

2026 Northwestern Mutual Planning & Progress Study

General Population and Market Oversamples

The Financial States of America

Background

The 2026 Planning & Progress Study is a research series from Northwestern Mutual which explores US adults' attitudes and behaviors toward money, financial decision-making, and the broader issues impacting people's long-term financial security.

Methodology

The Harris Poll conducted a total of 4,375 online interviews among the General Public and an oversample of 13 different US markets between January 5th and January 21st. Data were weighted to be representative of the US general population.

Criteria for Choosing Market Oversample Locations

A diverse range of markets served by Northwestern Mutual for oversampling, varying in size and geographic location, to provide a snapshot of the similarities and differences observed from one city to another.

Interpreting the Results

- Percentages may not always add up to 100% because of computer rounding or the acceptance of multiple answers.
- Data was tested at the 90% & 95% confidence level.
 - o A capital letter (A, B, C, etc.) signifies a statistically higher percentage at 95% confidence level than the subgroup referenced.
 - o A lowercase letter (a, b, c, etc.) signifies a statistically higher percentage at 90% confidence level than the subgroup referenced.
 - o ***Please Note: When the sample size is below 100, results will not be included.***

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BASE: ALL QUALIFIED RESPONDENTS

Q2600. How do you expect the U.S. economy to perform in 2026, compared to 2025?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
TOP 2 BOX (NET)	36%	36% ChM	26%	41% CegHJKlMn	34% cM	35% CM	34% cM	29%	38% CHjM	31%	34% cM	33% cm	26%	34% cM
Improve significantly	11%	12% Cgm	6%	15% CeGHKLM	9%	13% CGhkIM	7%	9%	11% C	10% c	9%	8%	7%	11% C
Improve somewhat	25%	25% m	21%	26% hM	24%	21%	26% hM	20%	27% chM	21%	25% m	25% m	19%	23%
REMAIN STEADY	19%	17%	17%	16%	19%	19%	21%	16%	19%	18%	17%	18%	19%	19%
BOTTOM 2 BOX (NET)	45%	47%	56% BDEFGIKIN	42%	47%	46%	45%	56% BDEFGIN	43%	51% di	49%	49%	55% bDeFGIn	47%
Weaken somewhat	27%	29%	29%	25%	32% df	26%	28%	30%	28%	34% DFn	29%	29%	32% d	28%
Weaken significantly	18%	17%	27% BDEfGIJKIN	18%	15%	20% i	17%	26% BDEGIJKN	15%	17%	20%	20%	23% bEglj	19%

BASE: ALL QUALIFIED RESPONDENTS

Q2307. Do you expect inflation to increase, decrease or stay the same in 2026?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Increase	56%	58%	65% DefGI	56%	58%	57%	54%	64% dfGI	52%	63% dGI	59%	58%	59% i	60% i
Decrease	24%	23% c	16%	26% CeHJl	20%	25% ChJ	22%	19%	25% ChJ	18%	22%	19%	23% C	23% C
Stay the same	20%	19%	19%	18%	22%	18%	25% dfHMN	17%	23% n	19%	19%	22%	17%	17%

BASE: ALL QUALIFIED RESPONDENTS

Q2024A. Is your household income growing faster, slower or is it on pace with inflation?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Faster	12%	8%	7%	13% BChIKmn	12% cHK	14% BCHIKMN	10% h	6%	8%	10% h	7%	10% h	8%	8%
Slower	48%	51% e	54% E	51% e	43%	53% E	49%	64% BCDEFGIJLmN	55% E	53% E	58% EG	55% E	57% Eg	55% E
On pace	31%	33% cFHIJKLM	26%	28%	31% FhljIM	24%	30% fhim	24%	23%	25%	26%	25%	23%	27%
Not sure	10%	8%	13% bDH	7%	14% BDfHk	10%	11% H	6%	14% BDH	13% bDH	9%	10% h	12% dH	10% h

BASE: ALL QUALIFIED RESPONDENTS

Q2024B. Thinking about this year when compared to last year, do you expect to spend more, less or the same on non-essential discretionary purchases (e.g., going out, restaurants, vacation, entertainment, etc.)?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
More	24%	22%	25%	28% Hi	22%	24%	22%	20%	21%	28% beHi	27% h	22%	25%	25%
Less	33%	35%	39%	33%	36%	37%	36%	37%	35%	37%	38%	40% d	39%	39%
The same	40%	38% m	33%	36%	38% m	35%	37% m	38% m	36%	32%	33%	33%	31%	32%
Not sure	4%	6% ck	3%	3%	4%	5%	4%	5%	8% CDegJKn	3%	3%	5%	5% k	4%

