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35% Forced to Work from Home Want to Continue Doing So Full Time, Despite Increase in Expenses

On average, working from home costs employees an extra \$108 per month

NEW YORK – June 11, 2020 – As states begin to loosen restrictions put in place to mitigate the spread of coronavirus, a new CreditCards.com survey finds that more than one-third (35%) of those forced to work from home would like to continue doing so full-time once state and federal restrictions have been lifted. However, those who are working/have worked from home reported an overall increase in their spending, dishing out an average of \$108 more per month across gas and/or public transit, groceries, clothes/dry cleaning, childcare, utilities and restaurants/takeout. Click here for more information:

<https://www.creditcards.com/credit-card-news/work-from-home-poll>

Three in ten U.S. adults who previously commuted to work are working/have worked from home at some point during the COVID-19 outbreak, including 24% who are currently working from home. Geographically, Northeasterners (37%) and Westerners (34%) are significantly more likely to be working/have worked from home compared to Southerners (26%) and Midwesterners (25%).

More than four in five (82%) who were forced to work from home would like to continue working from home at least two days per week once restrictions have been lifted, including those who would like to do so all the time, i.e. 5+ days per week (35%), most of the time, i.e. 4+ days per week (21%), and some of the time, i.e. 2-3 days per week (26%). Additionally, 7% would like to work from home once a week, 6% would prefer to work from home less often than once a week and 4% never want to work from home.

Expenses have also changed while working from home; employees are now spending an average of \$182 more on groceries and \$121 more on utilities per month, while saving more modest amounts on childcare (\$34), gas/public transit (\$33), restaurants/takeout (\$27) and clothes/dry cleaning (\$4). In total, those who are working/have worked from home due to COVID-19 are spending an average of \$108 more per month on these things.

Spending Category	Saved Money	Spent More	Average net spending change per month
Groceries	13%	51%	+\$182
Utilities	10%	35%	+\$121
Restaurants/takeout	47%	26%	-\$27
Gas/public transit	61%	23%	-\$33
Clothes/dry cleaning	45%	16%	-\$4
Childcare	13%	14%	-\$34

“Surprisingly, average expenses have gone up for people working from home, but it’s a tradeoff most are very happy with,” said Ted Rossman, Industry Analyst at CreditCards.com. “Most workers seem content to skip the commute and potentially work in their pajamas, even if it means spending more on food and utilities.”

Overall, changes in average net spending per month for those who are working/have worked from home largely differ by generation, region, parent status and income bracket:

- By generation: +\$208 for millennials (ages 24-39) vs. -\$2 for Gen Xers (ages 40-55) and -\$24 for baby boomers (ages 56-74)
- By region: +\$235 for the Northeast vs. +\$108 for the Midwest, +\$62 for the South, and +\$61 for the West
- By parent status: +\$173 for parents with children under 18 vs. +\$103 for non-parents
- By income bracket: +\$151 for households under \$40,000 annually vs. +\$147 for households between \$40,000-\$80,000 annually and +\$60 for households over \$80,000 annually

Among those who saved in at least one category, 38% plan to save/invest most of the money, 29% will put it towards day-to-day expenses/necessities, 28% will pay down debt and just 2% will splurge on non-essential items.

Methodology:

CreditCards.com commissioned [YouGov Plc](#) to conduct the survey. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,768 adults, including 822 who are working/have worked from home during the COVID-19 outbreak. Fieldwork was undertaken May 21-22, 2020. The survey was carried out online and meets rigorous quality standards. It employed a non-probability-based sample using both quotas upfront during collection and then a weighting scheme on the back end designed and proven to provide nationally representative results.

About CreditCards.com:

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