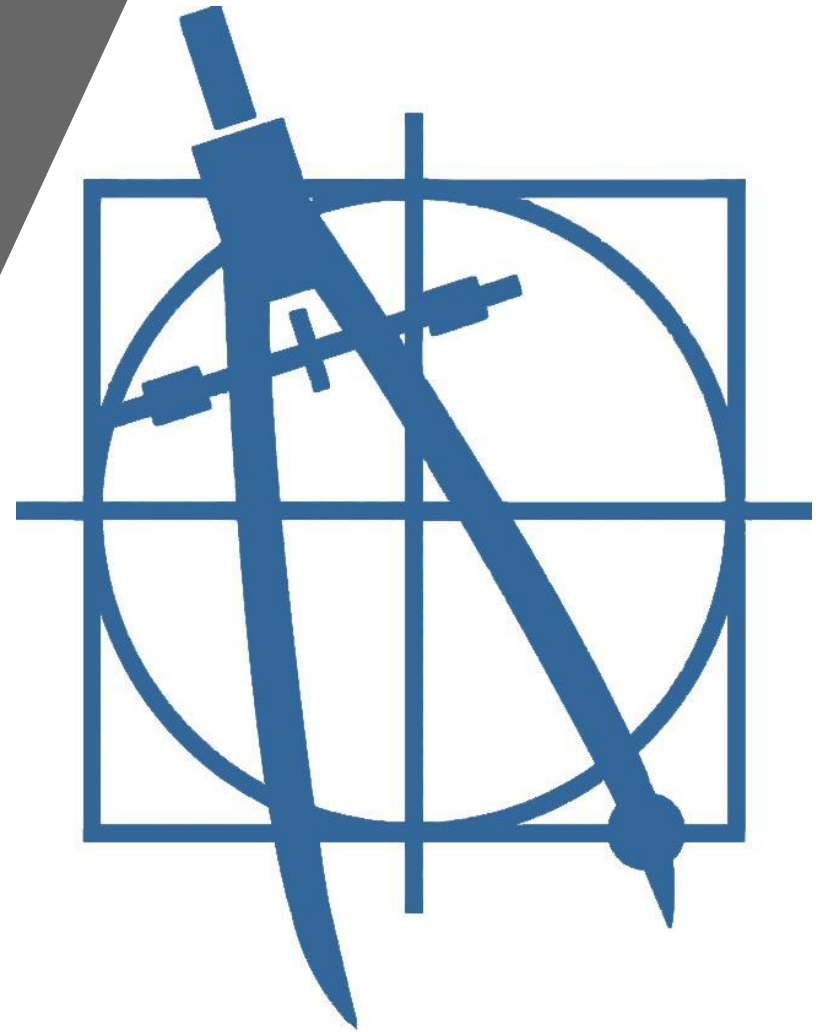


Credit Research
Foundation

Polling Results
March Forum

2025





CRF's annual bad debt experience is up significantly vs. prior year. Considering this, are you:

Maintaining the reserve consistent with 2024 -



Increasing the reserve slightly -



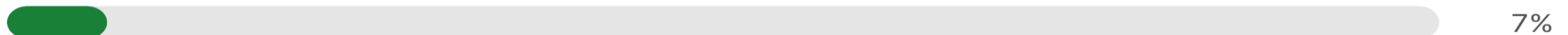
Increasing the reserve modestly -



Increasing the reserve significantly -



Reducing the reserve -



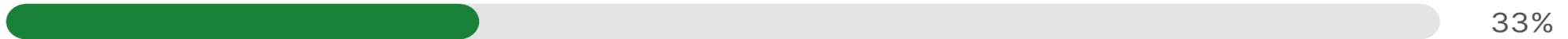


What is your current work from home policy?

We are all back to the office 5 days per week -



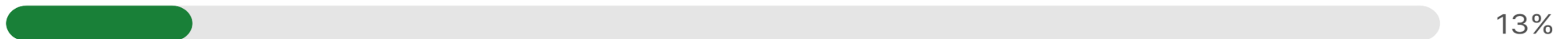
We have a hybrid system where employees need to be in the office 1 or 2 days .



c) We have a hybrid system where employees need to be in the office 3 or 4 days -



