

# Effects of the Corona pandemic Nordic comparison

# Lowell's Payment Indicator – about the survey

Established 2017



| 528 interviews



| 582 interviews



| 559 interviews

---

Online survey in local language in randomly recruited web panel

---

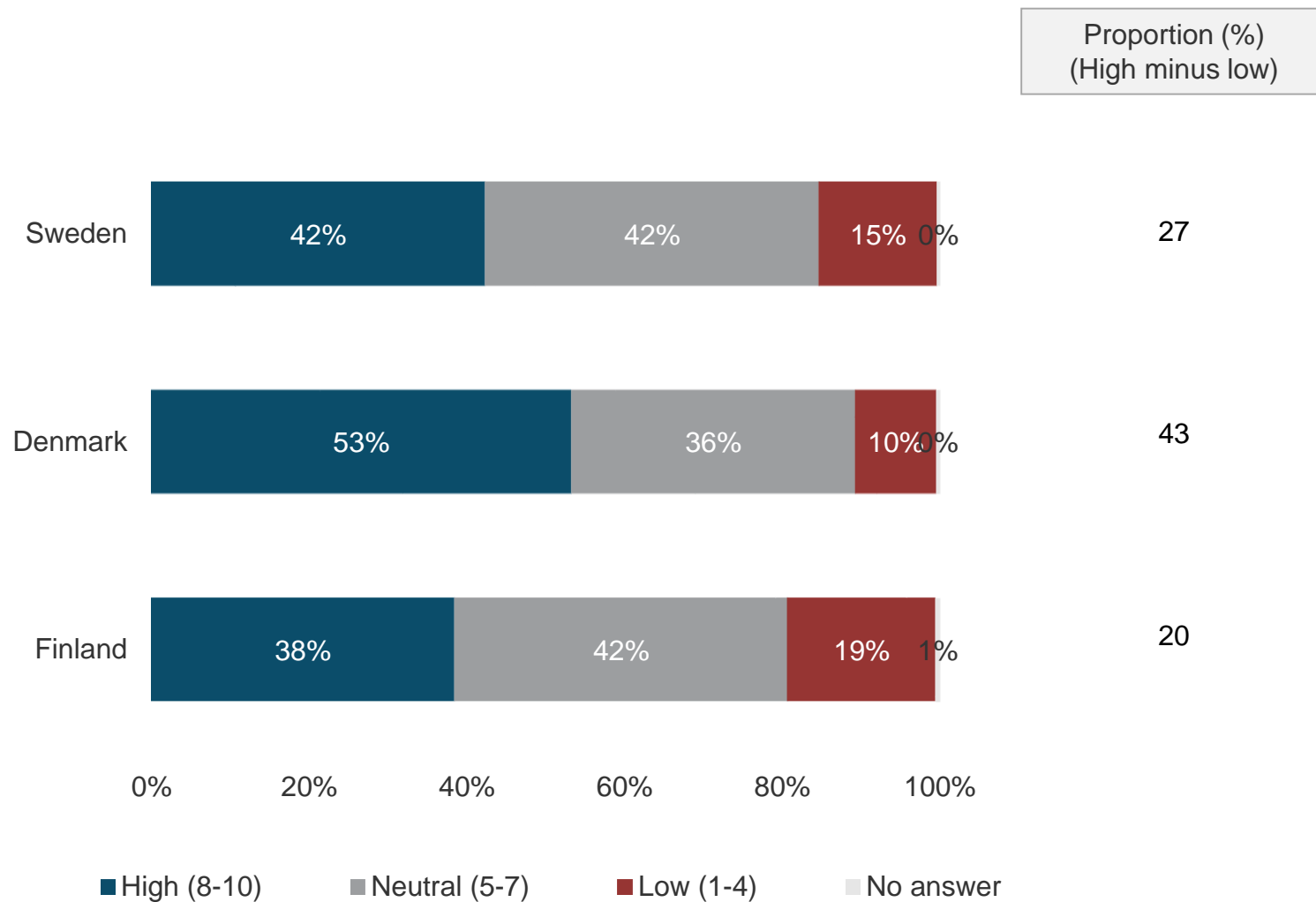
Results post stratified according to gender and age