BASE: ALL QUALIFIED RESPONDENTS

Q2603. When it comes to budgeting and saving, some people believe in the power of micro-steps and prioritize refraining from small purchases like a daily cup of coffee in the belief that it can impact their long-term financial security. Others believe micro-steps like a daily cup of coffee will not impact long-term financial security. If you had to choose between these two types of approaches, which one comes closest to yours?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Small purchases like a daily cup of coffee will impact my long-term financial security	47%	47%	59% BDEFGhiJKMN	47%	49%	48%	46%	52%	51%	47%	47%	53% n	48%	46%
Small purchases like a daily cup of coffee will not impact my long-term financial security	53%	53% C	41%	53% C	51% C	52% C	54% C	48% c	49% c	53% C	53% C	47%	52% C	54% CI

BASE: ALL QUALIFIED RESPONDENTS

Q2604. When making purchases in 2025 - big or small - did you ever participate in "Buy Now, Pay Later" options that allowed you to pay in installments over time vs. paying the full amount upfront?

1. **Large purchases** (furniture, smartphone, appliances, vacations, event tickets, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Yes	33%	34%	37% Eh	36% e	29%	34%	36% e	30%	32%	35%	30%	36%	35%	35% e
No	67%	66%	63%	64%	71% Cdgn	66%	64%	70% c	68%	65%	70%	64%	65%	65%

BASE: ALL QUALIFIED RESPONDENTS

2. **Daily purchases or essentials** (groceries, pet supplies, clothing, gas, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Yes	23%	22% Hk	22% hk	23% HK	26% HK	27% HK	30% BcdHKLM	16%	24% HK	26% HK	16%	22% hk	22% hk	27% HK
No	77%	78% G	78% g	77% g	74%	73%	70%	84% BcDEFGIJImN	76%	74%	84% bcDEFGIJImN	78% G	78% G	73%

BASE: ALL QUALIFIED RESPONDENTS

Q2605. When thinking about purchases - big or small - that you plan to make in 2026, do you expect to participate in "Buy Now, Pay Later" options that allow you to pay in installments over time vs. paying the full amount upfront?

1. **Large purchases** (furniture, smartphone, appliances, vacations, event tickets, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Yes	35%	37%	39%	40% h	36%	37%	34%	32%	38%	39%	34%	42% gHk	37%	41% gHk
No	65%	63%	61%	60%	64%	63%	66% In	68% dLN	62%	61%	66% In	58%	63%	59%

2. **Daily purchases or essentials** (groceries, pet supplies, clothing, gas, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Yes	23%	19%	22%	22%	27% BHK	24% HK	26% BHK	17%	24% hk	29% BcdHKI	17%	22%	27% BHK	26% BHK
No	77%	81% EGJMN	78% j	78% j	73%	76%	74%	83% EFGiJMN	76%	71%	83% EFGiJMN	78% j	73%	74%

BASE: ALL QUALIFIED RESPONDENTS

Q1075. If financial security is defined as "a feeling of confidence that you will achieve the financial goals you have for yourself or your family through the actions you are currently taking," how financially secure do you feel right now? Use a 1 to 10 scale where 1 means "not at all financially secure" and 10 means "completely financially secure."

