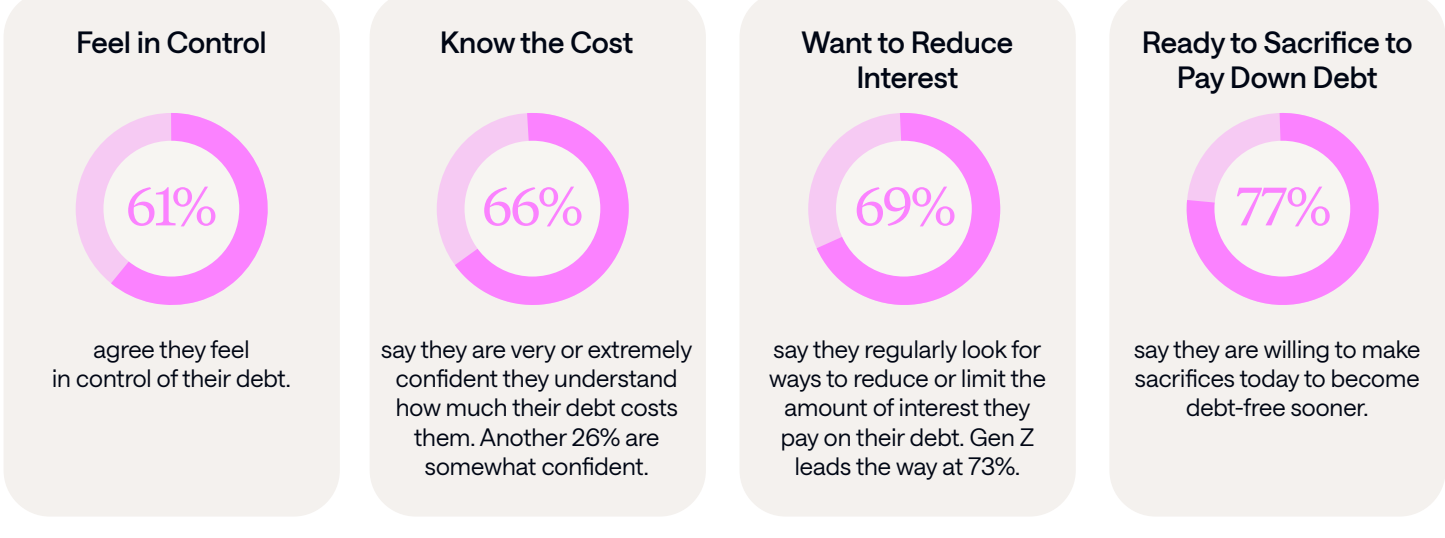


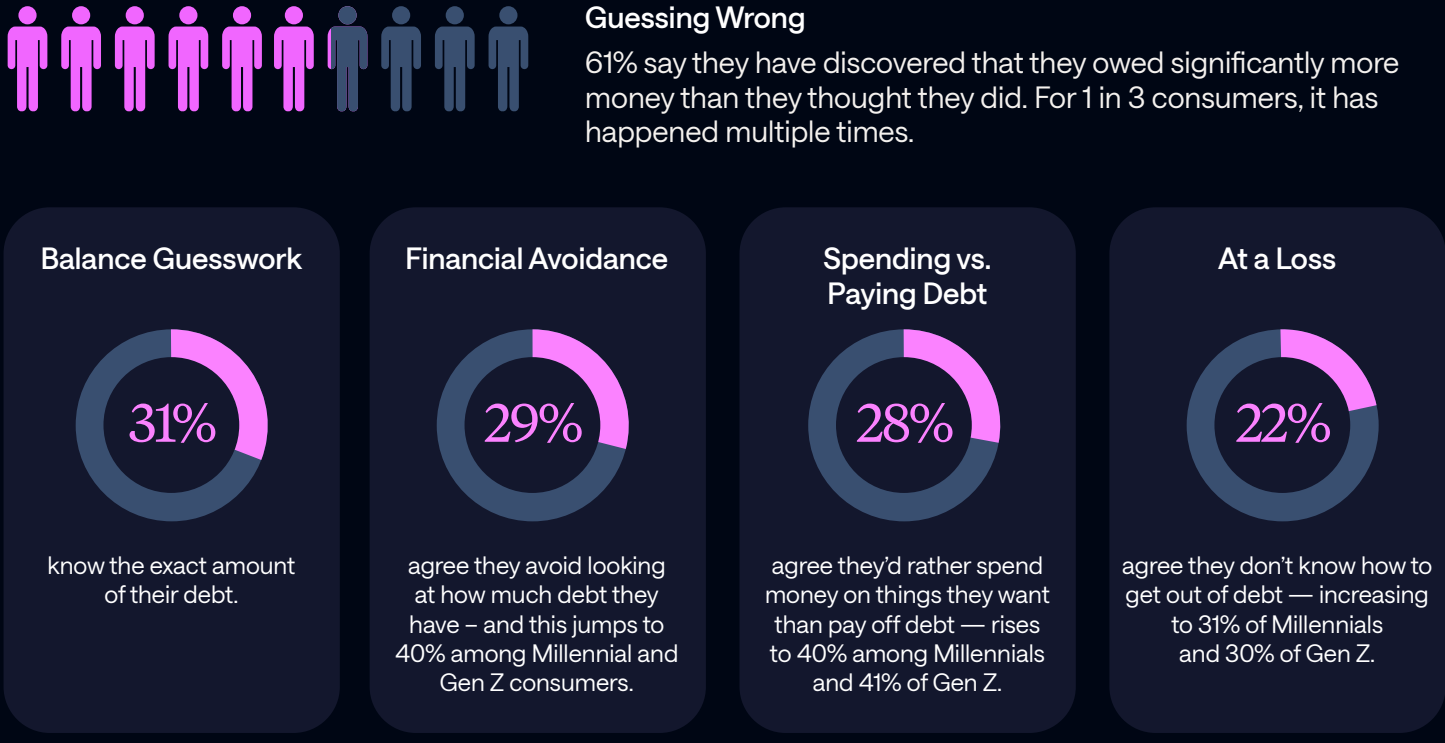
Inside the Contradictory Reality of Consumer Debt.

Spinwheel's latest survey of more than 600 U.S. consumers explores the gap between how consumers think about debt and how they actually manage it — and how AI is beginning to change the way they approach their finances.

Consumers Say All the Right Things about Debt



... But Reality is Messier.



