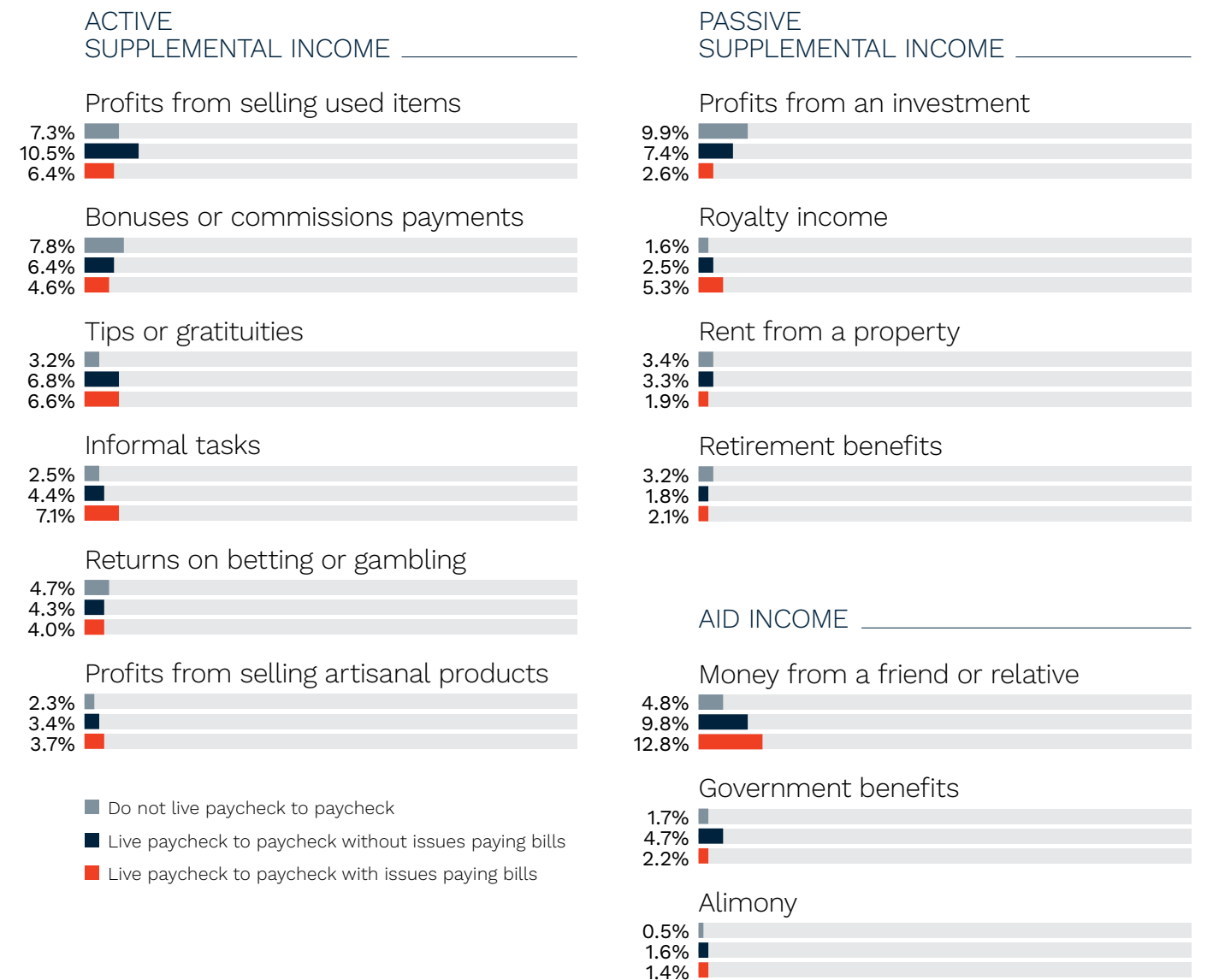
Twelve percent of employed consumers said they received passive supplemental income. For this type of income, money from investments was the most common: 9.9% of consumers not living paycheck to paycheck, 7.4% of those living paycheck to paycheck without difficulty and 2.6% of consumers living paycheck to paycheck with issues paying bills received this income.