# Personal financial situation

# Personal financial stability

**Question:** What level of personal financial stability would you say you have?

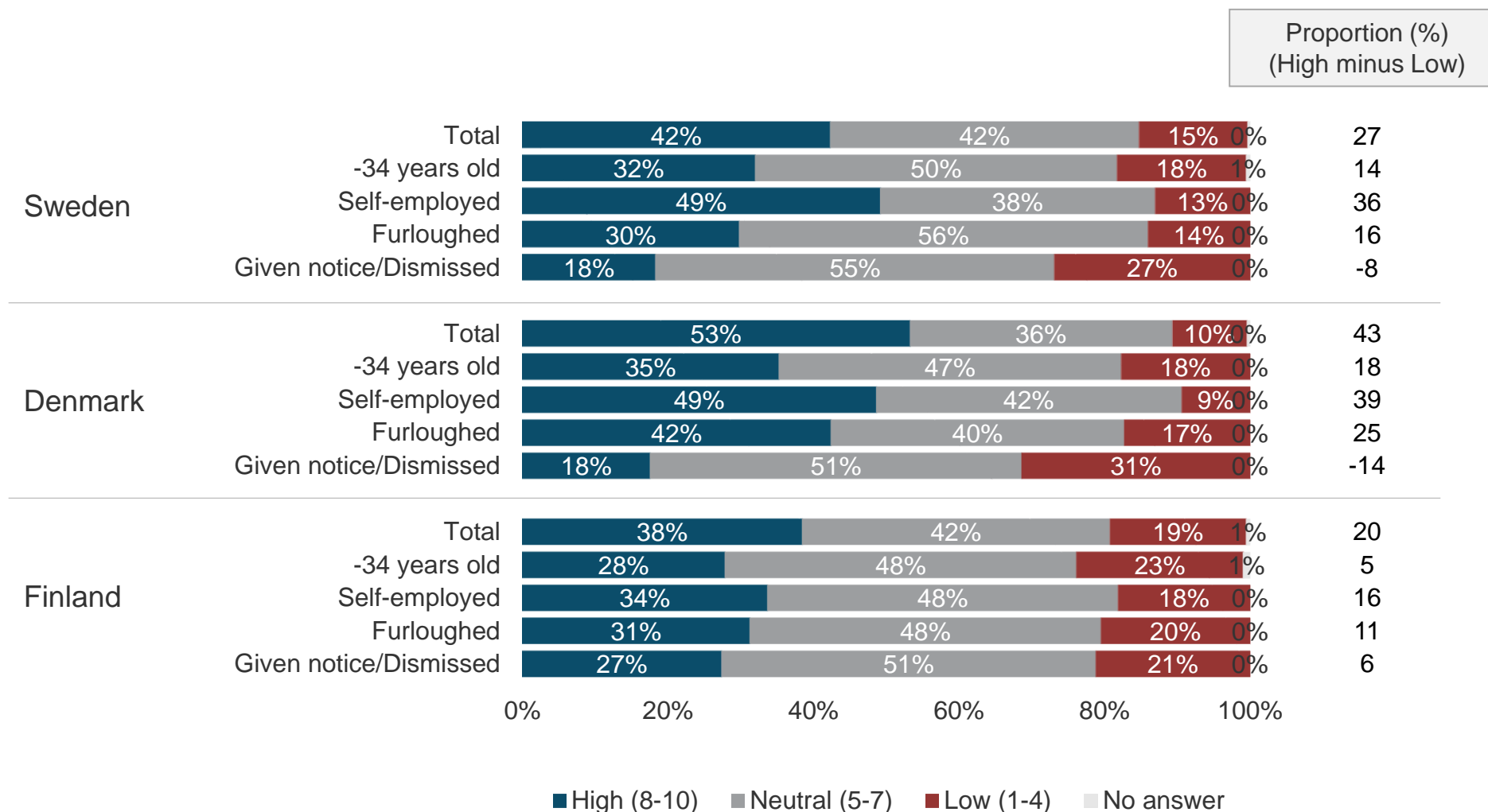
**Base:** All, 1500 interviews/country



# Personal financial stability

**Question:** What level of personal financial stability would you say you have?

**Base:** All, 1500 interviews/country

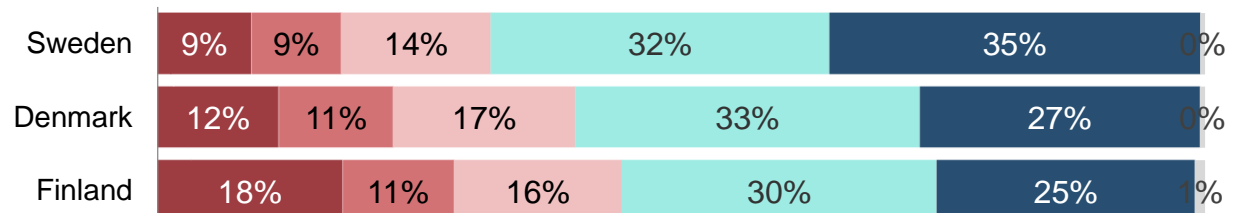


# Unexpected expenses

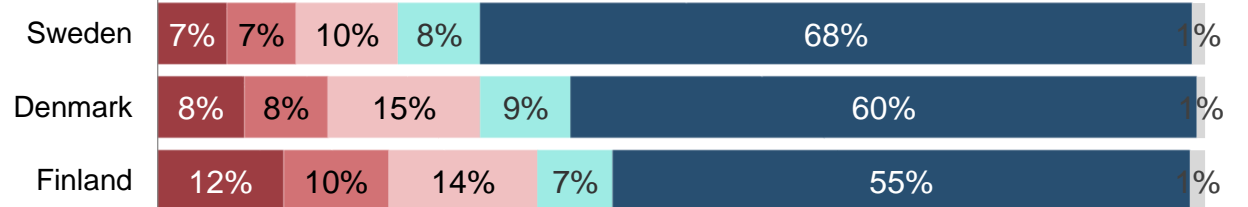
**Question:** Suppose your household unexpectedly had to pay an expense within a month. How easy or difficult would it be for you to cover an expense of..?

