Americans Optimistic About the Economy, Finances and the Future

For Public Release

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San Francisco, CA - These are the findings from an Ipsos study conducted for Wells Fargo. Topline results are available below.

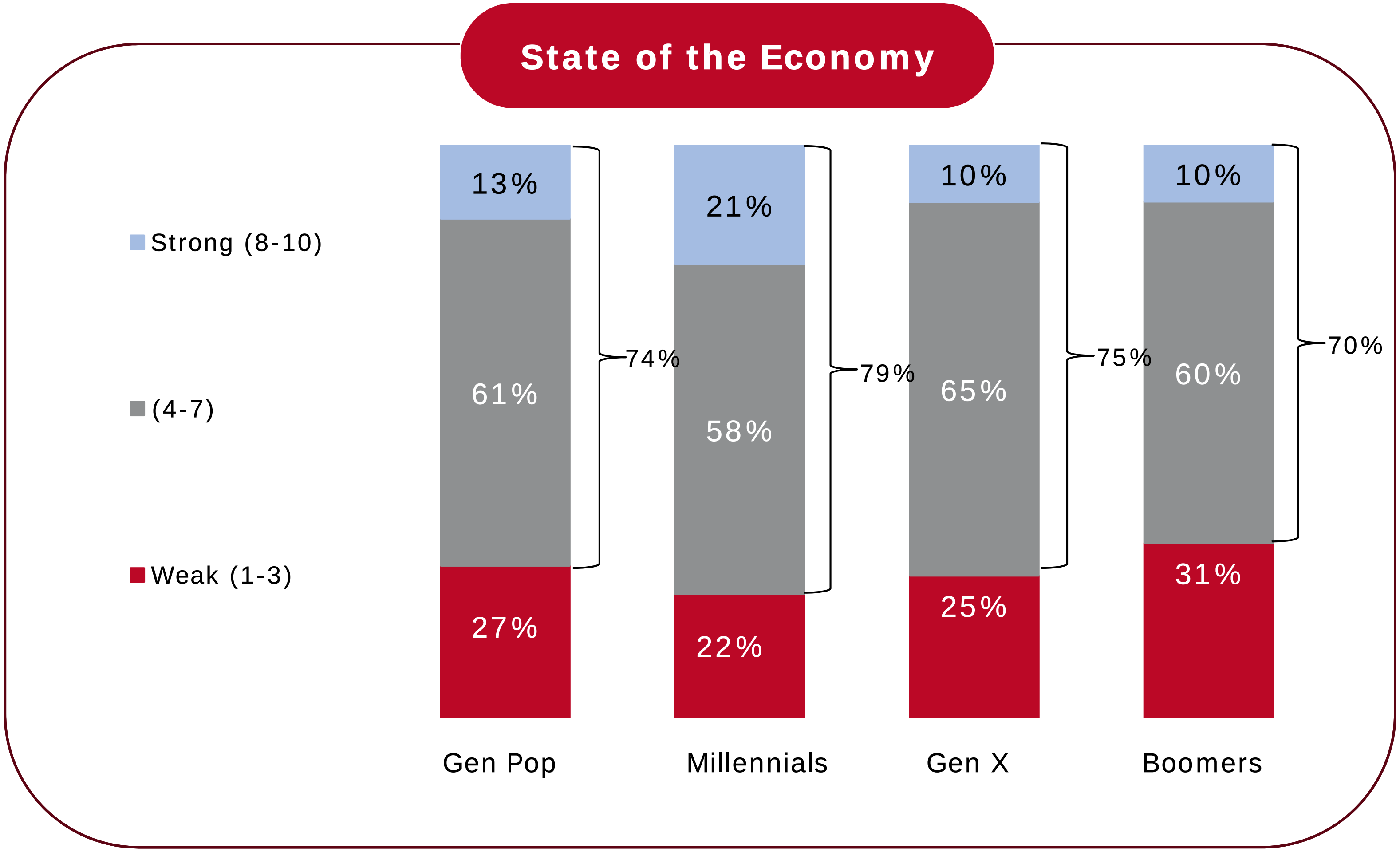
These are findings from an Ipsos study conducted for Wells Fargo in June, 2014. For the survey, a sample of 3,276 Americans ages 18-65 was interviewed online. Results are presented for Millennials (age 18-32), Gen X (age 33-48) and Boomers (age 49-65).

How do you feel about the state of the economy today, using a scale from 1 to 10, where 10 means the economy is very strong and 1 means the economy is very weak?

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Very strong	4%	10% BC	2%	2%
9	2%	3% C	3%	2%
8	6%	8% B	6%	6%
7	12%	12%	12%	12%
6	16%	17%	19% C	14%
5	17%	15%	18%	18%
4	15%	14%	16%	16%
3	13%	11%	11%	15% AB
2	6%	6%	6%	7%
1 - Very weak	8%	6%	8%	9% A
Summary				
Top3Box (8-10)	13%	21% BC	10%	10%
Mid4Box (4-7)	61%	58%	65% AC	60%
Low3Box (1-3)	27%	22%	25%	31% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Very strong	4%	4%	4%	5%	3%	3%
9	2% B	2%	4% AB	3%	3%	1%
8	6% B	6%	8% B	10% AB	9% B	5%
7	12% B	11%	16% ABF	19% ABF	17% ABF	6%
6	16% B	15%	16%	21% AB	21% AB	16%
5	17% B	16%	18%	23% ABE	17%	19%
4	15% CD	18% ACDE	12% D	8%	12% D	15%
3	13% CDE	14% ACDE	9%	6%	10%	13% D
2	6% D	7% AD	5%	3%	5%	8% D
1 - Very weak	8% DE	8% DE	8% DE	3%	4%	13% DE
Summary						
Top3Box (8-10)	13% B	11%	16% AB	19% ABF	15% B	9%
Mid4Box (4-7)	61% B	59%	62%	70% ABCF	68% AB	56%
Low3Box (1-3)	27% CDE	30% ACDE	22% D	11%	18% D	35% CDE

How do you feel about the state of the economy today, using a scale from 1 to 10, where 10 means the economy is very strong and 1 means the economy is very weak?