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
TOP 4 BOX (NET)	50%	40%	42%	42%	45% lk	44% l	48% bhIKl	40%	35%	44% l	38%	40%	41%	41%
10 Completely financially secure	10%	7%	6%	9% K	8% K	8% K	7%	7%	5%	6%	4%	6%	6%	10% cIKlm
9	7%	6%	4%	5%	5%	5%	6% m	6%	4%	6% m	4%	7% m	3%	5%
8	17%	14%	14%	14%	15%	15%	17%	14%	13%	14%	13%	13%	14%	13%
7	16%	13%	18%	13%	17%	16%	18%	14%	13%	18%	16%	14%	18%	13%
MIDDLE 2 BOX (NET)	24%	28% CG	19%	27% Cg	28% Cg	30% CGhM	21%	23%	26% c	27% Cg	29% CGm	27% C	23%	28% CG
6	10%	10% c	6%	12% Cg	10% c	13% CG	7%	10% c	11% c	11% c	12% CG	14% CG	10% c	12% CG
5	14%	18% m	13%	15%	18% m	17% m	13%	13%	16%	16%	17%	13%	12%	16%
BOTTOM 4 BOX (NET)	26%	32% f	39% bdEFgJN	31%	27%	26%	32%	37% EFj	39% dEFgJn	29%	33% f	34% F	36% EFj	31%
4	7%	6%	11% Be	8%	6%	7%	11% Bef	8%	12% BdEFhIn	9% b	9%	8%	9%	8%
3	6%	9% fg	11% FGiJK	10% FG	8%	5%	5%	9% FG	7%	6%	6%	8% fg	10% FGjk	8%
2	3%	4%	3%	4%	3%	4%	5%	6% cEiJ	3%	3%	6% Eij	6% e	3%	4%
1 Not at all financially secure	10%	14%	14%	10%	11%	11%	11%	13%	17% DeFgj	11%	12%	12%	14%	12%

BASE: ALL QUALIFIED RESPONDENTS

Q1005. When it comes to financial planning, which of the following best describes the type of financial planner you are? Please select one.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
DISCIPLINED PLANNER (NET)	53%	46%	46%	46%	52% hl	52% hl	52% hl	45%	41%	48%	45%	46%	46%	48%
I am a "highly disciplined" planner.	19%	17% i	13%	13%	16%	16%	17% i	14%	12%	18% cdIIM	14%	13%	12%	17% i
I am a "disciplined" planner.	34%	29%	33%	33%	36% bi	36% b	35%	31%	29%	30%	31%	33%	34%	31%
UNDISCIPLINED PLANNER (NET)	47%	54%	54%	54%	48%	48%	48%	55% efg	59% EFG	52%	55%	54%	54%	52%
I am an "informal" planner.	36%	44% f	43%	43%	38%	36%	38%	42%	45% eF	40%	46% eFg	41%	41%	40%
I am not a planner and have not established any goals.	11%	10%	11%	11%	10%	12%	10%	13%	14% k	12%	9%	13%	13%	13%

BASE: ALL QUALIFIED RESPONDENTS

Q1575. What are the greatest obstacles to achieving financial security? Please select up to three.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
INFLATION & ECONOMY (NET)	54%	57% CIn	48%	54% I	52% i	60% CeghILN	52% i	52% i	45%	55% I	54% I	50%	53% i	50%
<i>Inflation</i>	42%	44% CIn	36%	41% I	40% i	46% CGIjLN	38%	40% i	32%	38%	42% I	37%	41% I	38%
<i>Economic uncertainty</i>	24%	23%	24%	22%	23%	24%	24%	22%	21%	23%	22%	22%	24%	22%
Lack of savings	25%	24%	27%	28%	24%	27%	29%	26%	34% BcdEFH	29%	28%	29%	28%	33% BEh
Healthcare costs	22%	25% LM	24% LM	25% LM	23% Lm	23% Lm	22% Lm	27% jLM	24% Lm	20%	23% Lm	15%	17%	22% Lm
Personal debt	22%	21%	23%	23%	18%	19%	23%	27% bEFJ	26% E fj	19%	29% BcdEFgJ	27% EFJ	27% EFJ	24%
Taxes	20%	18%	20%	18%	21%	29% BCDEGHJKLMN	19%	22% n	19%	17%	19%	16%	19%	16%
Housing costs	17%	24% DFHN	32% bDEFGHIJKMN	16%	21% fn	16%	21% fn	17%	19%	20%	22% dFN	27% DFHIjmn	20%	15%
Social Security uncertainty	13%	13%	14%	11%	13%	12%	11%	15% dJI	14%	10%	13%	10%	12%	14% jI
Market volatility	13%	11%	8%	14% ChIIN	11%	11%	11%	9%	8%	13% ciN	10%	10%	12% n	8%
Lack of planning	13%	11%	9%	10%	18% BCDGkLmN	15% CG	9%	14% cG	14% cG	17% bCDG	13%	12%	13%	12%
Lack of job security	12%	11%	15% fh	15% fh	15% fh	10%	15% FH	10%	17% bFHK	18% BFHK	11%	15% fh	14% fh	14%
Lack of expertise	8%	6%	7%	9% i	9%	10% bIK	9% ik	7%	5%	10% bIK	5%	9% ik	8%	7%
Losses due to bad financial decisions in the past	7%	10%	8%	11% F	9%	7%	8%	8%	13% cFhm	11% f	9%	8%	8%	12% Fhm
Geopolitical conflicts	6%	5%	5%	5%	8% gIN	5%	4%	8% gIN	4%	6%	6%	8% gIN	7% n	4%
Government regulations	6%	4%	7% eh	5%	4%	5%	6%	3%	6%	4%	4%	8% bEH	7% h	5%
Changing nature of work due to AI	5%	4%	5% K	4% k	6% K	3%	6% K	5% K	4% K	6% K	1%	5% K	6% K	8% BdFK
Becoming a caregiver for a parent or relative	4%	5%	3%	4%	5%	2%	6% Fhjk	3%	4%	3%	3%	4%	5% fj	3%
Boomerang children/supporting adult children	4%	3% C	1%	4% C	4% C	2%	3% c	4% C	3% C	3% C	3% C	3% c	4% C	3% C
Other	2%	4% ef	5% dEFIL	2%	1%	1%	3%	3% f	2%	3%	3%	2%	3%	3%