**Base:** All, 1500 interviews/country

30 000 kr/  
3 000 €



15 000 kr/  
1 500 €



5 000 kr/  
500 €



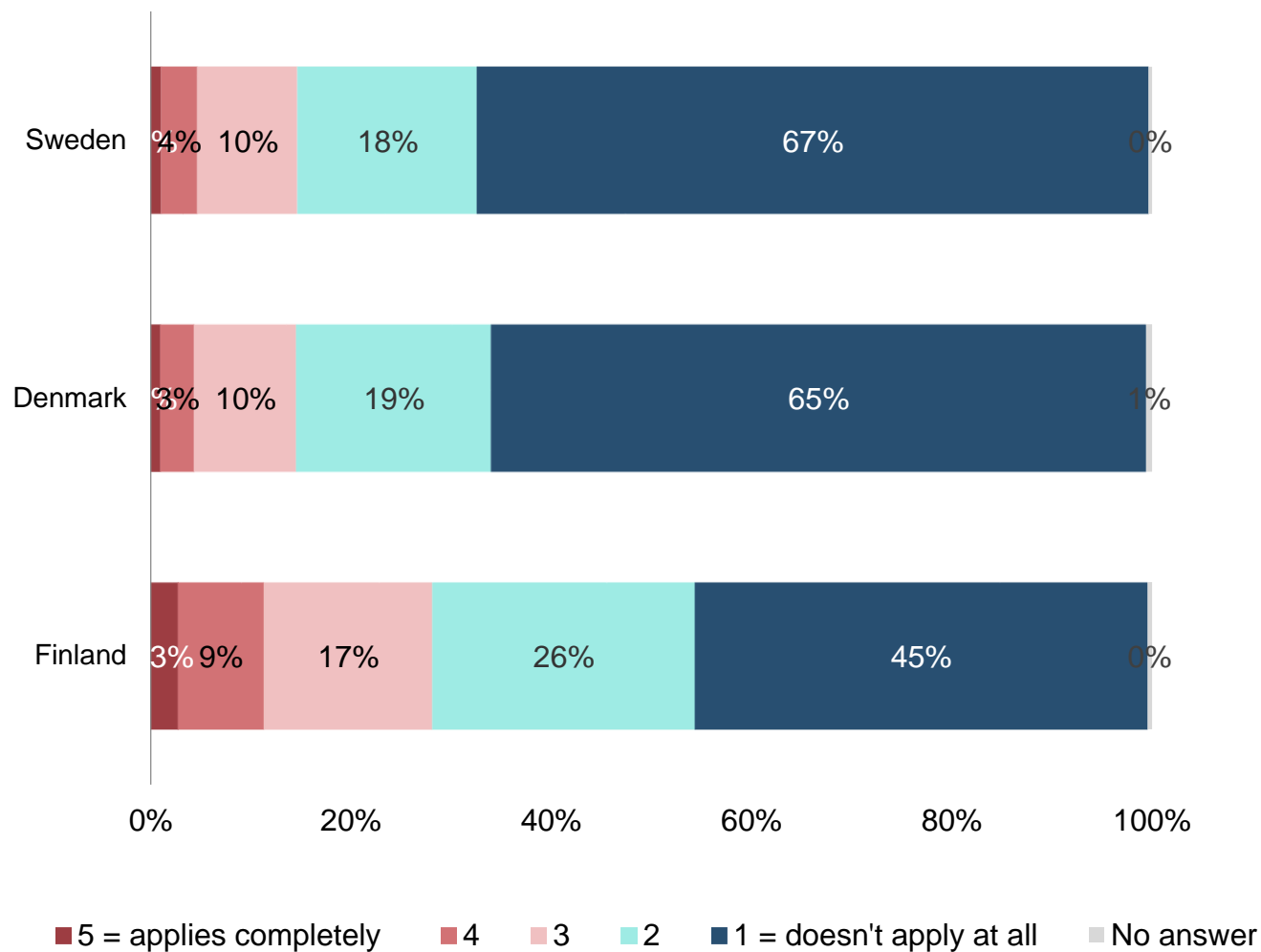
0% 20% 40% 60% 80% 100%

■ Completely impossible
 ■ Very difficult
 ■ Quite difficult
 ■ Quite easy
 ■ Very easy
 ■ No answer

# Consumption beyond financial limits

**Question:** To what extent does the following statement apply to you? *I often consume beyond the limits of my financial situation.*