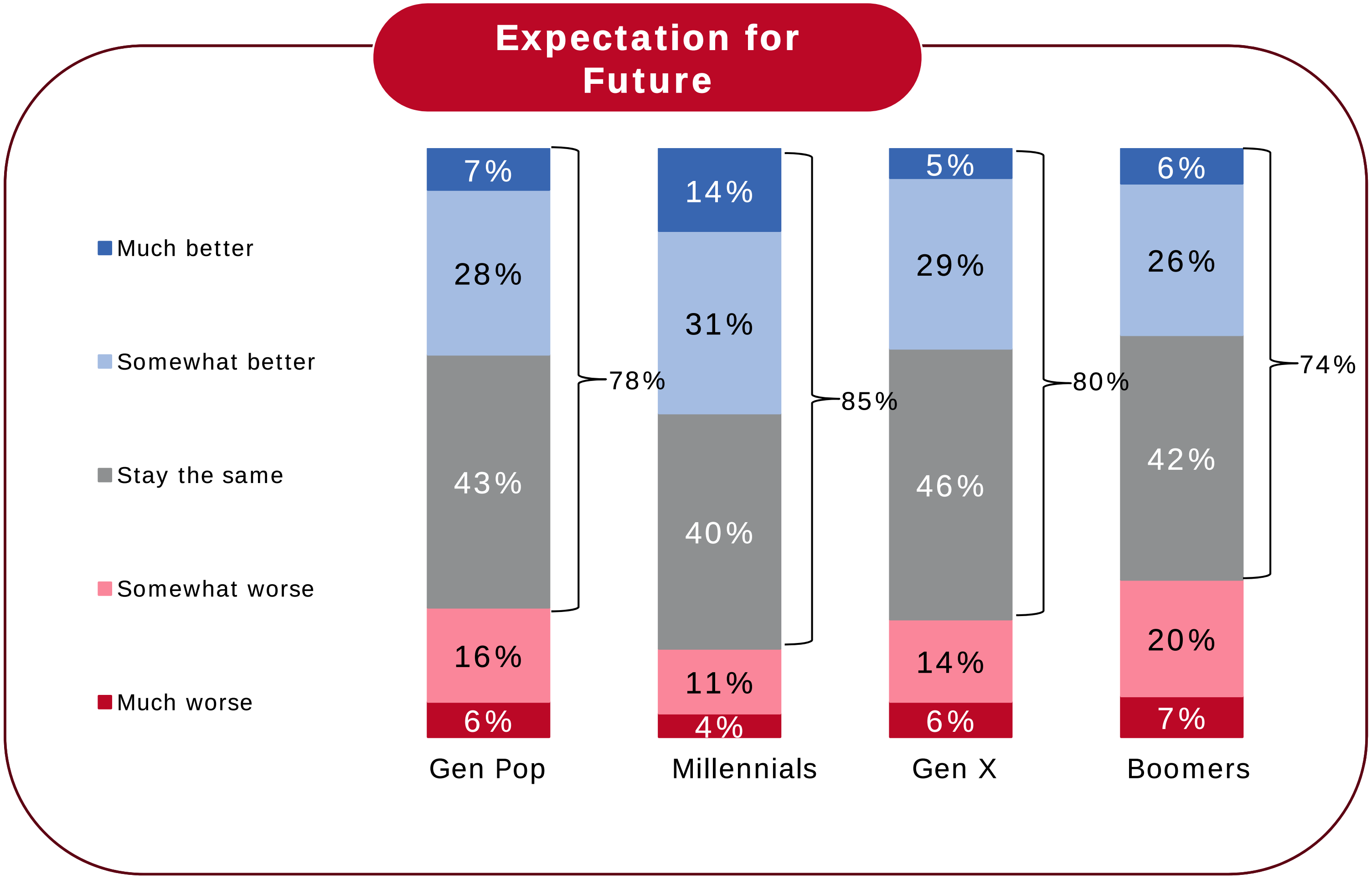


Looking forward a year from now, do you feel the state of the economy will...

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
Get much better	7%	14% BC	5%	6%
Get somewhat better	28%	31% C	29%	26%
Stay about the same	43%	40%	46% AC	42%
Get somewhat worse	16%	11%	14%	20% AB
Get much worse	6%	4%	6%	7%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
Get much better	7% B	6%	8%	15% ABCEF	7%	4%
Get somewhat better	28% B	24%	31% B	44% ABCEF	32% B	28%
Stay about the same	43% D	44% AD	43% D	33%	46% D	43%
Get somewhat worse	16% CDE	19% ACDE	12% D	7%	11% D	13%
Get much worse	6% DE	6% D	7% DE	1%	3% D	12% ABDE

