

A high-angle photograph of a young child with blonde hair, wearing a red t-shirt, crawling on a dark wooden floor. The child is painting with their fingers on a piece of paper. Surrounding the child are various toys: a wooden train set with a yellow and red train, a green abacus, and a blue box filled with wooden blocks and toys. There are also several small bowls of paint in orange, yellow, green, and blue.

HAVEN^{life}

Will My Kids Be “Better Off”?

2015 Next Generation Reality Report

Haven Life Research Report: Demonstrating the financial and wellness landscapes of the next generation, according to today's adults.

August 2015



Foreword from our CEO

As a father of two, I can tell you first hand that for any parent, their children's future is at the forefront of their mind. Alongside my team at Haven Life, we started thinking further about the issues and concerns that resonate most with today's families and how we could address them head-on. In producing our 2015 Next Generation Reality Report, with the help of research company YouGov, we delved into topics such as financial wellness, and whether today's parents believe their children will have more or less disposable income. We also looked into parents' perspective on lifestyle habits, quality of life, happiness, attitude toward the environment and sense of diversity. These findings have given us the blueprints to understand how exactly parents are thinking about their children's future and which topics bring them the most concern.

Our report shows that many parents are anxious for their children, especially around sensitive topics such as money. However, they are also hopeful. For instance, adults today believe the next generation of parents—their own children—will be healthier, more ethnically diverse and will have a higher quality of life in the years ahead.

With an eye toward this optimism, we believe that planning now to protect your children's future is not only smart, but also necessary. We invite you to explore the report findings and hope this will serve as a conversation starter for your family.

A handwritten signature in black ink, consisting of stylized, overlapping loops and lines.