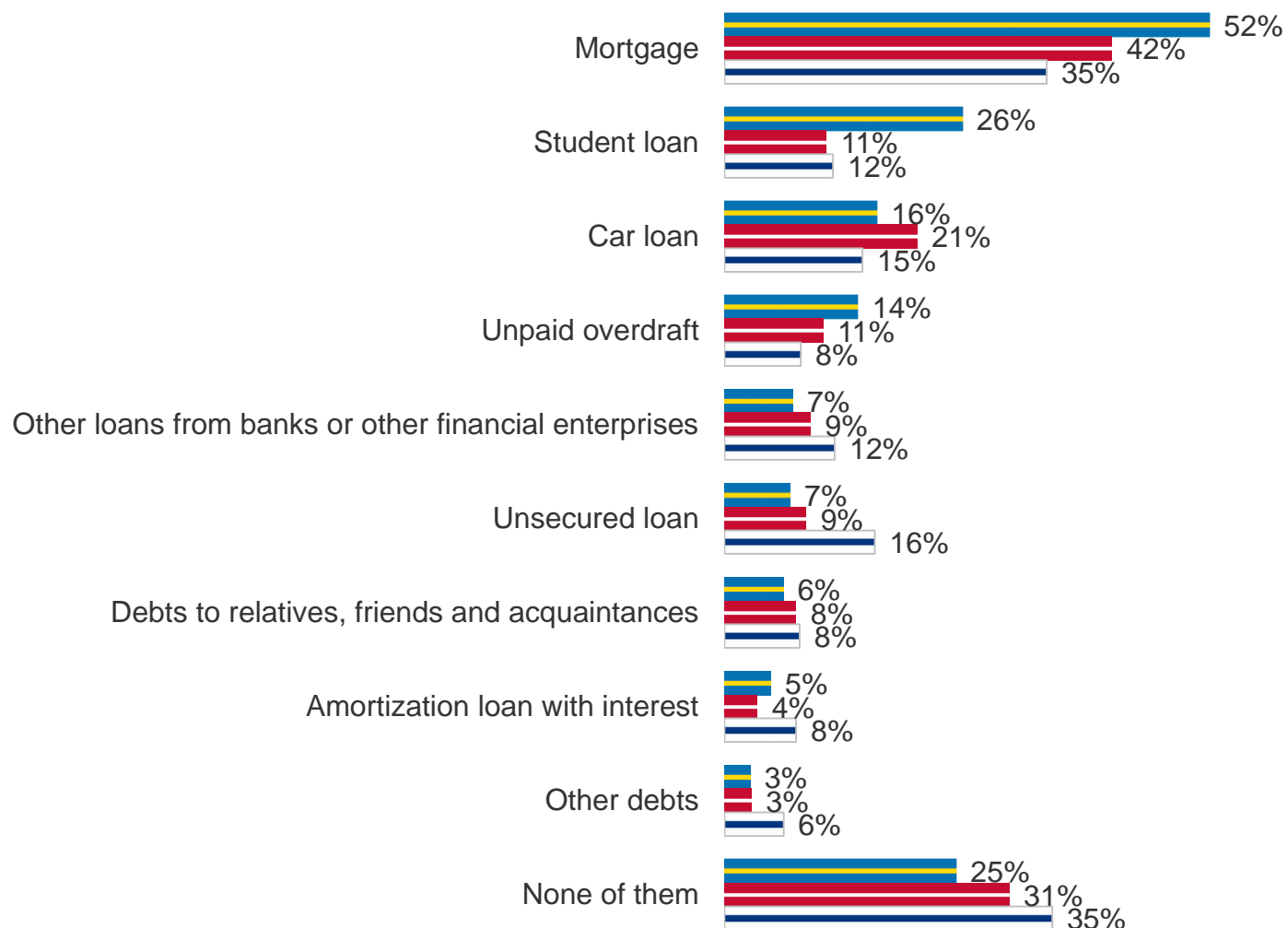
**Base:** All, 1500 interviews/country



# Types of loans

**Question:** Does your household have any of the following types of loans?

**Base:** All, 1500 interviews/country

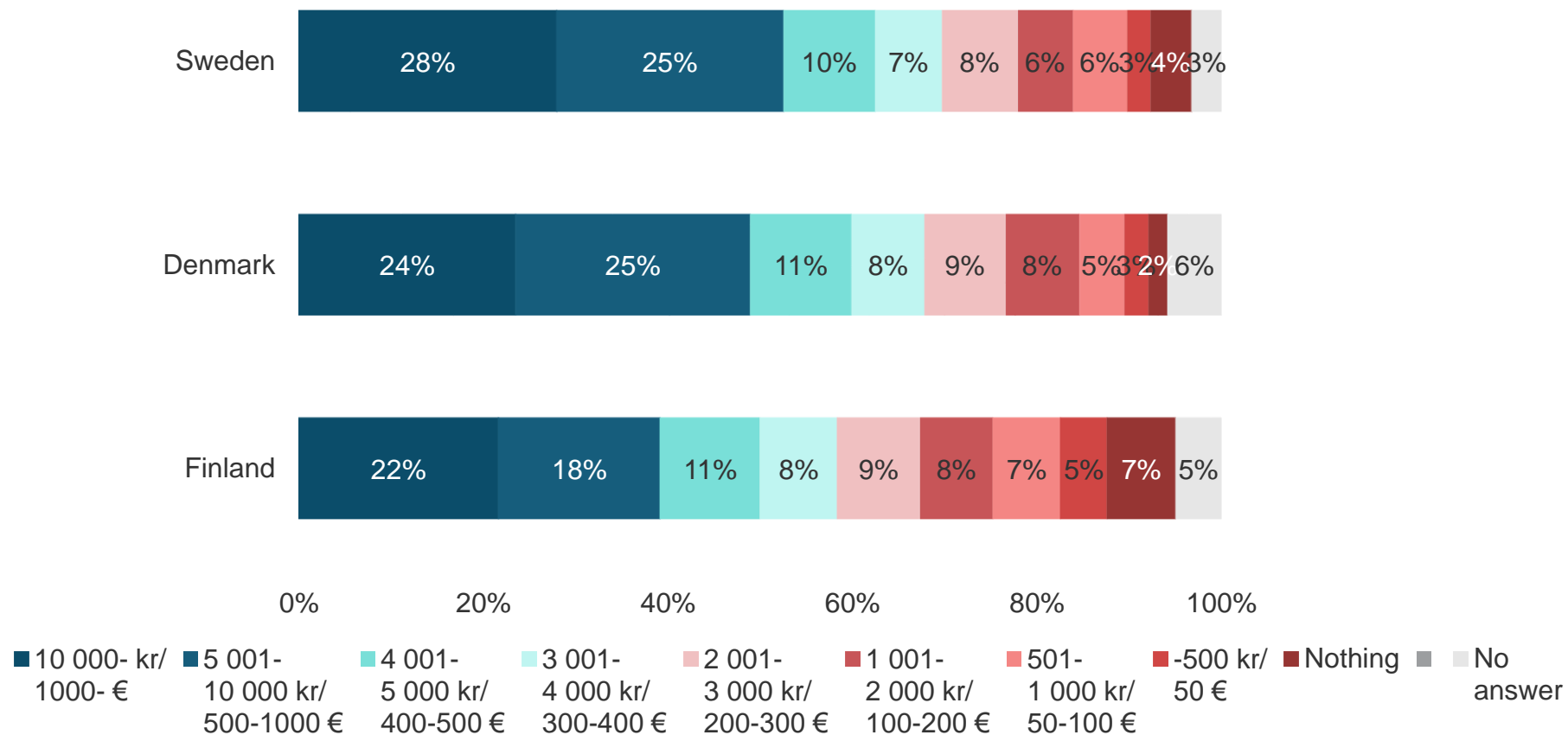




# Money remaining after ongoing expenses

**Question:** How much money does your household have to spare each month for consumption after having paid ongoing expenses for accommodation, food, insurance, telephone, savings etc.? (Accommodation includes rent, refuse, electricity, etc.)

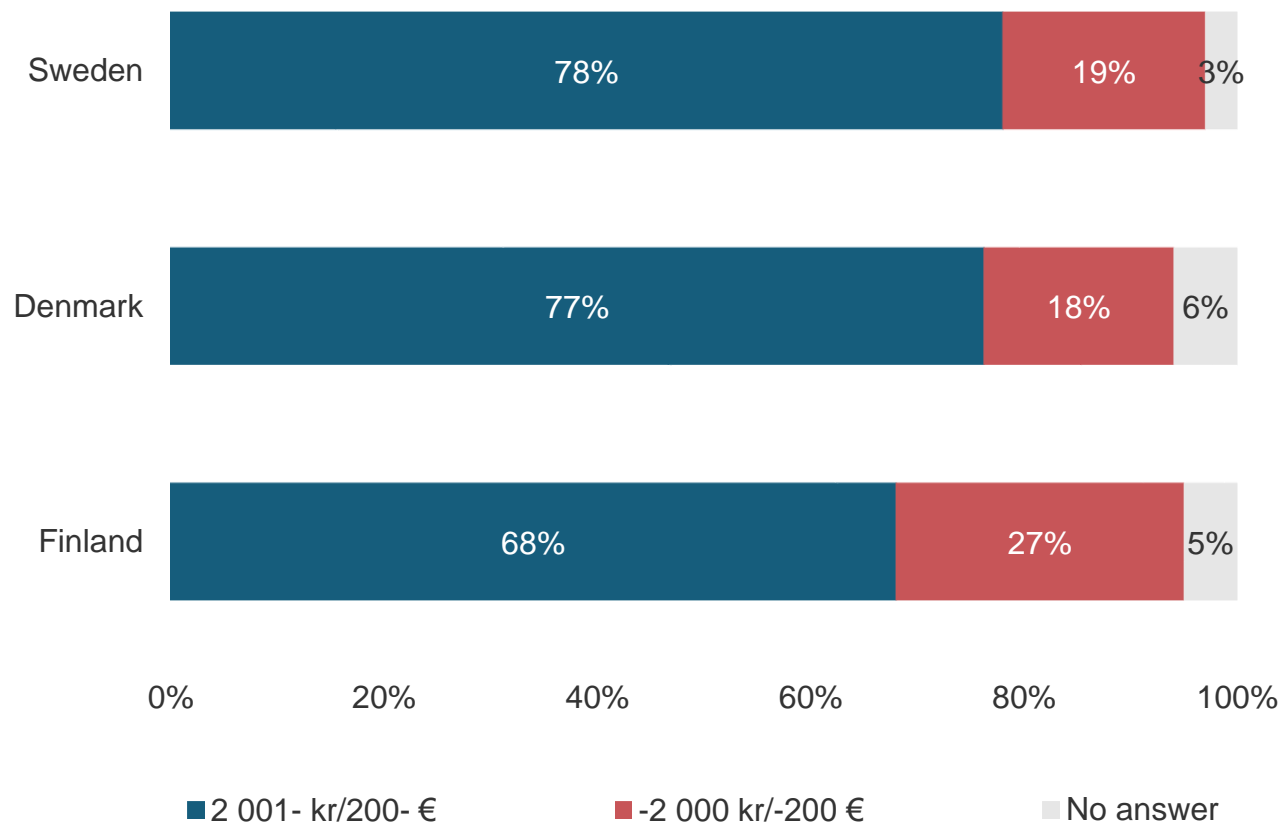
**Base:** All, 1500 interviews/country



# Available amount of money each month

**Question:** How much money does your household have to spare each month for consumption after having paid ongoing expenses for accommodation, food, insurance, telephone, savings etc.? (Accommodation includes rent, refuse, electricity, etc.)

