

CREATING THRIVING COMMUNITIES

The following results are based on the fourth Prudential American Workers Survey conducted by Morning Consult in September 2018.

FINANCIAL CONSIDERATIONS TOP OF MIND WHEN DECIDING WHERE TO LIVE

Finances continue to weigh on major decisions in American workers' lives, including where they choose to live. Cost of living ranks higher than any other factor in determining where workers would move as well as where workers currently live.



Cost of living

64% Move /
63% Live



Personal safety

47% Move /
46% Live



Jobs / Economy

45% Move /
43% Live



Weather / Climate

35% Move /
30% Live



Proximity to family

29% Move /
49% Live



Quality of schools

14% Move /
23% Live



It's where I grew up

7% Move /
26% Live

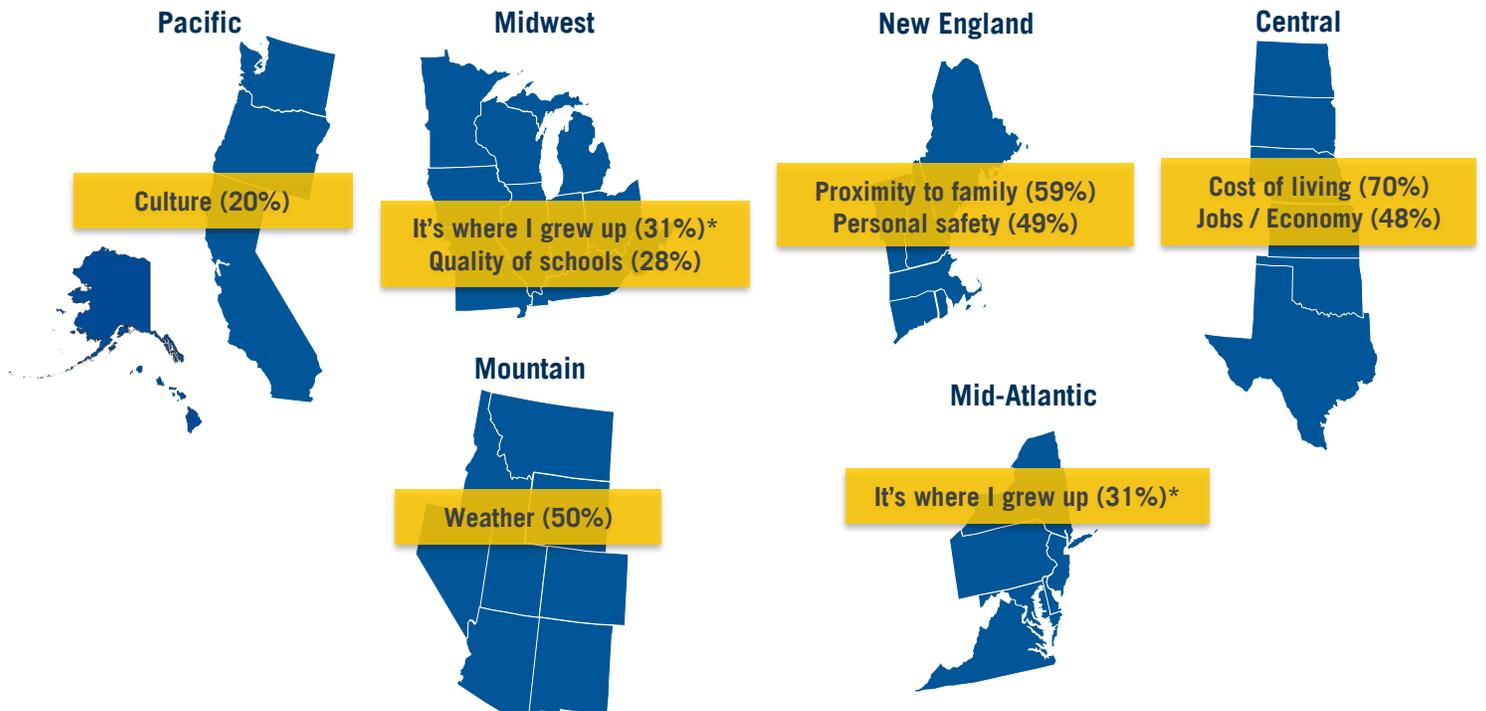


Culture

13% Move /
13% Live

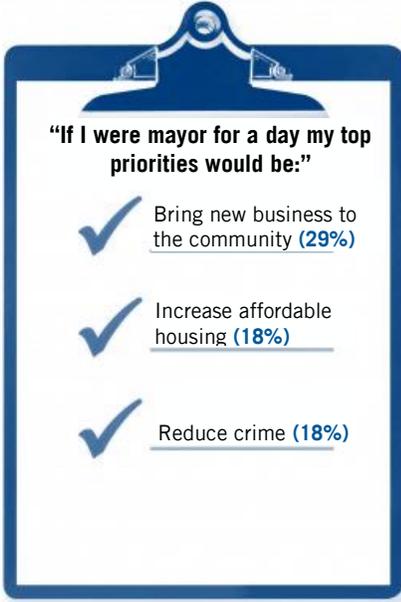
Percentage of workers who selected each factor as one of their top three criteria when asked which factors could cause you to move to a different area and which of the factors were most important in deciding where you live.