Yaron Ben-Zvi

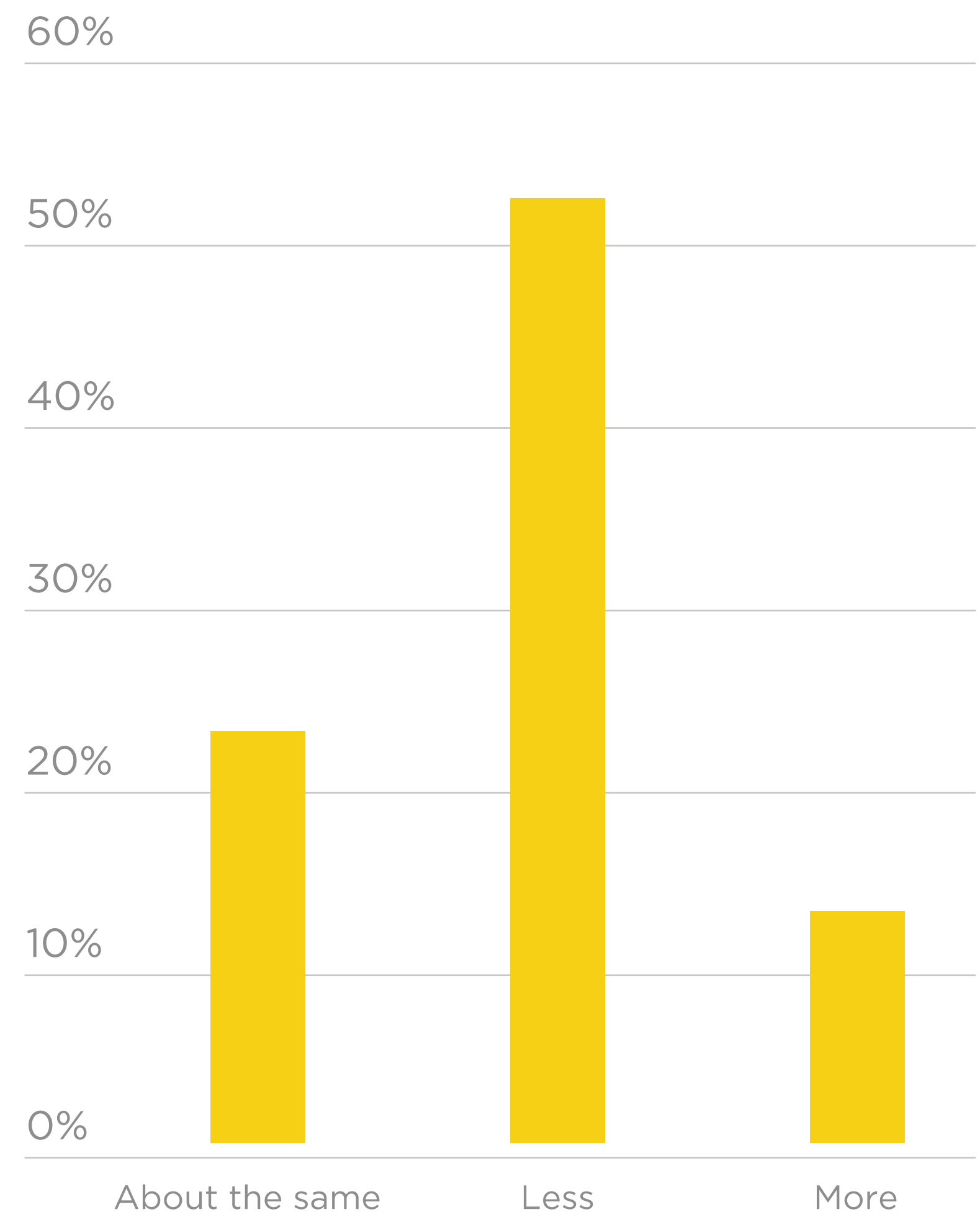
Co-Founder & CEO, Haven Life

*Thinking of today's children as
the next generation of adults...*



**Do you think the next generation will have
more, less or about the same amount of
disposable income as adults today?**