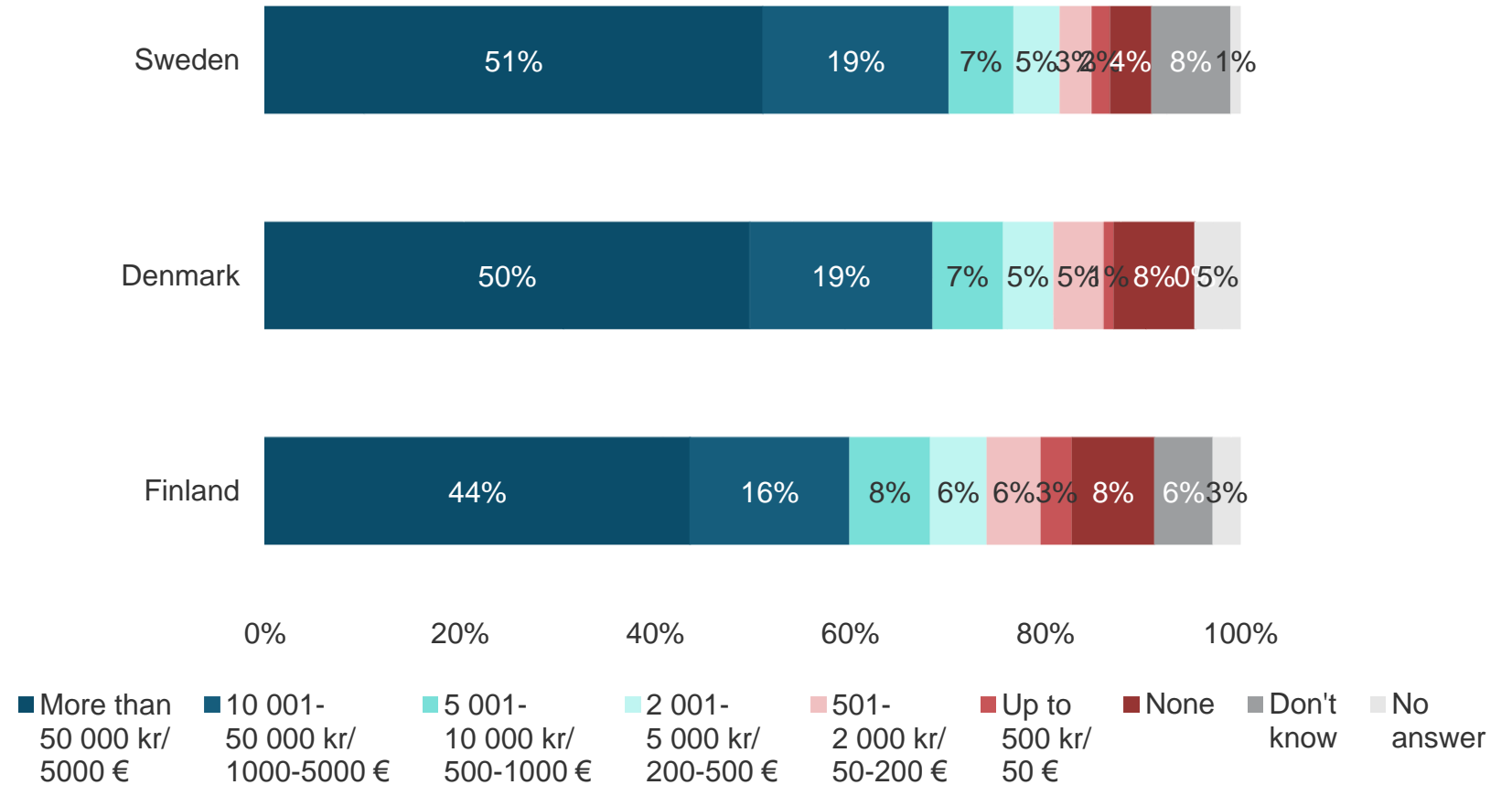
**Base:** All, 1500 interviews/country



# Saving buffer

**Question:** Roughly how much of a savings buffer (i.e. money easily accessed for unforeseen expenses) does your household have?

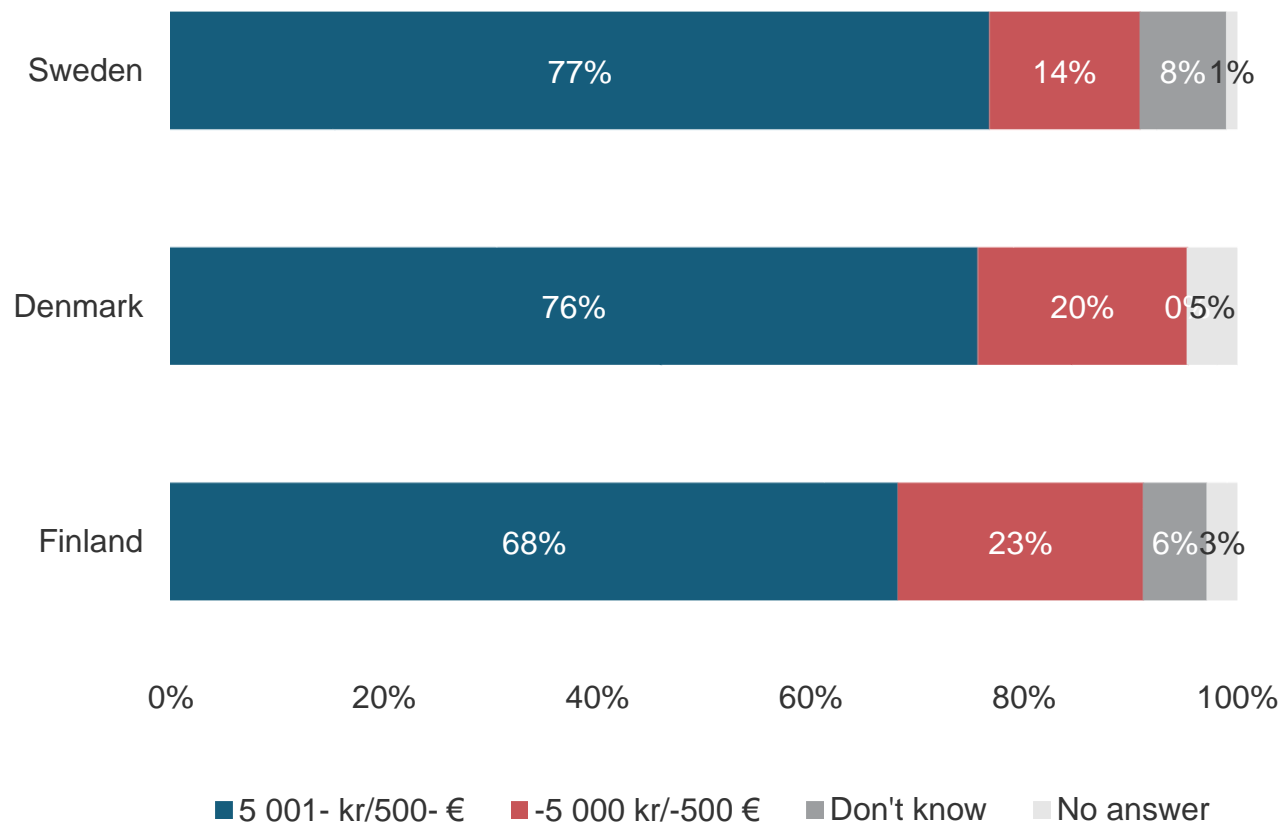
**Base:** All, 1500 interviews/country



# Saving buffer

**Question:** Roughly how much of a savings buffer (i.e. money easily accessed for unforeseen expenses) does your household have?