Financial aid seems to be the most common source of supplemental income for consumers living paycheck to paycheck with issues paying bills. Thirteen percent of struggling consumers reported getting money from a friend or relative, compared to 9.8% of those living paycheck to paycheck without difficulty and 4.8% of consumers not living paycheck to paycheck.

FIGURE 5:

Types of supplemental income consumers received

Share of employed consumers who received supplemental income from select sources in the last three months, by financial lifestyle



Source: PYMNTS

New Reality Check: The Paycheck-to-Paycheck Report, March 2023
 N = 2,326: Employed respondents, fielded Feb. 7, 2023 – Feb. 23, 2023

PART III:
WHY SUPPLEMENTARY INCOME MATTERS

Consumers could be amassing a collective \$52 billion in cash payments each month related to active side incomes, much of which may be undeclared.

More than half of consumers reported a rise in the share of supplemental income they have received relative to total monthly income.

In the last three months, 55% of respondents who received supplemental income for at least one year have seen its share increase compared to their total monthly income. Consumers living paycheck to paycheck with issues paying bills and those earning more than \$100,000 annually are significantly more likely to have a growing supplemental income, at 62% each.

Such income growth could be attributed to the fact that active side incomes have amassed a collective \$52 billion in cash payments each month. Tips and product resales are the activities most associated with cash payments, with up to 50% made this way. Paid informal or on-demand tasks also weigh heavily toward cash payment.

TABLE 4:

Average monthly supplemental income consumers received

Average monthly supplemental income and average amount received in cash, and estimated monthly cash payments for active side income, by type of income

	SUPPLEMENTAL INCOME		TOTAL INCOME	TOTAL PAYMENTS
	Average monthly received in cash	Average monthly		
				\$51.8B
• Bonuses or commissions payments	\$188	\$330	\$519	\$8.3B
• Profits from selling used items	\$196	\$280	\$475	\$8.6B
• Returns on betting or gambling	\$70	\$212	\$282	\$3.1B
• Informal tasks	\$244	\$87	\$311	\$9.9B
• Tips or gratuities	\$270	\$193	\$463	\$11.9B
• Profits from selling artisanal products	\$229	\$118	\$347	\$10.1B