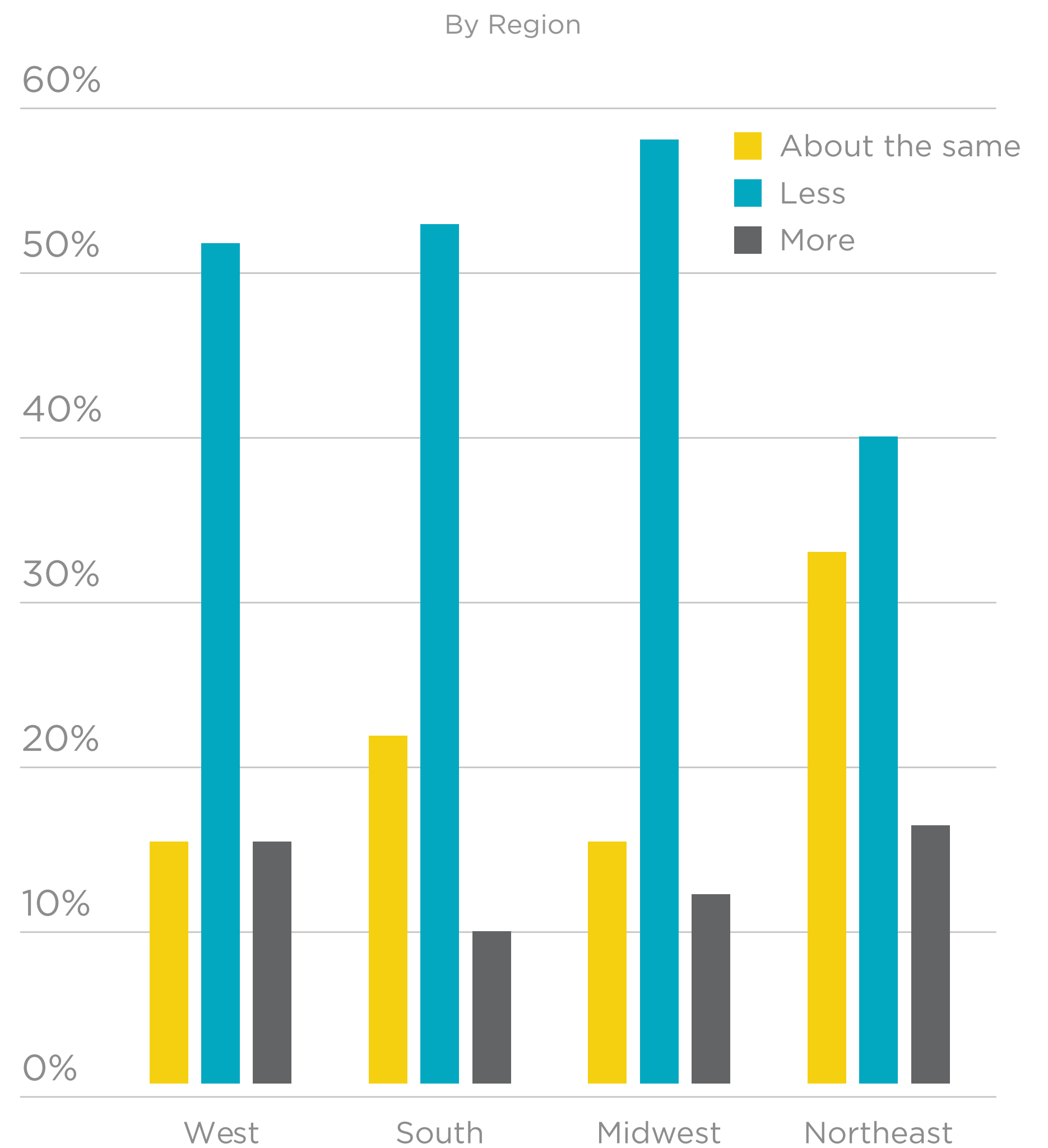
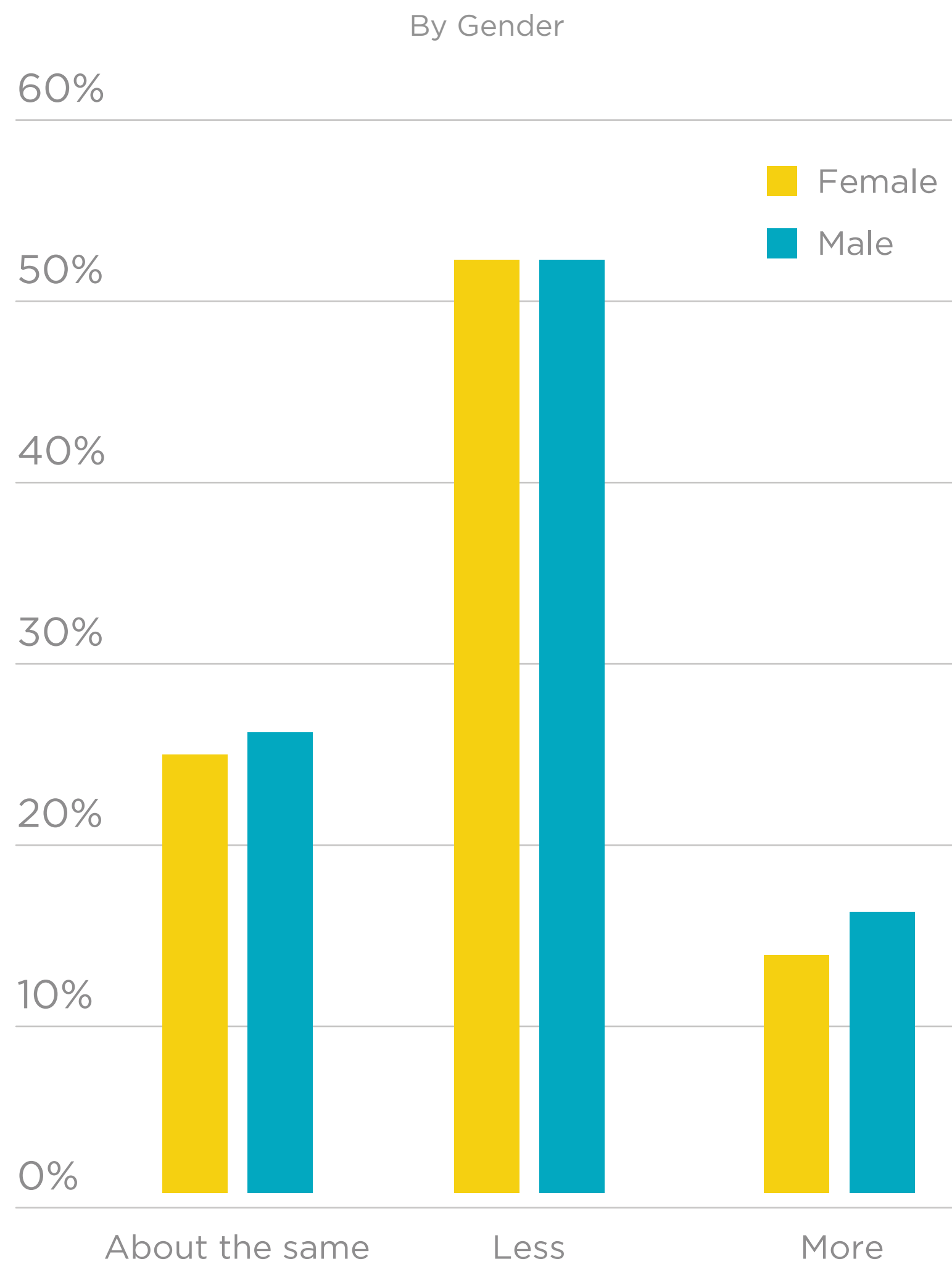
Overall



Only 1 in 8 Americans
believe their children
will grow up to be
better off than them
financially.



Do you think the next generation will have more, less or about the same amount of disposable income as adults today?