**Base:** All, 1500 interviews/country

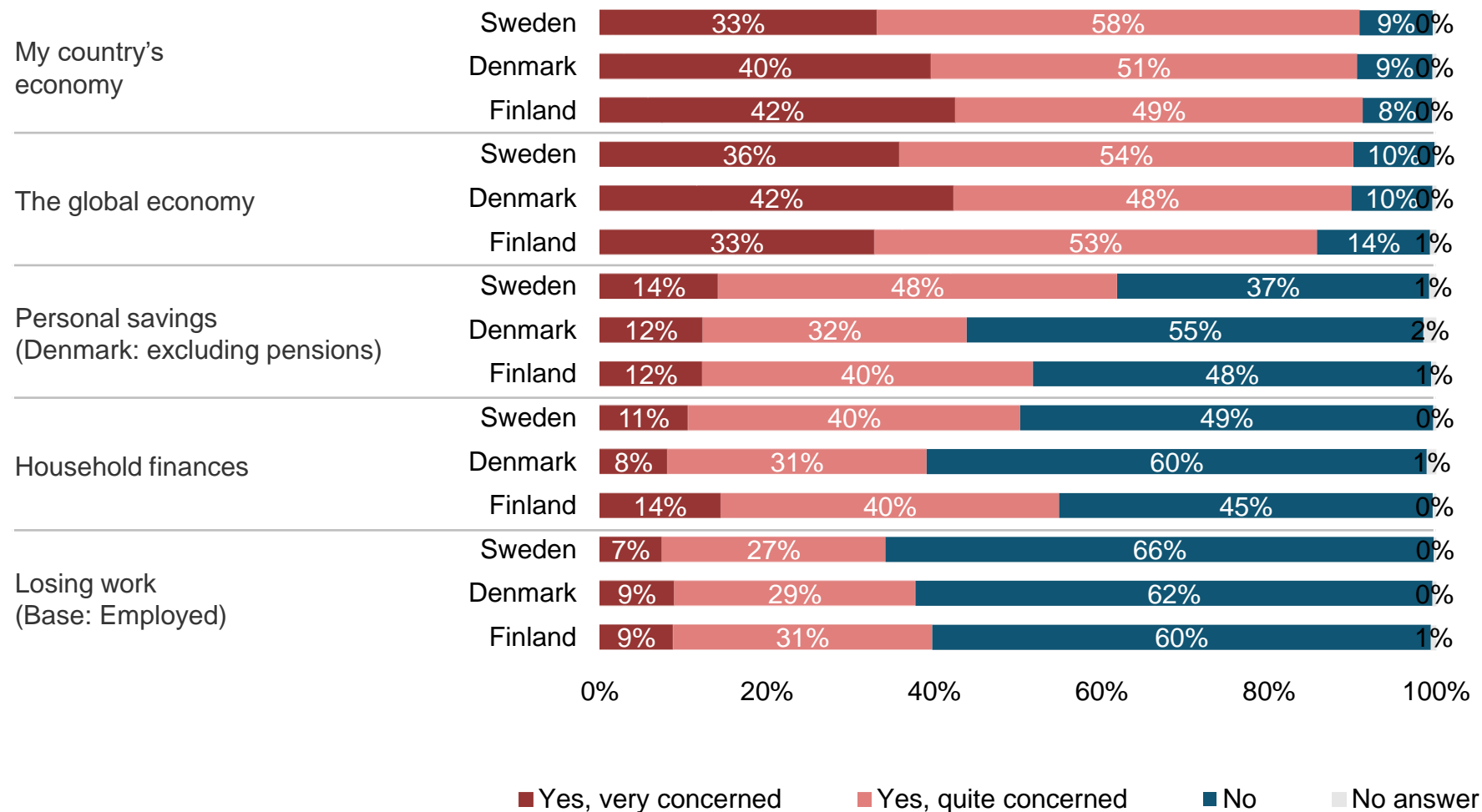


# Corona crisis

# Concerns related to the Corona crisis

**Question:** Related to the ongoing Coronavirus crisis, are you concerned about the following?

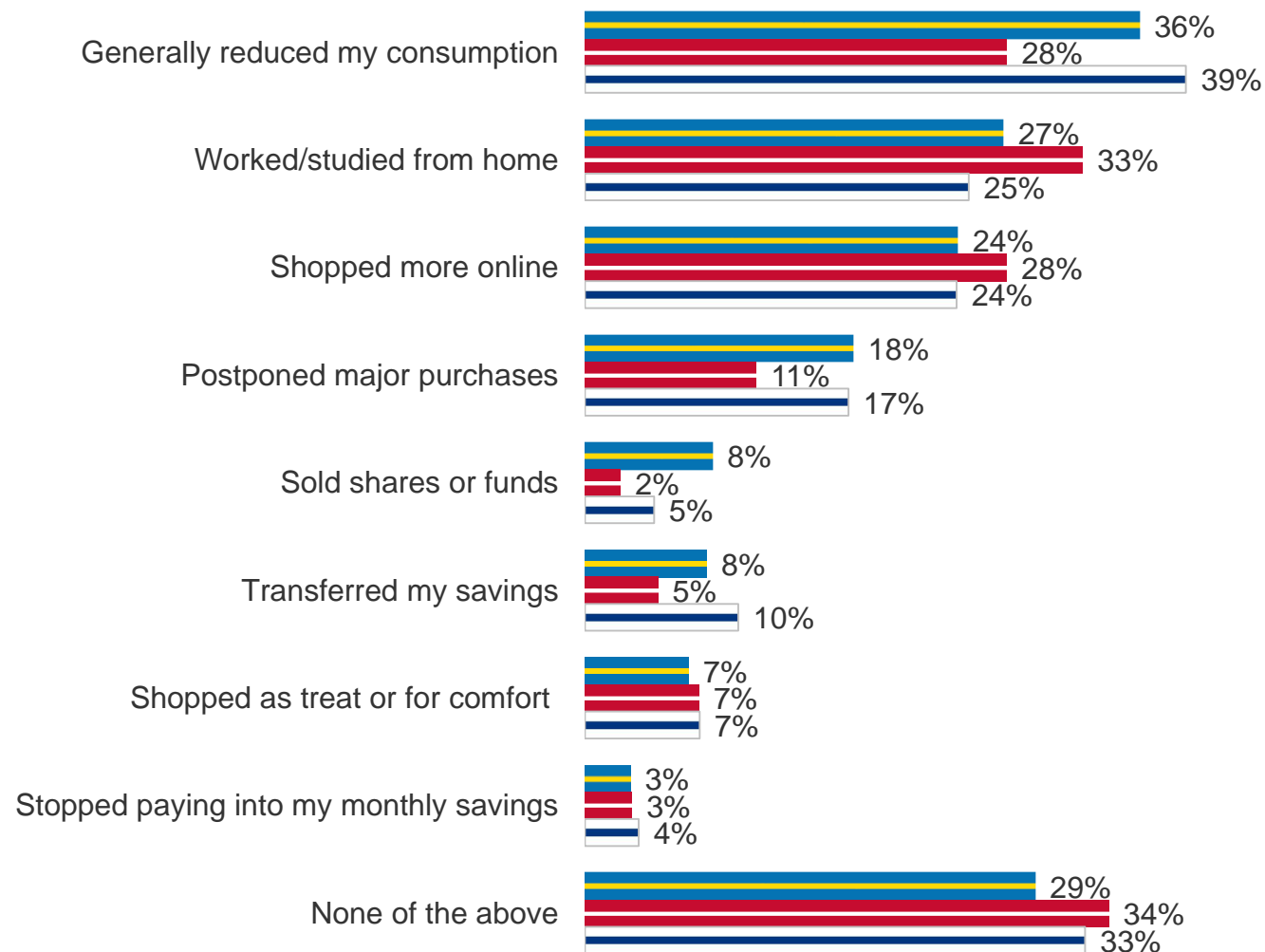
**Base:** All, 1500 interviews/country



# Changed behavior due to the pandemic

**Question:** Have you done any of the following due to the ongoing Coronavirus crisis?

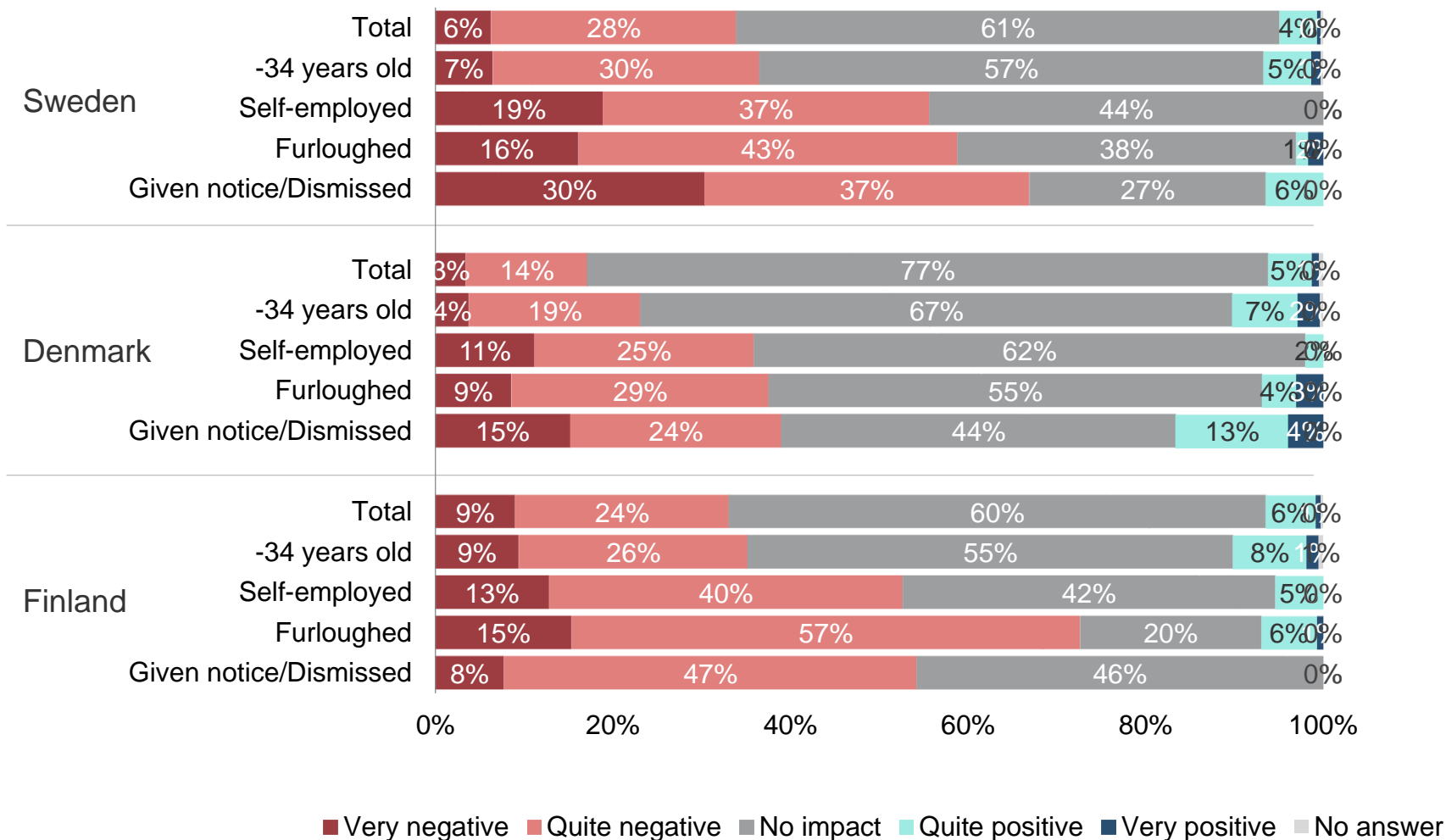