BASE: ALL QUALIFIED RESPONDENTS

Q2025F. When managing personal savings and investments, a common blind spot people have is placing too much emphasis on building wealth/growing their assets without dedicating enough to protecting their assets and managing against risks with life investments?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
DESCRIBES (NET)	52%	51%	46%	52%	51%	53%	53%	48%	54% c	59% bCeHKN	47%	57% CHKn	54% ck	50%
Describes my approach very well	13%	10%	9%	12% k	13% K	14% bCK	11%	11%	15% bCK	12% k	7%	11%	10%	15% BCKm
Describes my approach somewhat well	39%	41% n	37%	40%	38%	39%	42% n	36%	40%	47% CEFHN	40%	46% cefHN	44% hN	34%
DOES NOT DESCRIBE (NET)	48%	49% j	54% iJLm	48%	49% j	47%	47%	52% JL	46%	41%	53% JLM	43%	46%	50% JI
Does not describe my approach too well	32%	28%	35% bL	33%	30%	33%	33% l	30%	29%	29%	37% BehiJLM	27%	29%	35% bL
Does not describe my approach at all	17%	21% dFGJkn	19% J	15%	19% fgJ	14%	14%	22% DFGiJKImN	17%	12%	15%	17%	16%	15%

BASE: ALL QUALIFIED RESPONDENTS

Q2607. High-risk/speculative assets are investments that carry a higher potential for volatility and loss but may offer significant returns. Are you currently investing - or considering investing over the next 12 months - in any of the following categories of high-risk/speculative assets?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
AT LEAST 1	39%	34%	31%	45%	37%	44%	41%	32%	33%	43%	31%	41%	35%	41%
Cryptocurrencies	24%	22%	22%	29% bcfHIKMN	23% k	22%	24% k	21%	18%	29% bcfHIKMN	17%	27% IKMN	18%	18%
Sports betting/prediction markets	17%	14% h	15% H	20% bHjKI	17% HK	20% BHJKL	16% Hk	9%	17% HK	14%	11%	13%	17% HK	21% BHJKL
Options	13%	7%	9%	15% Bcehin	10%	16% BCEHIKN	17% BCEHIKN	9%	10%	16% BCEHIKN	10%	12% B	13% B	9%
Meme stocks	9%	7% C	3%	7% C	10% Chm	13% BCDHIKLM	9% Chm	6% c	6% C	11% CHIKM	6% C	8% C	6% c	10% Chm
NONE OF THE ABOVE	61%	66% DFgJn	69% DFGJLN	55%	63% df	56%	59%	68% DFGJLN	67% DFgJIn	57%	69% DFGJLN	59%	65% DFj	59%