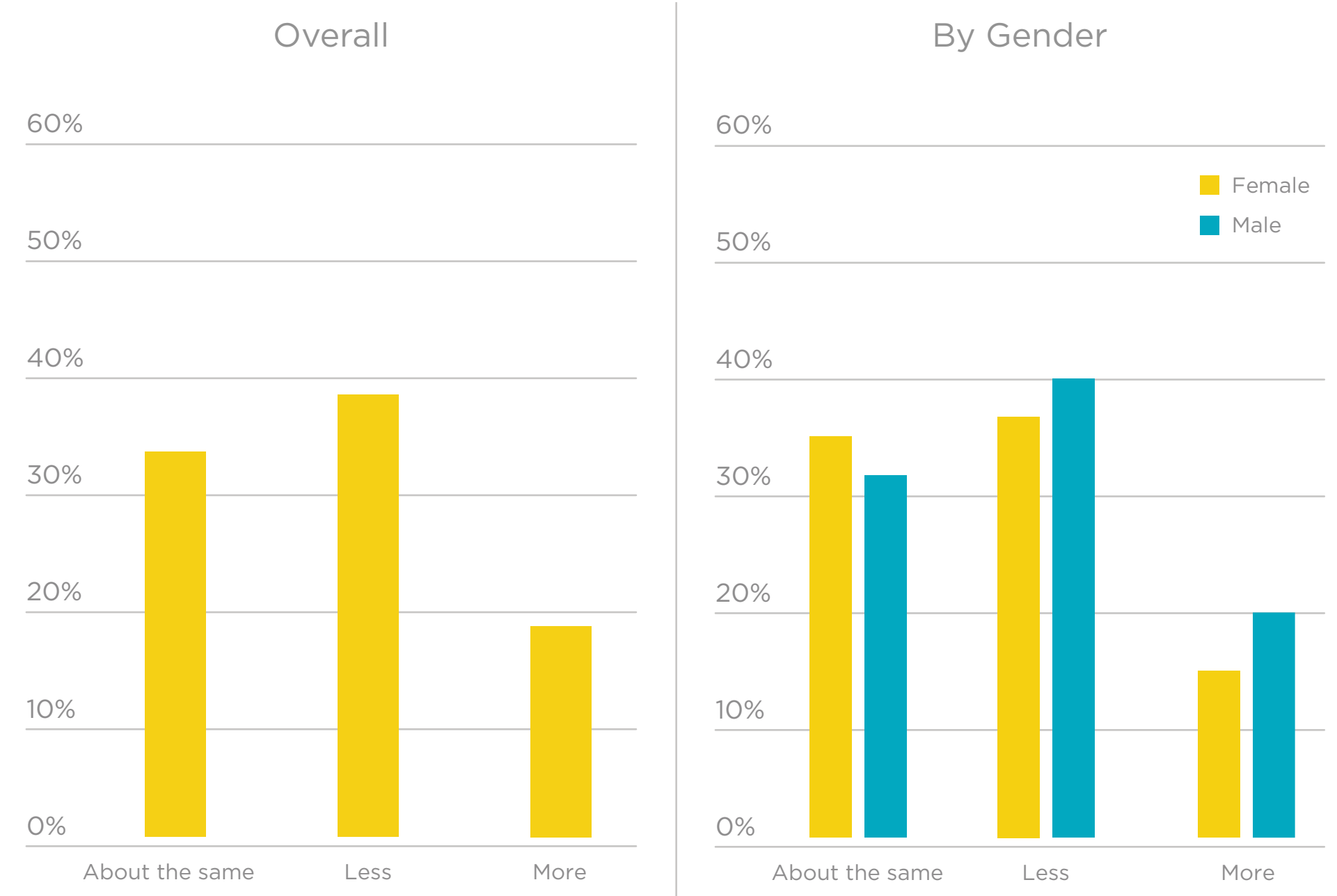




1 in 5 Americans believe
their children will have
a better quality of life
than them.



Do you think the next generation will have
more, less or about the same quality of life
(happiness, well-being) as adults today?

