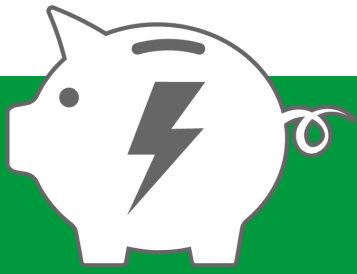


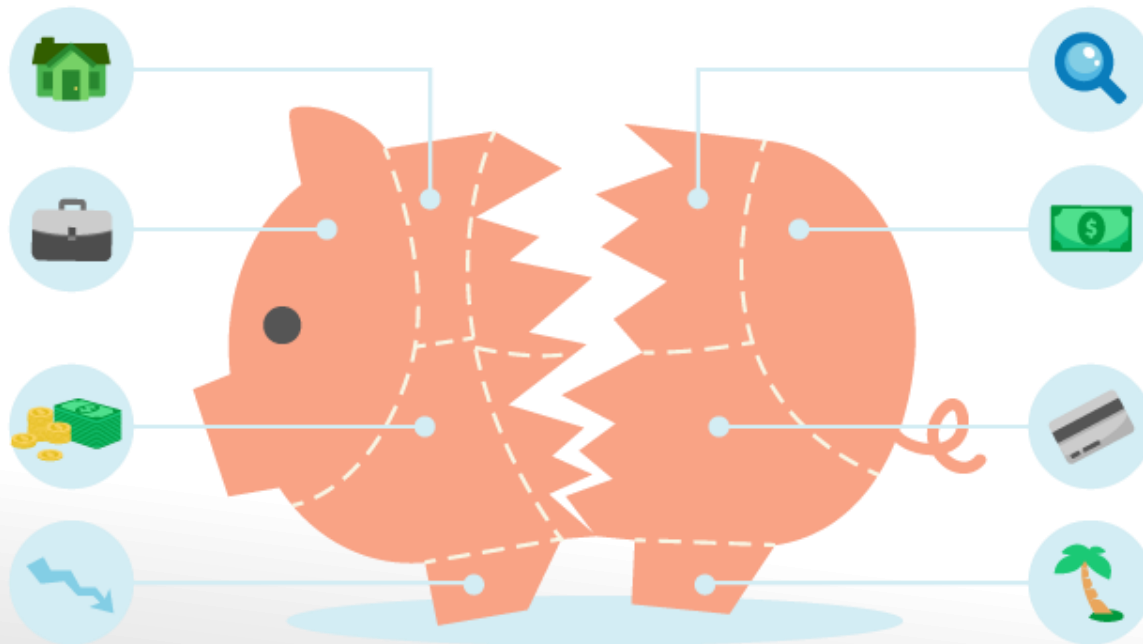
# 2015 Life + Money Survey:

**Americans' Biggest Financial Fears**

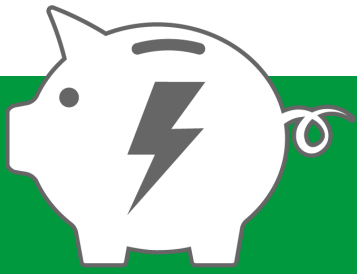


# What Are Americans' Biggest Financial Fears?

GOBankingRates surveyed 5,001 U.S. adults, asking, "What is your biggest financial fear?" The following responses were offered for selection:



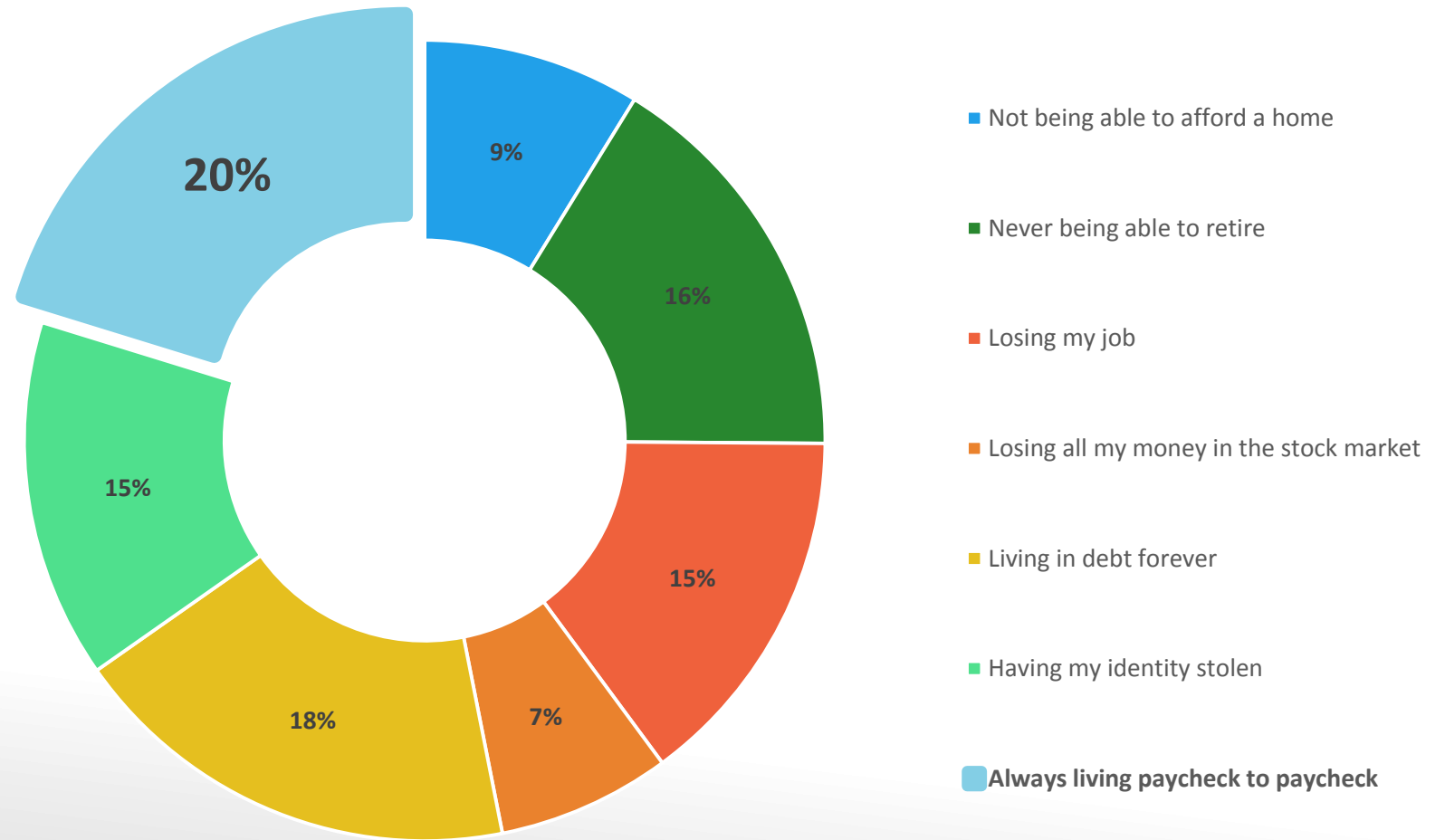
- **Always living paycheck to paycheck**
- **Having my identity stolen**
- **Living in debt forever**
- **Losing all my money in the stock market**
- **Losing my job**
- **Never being able to retire**
- **Not being able to afford a home**