While cost of living rates highest across regions when deciding where to live, there are some factors that rate higher in certain regions compared to the rest of the country.



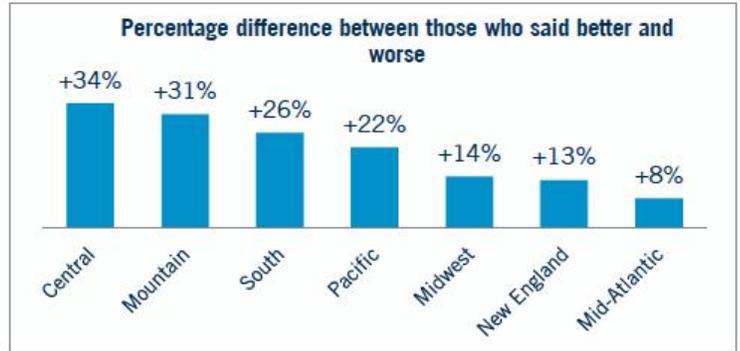
*Mid-Atlantic and Midwest rated this equally higher compared to other regions. Percentage of workers who selected factor as one of their top three criteria.

AMERICAN WORKERS OPTIMISTIC ABOUT THE STATE OF THEIR COMMUNITIES

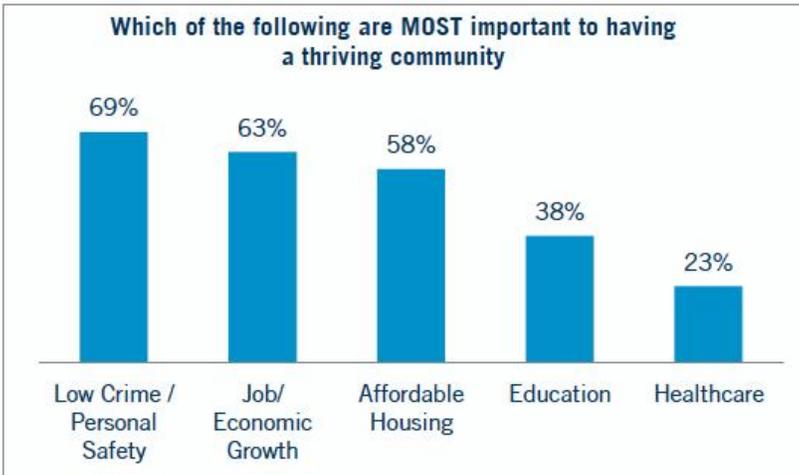


Overall, a plurality of American workers, **39%**, believe their communities are improving. While **30%** of workers believe their communities are staying the same and **19%** feel their communities are in decline.

The **Central region** is most optimistic, with those saying their community is improving outweighing those who say it is in decline **by +34 percentage points**. In contrast, workers in the **Mid-Atlantic** are less optimistic, with only a **+8 percentage point** difference between those who say their community is improving and those who say it is in decline.