Understanding Consumer Risky Financial Behaviors

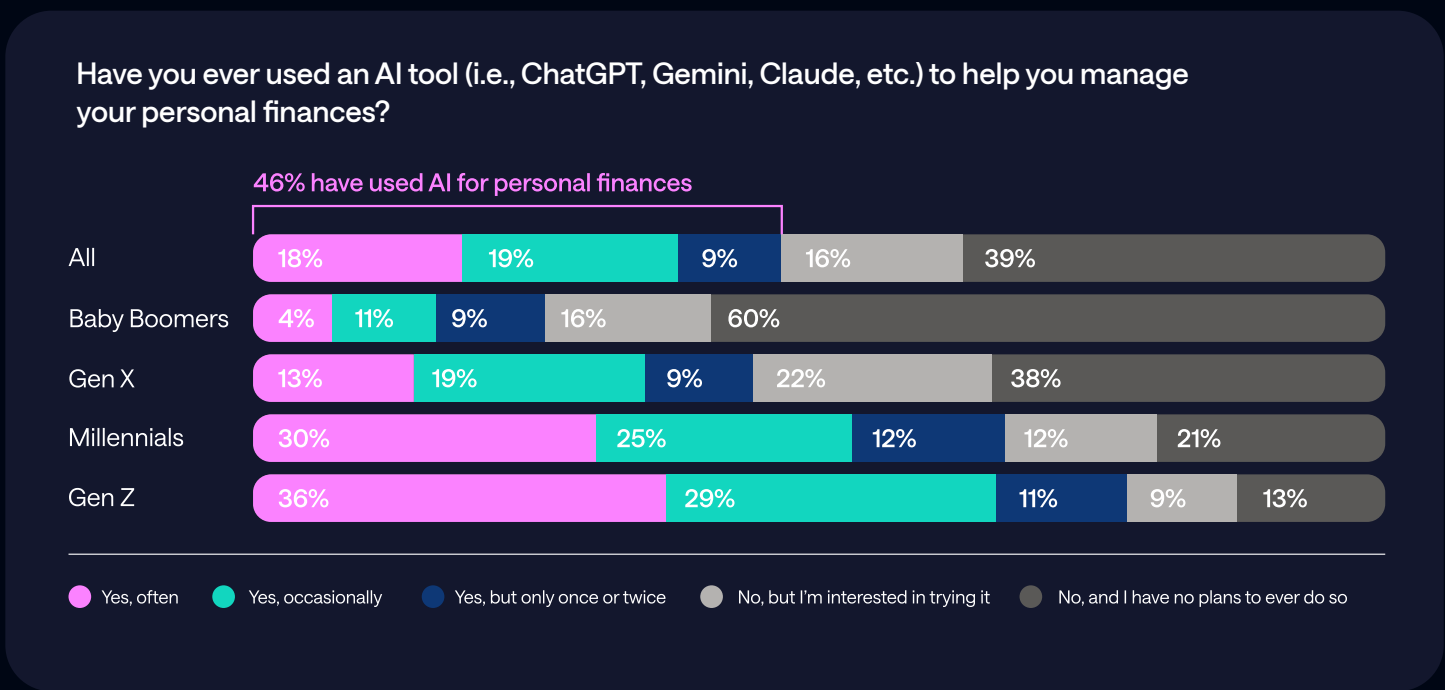
Not all tradeoffs are equally calculated. Some consumers are taking meaningful financial risks in pursuit of short-term rewards or the possibility of getting ahead faster.

Have you ever done any of the following? Select all that apply.

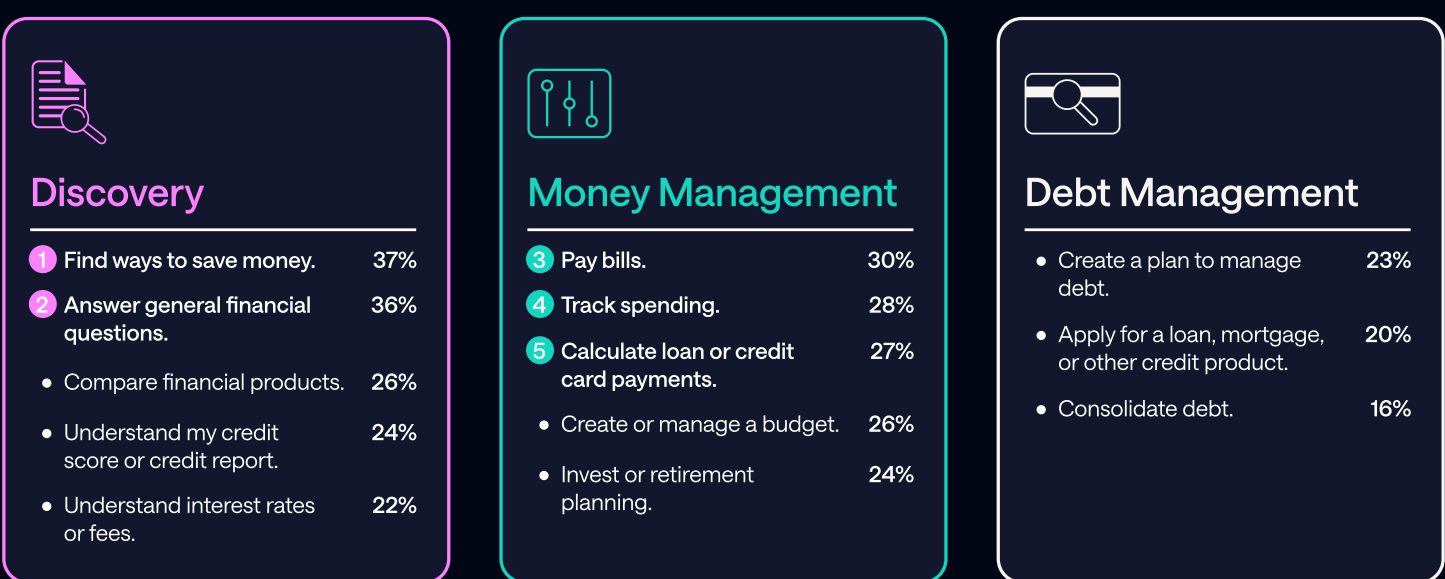
	All Consumers	Baby Boomers	Gen X	Millennials	Gen Z
Gone shopping when you didn't have money to spend	31%	21%	42%	31%	46%
Participated in sports betting, gambling, or the lottery	31%	26%	27%	44%	40%
Participated in prediction markets	12%	3%	6%	21%	28%
Borrowed money to invest or trade	11%	2%	6%	20%	24%
Used borrowed money to buy cryptocurrency	8%	2%	1%	18%	16%
Used borrowed money to participate in prediction markets	7%	0%	2%	16%	15%
Used borrowed money for sports betting or gambling	7%	2%	6%	12%	13%
Invested money I couldn't comfortably afford to lose	10%	4%	5%	20%	16%
Delayed paying down debt to invest or trade instead	7%	4%	4%	13%	15%
Delayed paying down debt to gamble or participate in prediction markets instead	5%	3%	4%	8%	9%
Taken a significant financial risk in hopes of making money quickly	12%	6%	11%	24%	12%
None of the above	38%	54%	37%	26%	13%