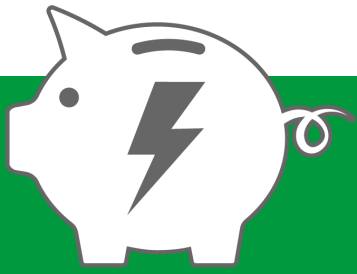


# Living Paycheck to Paycheck Is the No. 1 Fear

## What Are Americans' Biggest Financial Fears?

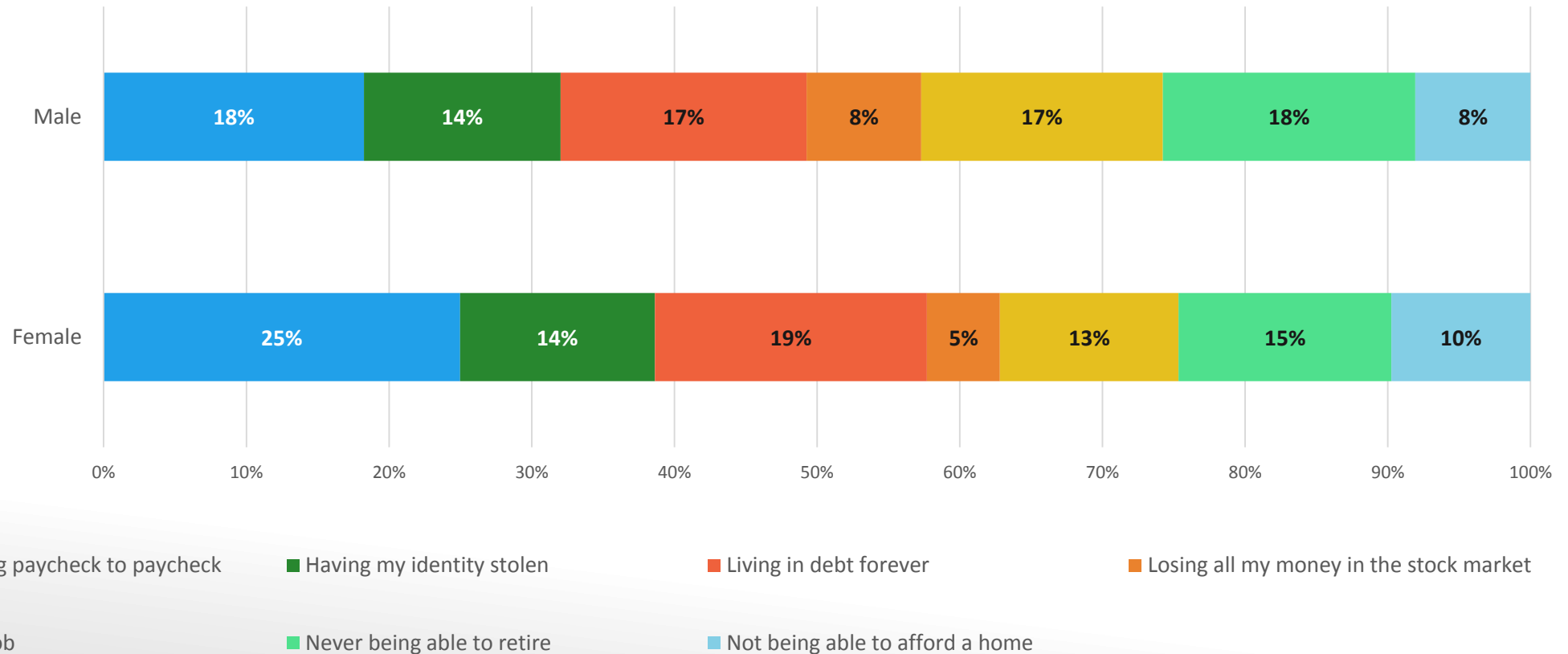
Two in five Americans fear always living paycheck to paycheck (20%), as well as living in debt forever" (18%).



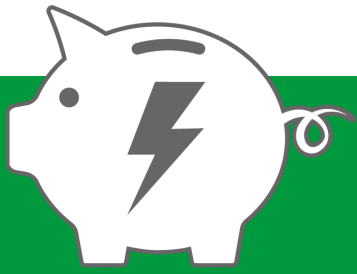


# Men & Women Have Different Money Fears

Biggest Financial Fears by Gender



Note: Due to rounding, percentages might not add up to 100% for every age group.



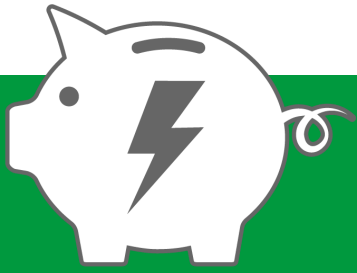
# Men & Women Have Different Money Fears

## Women are more afraid than men of:

- Always living paycheck to paycheck (25% vs. 18%)
- Living in debt forever (19% vs. 17%)
- Not being able to afford a home (10% vs. 8%)

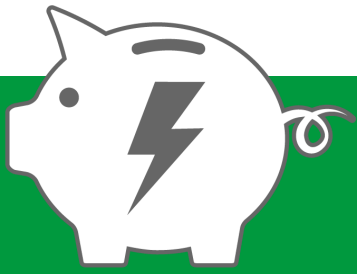
## Men are more afraid than women of:

- Losing all my money in the stock market (8% vs. 5%)
- Losing my job (17% vs. 13%)
- Never being able to retire (18% vs. 15%)