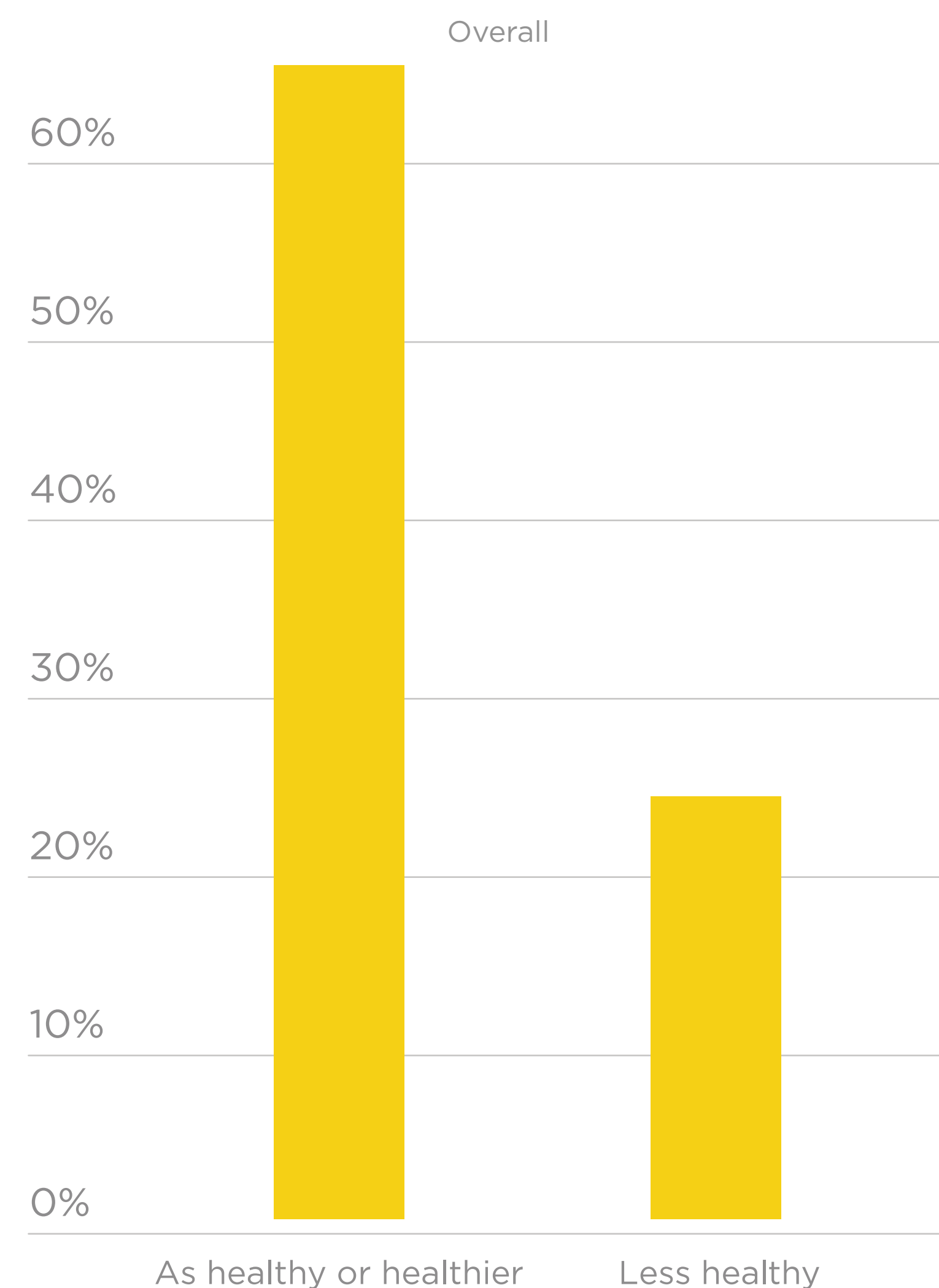




2 in 3 American adults believe their children will be at least as healthy, or have healthier lifestyles than them.