Looking forward a year from now, do you feel the state of the economy will…

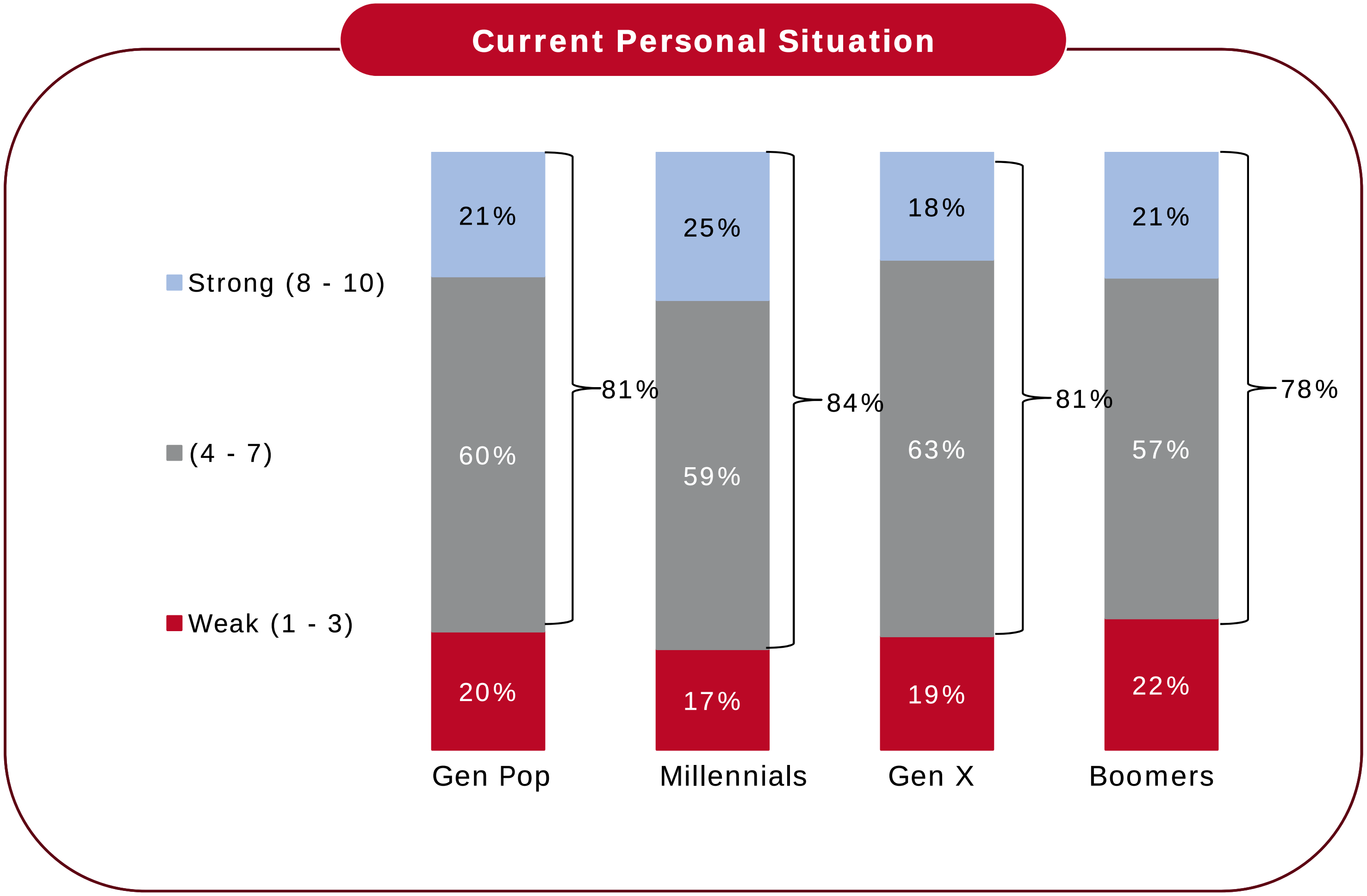


How would you rate your current personal financial situation today using a scale from 1 to 10, where 10 means your personal financial situation is very strong and 1 means it is very weak?

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
Top3Box (8-10)	21%	25% B	18%	21%
Mid4Box (4-7)	60%	59%	63% C	57%
Low3Box (1-3)	20%	17%	19%	22% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
Top3Box (8-10)	21%	21%	23%	22%	19%	18%
Mid4Box (4-7)	60%	59%	59%	64%	67% ABCF	52%
Low3Box (1-3)	20% DE	20% DE	18%	14%	14%	30% ABCDE

How would you rate your current personal financial situation today using a scale from 1 to 10, where 10 means your personal financial situation is very strong and 1 means it is very weak?

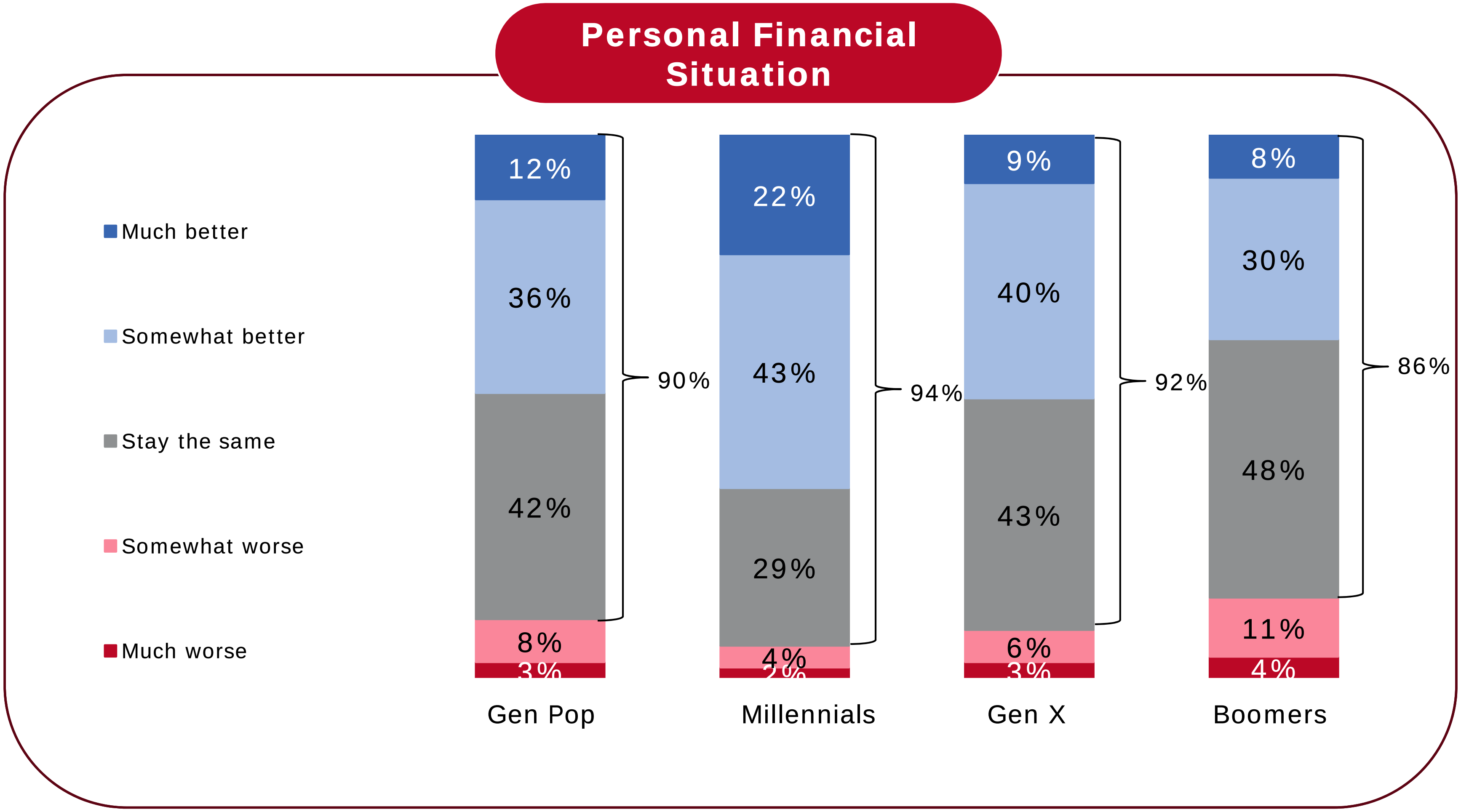


Looking ahead a year from now, do you feel your personal situation will...

