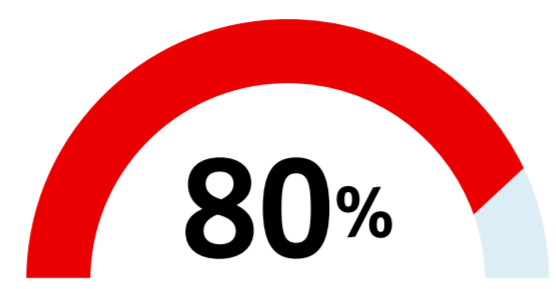


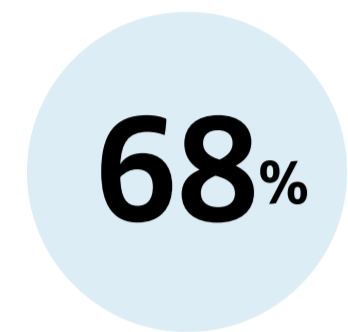
MIDDLE-INCOME AMERICANS REMAINED RESILIENT IN Q4 BUT CHALLENGES AHEAD



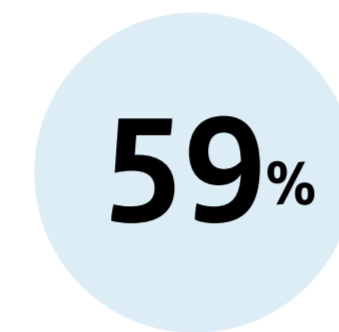
of respondents say they are on the right track toward achieving financial prosperity.



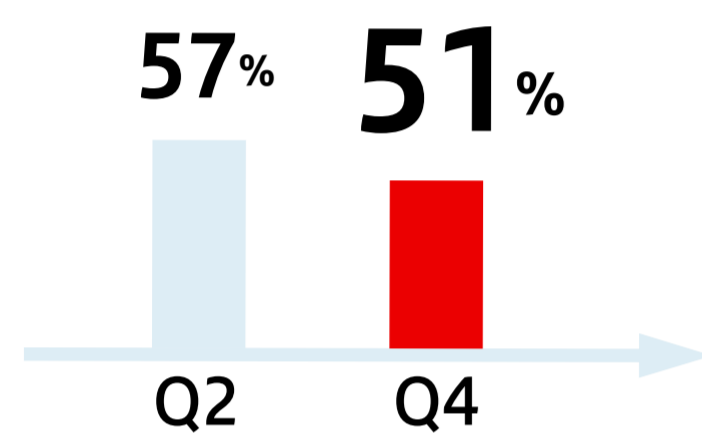
say they will achieve financial prosperity in the next 10 years.



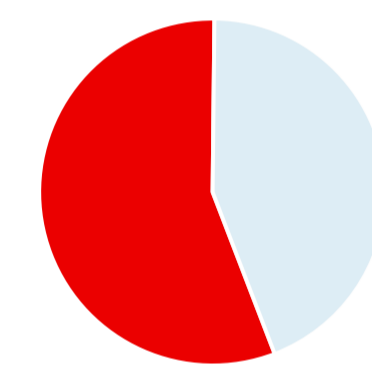
said they were spending at least as much as the previous year if not more on holiday gift giving.



say they believed their gift giving reflects their own financial prosperity.

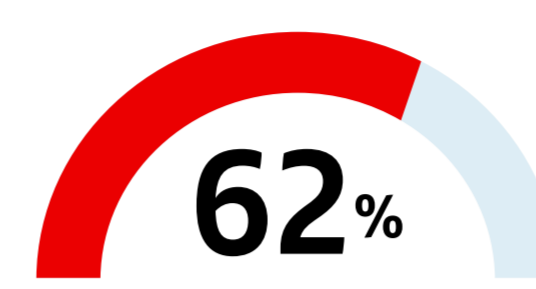


Inflation is the top obstacle to achieving financial prosperity, though down from Q2 high.



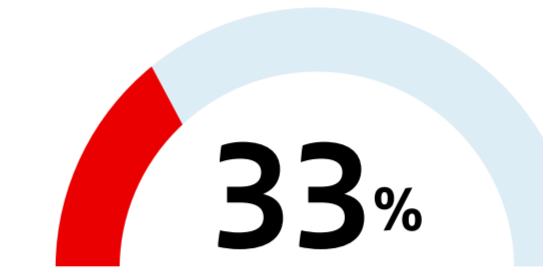
of middle-income Americans say they will be impacted financially by higher health care premiums in 2024.

