

September 2014

Life Insurance - US

“Life insurance is not a product people like to buy and ownership rates continue to fall. Continued low interest rates aren’t helping, and neither is the fact that many people feel it is better to save money than it is to pay insurance premiums. Changing demographics offer both challenge and ...

August 2014

Mortgages and HELOCs - US

“While most young Millennials – aged 18-24 – are not ready to purchase a home, they soon will be, and it is more important to them to work with a lender they trust than it is to get the best interest rate. This priority differentiates them from older borrowers who ...

July 2014

Consumer Attitudes Towards Debt - US

Despite a recent increase in residential mortgage and auto vehicle lending, consumers remain cautious about taking on new loans, while lenders remain cautious about extending new credit. Consumers are particularly reluctant to borrow on their credit cards or against the equity in their homes to finance spending. At the same ...

Marketing Financial Services to Small Businesses - US

“The strengthening economy is paving the way for small business growth, both because loans are becoming more plentiful and consumers have become more willing to spend. Offering superior customer service and state-of-the-art technology will be crucial in financial services institutions’ efforts to take advantage of the growing strength of the ...