Santander US Paths to Prosperity

For life's biggest financial decisions, middle-income households continue to value in-person support while embracing digital platforms and AI.

8 in 10 feel secure in their jobs and 83% believe they will find a way to manage rising costs.

3 in 4 say they are on the right financial track toward financial prosperity despite rising concerns about inflation.

More than 9 in 10 households have taken action in response to inflation.

Physical branches provide confidence while digital banking delivers convenience.

89% want to manage most routine banking tasks digitally but maintain access to a branch with people who can help, especially for more complex decisions.

83% have more confidence in a digital banking provider that also has physical branches.

90% prefer speaking with a knowledgeable person over AI for major financial decisions.

Vehicle access remains essential—while affordability is driving more practical buying decisions.

55% drive to work more days per week than a year ago, an eight-percentage point increase over Q1.

84% of prospective buyers would consider buying a used vehicle.

Nearly 3 in 4 compromised on features and add-ons to afford a vehicle.

Consumers shop across channels, but many decide in person at dealerships.

Nearly 6 in 10 intend to buy their next vehicle at a brand-affiliated or independent dealership.

66% are more comfortable shopping for and purchasing vehicles through a dealership than a fully digital retailer.

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