BASE: ALL QUALIFIED RESPONDENTS

Q2608. To what extent do you agree or disagree with the following statement: I invest, or may invest, in the high-risk or speculative investments because I feel financially behind and believe these investments will help me reach my financial goals more effectively than traditional methods.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	1669	118	80*	160	142	172	146	90	97	154	84*	107	129	141
AGREE (NET)	73%	74%		75% l	76% L	78% Ln	79% Ln			74% l		63%	77% L	69%
Strongly agree	20%	26% CLmN		28% CLMN	22% cn	20% c	21% c			19%		13%	16%	13%
Agree	53%	48%		47%	54%	58% d	58% d			55%		49%	61% bDI	56%
DISAGREE (NET)	27%	26%		25%	24%	22%	21%			26%		37% dEFGHIJKM	23%	31% fghl
Disagree	22%	20%		18%	21%	15%	20%			19%		26% F	18%	22%
Strongly disagree	6%	7% G		7% G	4%	7% G	1%			8% Gi		11% cEGhIk	5% g	9% eGI

*Results with less than 100 responses are omitted.

BASE: ALL QUALIFIED RESPONDENTS
QPAW10. Exclusive of a home mortgage, which of the following is your main source of debt? Please select one.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
DEBT (NET)	66%	71% Ej	67%	71% Ej	62%	70% Ej	71% Ej	70% Ej	75% cEJ	64%	69% e	71% Ej	69% e	70% E
Credit card bills	29%	31%	34% D	25%	27%	29%	30%	30%	27%	27%	31%	36% DEFJ	34% Dej	30%
Car loan	12%	14% ckM	9%	15% CKM	11%	15% CgjKM	11%	12%	18% CEGhJKLM	10%	9%	12%	9%	14% ckm
Medical debt	7%	9% ELN	6%	11% CEJLMN	5%	11% CEJLMN	10% cEjLmN	8% I	10% cELN	6%	10% cEjLmN	4%	6%	5%
Personal educational loans	6%	6%	9% Fk	8% f	8% f	4%	8% f	8% f	6%	5%	5%	6%	8% Fk	9% bFJK
Educational expenses for children/family members	5%	3%	4%	4%	6% b	5%	5%	3%	6% Bhm	6%	5%	5%	3%	5%
Caring for a loved one	4%	6% cF	3%	6% cf	4%	3%	5%	5%	4%	5%	7% CeFI	4%	4%	5%
Other	3%	2%	3%	3%	2%	3%	3%	4% n	3%	4%	3%	5% beN	5% n	2%
I HAVE NO DEBT	34%	29%	33% i	29%	38% BDFGHikLmN	30%	29%	30%	25%	36% bdfghil	31%	29%	31%	30%

BASE: THOSE WITH SOME DEBT (MIDPOINT DERIVED MEAN)
QDB2. How much do you estimate your debt to be, exclusive of mortgages?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	2623	252	210	279	234	279	269	225	239	218	213	228	229	245
(2.5) \$0 to \$5,000	40%	40% L	46% hILm	48% HILM	44% iL	44% iL	46% hILm	36% L	34% I	44% iL	42% L	25%	37% L	44% hIL
(15) \$5,001 to \$25,000	36%	38% e	36%	33%	29%	36%	32%	40% Eg	42% dEGk	35%	34%	47% bCDEFGJKMN	35%	36%
(37.5) \$25,001 to \$50,000	14%	9%	12%	10%	14% b	11%	12%	12%	16% Bn	13%	16% Bn	16% B	16% Bdn	10%
(75) \$50,001 to \$100,000	8%	8% c	3%	6%	8% c	7%	6%	8% Ci	4%	5%	7%	10% Clj	10% Clj	7% c
(150) More than \$100,000	3%	6% K	3%	3%	5% k	3%	4%	3%	3%	4%	1%	3%	2%	3%
MEAN (In 000's)	21.7	23.9 cd	17.4	18.4	23.7 c	19.6	21.6	22.5	21.2	20.9	19.4	24.8 CDfk	23.1 c	19.9

BASE: THOSE WITH SOME DEBT
Q28. Between the two, which do you prioritize more?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	2847	255	211	289	238	289	276	229	240	224	214	229	233	250
Saving money	38%	36%	34%	37%	40% H	36%	37%	30%	36%	47% BCdFGHIKLM	37%	32%	36%	39% h
Paying down debt	62%	64% J	66% J	63% j	60%	64% J	63% J	70% EJn	64% J	53%	63% j	68% J	64% J	61%

BASE: ALL QUALIFIED RESPONDENTS
Q2025D. In the last three months, have you personally experienced elevated costs for any of the following essentials?