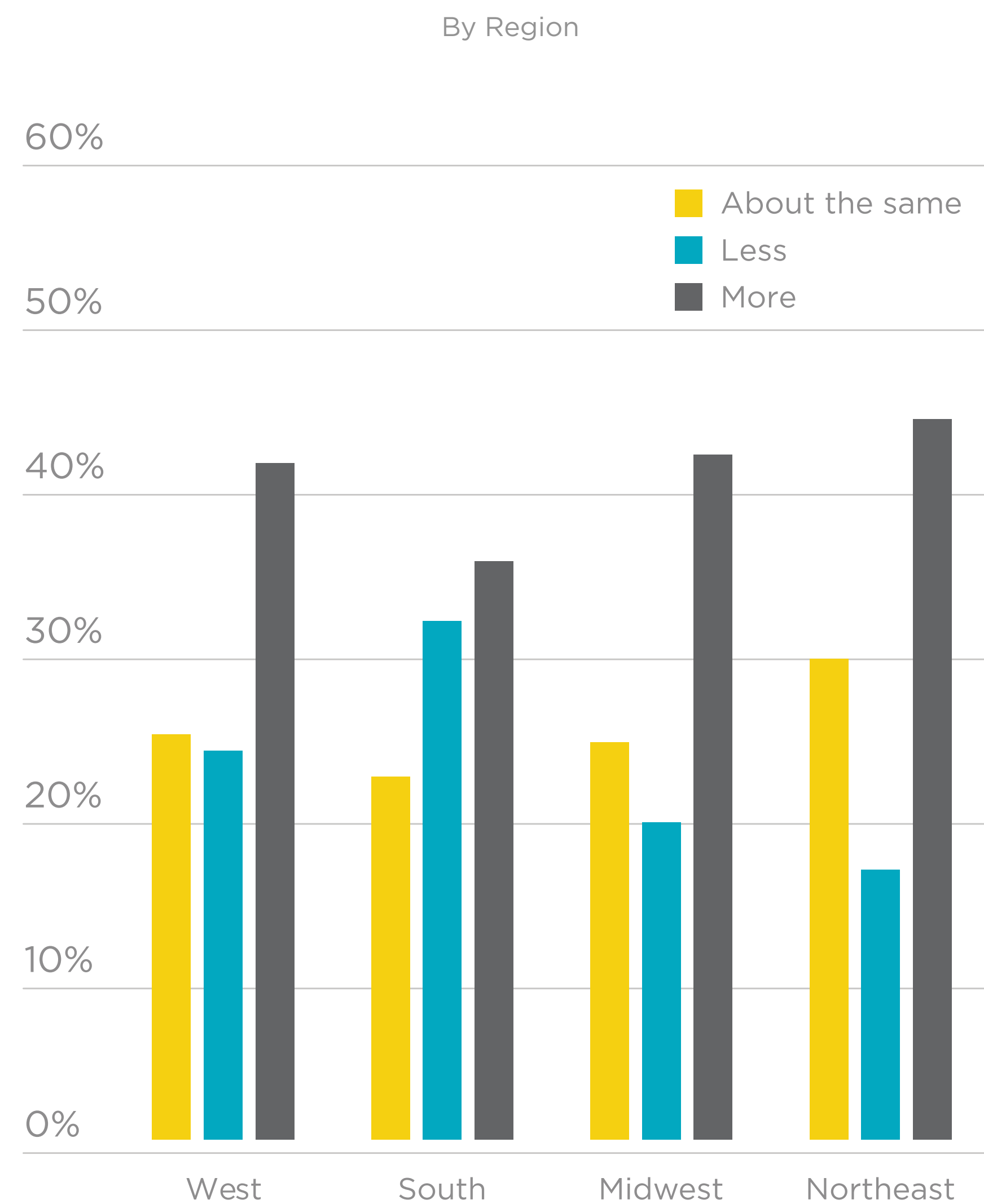
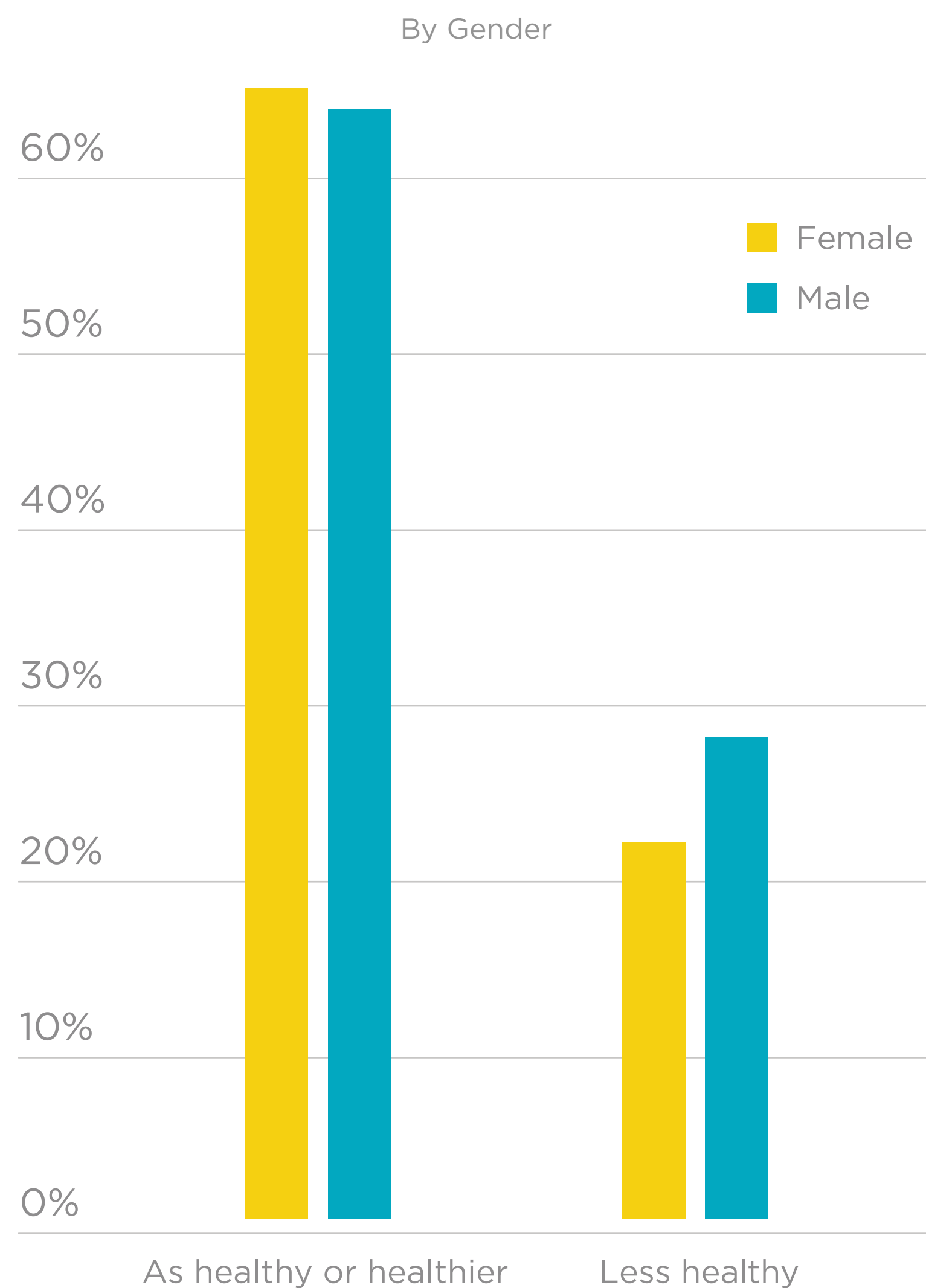