**Base:** All, 1500 interviews/country



# Economical impact of the Corona crisis

**Question:** Overall, what impact has the Corona crisis had on your personal finances?

**Base:** All, 1500 interviews/country

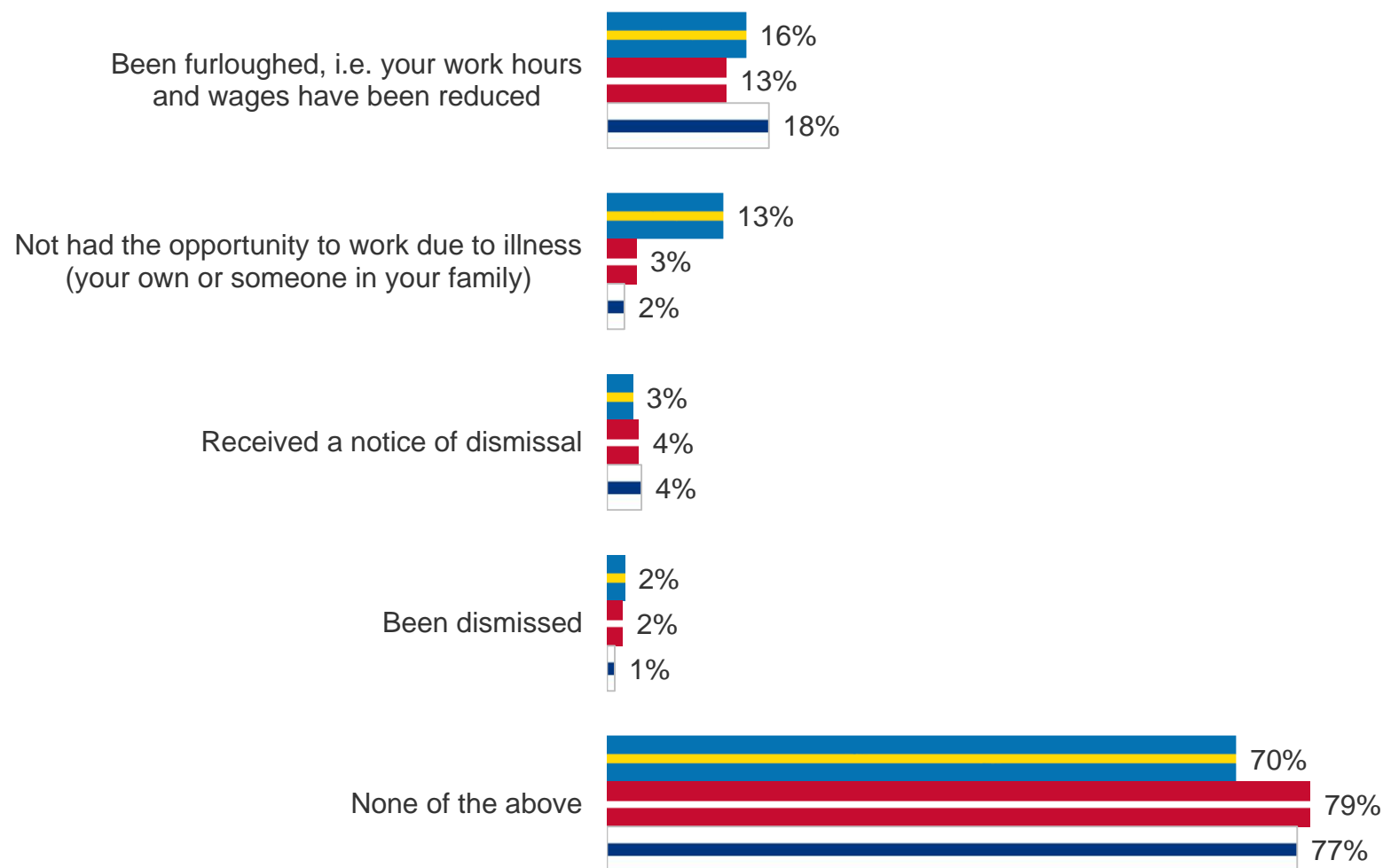




# Work related consequences of the pandemic

**Question:** Have you experienced any of the following as a result of the ongoing Corona crisis?

**Base:** Employed, 700 interviews/country

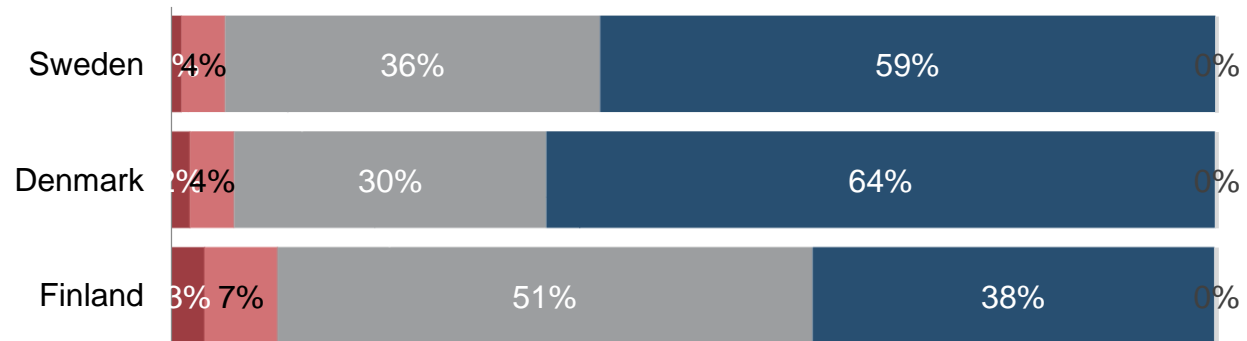