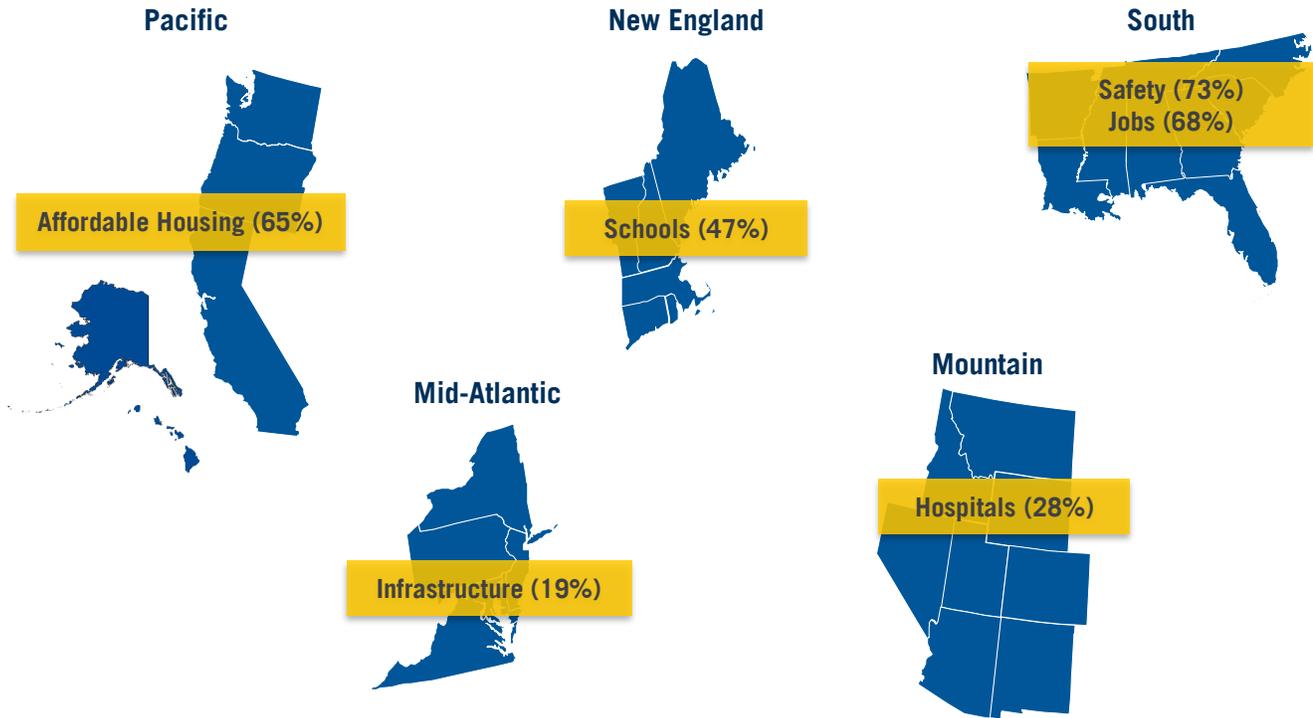
CHARACTERISTICS OF THRIVING COMMUNITIES



American workers consider **low crime (69%)**, **economic opportunity (63%)** and **affordable housing (58%)** the most important factors for a thriving community.

Percentage of workers who selected each as one of their top three criteria.

While American workers across regions agree safety, jobs and affordable housing are top characteristics of thriving communities, there are some characteristics that are rated higher in certain regions compared to the rest of the country.



Percentage of workers who selected characteristic as one of their top three criteria.

JOBS AND ACCESS TO FINANCIAL SERVICES IMPORTANT FOR COMMUNITIES AND WORKERS

What would make the biggest positive impact on American workers' communities?

1. Creating a job retraining and placement program for unemployed residents (26%)
2. Cutting the crime rate (19%)
3. A Fortune 500 company opening a new local headquarters (17%)

74%

of American workers say access to financial services is important for creating thriving communities.

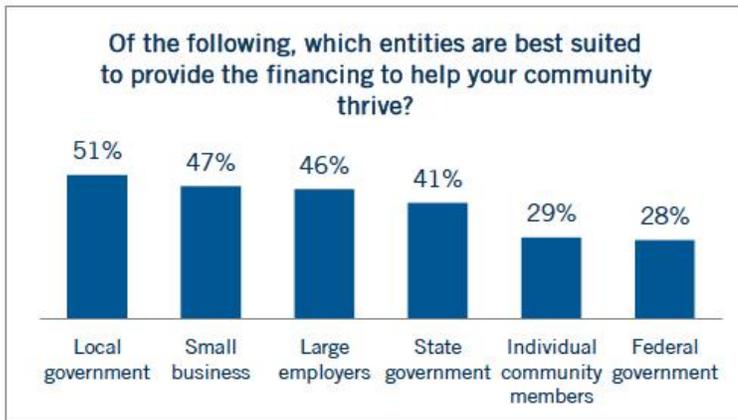
59%

of American workers say access to financial services has a role in determining their success.

50%

of American workers say their community needs more financial service providers.

AMERICAN WORKERS EXPECT BUSINESS TO HAVE A ROLE IN COMMUNITY DEVELOPMENT



Percentage of workers who selected each as one of their top three criteria.

American workers think the business community is among the best suited to provide financing to help their communities thrive. Moreover, **59%** say that the private sector should have a moderate-to-large role in helping communities thrive and address challenges.

In addition, **74%** of American workers say the government should incentivize business to invest in distressed communities. This sentiment is also seen in their **support for Opportunity Zones**, which were created to encourage private sector investments in distressed communities. American workers support this initiative by a **6:1 margin**.

WORKERS WELCOME COMMUNITY INVESTMENTS/IMPACT INVESTING

81%

of American workers say business should be involved in community revitalization efforts.

84%

of American workers say business should actively invest in the communities where they operate.

82%

of American workers say investments should provide a financial return while also creating a positive impact on the community.

50%

of American workers would invest some money in a fund that only invests in companies and organizations that generate positive societal outcomes and financial returns.



The American Workers Survey is the fourth in a series conducted on behalf of Prudential by Morning Consult from September 2–6, 2018, among a national sample of 2,001 self-identified part-time and full-time employed adults (age 18 and over). The interviews were conducted online, and the data was weighted to approximate a target sample of adults based on age, race/ethnicity, and gender. Results from the full survey have a margin of error of ± 2 percentage points. Percentages may not total 100 percent due to rounding.

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