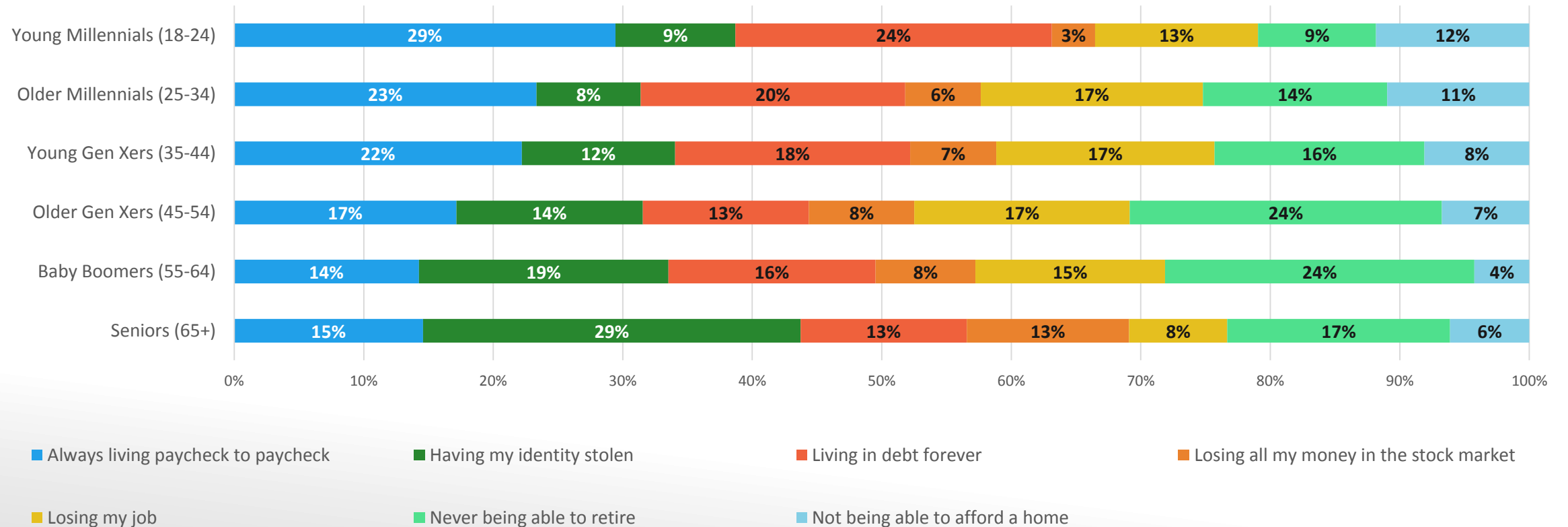
# Americans' Life Stages Affect Their Money Fears

- Young adults (ages 18-44) fear living paycheck to paycheck and living in debt more than older Americans do.
- Older adults (age 45 and older) are more afraid of having their identities stolen, not being able to retire and losing money in the stock market than their younger counterparts.

