



2017 U.S. Bank Possibility Index Finds That Americans Are More Positive on Social Media Than in Real Life

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New index measures how people are doing and how people talk about their work, home and play lives

MINNEAPOLIS--(BUSINESS WIRE)--Oct. 26, 2017-- Life at home is outpacing that at work and play for Americans, and the way they talk about each aspect on social media is often more positive than real-life data suggests. This is according to results of the [2017 U.S. Bank Possibility Index](#), a comprehensive measure of how people are doing in the areas of work, home and play – and how they talk about their lives online.

The overall Index score (49) is a culmination of data representing work (38), home (51), play (40) and conversation (67). The bank created the Index, which sets a baseline for future years, by analyzing how [20 quantitative variables](#) across work, home and play – from retirement saving to home value to entertainment spending – stack up across the country and how they have changed from the previous year. The bank then looked at qualitative data to gauge the sentiment of social media conversation about each topic.

"We created the Possibility Index to better understand the factors impacting our customers' financial lives," said Bill Hoffman, chief analytics officer at U.S. Bank, who is partnering with global inclusion and diversity head Greg Cunningham to help bankers bring this data to life for customers' benefit. "Whether it's a frustrated commuter with her sights set on a house closer to the office or a family starting to budget for next year's spring break trip, there's an opportunity for us to support."

The nation's high score in home was driven by factors such as lower crime rates, increased insurance coverage and manageable credit card debt, but limited savings and uneven home value growth lag behind as significant areas for improvement in the year ahead. Work, meanwhile, presents the greatest opportunity as low 401(k) contributions and stagnant household income growth held the score lower despite relatively high scores in labor force participation and education levels. In the middle, play was the nation's most well-rounded area as factors such as dining out, travel and exercise time all scored nearly the same.

"These findings are very helpful to us as we get insights into where people are spending their time and money, which ultimately tells us what is important to them," said Cunningham. "It serves as another set of data we will review as we choose where to spend our time and resources in the communities we serve across the nation. We also hope this translates to individual action. Invest in yourself, your family and your community and watch the ripple effect."

Unlike the other components of the Index, the conversation score was based on qualitative data, measuring the sentiment and passion of online posts and comments. This insight gave color to the findings and showed that chatter around family, love and neighbors were among the most popular.

"The high conversation score can be interpreted in a couple of ways: it may signal a bit of puffery in how we present ourselves on social media or, perhaps, it speaks to Americans' optimistic spirit," said Scott Barry Kaufman, professor of Positive Psychology at the University of Pennsylvania, author and spokesperson for the Index. "In either case, in today's increasingly digital age, it's important that we don't judge ourselves based on the Instagram feeds of others. Improving our collective Index score starts with each one of us taking action to improve our life."

The 2017 U.S. Bank Possibility Index site includes interactive elements to help Americans think about their opportunities and see how work, home, play and conversation interact with each other.

About the 2017 U.S. Bank Possibility Index

The [2017 U.S. Bank Possibility Index](#) is made up of four pillars – work, home, play and conversation – in an effort to represent all the different possibilities in our lives. The first three pillars were created using socioeconomic data from ESRI, a third-party data source, and the fourth was created by analyzing digital and social conversation from social-listening tool Netbase. Overall, [20 data points](#) were selected to represent work, home and play. To create a common scale of measurement across all data points, U.S. Bank normalized the data, and then for each variable analyzed how each region of the country performed vs. other regions, as well as compared to last year. Once all data points were normalized, they were summed and averaged to calculate the 2017 U.S. Bank Possibility Index.

About U.S. Bank

U.S. Bancorp, with 73,000 employees and \$459 billion in assets as of September 30, 2017, is the parent company of U.S. Bank, the fifth-largest bank in the United States. The Minneapolis-based bank blends its branch and ATM network with mobile and online tools that allow customers to bank how, when and where they prefer. U.S. Bank is committed to serving its millions of retail, small business, wealth management, payment, wholesale and securities services customers across the country and around the world as a trusted financial partner, a commitment recognized by the Ethisphere Institute naming the bank a [2017 World's Most Ethical Company](#). In 2016, U.S. Bank contributed \$54.2 million to nonprofit organizations across the country through the U.S. Bank Foundation and corporate contributions. Additionally, employees donated more than 219,000 volunteer hours creating opportunities at work, home and play across the country. Visit U.S. Bank [online](#) or follow on [social media](#) to stay up to date with company news.

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