Summary Table of <u>Yes</u>														
	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Groceries	79%	79%	83% d	78%	83%	80%	80%	82%	86% BDFgJ	78%	90% BCDEFGHJ MN	89% BcDeFGHJm N	84% d	82%
Utilities (water, electric, phone bill, internet, etc.)	66%	65%	68%	69%	71% bG	66%	62%	68%	75% BcFGhJ	67%	74% BFGj	77% BCDFGHJm	70% g	72% BfG
Housing expenses	49%	61% DEFGijn	55% g	51%	53%	52%	47%	57% G	53%	54%	57% G	59% dG	56% G	54% g
Gas	44%	42%	48% GKm	43%	42%	47% gk	40%	43%	52% BDEGHKM	50% bdEGhKM	39%	66% BCDEFGHIJ KMN	41%	54% BDEfGHKM
Childcare expenses	15%	14%	13%	21% BCEFG HKIMN	14% k	12%	13%	13%	16% K	15% k	10%	14% k	14%	12%

Summary Table of <u>No</u>														
	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Gas	48%	48% CiJL	38% L	49% CIJLn	45% JL	43% jL	51% CfIJLN	51% CfIJLN	40% L	36% L	50% CfIJLN	26%	46% JL	42% L
Housing expenses	41%	33%	36%	41% BeL	34%	38% I	41% BeL	35%	37%	37%	36%	30%	35%	37%
Utilities (water, electric, phone bill, internet, etc.)	29%	31% EIKLMn	27% L	26% L	23%	25% I	31% EfIKLMn	27% L	22%	25% I	22%	19%	22%	24%
Childcare expenses	28%	25%	24%	26%	26%	33% BCdehiJKI	29%	26%	26%	25%	24%	26%	28%	30% ck
Groceries	19%	19% iKL	16% kl	21% EIKLm	14%	17% KL	16% KL	17% KL	13%	19% iKL	10%	10%	15% kl	16% KL
Gas	48%	48% CiJL	38% L	49% CIJLn	45% JL	43% jL	51% CfIJLN	51% CfIJLN	40% L	36% L	50% CfIJLN	26%	46% JL	42% L

BASE: HAS EXPERIENCE ELEVATED COSTS
Q2025E. How much of an impact has elevated costs on the following essentials had on your finances?
1. Groceries

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	3455	289	270	317	316	343	303	279	280	288	286	287	284	304
ANY (NET)	94%	96%	97% gj	97% j	96%	94%	94%	94%	97% j	93%	95%	98% FGhJk	97% fghJ	96%
MODERATE/LARGE IMPACT (SUB-NET)	72%	75%	80% E	81% E	71%	77% e	77%	78% e	81% E	76%	77% e	79% E	83% BEgj	78% E
<i>A large impact</i>	35%	41%	43% e	46% Ehkl	34%	40%	39%	37%	40%	39%	37%	38%	40%	47% EfgHjKL
<i>A moderate impact</i>	38%	34%	37%	35%	36%	38%	37%	41% N	41% N	37%	41% N	41% N	43% BN	31%
A small impact	22%	21% m	17%	16%	25% CDFGHIJKMN	17%	17%	16%	16%	17%	18%	19%	14%	18%
No impact	6%	4%	3%	3%	4%	6% Lm	6% cLm	6% Lm	3%	7% cdiLM	5% I	2%	3%	4%

2. Gas

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	1903	149	150	175	152	197	153	141	174	181	121	209	150	193
ANY (NET)	94%	97%	95%	95%	97%	94%	97%	96%	95%	95%	95%	97%	97%	95%
MODERATE/LARGE IMPACT (SUB-NET)	71%	68%	76% f	75%	77% fk	66%	83% BFKMN	76% fk	80% BFKn	80% BFKn	66%	75% fk	72%	70%
<i>A large impact</i>	28%	27%	38% bFMn	31%	39% bFMN	25%	29%	30%	30%	41% BdFg hikIMN	29%	31%	26%	28%
<i>A moderate impact</i>	43%	40%	38%	45%	37%	41%	54% BCEFJKn	47%	50% cEjK	39%	36%	44%	46%	42%
A small impact	24%	29% cdGIJ	20%	20%	20%	28% GIJ	14%	20%	15%	16%	30% cdGhIJ	22% g	25% Gij	25% Gij
No impact	6%	3%	5%	5%	3%	6%	3%	4%	5%	5%	5%	3%	3%	5%