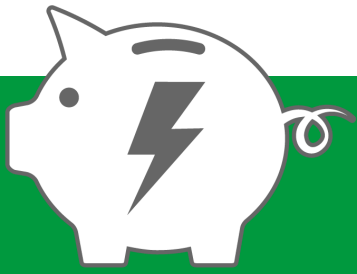


# Americans' Life Stages Affect Their Money Fears

Biggest Financial Fears by Age

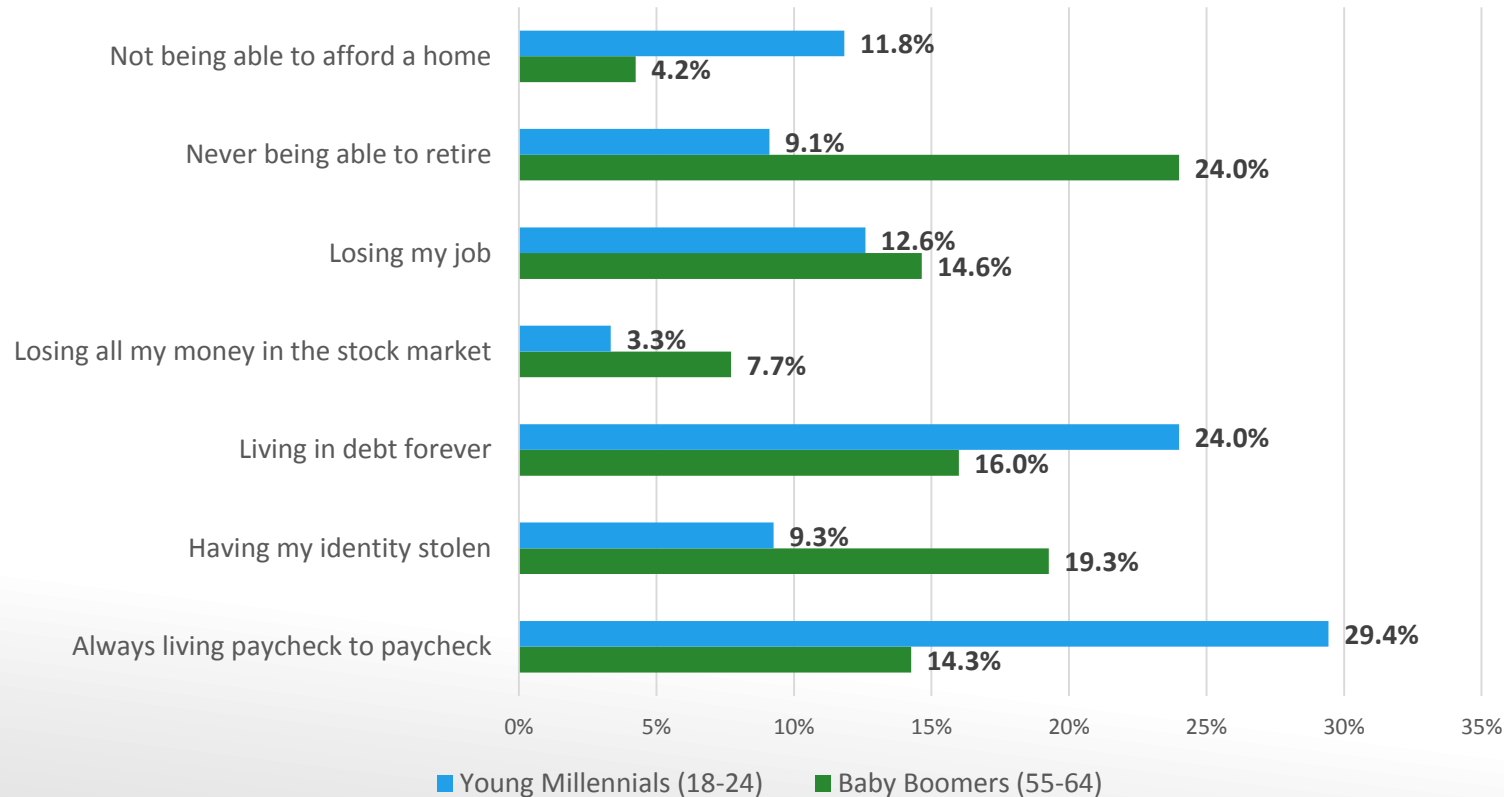


Note: Due to rounding, percentages might not add up to 100 percent for every demographic.



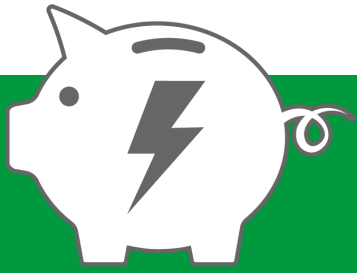
# Money Fears of Millennials Vs. Baby Boomers

Millennials Vs. Boomers



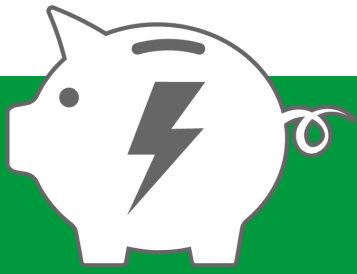
- Young millennials (ages 18-24) are twice as likely to fear living paycheck to paycheck than baby boomers (ages 55-64) are.
- Baby boomers are three times as likely than millennials to fear never being able to retire. Boomers are also twice as likely to fear having their identities stolen.