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
Get much better	12%	22% BC	9%	8%
Get somewhat better	36%	43% C	40% C	30%
Stay about the same	42%	29%	43% A	48% AB
Get somewhat worse	8%	4%	6%	11% AB
Get much worse	3%	2%	3%	4% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
Get much better	12% B	10%	13%	22% ABCEF	10%	12%
Get somewhat better	36% B	34%	41% ABE	44% ABE	32%	38%
Stay about the same	42% CD	45% ACD	36%	30%	51% ABCD	40%
Get somewhat worse	8% DE	9% ADE	7%	4%	5%	6%
Get much worse	3% D	3% D	4% D	1%	2% D	4% D

Looking ahead a year from now, do you feel your personal situation will…

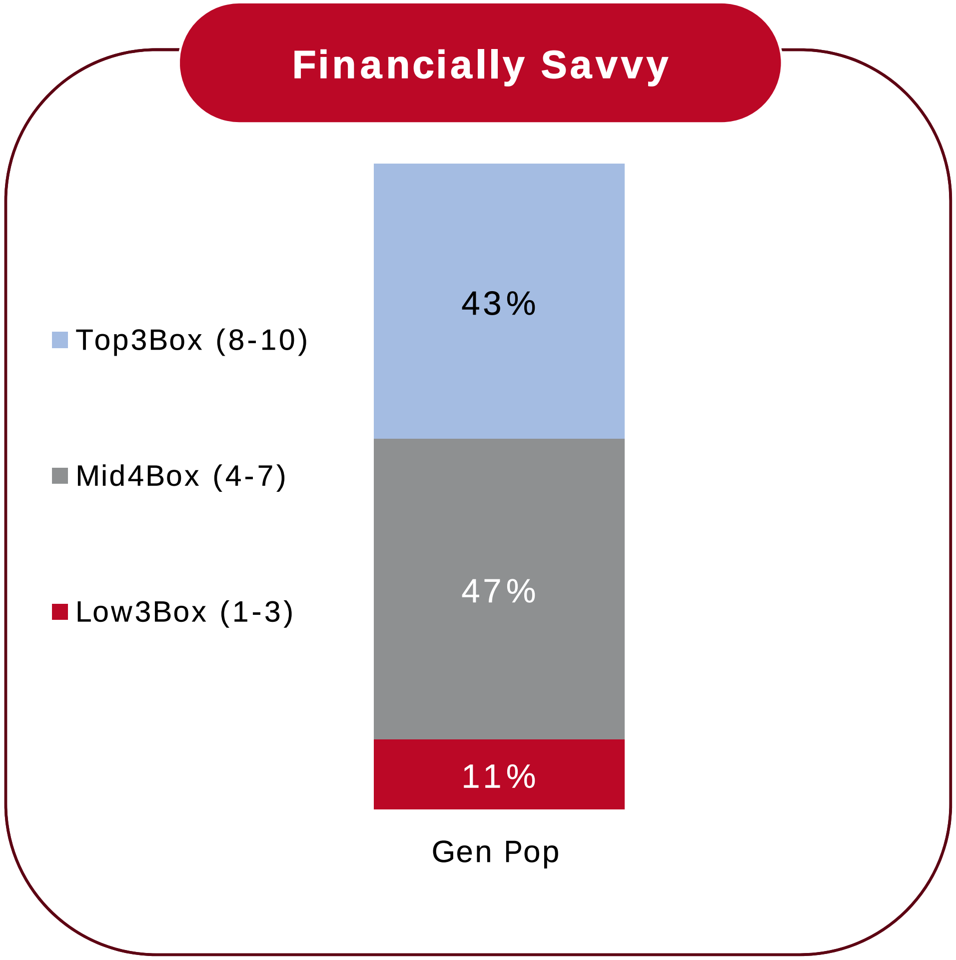


"I would describe myself as financially savvy"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	13%	17% BC	12%	13%
9	12%	12%	13%	12%
8	17%	16%	16%	18%
7	15%	17%	14%	15%
6	15%	14%	16%	14%
5	12%	12%	13% C	10%
4	5%	5%	6%	5%
3	4%	3%	3%	5% AB
2	3%	2%	3% A	3% A
1 - Strongly disagree	5%	3%	5% A	5% A
Summary				
Top3Box (8-10)	43%	45%	40%	43%
Mid4Box (4-7)	47%	48%	49% C	44%
Low3Box (1-3)	11%	7%	11% A	13% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	13%	13%	16% BE	16% E	11%	11%
9	12%	13%	11%	10%	11%	13%
8	17%	17%	18%	14%	21% AD	19%
7	15%	15%	17%	14%	16%	12%
6	15%	15%	15%	16%	20% ABC	13%
5	12%	12%	10%	12%	12%	13%
4	5%	6% AE	6% F	4%	3%	1%
3	4% B	3%	4%	5% B	2%	8% B
2	3% C	3% C	1%	3%	2%	5%
1 - Strongly disagree	5%	5%	3%	6% C	3%	5%
Summary						
Top3Box (8-10)	43%	42%	45%	40%	42%	43%
Mid4Box (4-7)	47%	47%	47%	47%	51%	40%
Low3Box (1-3)	11% CE	11% CE	8%	13% CE	7%	17% CE

"I would describe myself as financially savvy"



“I have enough knowledge to be confident in my decisions about my money”

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	20%	20%	16%	23% B
9	18%	17%	16%	21% AB
8	19%	20%	19%	19%
7	14%	15% C	16% C	11%
6	12%	12%	13%	12%
5	9%	9%	11%	9%
4	3%	4% C	3%	2%
3	2%	1%	2%	2%
2	1%	1%	1%	1%
1 - Strongly disagree	2%	1%	3% AC	1%
Summary				
Top3Box (8-10)	58%	57% B	52%	63% AB
Mid4Box (4-7)	38%	40% C	43% C	34%
Low3Box (1-3)	4%	3%	6% AC	4%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	20% BE	19% E	22% E	23% BE	12%	25% E
9	18% C	18%	15%	17%	17%	24%
8	19%	20% AF	22% F	18%	24% ADF	11%
7	14%	15% A	13%	12%	15% F	7%
6	12% B	12%	11%	13%	14%	16%
5	9%	9%	11%	10%	10%	10%
4	3%	3%	2%	3%	5% AC	5%
3	2%	2% A	2%	2%	1%	0%
2	1%	1%	1% AD	-	0%	-
1 - Strongly disagree	2%	1%	1%	2%	2%	1%
Summary						
Top3Box (8-10)	58% E	58%	59%	58%	53%	60%
Mid4Box (4-7)	38%	38%	37%	38%	44% ABC	38%
Low3Box (1-3)	4%	4%	4%	4%	3%	2%

"I am confident I know enough to make good decisions about borrowing"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	21%	20%	17%	26% AB
9	16%	13%	15%	20% AB
8	18%	18%	19%	18%
7	14%	17% C	15%	12%
6	13%	15% C	15% C	11%
5	9%	10% C	11% C	7%
4	3%	4% C	4% C	2%
3	1%	1%	2%	1%
2	1%	1%	1%	1%
1 - Strongly disagree	2%	2%	3%	2%
Summary				
Top3Box (8-10)	56%	51%	50%	64% AB
Mid4Box (4-7)	39%	45% C	44% C	32%
Low3Box (1-3)	5%	4%	6%	4%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	21% BE	20% E	22% E	24% E	15%	29% E
9	16%	17%	14%	16%	14%	15%
8	18%	18%	18%	18%	25% ABCD	16%
7	14%	14%	16%	14%	17% A	10%
6	13%	13%	15%	12%	14%	17%
5	9%	9%	9%	8%	10%	9%
4	3%	3% A	3%	2%	3%	2%
3	1%	1%	2%	2%	2%	0%
2	1%	1%	1%	1%	0%	1%
1 - Strongly disagree	2%	2%	1%	4% C	2%	1%
Summary						
Top2Box (9-10)	38% E	37% E	35% E	40% E	28%	44% E
Top3Box (8-10)	56%	56%	53%	58%	53%	60%
Mid4Box (4-7)	39%	39%	43% AD	36%	44% D	37%
Low3Box (1-3)	5%	5%	4%	6%	3%	3%

Managing your money can be complicated. Please read the topics listed below, and indicate which topics you would want to learn more about, if you had the opportunity.

