Santander

Santander US Paths to Prosperity

Middle-income Americans remain resilient, as affordability and flexibility reshape prosperity.

8 in 10 feel secure in their jobs and 76% are current on all their bills - a six percentage point increase over Q4.

78% say they are on the right track toward financial prosperity.

Households feeling insecure fell to a survey low of 17%.

Prosperity is increasingly about choice, not just financial accumulation.

91% say prosperity means being able to make choices.

Flexibility is now a top-five factor associated with prosperity.

The need for vehicles sustains demand—while affordability reshapes purchase decisions.

79% rely on a vehicle to get to work.

83% of prospective buyers would consider buying a used vehicle.

88% of prospective buyers say fuel efficiency is a key purchase factor.

AI is emerging as a real-world tool to support financial decisions.

52% expect AI to support their financial prosperity in the next year.

85% see at least one way AI can help them financially.

52% of those who shopped online in their car-buying journey used AI to make more informed decisions.

To learn more about the latest Santander US Paths to Prosperity report, visit **santanderus.com.**