3. Utilities (water, electric, phone bill, internet, etc.)

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	2939	235	224	271	268	280	234	233	248	248	239	247	237	270
ANY (NET)	94%	96%	96%	96%	95%	95%	96%	94%	98%	93%	97%	96%	96%	96%
MODERATE/LARGE IMPACT (SUB-NET)	69%	78%	75%	78% AH	66%	80% AH	75%	69%	86%	77% Ah	76%	70%	77%	74%
<i>A large impact</i>	30%	35%	35%	45% AFGH	28%	30%	33% h	25%	35%	38% AfH	33%	32%	41%	31%
<i>A moderate impact</i>	39%	43%	41%	33%	38%	50% ADJ	42% d	44% D	52%	39%	43%	38%	36%	43%
A small impact	25% DFJ	18%	21%	18%	29%	15%	21%	25% dFJ	11%	16%	21%	26%	19%	22%
No impact	6%	4%	4%	4%	5%	5%	4%	6%	2%	7%	3%	4%	4%	4%

4. Housing expenses

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	2159	214	164	194	198	221	172	187	178	185	180	181	190	199
ANY (NET)	96%	96% H	99% beGHJMn	98% GH	96% H	97% H	94%	90%	98% H	95%	97% H	97% H	96% h	96% H
MODERATE/LARGE IMPACT (SUB-NET)	79%	80%	88% bEfgHkmN	84% Eh	73%	79%	79%	76%	81% e	83% E	80%	84% Eh	79%	78%
<i>A large impact</i>	38%	44% Ef	45% Ef	41%	32%	35%	40%	38%	47% EF	43% E	43% E	46% Ef	46% EF	41% e
<i>A moderate impact</i>	41%	36%	43%	43% m	41%	44% iM	39%	37%	35%	40%	37%	38%	33%	36%
A small impact	17%	16%	12%	14%	23% CDghJL	18%	15%	15%	16%	12%	17%	13%	16%	19% c
No impact	4%	4% c	1%	2%	4% c	3%	6% CD	10% BCDEFIKL mN	2%	5% C	3%	3%	4% C	4% c

5. Childcare expenses

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	734	46	32	72	52	50	46	40	45	59	29	35	55	46
ANY (NET)	94%	92%	78%	96% m	91%	96%	93%	95%	100% eM	93%	80%	89%	86%	97% m
MODERATE/LARGE IMPACT (SUB-NET)	77%	80%	63%	75%	72%	83%	71%	79%	77%	86% eg	74%	71%	79%	89% eg
<i>A large impact</i>	35%	35%	32%	38%	33%	35%	29%	44%	43%	50% G	39%	32%	49% g	48% g
<i>A moderate impact</i>	42%	46%	31%	37%	39%	49% m	42%	35%	34%	36%	34%	39%	30%	41%
A small impact	17%	12%	15%	21% jm	20% jm	12%	22% Jmn	16%	23% Jmn	6%	7%	18%	7%	8%
No impact	6%	8%	22%	4%	9% i	4%	7%	5%	-	7%	20%	11%	14% dIn	3%

BASE: ALL QUALIFIED RESPONDENTS

Q2025G. To what extent do you agree or disagree with the following statement: Homeownership is essential for building wealth

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
AGREE (NET)	75%	66%	67%	69%	75% BCdH	72% h	77% BCDH	65%	71%	74% BcH	71%	77% BCDH	73% bh	74% BCH
Strongly Agree	20%	19%	17%	19%	24% cHin	23% Hn	20%	16%	17%	22% h	18%	23% Hin	23% hn	17%
Agree	54%	47%	49%	50%	52%	49%	57% Bcfhm	49%	54%	52%	53%	54%	50%	57% BcFHm
DISAGREE (NET)	25%	34% EGJLmN	33% EGJLN	31% eGL	25%	28%	23%	35% EfGJLmN	29%	26%	29%	23%	27%	26%
Disagree	20%	27% EGJL	26% EGJL	25% eGL	19%	22% l	17%	25% eGjL	23% gL	19%	23% gL	16%	21%	22% l
Strongly Disagree	5%	8% N	7%	6%	6%	6%	6%	9% eN	6%	7%	6%	7% n	6%	4%