Source: PYMNTS

New Reality Check: The Paycheck-To-Paycheck Report, March 2023

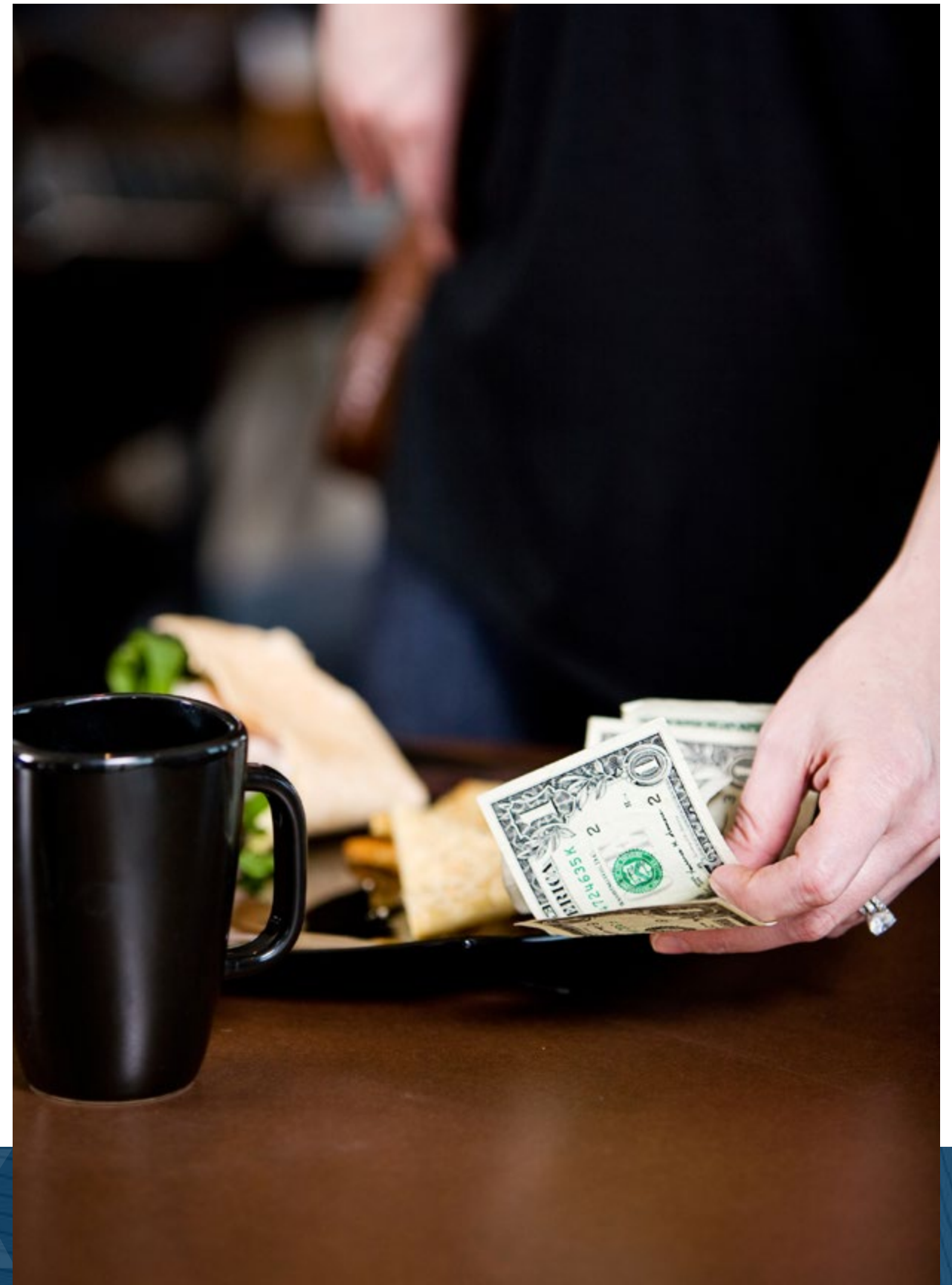
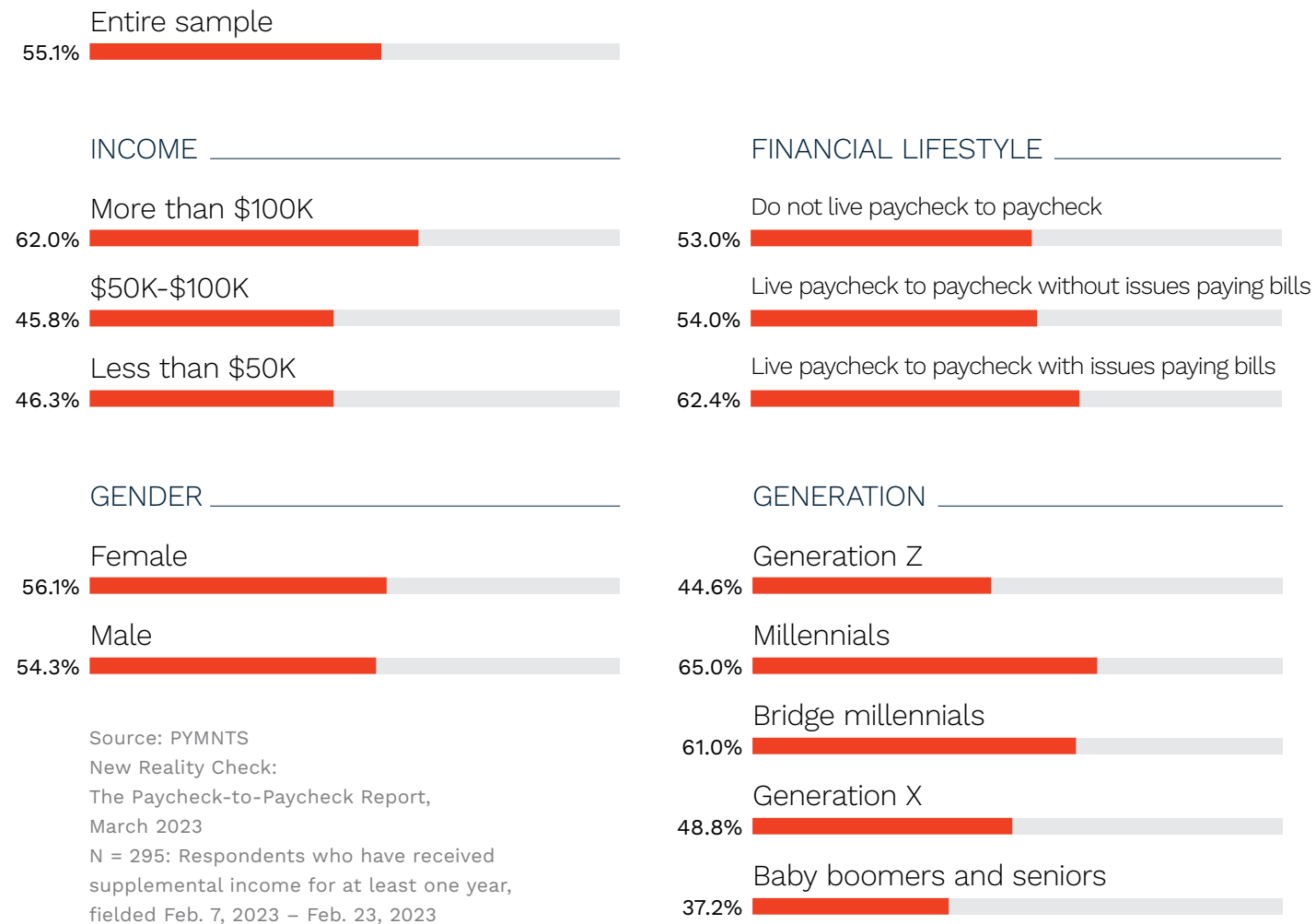
N = 572: Respondents who received supplemental income other than their salary in the last three months, fielded Feb. 7, 2023 – Feb. 23, 2023