How Consumers Leverage AI to Manage Finances

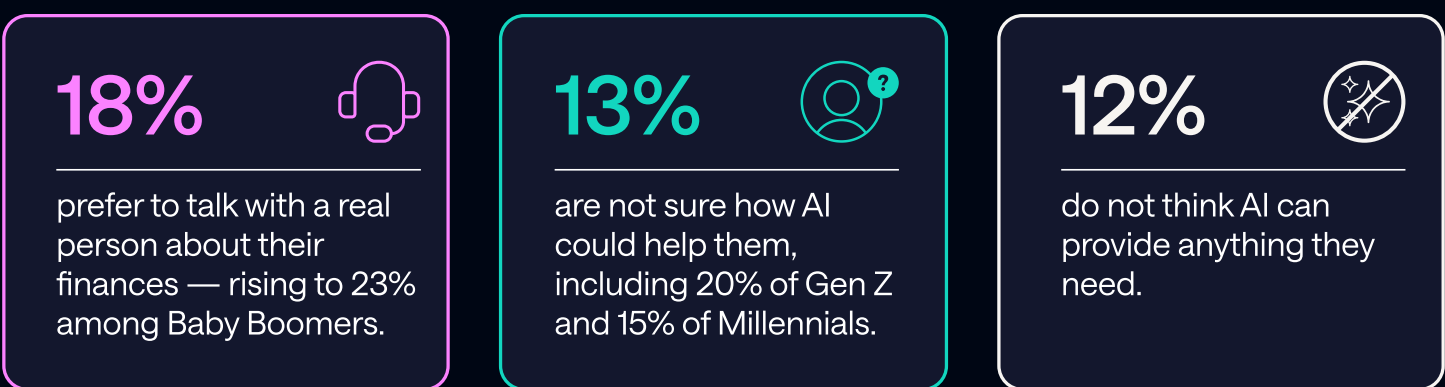
When asked if they have ever used an AI tool to help manage their personal finances, 46% of consumers said yes in some form:



Top use cases



For consumers who haven't adopted AI, the barrier isn't always distrust. For many, it's simply unclear value:



The AI Trust Spectrum for Financial Management