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
Any Topic (Net)	78%	85% BC	78% c	74%
Credit (Net)	53%	64% BC	53% C	47%
Budgeting, Managing Day to Day (Net)	46%	49%	47%	44%
Saving (Net)	46%	47%	47%	44%
Security (Net)	28%	25%	24%	33% AB
Preparedness (Net)	27%	31% BC	26%	26%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
Any Topic (Net)	78% B	77%	81% AB	82% AB	78%	80%
Credit (Net)	53% B	51%	59% AB	57% B	53%	54%
Budgeting, Managing Day to Day (Net)	46% B	45%	54% ABD	45%	47%	55%
Saving (Net)	46%	45%	50%	54% ABE	46%	44%
Security (Net)	28% B	27%	31% B	31%	29%	36%
Preparedness (Net)	27%	26%	28%	31%	26%	33%

Self-Grade: Overall understanding of personal finances

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
A - Excellent	31%	32%	30%	32%
B - Above Average	37%	34%	36%	39% A
C - Average	28%	29%	30% C	25%
D - Below Average	3%	3%	3%	3%
F - Poor	2%	2%	2%	1%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
A - Excellent	31%	31%	31%	29%	28%	37%
B - Above Average	37%	37%	36%	38%	39%	35%
C - Average	28%	28%	28%	30%	29%	22%
D - Below Average	3% D	3%	2%	1%	2%	4%
F - Poor	2% B	1%	3% AB	2%	2% B	2%

Self-Grade: Overall understanding of how credit scores work

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
A - Excellent	26%	26%	25%	28%
B - Above Average	34%	31%	37% A	35%
C - Average	32%	33%	32%	31%
D - Below Average	5%	7%	5%	5%
F - Poor	2%	4% C	2%	2%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
A - Excellent	26%	26%	24%	27%	24%	34%
B - Above Average	34%	34%	36%	37%	38% F	26%
C - Average	32%	32%	32%	30%	32%	33%
D - Below Average	5%	6% A	4%	4%	4%	4%
F - Poor	2% B	2%	3%	3%	3%	3%

Self-Grade: Overall understanding of credit and loan products

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
A - Excellent	23%	24%	22%	24%
B - Above Average	34%	30%	34%	37% A
C - Average	35%	36%	36%	33%
D - Below Average	6%	7%	6%	5%
F - Poor	2%	4% C	2%	2%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
A - Excellent	23%	24% A	23%	23%	20%	21%
B - Above Average	34% B	33%	35%	37%	40% AB	36%
C - Average	35%	35%	34%	33%	33%	39%
D - Below Average	6%	6% A	5%	5%	5%	3%
F - Poor	2%	2%	4%	3%	3%	2%

Self-Grade: Overall understanding of what banks consider when approving a credit product or loan

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
A - Excellent	23%	26% B	21%	23%
B - Above Average	34%	28%	35% A	37% A
C - Average	34%	34%	35%	32%
D - Below Average	6%	7%	7%	6%
F - Poor	3%	5% BC	3%	2%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
A - Excellent	23%	24% A	23%	21%	21%	23%
B - Above Average	34% B	33%	36%	37%	38%	33%
C - Average	34%	33%	33%	35%	32%	36%
D - Below Average	6%	7% A	5%	5%	6%	4%
F - Poor	3%	3%	4%	3%	3%	4%

"When it comes to managing my money, I would like to learn more"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	18%	24% BC	16%	16%
9	13%	14%	13%	14%
8	16%	19% B	15%	16%
7	15%	15%	18% C	12%
6	14%	10%	14% A	15% A
5	11%	10%	12%	10%
4	5%	4%	5%	4%
3	3%	2%	2%	5% AB
2	2%	1%	2%	2% A
1 - Strongly disagree	4%	2%	3% A	5% AB
Summary				
Top3Box (8-10)	48%	56% BC	44%	46%
Mid4Box (4-7)	44%	39%	49% AC	42%
Low3Box (1-3)	9%	5%	7% A	12% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	18% BE	16% E	21% ABE	26% ABE	12%	21%
9	13% B	12%	15%	15%	16%	15%
8	16%	16%	19%	17%	23% ABDF	12%
7	15%	16% ACD	12%	12%	15%	13%
6	14%	14%	15%	12%	17% A	13%
5	11%	12% AC	9%	9%	9%	10%
4	5%	5% A	4%	4%	3%	1%
3	3% CE	4% CE	2%	2%	1%	6% C
2	2% D	2% D	1%	0%	1%	3%
1 - Strongly disagree	4%	4%	3%	4%	3%	7%
Summary						
Top3Box (8-10)	48% B	45%	56% AB	57% AB	51% B	48%
Mid4Box (4-7)	44% CD	46% ACD	39%	36%	45% D	37%
Low3Box (1-3)	9% CE	9% CE	5%	7%	4%	16% ABCDE

"Having a good credit score is important"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	41%	35%	37%	48% AB
9	19%	19%	20%	19%
8	15%	16%	16% C	13%
7	9%	12% C	9% C	6%
6	7%	8% C	7% A	6%
5	6%	7% C	6%	5%
4	1%	1%	1%	1%
3	1%	1%	1%	0%
2	0%	0%	1%	0%
1 - Strongly disagree	2%	1%	2%	2%
Summary				
Top3Box (8-10)	75%	69%	73%	80% AB
Mid4Box (4-7)	22%	29% BC	23% C	17%
Low3Box (1-3)	3%	2%	4% A	2%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	41% BE	40% E	43% E	45% E	32%	44% E
9	19% C	21% ACD	16%	16%	19%	18%
8	15%	15%	14%	18%	20% ABCF	11%
7	9%	9%	10%	7%	12% AD	6%
6	7%	7%	9% ABD	5%	10% ABD	7%
5	6%	5%	5%	7%	5%	6%
4	1% B	1%	1%	1%	1%	3%
3	1%	1%	1%	0%	2% AD	1%
2	0%	1%	0%	1%	-	-
1 - Strongly disagree	2% E	1%	1%	1%	0%	4%
Summary						
Top3Box (8-10)	75% E	76% E	72%	79% CE	71%	73%
Mid4Box (4-7)	22%	22%	25% D	19%	28% ABD	22%
Low3Box (1-3)	3%	3%	3%	2%	2%	5%

