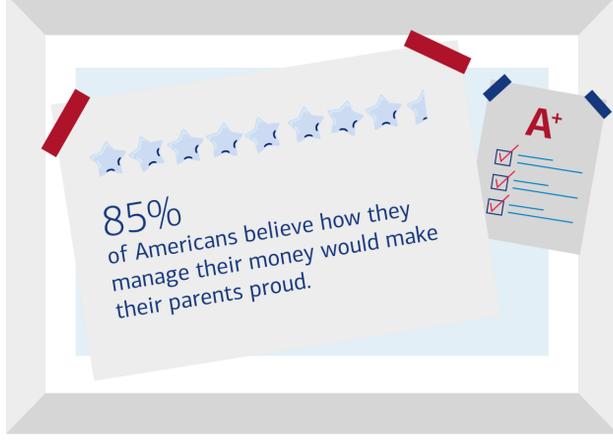


Merrill Edge® Report

Spring 2019

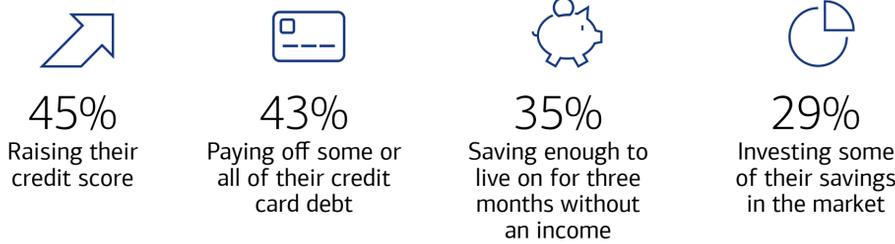
Make me proud

Americans are adopting savvier spending and savings habits as they prioritize their financial goals and take steps toward improving their futures.



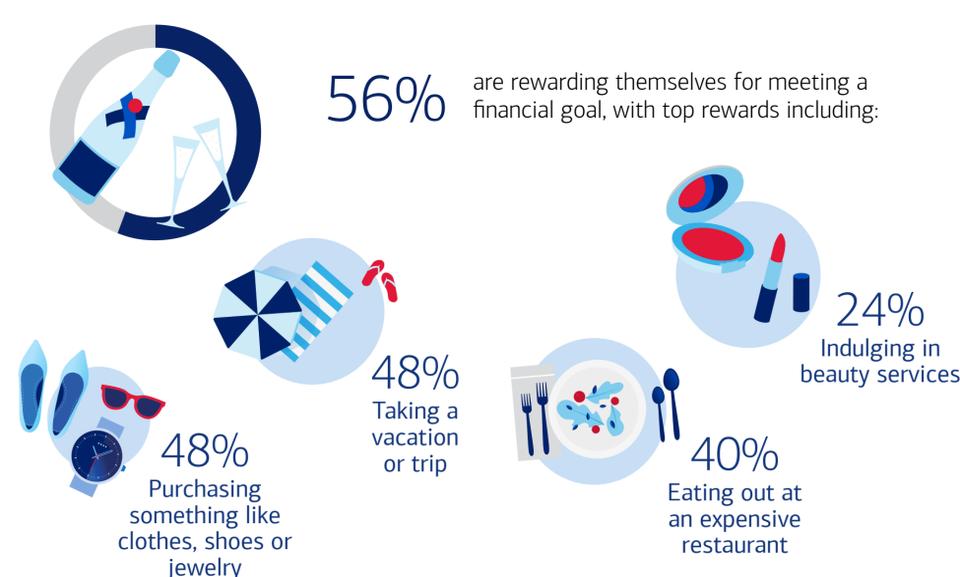
Financial feats

In the past year, 85% of Americans took steps to improve their financial lives, including:



Treat yourself

Perhaps these financial feats are influencing their “treat yourself” mentality.



Impact spending: put your money where your mouth is

A growing number of Americans are aligning their spending with their personal values.



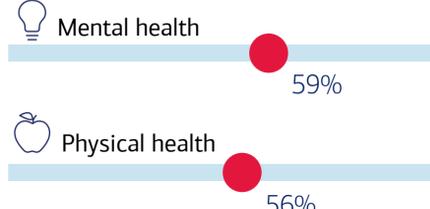
When choosing between two retailers selling an identical product, 42% of Americans would choose the retailer selling it at a higher price knowing the company’s core values align with their own.

Two in five Americans would stop buying products from companies whose values fundamentally conflict with their own.

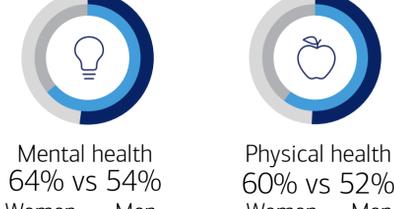
Mind, body and toll

Managing money is taking a toll on Americans’ mental and physical health.

The majority say managing their finances impacts their:



Women are more likely than men to feel the impact of their finances on their:



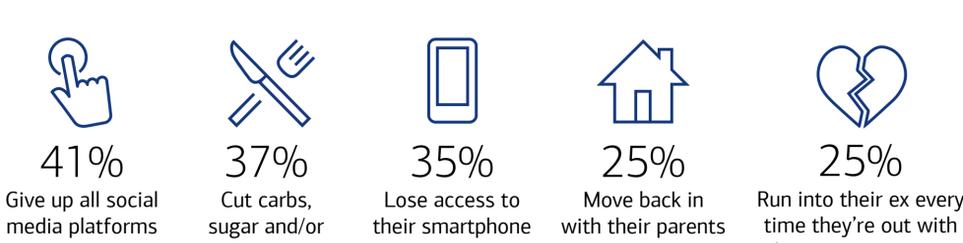
Debtor nation

68% of Americans have purposefully delayed or abstained from certain activities or life milestones in order to pay off debt, including:



Would you rather?

Managing money is a taxing reality for Americans, so if given the choice to never have to manage their personal finances again, they would rather:



Help wanted

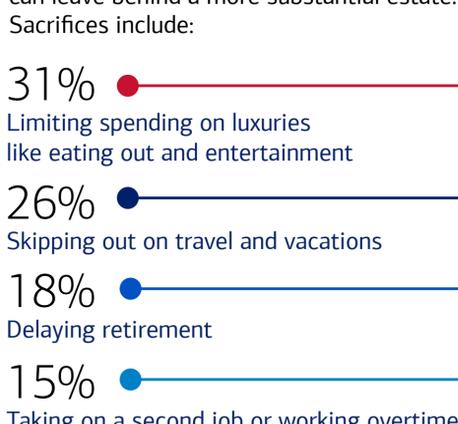
New tech might be the answer for Americans looking to adopt better spending and savings habits.

Many say the following apps are effective tools and methods to help them save money and manage their finances:



You can’t take it with you — they hope

81% of current or future parents say it is important to leave an inheritance to their children. And 38% are making sacrifices to their lifestyle now so they can leave behind a more substantial estate. Sacrifices include:



92% of all respondents want to leave money and other assets behind, but 64% do not have a formal estate plan in place, including almost half of seniors (46%) and over half baby boomers (59%).

Source: Merrill Edge Report Spring 2019
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