We only require employees to be in the office for special situations -



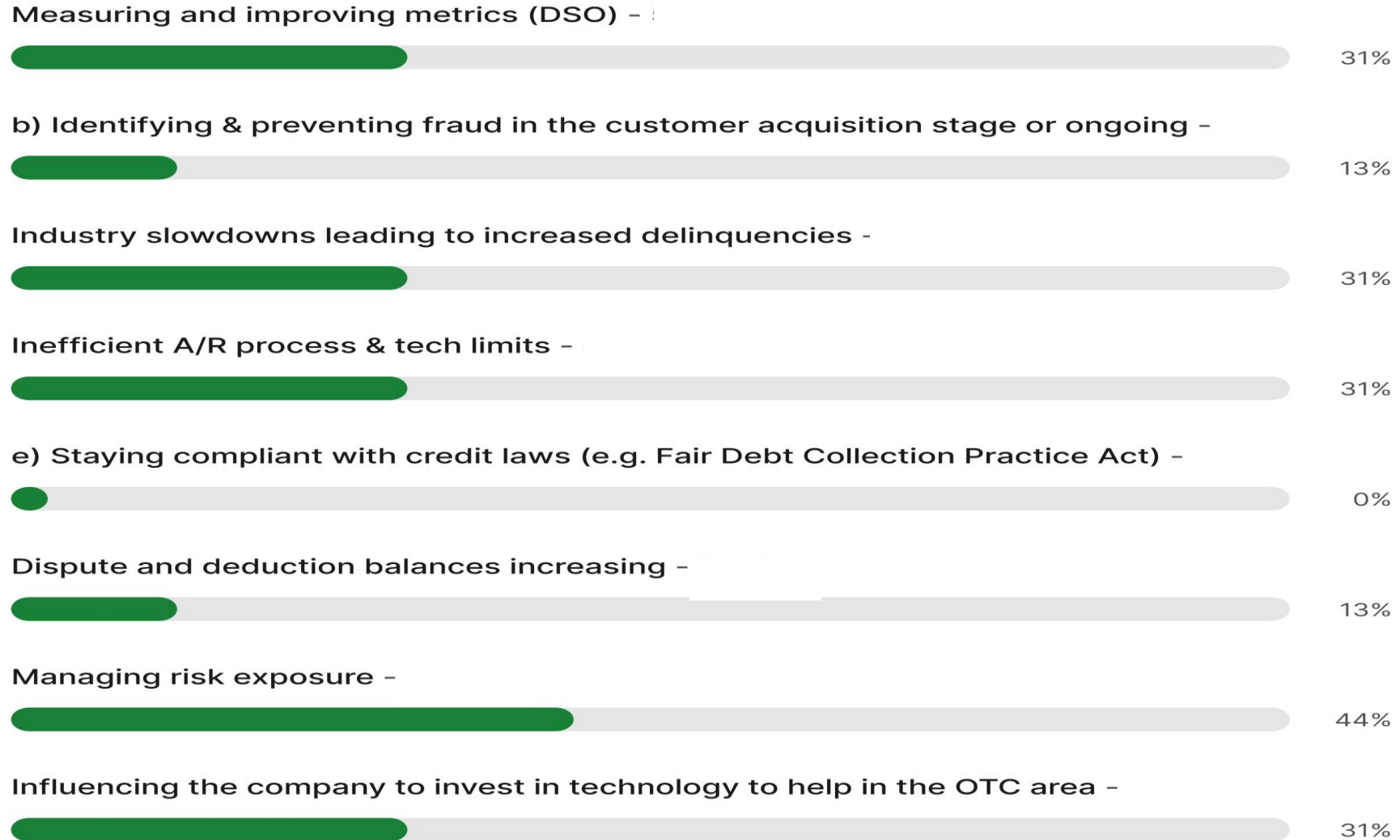


What is your biggest work-related concern for 2025? (Enter the word or words that best describe your concern)





Of the following topics, which two (2) are most important to you for the next 6-9 months?





Where are you in your decision journey?

Not interested in automation at this time -



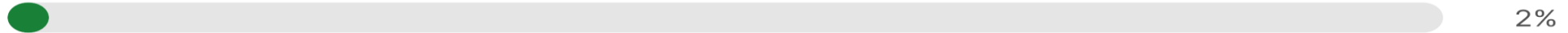
Just starting to research -



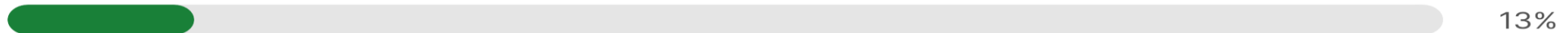
Conversations are happening now -



Working on securing a budget -



Have a budget and have already started -



Already started, facing some challenges -