"I am proud of my credit score"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	27%	23%	22%	32% AB
9	14%	15%	15%	14%
8	13%	14%	14%	11%
7	10%	13% C	10%	9%
6	10%	10%	12%	10%
5	10%	13% BC	10%	8%
4	4%	3%	5%	4%
3	3%	3%	4%	3%
2	3%	3%	2%	2%
1 - Strongly disagree	7%	4%	7% A	8% A
Summary				
Top3Box (8-10)	54%	52%	51%	57% AB
Mid4Box (4-7)	34%	39% C	36% C	30%
Low3Box (1-3)	12%	9%	13% A	13% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	27%	28%	25%	23%	25%	30%
9	14% D	15% AD	15%	11%	19% ABDF	10%
8	13% B	12%	15%	11%	17% ABD	11%
7	10%	10%	10%	10%	14% AB	9%
6	10%	10%	11%	14% ABE	9%	10%
5	10%	10%	10%	10%	9%	10%
4	4% E	4% E	4%	4%	2%	5%
3	3%	3%	3%	5% ACE	2%	1%
2	3% BE	2% E	3% E	3% E	1%	4%
1 - Strongly disagree	7% E	7% E	5%	10% ABCE	3%	9%
Summary						
Top3Box (8-10)	54% D	54% D	55% D	45%	61% ABD	52%
Mid4Box (4-7)	34%	33%	35%	37%	34%	34%
Low3Box (1-3)	12% E	12% E	10% E	18% ABCE	5%	14% E

"I am concerned about my credit score"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	16%	20% BC	14%	15%
9	11%	10%	12%	10%
8	11%	12%	11%	11%
7	10%	12% C	12% C	7%
6	10%	11%	10%	10%
5	10%	10%	12% C	9%
4	6%	7% C	7% C	4%
3	6%	5%	6%	7%
2	6%	5%	5%	7%
1 - Strongly disagree	15%	8%	13% A	20% AB
Summary				
Top3Box (8-10)	37%	42% BC	36%	36%
Mid4Box (4-7)	36%	40% C	40% C	31%
Low3Box (1-3)	27%	18%	24% A	34% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	16% E	15% E	17% E	17% E	8%	19% E
9	11%	10%	13%	13%	12%	8%
8	11%	11%	12%	11%	16% ABDF	8%
7	10%	10%	10%	11% F	10%	5%
6	10% B	10%	10%	10%	13%	15%
5	10%	10%	10%	10%	11%	13%
4	6%	6% A	6%	5%	7%	3%
3	6%	6%	4%	5%	6%	8%
2	6%	6%	6%	6%	6%	5%
1 - Strongly disagree	15%	15%	14%	13%	12%	17%
Summary						
Top3Box (8-10)	37% B	37%	42% AB	40%	36%	35%
Mid4Box (4-7)	36%	36%	35%	37%	40%	35%
Low3Box (1-3)	27%	28% ACD	24%	23%	24%	30%

"A person's credit rating is a reflection of how responsible they are with money"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	26%	23%	21%	31% AB
9	15%	14%	17%	15%
8	16%	17%	15%	15%
7	13%	15% C	13%	11%
6	10%	12% C	11%	9%
5	8%	9%	10% C	7%
4	3%	3%	3%	4%
3	3%	3%	4%	3%
2	2%	2%	2%	2%
1 - Strongly disagree	4%	3%	5%	5%
Summary				
Top3Box (8-10)	56%	54%	53%	60% AB
Mid4Box (4-7)	35%	39% C	37% C	31%
Low3Box (1-3)	9%	7%	10%	9%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	26% BE	25% E	25% E	28% E	18%	29% E
9	15% D	16% AD	14%	11%	17% D	11%
8	16%	16%	18%	15%	23% ABDF	12%
7	13%	12%	12%	13%	15%	14%
6	10% B	10%	11%	12%	13%	12%
5	8%	9% AF	9% F	9% F	9% F	3%
4	3% E	3% E	4%	3%	1%	4%
3	3%	3%	3%	4%	2%	5%
2	2% C	2%	1%	2%	1%	5% ABC
1 - Strongly disagree	4% E	4% E	4% E	3%	2%	6%
Summary						
Top3Box (8-10)	56%	57%	57%	54%	58%	52%
Mid4Box (4-7)	35%	35%	36%	37%	39%	32%
Low3Box (1-3)	9% E	9% E	7%	9% E	4%	16% ABCE

"I regularly monitor my credit report"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	19%	20%	18%	20%
9	11%	10%	10%	12%
8	14%	19% BC	13%	13%
7	11%	11%	13% C	9%
6	11%	11%	12%	10%
5	11%	11% C	13% C	9%
4	6%	6%	5%	6%
3	5%	4%	5%	6% A
2	4%	2%	4% A	4% A
1 - Strongly disagree	8%	6%	7%	11% AB
Summary				
Top3Box (8-10)	45%	49% B	41%	45%
Mid4Box (4-7)	38%	40% C	43% C	34%
Low3Box (1-3)	17%	12%	16% A	21% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	19% BE	18% E	21% E	22% E	13%	21%
9	11%	11%	10%	11%	13%	9%
8	14% B	14%	16%	17%	17% B	12%
7	11% F	12% ADF	12% DF	8%	14% ADF	3%
6	11%	11%	13%	11%	16% ABD	10%
5	11%	11%	10%	11%	10%	11%
4	6% C	6%	4%	6%	4%	9% C
3	5%	5%	4%	5%	3%	5%
2	4%	4%	3%	4%	5%	4%
1 - Strongly disagree	8% E	8% E	9% E	7%	5%	15% ABDE
Summary						
Top3Box (8-10)	45% B	43%	46%	50% AB	43%	43%
Mid4Box (4-7)	38%	39% A	39%	36%	44% AD	34%
Low3Box (1-3)	17% E	17% E	15%	15%	13%	23% E

"Having some debt is normal"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 - Strongly agree	16%	18% B	14%	17% B
9	15%	13%	17% A	16%
8	20%	18%	20%	20%
7	16%	17%	17% C	14%
6	13%	13%	12%	14%
5	10%	11%	11% C	10%
4	3%	4%	3%	3%
3	2%	3%	2%	3%
2	1%	2%	1%	1%
1 - Strongly disagree	3%	3%	3%	3%
Summary				
Top3Box (8-10)	51%	49%	51%	53%
Mid4Box (4-7)	42%	44%	44%	40%
Low3Box (1-3)	7%	7%	6%	7%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 - Strongly agree	16% E	17% AE	16% E	19% EF	9%	10%
9	15%	15%	15%	15%	13%	16%
8	20% B	19%	22%	19%	18%	24%
7	16%	17% A	14%	16%	18%	14%
6	13%	13%	13%	10%	18% ABD	16%
5	10%	10%	9%	12%	12%	8%
4	3%	3%	4%	2%	4% DF	1%
3	2%	2%	3%	1%	3%	5%
2	1%	1%	1%	1%	2% ABCD	3%
1 - Strongly disagree	3%	3%	4%	4%	3%	5%
Summary						
Top3Box (8-10)	51% E	51% E	52% E	54% E	40%	49%
Mid4Box (4-7)	42%	43%	41%	41%	52% ABCDF	38%
Low3Box (1-3)	7% B	6%	7%	6%	8%	13% ABD