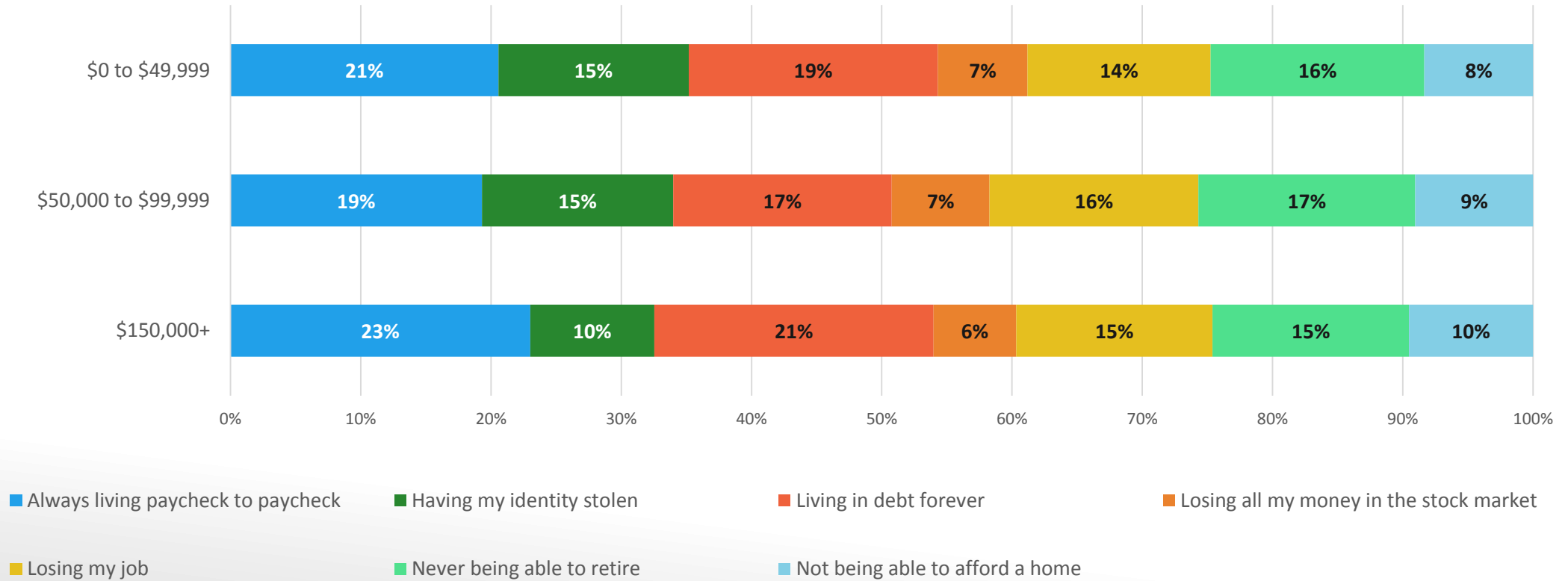
## Financial Fears by Income

- Americans earning less than \$50,000 a year are the least concerned about losing their jobs.
- The highest-earning group (\$100,000+) fears living paycheck to paycheck and living in debt forever the most.



# Financial Fears by Income

Biggest Financial Fears by Income



Note: Due to rounding, percentages might not add up to 100 percent for every demographic.

# Methodology

The findings of this survey are the combined results for two sessions of the same survey. The survey was conducted through Google Consumer Surveys and totaled 5,001 responses (1,000 responses collected July 17-18, 2015, and 4,001 responses collected July 28-29, 2015). Answer choices were displayed in random order. Survey findings are representative of the U.S. internet population with a margin of error of 1.6% for the first 1,000 responses and 2.1% for the remaining 4,001 responses.

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## About GOBankingRates

GOBankingRates.com is a leading portal for personal finance and consumer banking information, specializing in connecting consumers with the best financial institutions and banking products nationwide. GOBankingRates offers readers the latest on everything from finding the best interest rates to strategies for saving money, investing for retirement and getting a loan. Its editors are regularly featured on top-tier media outlets, including U.S. News & World Report, Forbes, Business Insider, Daily Finance, Huffington Post and more.

## About “What’s Next?”

“What’s Next?” is a unique, new section on GOBankingRates that allows visitors to sign up for 1) a free, comprehensive portfolio analysis and personalized investment plan, or 2) a free, customized financial consultation. Participants are asked one easy question about their biggest financial concern; based on their answer, they are connected to a “What’s Next?” partner that can help them best plan for and meet their financial goals.

Our goal is to help 100,000 people build a plan toward what’s next in their financial future.

If you want to overcome your financial challenges, “What’s Next?” can help.

Learn more at [www.gobankingrates.com/whatsnext/](http://www.gobankingrates.com/whatsnext/).