Do you think the next generation will have more or less healthy lifestyle habits than adults today?





Do you think the next generation will have more or less healthy lifestyle habits than adults today?

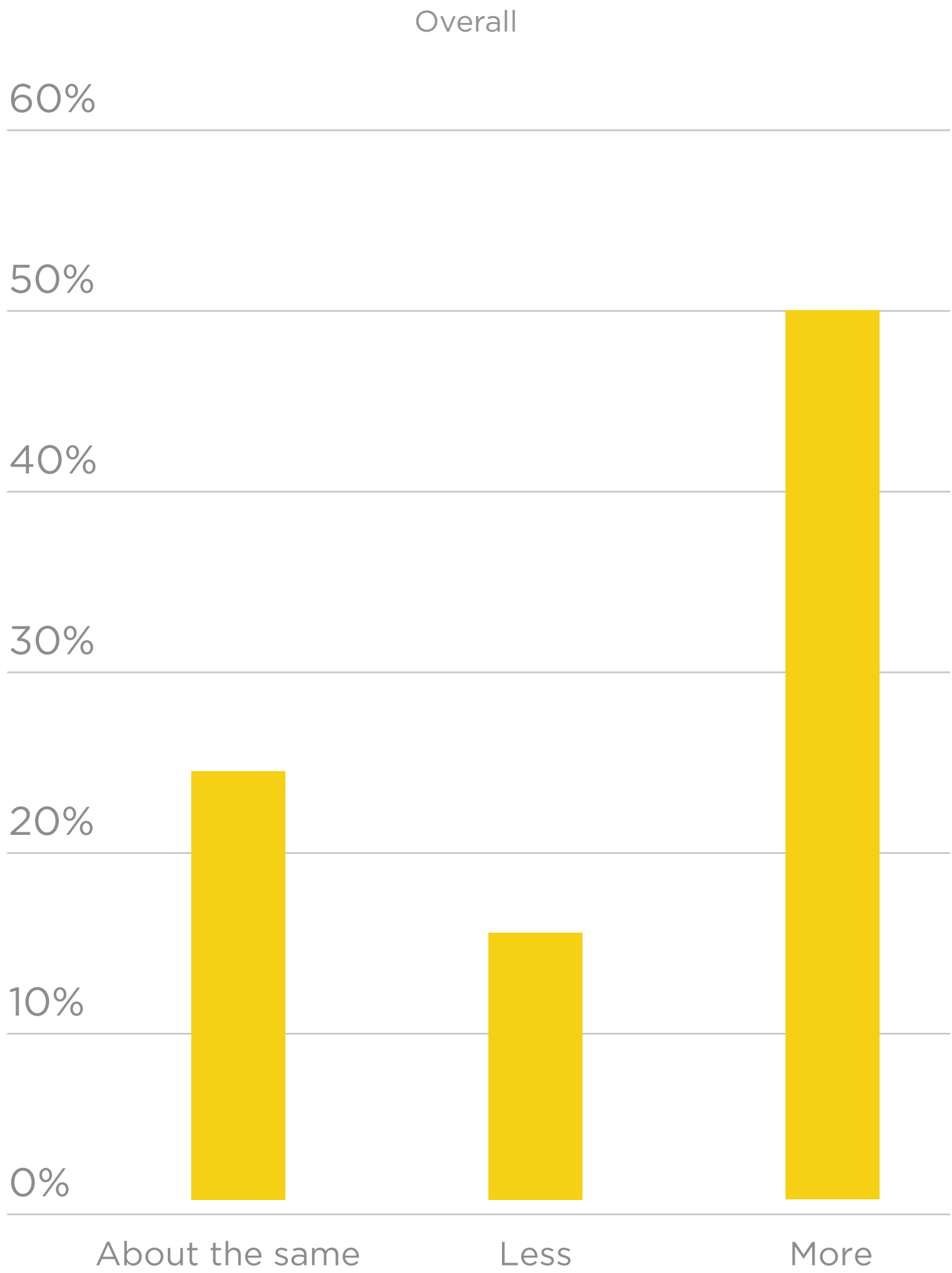




1 in 2 Americans believe their children will be more environmentally conscious and lead greener lifestyles.