"I live debt free"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	33%	40% BC	28%	32% B
Mid4Box (4-7)	33%	36% C	34% C	29%
Low3Box (1-3)	35%	23%	38% A	39% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	33% B	31%	36% B	31%	44% ABCD	36%
Mid4Box (4-7)	33%	32%	35%	33%	36%	28%
Low3Box (1-3)	35% CE	37% ACE	29% E	36% CE	20%	36% E

"I pay off all of my credit cards every month"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	48%	53% BC	43%	48% B
Mid4Box (4-7)	29%	34% C	32% C	25%
Low3Box (1-3)	23%	13%	25% A	27% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	48% D	49% D	50% D	41%	63% ABCDF	40%
Mid4Box (4-7)	29% B	28%	31%	33% B	28%	33%
Low3Box (1-3)	23% CE	24% CE	20% E	26% CE	9%	28% E

"For major purchases like appliances and vacations, I save the full amount and then pay for the item"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	49%	55% BC	45%	49%
Mid4Box (4-7)	38%	39%	42% C	35%
Low3Box (1-3)	13%	6%	13% A	16% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	49%	49%	50%	45%	52%	48%
Mid4Box (4-7)	38%	38%	39%	40%	41%	38%
Low3Box (1-3)	13% E	13% E	11%	15% E	7%	13%

"I have less debt now than I did two years ago"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top2Box (9-10)	38%	33%	35%	43% AB
Top3Box (8-10)	49%	47%	46%	53% AB
Mid4Box (4-7)	34%	39% C	37% C	30%
Low3Box (1-3)	17%	15%	17%	17%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top2Box (9-10)	38% E	38% E	36%	40% E	32%	39%
Top3Box (8-10)	49%	49%	49%	51%	46%	46%
Mid4Box (4-7)	34% B	34%	36%	33%	42% ABD	38%
Low3Box (1-3)	17% E	18% AE	15%	16%	12%	17%

"If I lost my job, I would be able to get by for at least a few months"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top2Box (9-10)	38%	34%	33%	43% AB
Top3Box (8-10)	49%	47%	45%	54% AB
Mid4Box (4-7)	32%	37% C	35% C	28%
Low3Box (1-3)	19%	17%	20%	18%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top2Box (9-10)	38%	38%	38%	34%	34%	39%
Top3Box (8-10)	49% D	50% D	48%	44%	52% D	48%
Mid4Box (4-7)	32%	32%	34%	36%	38% AB	29%
Low3Box (1-3)	19% E	19% E	18% E	20% E	10%	22% E

"I am saving more today than I was saving 5 years ago"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top2Box (9-10)	31%	40% BC	29%	29%
Top3Box (8-10)	46%	56% BC	43%	42%
Mid4Box (4-7)	34%	34%	37% C	32%
Low3Box (1-3)	21%	10%	21% A	26% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top2Box (9-10)	31% E	32% E	33% E	32%	27%	27%
Top3Box (8-10)	46%	46%	50% A	46%	44%	42%
Mid4Box (4-7)	34%	34%	35%	34%	43% ABCDF	28%
Low3Box (1-3)	21% CE	21% CE	15%	20% E	13%	31% ABCDE

"I feel prepared for unexpected expenses and emergencies"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top2Box (9-10)	27%	27% B	22%	32% AB
Top3Box (8-10)	42%	44% B	35%	46% B
Mid4Box (4-7)	40%	43% C	44% C	35%
Low3Box (1-3)	18%	13%	20% A	19% A

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top2Box (9-10)	27%	27%	26%	25%	28%	31%
Top3Box (8-10)	42%	41%	46% D	39%	47% D	43%
Mid4Box (4-7)	40%	40%	39%	43%	44%	36%
Low3Box (1-3)	18% E	19% AE	15% E	18% E	9%	21% E

"All debt is the same, it doesn't matter if it's a mortgage, a personal loan, a car loan or a balance on my credit card"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	34%	41% BC	30%	34%
Mid4Box (4-7)	42%	44% C	47% C	38%
Low3Box (1-3)	24%	16%	23% A	28% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	34% B	32%	38% B	35%	35%	38%
Mid4Box (4-7)	42%	43%	43%	40%	46%	39%
Low3Box (1-3)	24% CE	25% ACE	19%	24%	20%	23%

"Owing money on a mortgage is not the same as owing money on other types of purchases"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	52%	53%	50%	52%
Mid4Box (4-7)	38%	41% C	40% C	34%
Low3Box (1-3)	11%	7%	10% A	14% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	52%	51%	52%	54%	49%	51%
Mid4Box (4-7)	38%	38%	40%	35%	45% ABD	37%
Low3Box (1-3)	11% E	11% E	8%	10%	7%	12%

"I believe a student loan is an investment"

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
10 = Strongly agree, 1 = Strongly disagree				
Top3Box (8-10)	37%	42% BC	37%	33%
Mid4Box (4-7)	44%	45%	45%	44%
Low3Box (1-3)	19%	13%	18% A	23% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
10 = Strongly agree, 1 = Strongly disagree						
Top3Box (8-10)	37% B	35%	39%	43% ABEF	35%	31%
Mid4Box (4-7)	44% D	45% AD	43%	40%	52% ABCD	42%
Low3Box (1-3)	19% E	19% E	18%	17%	13%	27% E

Which of the following expenses do you expect to have in the next 2 years?

