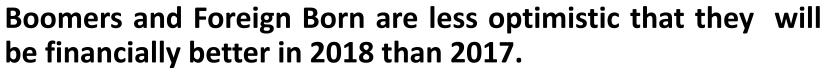
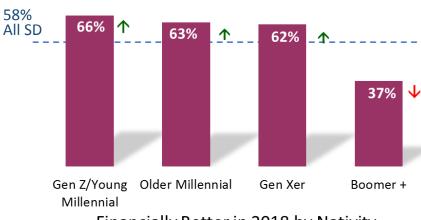
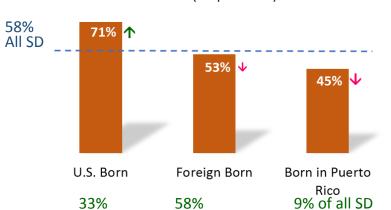
## SD\* Gen Z, Millennials and U.S. Born Drive Financial Optimism

Financially Better in 2018 by Generation (^Top 2 boxes)



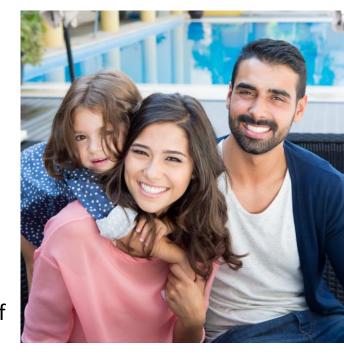


Financially Better in 2018 by Nativity (^Top 2 boxes)



In our last brief we reported the results of a recent SSG study completely representative and projectable among Spanish Dominants\* where we found that 58% are optimistic that their finances in 2018 will be better than in 2017. But, what subsegments of Hispanics are driving financial optimism right now?

Gen Zers and Millennials are the most optimistic compared to the other generations while Boomers are significantly less optimistic on how they view their finances for 2018. Additionally, US Born are significantly more optimistic than the larger base of Foreign Born and those born in Puerto Rico and moved to the U.S.



\*Spanish Dominant (SD) Hispanics are those who speak Spanish Only, Spanish Mostly and Equally English and Spanish at home.

Sources: SSG-Tú Cuentas Consumer Confidence Survey (Jan-Mar, 2018), Q. Do you think you will be financially better or worse in 2018 compared to 2017?; n = 496 Hispanic Spanish Dominants, projectable and representative nationally.



<sup>^</sup>Top 2 box: Financially better / Much better in 2018 vs 2017.  $\uparrow \checkmark$  95% statistical significant difference.