



2018

What are Americans thinking as 2018 is about to begin?

We are at the finish line for 2017 and many of us will look back and think of all the major news stories that flew or were tweeted around our country this year. While there were many positive stories of human kindness, low unemployment rates and a healthy stock market, unfortunately there were also sad stories of extreme weather destruction or tragic, unexpected human loss.

So we asked: how will Americans reflect on 2017? Our recent Ipsos U.S. Omnibus survey takes a look at how we will remember 2017 and what's expected in 2018. For most Americans (68%), 2017 has been a good year for them on a personal level. Millennials (73%) and those households earning over \$50,000 (74%) are especially likely to think 2017 has been good for them. However, when we asked about how they think the country as a whole has done in 2017, Americans indicate almost the exact opposite. About forty percent say things were good for the country in 2017 while the majority (61%) said it was bad.

Say 2017 has been a somewhat/very:	For you personally	For whole country
Good year	68%	39%
Bad year	32%	61%

There are many reasons why individuals feel like it's been a good year for them but not for the country. Some include the fact that unemployment rates continued to drop and the stock market experienced record gains. Both help make many people happy on a personal level.

Indeed, for a fortunate thirty-nine percent, there was a bright spot in 2017. For the lucky 4 out of 10 Americans who said they personally benefited from this year's positive stock market gains, the 2017 holidays may mean a little more spending, which would also be good news for retailers. College grads (56%), higher income households (53%) and men (51%) were most likely to have benefited from profits in the market this year. Americans are also hopeful for gains next year; with over half of us (57%) expecting the stock market to continue to do as well during 2018. Many in the financial sector, like Standard and Poor's, Morgan Stanley and Bloomberg agree and think at least the first half of 2018 will be strong but warn of the possibility the market will lose steam as the year plays out.

Meanwhile, 2017 also brought tough times to the U.S. with continued political divisions, way too many lives lost in mass killings and frequent extreme weather conditions that affected those in California, Texas as well as other states, especially in the South. Unfortunately, the vast majority of residents in Houston were lacking flood insurance since most private insurers no longer cover flood damage. The National Flood Insurance Program (NFIP) is the only option available for most homeowners now. Having to pay out of pocket to repair or reconstruct a home is obviously a financial hardship. All the damage recently experienced across the country by extreme weather has been a wakeup call for many to think about their exposure to future weather disasters. Twenty-one percent of Americans say they think of reviewing/changing their homeowner's insurance and/or moving to an area that would most likely have less exposure to extreme weather conditions. This is particularly true in the South (26%) and among millennials (39%). Who can blame them for being concerned? 71% believe the U.S. will have just as many severe weather conditions in 2018 as we experienced in 2017.

What else do we expect of 2018? It seems that while 2017 may have been a good year financially for some, most Americans have financial trepidations looking

ahead to next year. The number one financial worry Americans are most concerned about for next year is the cost of healthcare. Low on the list of financial concerns for 2018 are increased interest rates (6%) or housing market crash/expenses (7%).

**Top financial worries:
Concerned about for 2018
(could select up to 3)**

Healthcare cost	46%
Personal Debt	22%
Social security changes	21%
Increased Taxes	21%
State of the economy	20%
Insurance Costs	20%
Retirement savings/expenses	14%
Losing/getting a job	13%
Energy cost	13%
Stock market crash/decline	11%

Hopefully America enjoys smooth sailing into 2018. It would be great if most people end up next December thinking 2018 was a good year for them personally.

Each week Ipsos U.S. eNation omnibus completes five national surveys. Ipsos Omnibus offers a variety of services, including overnight or custom studies. To receive complimentary access to this 2018 Financial Concerns study or to learn more about eNation omnibus, please contact:

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