# Predictions about personal financial situation

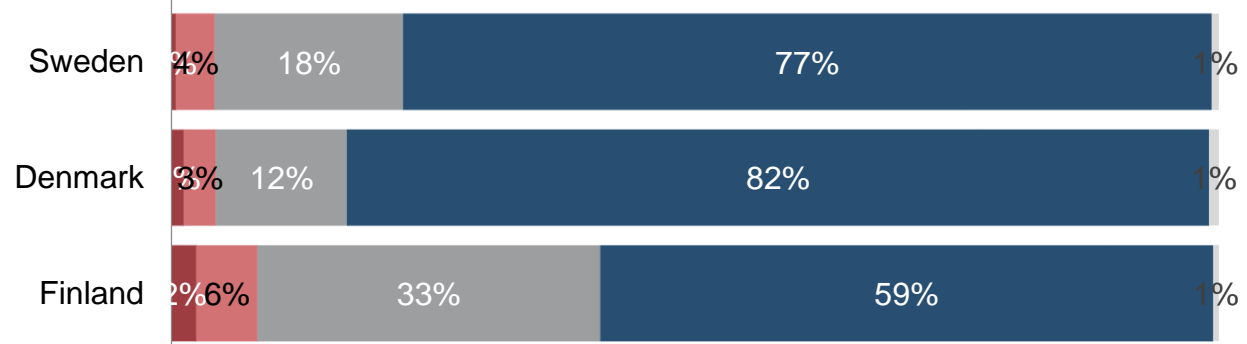
**Question:** In the next three months, how likely is it that you..?

**Base:** All, 1500 interviews/country

...won't be able to pay one or more invoices because you don't have enough money



...will have to take out an unsecured loan (consumer loan, pay by credit card and then defer payment, take out a text loan or borrow from family/friends)



0% 20% 40% 60% 80% 100%

Very likely Quite likely Not very likely Not at all likely No answer