


**American billionaires got richer during pandemic**

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# American billionaires got richer during pandemic

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Many of all the products that appear here are our partners that compensate us. This can influence what products we write and where the product appears on a page. However, this does not influence our evaluations. Our opinions are ours. Here is a list of our partners and this is how we gain money. For a lot more than one year, Americans have been doing time in a pandemic and all related economic effects. And although it is not yet over, a new Nerdwallet survey indicates that at least some personal finances of Americans are going back to a more stable place. The survey of more than 2,000 Americans, made online by The Harris Poll at the end of July, is a follow-up of a survey of May 2020 on similar topics. Indicates that, as time has passed, the Americans have felt more negative impacts of the Covid-19 pandemic, but they are also seeing some improvements. Although there is no doubt that the chaos caused by the pandemic in millions of US finance, also led to some positive changes how to save more and spend less they could last, says Kimberly Palmer, says Personal Finance Expert from Nerdwallet. We continue embracing this change towards frugality, then we will be better prepared to handle future emergencies. The confidence in money is still going down, but improving. In May 2020, 48% of The Americans said the pandemic had made them less confident about their personal finances; only 33% of Americans say that now, the new survey found. Americans are still saving more, spending less than before. A third (35%) of the Americans report more money now than before the pandemic. And about a third (34%) say they are spending less, that is 48% that reported fewer expenses when we ask in May 2020. Many Americans took the debt due to the pandemic. Approximately 135 million people, or somewhat more than half (53%) of Americans, took some consumer debts (such as credit card debt or a personal loan) due to the and 48% of them say it will take more than a year to pay this additional debt, according to the survey. Looking forward, many financial action plan. About 7 out of 10 Americans (71%) plan to take financial measures — such as saving a larger emergency fund or aggressively paying the debt — once the coronavirus pandemic has ended. This feeling is more pronounced between Generation Z (age 18-24) and millennials (age 25-40) in 92% and 87%, respectively. One third of Americans report that the pandemic has made them feel less confident in their personal finances. But this number is a remarkable improvement when we ask in May 2020. Then 48% felt less safe. Since the beginning of the pandemic, trillions of dollars have been launched in economic aid in the form of relief checks, unemployment, tax credits, loan opportunities and more. At the time of our May 2020 survey, some Americans had probably received their first relief payment. But since then, they have probably received additional relief. This influx of federal spending held many heads of people above water, and even went far to reduce the projected poverty rate, according to the research of the Urban Institute, the non-profit research organization. Economic aid has been a key factor in improving household financial conditions during the pandemic. The personal savings rate peaked in 2020, and many Americans report that they are still saving more and spending less now than before the pandemic. More than a third (35%) of Americans say they are saving more money now than before the pandemic, that proportion fell to 34% in our last survey. The part of the Americans who say they say The most investment has risen slightly, from 15% in May 2020 to 23% in July 2021. While many of these new habits came out of need — people could not travel or dine in restaurants during pandemic interruptions — some of these changes can continue, says Palmer. Some people realized they were happier eating less and saving more instead. As Americans have managed the debt during the pandemic, it underscores the disparate effects of the past 18 months. More than half (53) percent of Americans — around 135 million — took part in the consumer debt, such as credit card debt or personal loans, due to the pandemic. However, 56 per cent of Americans say they were able to pay a full consumption debt from March 2020 to July 2021. Those who took the debt accumulated around \$5,770 on average (half, \$1,500) and paying it will not be easy. About half (48) percent of this group says it will take more than a year to pay the debt they have accumulated, the survey found. While debt can be a huge burden, especially as interest payments are added, credit also served as an emergency backup plan during the worst financial crisis for many people. The best way to avoid debt accumulation is to put money in an emergency fund before a crisis occurs. Even leaving small amounts aside every month can make a big difference in the long term, says Palmer. Those who managed to clean the clean board paid \$4,750 on average (half, \$1,000). Although the government's relief came for many, it was not always consistent. For example, unemployment arrears meant that sometimes people waited weeks or months for a check, and maybe they used credit to bid their time. But those who can keep working could probably More money for debt reimbursement than otherwise they would have. The comparison and choice of financial products, such as credit cards or checking accounts, can consume a lot of time. However, at least some Americans say they investigated new financial products, they opened new accounts and The loans as a result of the COVID-19 pandemic. More than 7 out of 10 Americans (71%) plan to take some financial action when the pandemic ends. Most of these planned actions are measures towards greater financial stability and could have been motivated by last year and half instability. It is more likely that generations in the survey plan financial action after the pandemic: 92% of the Z generation (ages 18-24) and 87% of the millennials (ages 25 to 40), while 74% of the X generation (aged 41-56) and 53% of the baby boomers (AGES 57-75) plan to take action. As Gen Z moves more to adulthood under the shadow of COVID-19, questions persist in how the pandemic will affect them in the long term. Experience of the pandemic, while age will probably have lasting effects on young adults today, which they have already seen firsthand, how essential emergency funds and caterpillar habits can be surviving a financial crisis. Advancing, they may be more likely to emphasize financial security, even if it means making short-term sacrifices, such as spending less on everyday desires, says Palmer. This survey of 2,076 U.S. adults. U.S. Age 18 and older was performed online within the Harris survey on behalf of NerdWallet from July 27 to 29, 2021. This online survey is not based on a probability sample and therefore the estimation of the theoretical sampling error cannot be calculated. For a full survey methodology, including weighting variables and subgroup sample sizes, contact Anna Palagi in [Electronic copy. Estimated.

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