HIGHER INTEREST ON SAVINGS CAN HELP CONSUMERS MEET THEIR 2024 GOALS

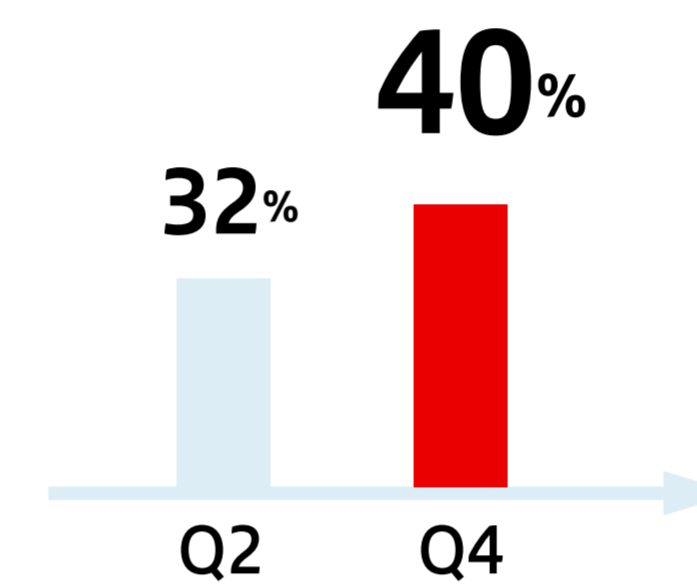


of middle-income Americans are setting financially related goals and New Year's resolutions for 2024.

Top two goals are:
- Reducing debt
- Increasing savings

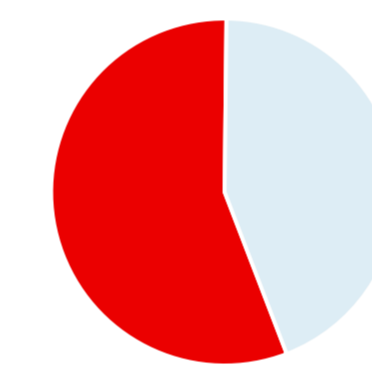
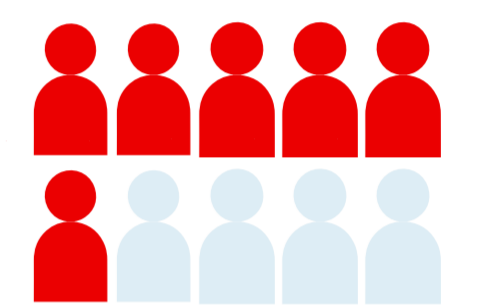


However, only one third are highly confident they can achieve their goals.



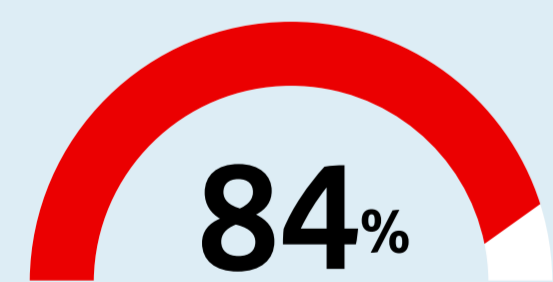
40% of middle-income Americans have moved money into higher-yielding accounts since interest rates began to increase in 2022, up from Q2.

But 6 in 10 have not acted.



A majority of respondents reported that they are earning 3% or less on their primary savings.

PENT UP DEMAND FOR VEHICLES CONTINUES INTO 2024



are working in-person at least some of the time, increasing demand for vehicles.

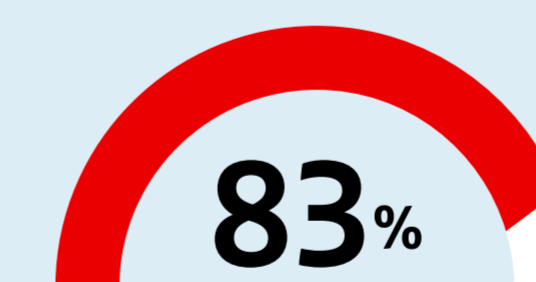


42% are considering purchasing a new or used vehicle in 2024.



50% of middle-income Americans delayed purchasing a vehicle in 2023 due to cost.

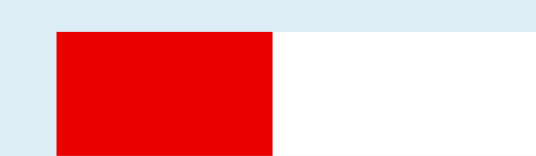
VEHICLE ACCESS REMAINS ESSENTIAL TO FINANCIAL PROSPERITY



believe vehicle access is important for supporting the U.S. economy so workers can get to/from work.



74% of Americans rely on a vehicle to get to work.



Only 45% of middle-income workers have daily access to public transportation.