BASE: ALL QUALIFIED RESPONDENTS

Q2025J. Do you currently own a house?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	4375	357	324	404	381	421	379	338	323	366	322	322	336	369
Yes	65%	59% CL	48%	58% CL	60% CjL	61% CJKL	60% CjL	61% CJKL	57% CI	52%	53%	48%	56% CI	63% CJKLm
No	35%	41%	52% BDEFGHIMN	42%	40%	39%	40%	39%	43%	48% eFgHN	47% FhN	52% BDEFGHimN	44% n	37%

BASE: DO NOT OWN A HOME

Q2025K. To what extent do you agree or disagree with the following statement: Owning a home is financially affordable for me now or will be in the future.

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
<i>Base</i>	1345	142	154	149	146	159	159	124	143	153	127	152	158	133
AGREE (NET)	42%	41% Cd	24%	28%	47% CDHKL	43% CD	46% CDHKL	33%	38% C	39% C	35% c	32%	43% CD	43% CD
Strongly Agree	9%	10% D	5%	3%	13% CDh	13% CDh	11% cD	6%	9% d	9% d	13% CDh	8% d	12% CD	8% d
Agree	32%	31% C	19%	26%	35% CKI	30% c	35% CKI	27%	29% c	30% c	22%	24%	31% C	35% CKI
DISAGREE (NET)	42%	45%	59% BEFGHIMn	57% beFGiM	44%	40%	37%	47%	45%	48% g	50% g	52% fG	43%	48% g
Disagree	23%	16%	30% BfGkM	29% BgM	24%	20%	18%	28% BM	27% bM	27% bM	19%	23%	16%	28% BgM
Strongly Disagree	19%	28% gi	29% eGhin	28% gi	20%	21%	18%	19%	19%	21%	30% efGhIn	29% Ghin	27%	19%
NOT APPLICABLE (I HAVE NO INTENTION OF OWNING A HOME)	16%	14%	17% e	14%	9%	17% en	17% en	20% EN	17% e	13%	15%	16%	15%	10%

BASE: KIDS IN THE HOME

Q2614. Some parents have taken the step to factor into their own financial planning the goal of helping their kids buy a home, similar to how they might plan to help their kids pay for college. Given the state of the housing market today, is this something you would consider doing?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	1821	128	82*	165	155	155	153	116	139	139	95*	115	148	129
YES (NET)	74%	65%		78% BHIKL	78% BHIKL	75% Hkl	78% BHIKL	59%	66%	75% H		64%	72% h	70%
Yes, I am committed to doing this or have already done so	22%	14%		22% H	21% H	32% BCdeHikLMN	25% BcHM	10%	19% h	23% Hm		19%	14%	19% h
Yes, I am open to considering this	52%	51%		56% Fk	57% Fkl	43%	53%	49%	47%	52%		45%	58% Fkl	51%
NO (NET)	26%	35% DEG		22%	22%	25%	22%	41% DEFGJm	34% dEG	25%		36% DEfG	28%	30%
No, I am unlikely to consider this	15%	16% e		13%	9%	16% e	14%	21% E	20% E	14%		24% cDEgjm	14%	15%
No, I have no intention of doing this	11%	18% DFG		9%	13%	9%	8%	20% DFGjk	14%	11%		12%	14%	15% g

*Results with less than 100 responses are omitted.

BASE: KIDS IN THE HOME AND TAKING STEPS

Q2615. Do you consider helping your children buy a home more, less, or equally important as helping them pay for college?

	Total 2026 (A)	Tampa Bay (B)	Portland (C)	Dallas (D)	Wash DC (E)	Chicago (F)	Atlanta (G)	Minneapolis (H)	Indy (I)	San Fran (J)	MKE (K)	San Diego (L)	Baltimore (M)	Detroit (N)
Base	1392	81*	53*	129	127	115	112	67*	90*	105	60*	75*	106	91*
More important	29%			31%	29%	23%	25%			31%			27%	
Less important	16%			17%	17%	23% c	20%			14%			22% c	
Equally important	55%			52%	54%	54%	54%			55%			51%	

*Results with less than 100 responses are omitted.