Moreover, employees collectively have declared the equivalent of \$12 billion in tips or gratuities — the largest volume across all subsets. For informal or on-demand tasks, employees have declared the equivalent of \$9.9 billion. Some consumers may prefer cash because they think they can shelter it from taxes: 28% of consumers said their alternative sources of income are undeclared. Just 16% of consumers did not declare their side jobs in their tax reporting.

FIGURE 6:

Average monthly supplemental income consumers received

Share of consumers who state that the share of supplemental income they receive relative to their total monthly income in the last three months increased, by demographic



PART III:
WHY SUPPLEMENTARY INCOME MATTERS

Supplemental income can greatly affect financial stability, even if such income is relatively new.

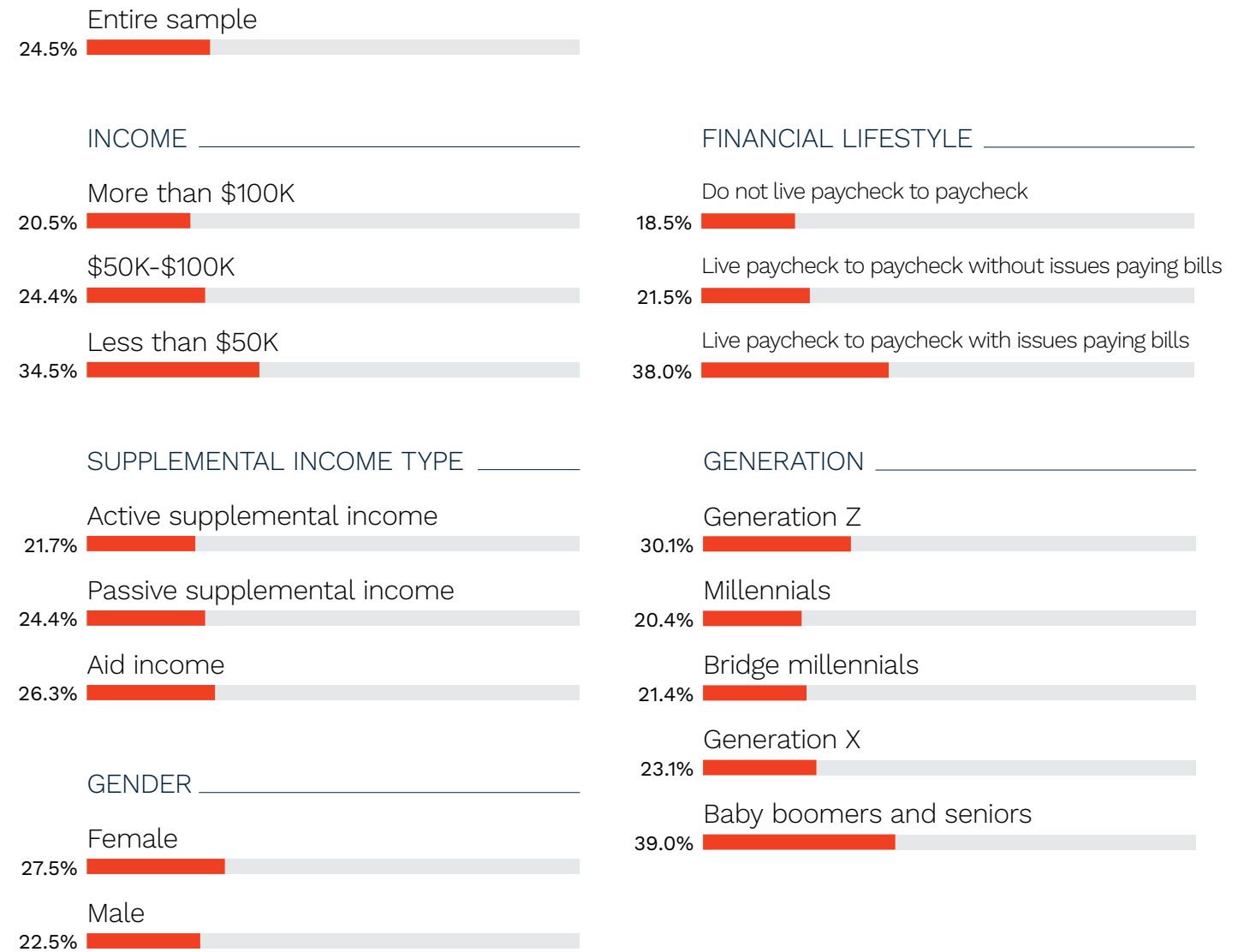
More than half of those not receiving supplemental income believe it is at least somewhat likely they will pursue one in the next year.

One-quarter of consumers who have supplemental incomes depend on this income for their financial stability, despite the reality that such incomes are relatively new for most consumers. This is especially true for paycheck-to paycheck consumers struggling to pay bills, as 38% say their financial standing would seriously deteriorate without this income. Among paycheck-to-paycheck consumers living without issues paying bills, 22% say the same.

FIGURE 7:

The cost of losing supplemental income

Share of consumers who state that losing supplemental income would have a very or extremely negative impact on their financial stability, by demographic



Source: PYMNTS
New Reality Check: The Paycheck-to-Paycheck Report, March 2023
N = 572: Respondents who received supplemental income other than their salary in the last three months, fielded Feb. 7, 2023 – Feb. 23, 2023

TABLE 5:**How long consumers have been receiving supplemental income**

Average number of months consumers have received supplemental income from select sources, by financial lifestyle

	ENTIRE SAMPLE	Do not live paycheck to paycheck	Live paycheck to paycheck without issues paying bills	Live paycheck to paycheck with issues paying bills
AVERAGE SUPPLEMENTAL INCOME	15.0	17.1	14.1	12.0
ACTIVE SUPPLEMENTAL INCOME				
• Profits from selling used items	14.3	17.3	14.0	9.6
• Bonuses or commissions payments	15.4	18.0	14.7	10.4
• Tips or gratuities	14.6	20.7	15.0	8.8
• Informal tasks	13.7	15.1	12.9	14.0
• Returns on betting or gambling	13.8	15.5	12.7	12.9
• Profits from selling artisanal products	13.7	15.9	15.5	8.0
PASSIVE SUPPLEMENTAL INCOME				
• Profits from an investment	18.1	21.1	16.2	10.5
• Royalty income	13.6	17.9	11.7	13.3
• Rent from a property	15.8	23.6	11.0	11.0
• Retirement benefits	20.6	27.7	15.3	12.4
AID INCOME				
• Money from a friend or relative	12.4	7.9	12.0	15.9
• Government benefits	17.5	19.4	16.5	19.2
• Alimony	14.1	7.6	21.1	0.5