Do you think the next generation will have more, less or about the same conscientiousness about the environment than adults today?

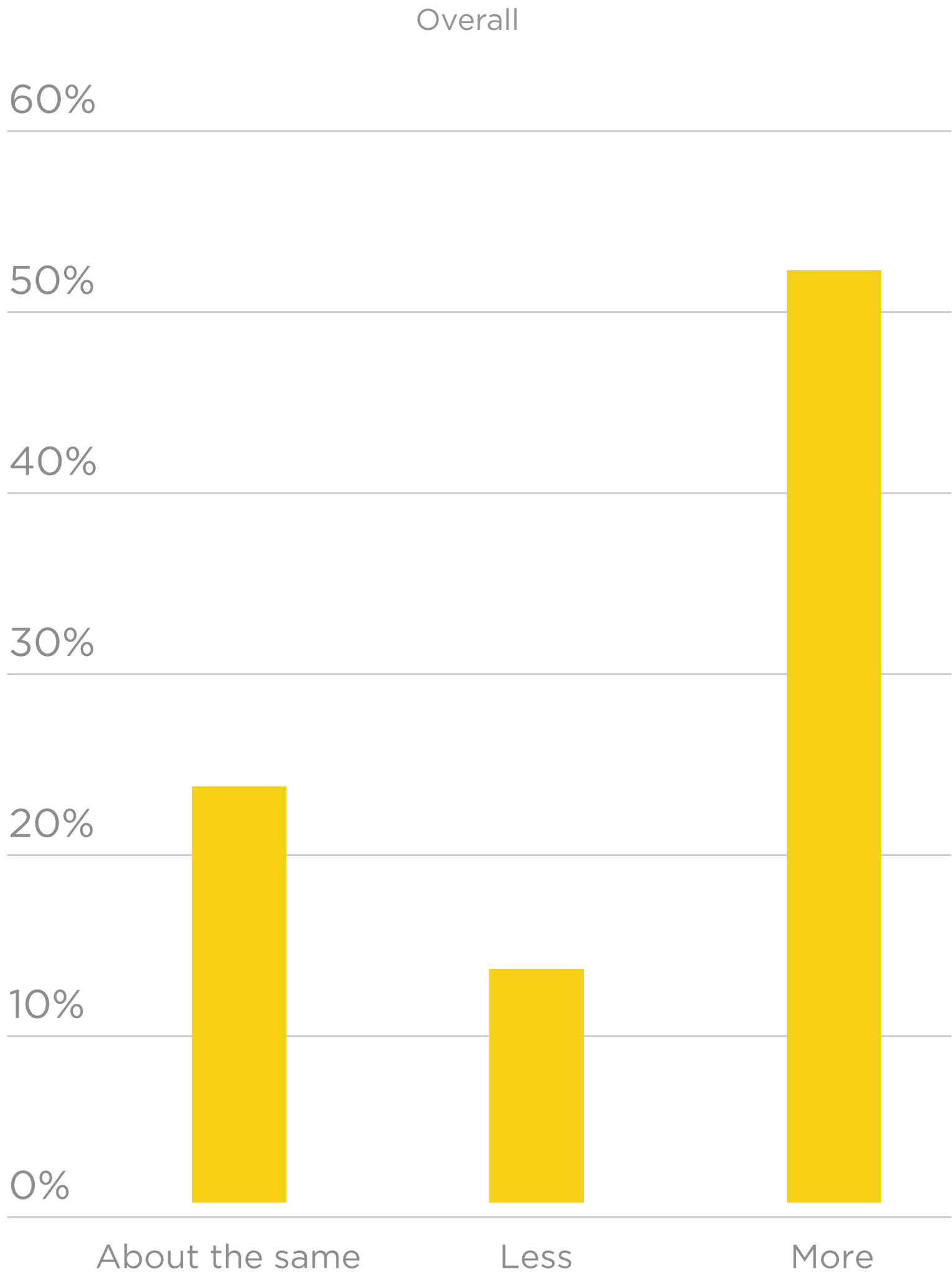




More than half of American adults believe that the next generation will be more ethnically or racially diverse than the current.



Do you think the next generation will be more, less or about the same ethnically/racially diverse than adults today?





Research Methodology

Haven Life Insurance Agency, Inc. commissioned YouGov to poll the views of a representative sample of 1,124 U.S. adults in Q1 2015. The survey was carried out online. The figures have been weighted and are representative of all U.S. adults (aged 18+).