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
Any Major Expense (Net)	81%	80%	81%	82%
Taxes (Net)	35%	28%	32%	42% AB
Travel/Vacation	35%	32%	34%	36%
Home improvements, upgrades, repairs or maintenance	30%	17%	31% A	37% AB

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
Any Major Expense (Net)	81% D	82% AD	80%	77%	80%	81%
Taxes (Net)	35%	36%	34%	34%	40% A	35%
Travel/Vacation	35%	35%	34%	31%	45% ABCDF	33%
Home improvements, upgrades, repairs or maintenance	30% D	33% AD	28%	25%	29%	29%

Please indicate how you would most likely finance or pay for your upcoming purchase or expense:

	Total	Gen Y/Millennials	Gen X	Boomers
Base: Have Upcoming Expense	(n=2659)	(n=653)	(n=878)	(n=1128)
		(A)	(B)	(C)
Cash/ Personal Savings	52%	49%	49%	55% AB
Credit cards that give rewards	13%	14%	15% C	11%
Credit cards that give cash back	13%	18% BC	12%	11%
Personal loan or line of credit	11%	13%	11%	11%
Home mortgage	8%	11% C	9% C	5%
Home equity loan or line of credit	7%	6%	6%	8%
New auto loans	6%	6%	5%	7%
Prepaid card (put funds on the card in advance)	4%	7% BC	4%	3%
Private student/educational loans	4%	5% C	4% C	2%
Used auto loans	3%	3%	4%	4%
Auto refinance	3%	6% BC	3%	2%
Secured credit cards (A deposit guarantees amount you have available on the card)	3%	7% BC	3%	2%
Auto secured loan for debt consolidation	3%	5% BC	3%	2%
Cash-out refinance of 1st mortgage	2%	5% BC	2%	2%
Home renovation loan	2%	1%	2%	2% A
Other (Please specify)	5%	1%	4% A	7% AB
None	5%	4%	5%	5%
Don't Know/refused	7%	6%	7%	7%

Please indicate how you would most likely finance or pay for your upcoming purchase or expense:

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: Upcoming Expense (Total)	(n=2659)	(n=1742)	(n=371)	(n=311)	(n=325)	(n=89)
	(A)	(B)	(C)	(D)	(E)	(F)
Cash/ Personal Savings	52%	52%	53%	51%	50%	52%
Credit cards that give rewards	13%	14%	15%	10%	24% ABCDF	9%
Credit cards that give cash back	13% B	12%	15%	12%	24% ABCDF	13%
Personal loan or line of credit	11%	11%	12%	11%	12%	11%
Home mortgage	8%	8%	9% F	9% F	7%	3%
Home equity loan or line of credit	7%	7% A	5%	5%	6%	8%
New auto loans	6%	6%	5%	6%	6%	5%
Prepaid card (put funds on the card in advance)	4%	4%	5%	4%	3%	8%
Private student/educational loans	4% BC	3%	2%	6% ABC	4%	6%
Used auto loans	3% E	4% AE	3%	3%	1%	1%
Auto refinance	3%	3%	4%	4%	5% A	4%
Secured credit cards (A deposit guarantees amount you have available on the card)	3%	3%	4%	5%	4%	4%
Auto secured loan for debt consolidation	3%	3%	3%	4%	2%	4%
Cash-out refinance of 1st mortgage	2%	3% A	4% A	2%	3%	1%
Home renovation loan	2%	2%	3%	1%	1%	2%
Other (Please specify)	5% BE	4% E	4%	5%	2%	12% ABCE
None	5% B	4%	4%	6%	9% ABC	5%
Don't Know/refused	7% B	6%	8%	8%	7%	14% AB

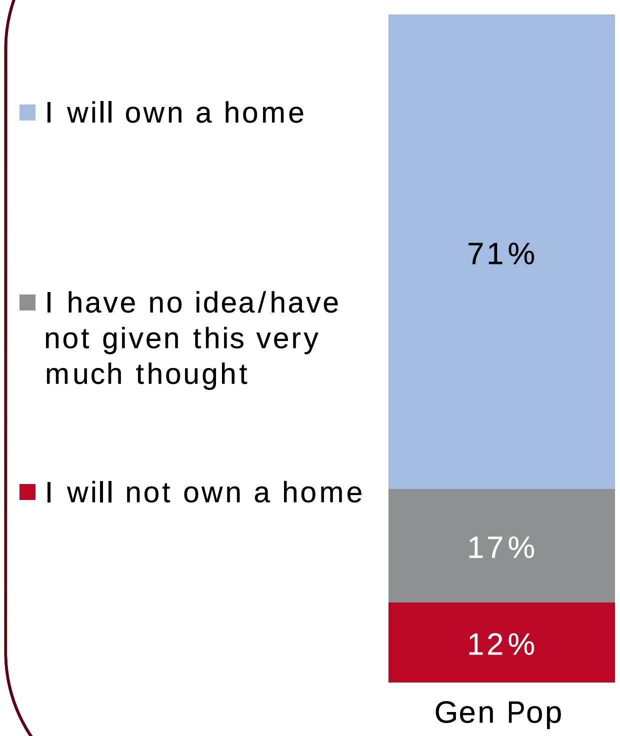
Thinking 5 years into the future, please select the option below that best represents what you envision around whether or not you will own a home.

	Total	Gen Y/Millennials	Gen X	Boomers
Base: All respondents	(n=3276)	(n=816)	(n=1086)	(n=1374)
		(A)	(B)	(C)
I will own a home	71%	67%	72%	72% A
I have no idea/have not given this very much thought	17%	20% C	17%	16%
I will not own a home	12%	13%	11%	12%

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: All respondents	(n=3276)	(n=2113)	(n=462)	(n=402)	(n=404)	(n=105)
	(A)	(B)	(C)	(D)	(E)	(F)
I will own a home	71% D	74% ACDEF	68%	65%	69%	64%
I have no idea/have not given this very much thought	17% B	15%	19% B	22% AB	22% AB	19%
I will not own a home	12% BE	11%	13%	13% E	9%	18% E

Thinking 5 years into the future, please select the option below that best represents what you envision around whether or not you will own a home.

Home Ownership



What would you estimate the current value of your home to be?

	Total	Gen Y/Millennials	Gen X	Boomers
Base: Excludes Prefer Not to Answer	(n=2082)	(n=349)	(n=720)	(n=1013)
		(A)	(B)	(C)
Average	310963.5	422326.8 BC	307019.6 C	276743.3

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: Excludes Prefer Not to Answer	(n=2082)	(n=1440)	(n=257)	(n=214)	(n=245)	(n=62)
	(A)	(B)	(C)	(D)	(E)	(F)
Average	310963.5 B	305142	333347.7 D	291120.9	450131.6 ABCDF	304779.3

Approximately how much do you owe, in total, on your mortgage and/or home equity line/loan?

	Total	Gen Y/Millennials	Gen X	Boomers
Base: Homeowner	(n=2205)	(n=364)	(n=763)	(n=1078)
		(A)	(B)	(C)
Average (Excl. 0)	151331.3	157972.6 C	169214.8 C	133711.4

	Total	White/ Caucasian	Hispanic/ Latino	African American	Asian	Other
Base: Homeowner	(n=2205)	(n=1489)	(n=274)	(n=234)	(n=267)	(n=69)
	(A)	(B)	(C)	(D)	(E)	(F)
Average	151331.3	154628.6 A	150257.5	144568	20.200.4 ABCDF	124983.8

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