Source: PYMNTS

New Reality Check: The Paycheck-To-Paycheck Report, March 2023

N = 572: Respondents who received supplemental income other than their salary in the last three months, fielded Feb. 7, 2023 – Feb. 23, 2023

The supplemental income phenomenon is fairly new for consumers as a whole. Data shows that across all supplemental income streams we tracked, consumers have received these funds for an average of just 15 months. Consumers not living paycheck to paycheck have received all forms of supplemental income for an average of 17 months, with retirement benefits, income from rental properties and profits from investments the sources these consumers held the longest.

In contrast, paycheck-to-paycheck consumers struggling to pay bills have received all supplemental incomes for an average of 12 months, meaning that supplemental income is generally newer. They had received steady sources, such as government benefits, for the longest span (19 months) as well as money from relatives or friends (16 months). Paycheck-to-paycheck consumers struggling to pay bills received profits from selling used items for an average of only 10 months.

Supplemental income might continue to gain importance moving forward, as 51% of those who have not received a supplemental income in the last three months are at least somewhat likely to seek another income source in the next 12 months. This share is even higher among consumers living paycheck to paycheck with issues paying bills, as 64% are likely to seek better financial stability via additional income. Finding a second job and selling used items are the sources of income that consumers would most likely seek. Another 26% would seek to gain profits from investments.

CONCLUSION

Technology is constantly enabling new ways to make an extra buck, from selling on marketplaces or doing small tasks, redefining the standard notion of “the paycheck.” PYMNTS projects these extra bucks to add up, with \$52 billion in cash trading hands each month. While U.S. consumers continue to adjust to inflationary pressures by budgeting and spending less money, many have looked to improve their financial standing by supplementing their employment income with a side job or alternative income sources. Our research finds that different consumer subgroups handle supplemental income in their own ways. While consumers who do not live paycheck to paycheck are more apt to pick up side gigs, paycheck-to-paycheck consumers are the most likely to supplement their incomes out of necessity, and both groups cite enjoyment and easy access as reasons for doing so. Paycheck-to-paycheck consumers living without issues paying their bills are the most likely to sell used

products to make ends meet, yet affluent consumers are also more likely to receive passive incomes from investments and rental properties, and paycheck-to-paycheck consumers struggling to pay their bills are the most likely to turn to friends and family for financial aid.

The clear throughline between these groups is that having a supplementary income greatly impacts financial stability. This income can often mean the difference between living without difficulty and struggling to pay monthly bills. And as consumers expect that high inflation will continue into 2024, navigating financial challenges with creativity and effort will likely remain part of normal consumer life. With half of employed consumers not receiving supplementary income planning to do so, we may well see more and more consumers augment their paycheck-to-paycheck lifestyles.

NEW REALITY CHECK: THE PAYCHECK-TO-PAYCHECK REPORT




METHODOLOGY

New Reality Check: The Paycheck-to-Paycheck Report — The Supplemental Income Edition is based on a census-balanced survey of 4,125 U.S. consumers conducted from Feb. 7 to Feb. 23, as well as analysis of other economic data. The Paycheck-to-Paycheck Report series expands on existing data published by government agencies, such as the Federal Reserve System and the Bureau of Labor Statistics, to provide a deep look into the core elements of American consumers' financial wellness: income, savings, debt and spending choices. Our sample was balanced to match the U.S. adult population in a set of key demographic variables: 51% of respondents identified as female, 31% had college educations and 36% declared incomes of more than \$100,000 per year.

ABOUT

DISCLAIMER ■

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