



Scores for select comparison groups

Financial well-being can vary with a person's characteristics, including annual household income and age. You may want to compare a person's financial well-being score to the scores of similar individuals rather than to the scores of people overall.

The table on the following page allows you to compare a financial well-being score to the scores of others of similar income and age.^{1,2}

In the table:

- Annual household income and age groups are shown in rows.
- The average score column allows you to see whether a particular financial well-being score is above, below, or near the national average compared to the reference income and age group.
- The percentile columns give more detail about where a score falls relative to scores for the same income and age group:
 - Near the bottom of the range (10th to 25th percentile)
 - In the middle (around the 50th percentile)
 - Near the top of the range (75th to 90th percentile)

Example: Find comparison scores

You are working with a 25-year-old individual whose income is under \$30,000. Her score is a 40 on the Financial Well-Being Scale.

By finding her income and age group in the comparison table, you can see that her score of 40 falls below average for her age and income group and within the 25th and 50th percentiles. Understanding that a large percentage of people with similar ages and incomes have higher scores may provide helpful context for setting her goals and developing an action plan for meeting those goals.

¹ The values presented in the table are based on annual household income, age, and financial well-being scores from a representative national sample of adults ages 18 and older in the United States. For more details on the survey sample, see "How do you interpret the score?"

² For an accurate comparison, it is important that you administer and score the Financial Well-Being Scale correctly. Please see "How do you measure financial well-being?" for guidance.

Financial well-being scores for select comparison groups

ANNUAL HOUSEHOLD INCOME GROUP	AGE GROUP	AVERAGE SCORE	10TH PERCENTILE	25TH PERCENTILE	50TH PERCENTILE	75TH PERCENTILE	90TH PERCENTILE
Less than \$30,000	Ages 18-29	45	26	37	46	53	60
Less than \$30,000	Ages 30-44	45	25	36	46	52	60
Less than \$30,000	Ages 45-61	45	29	36	44	52	61
Less than \$30,000	Ages 62-71	51	33	43	50	59	66
Less than \$30,000	Ages 72 and older	53	38	46	51	59	67
\$30,000 - \$49,999	Ages 18-29	48	29	41	48	55	62
\$30,000 - \$49,999	Ages 30-44	47	31	38	49	55	61
\$30,000 - \$49,999	Ages 45-61	50	32	40	50	57	66
\$30,000 - \$49,999	Ages 62-71	56	40	47	54	63	73
\$30,000 - \$49,999	Ages 72 and older	58	45	51	57	65	74
\$50,000 - \$74,999	Ages 18-29	52	39	44	50	59	67
\$50,000 - \$74,999	Ages 30-44	52	36	45	51	59	64
\$50,000 - \$74,999	Ages 45-61	53	39	46	52	58	67
\$50,000 - \$74,999	Ages 62-71	61	46	53	60	68	79
\$50,000 - \$74,999	Ages 72 and older	64	49	56	62	71	80
\$75,000 - \$99,999	Ages 18-29	52	34	44	52	58	67
\$75,000 - \$99,999	Ages 30-44	54	39	46	54	62	69
\$75,000 - \$99,999	Ages 45-61	55	40	47	56	63	70
\$75,000 - \$99,999	Ages 62-71	64	49	55	62	71	80
\$75,000 - \$99,999	Ages 72 and older	66	51	57	64	72	81
\$100,000 or more	Ages 18-29	55	41	48	55	61	67
\$100,000 or more	Ages 30-44	59	44	51	59	66	73
\$100,000 or more	Ages 45-61	60	45	52	60	67	74
\$100,000 or more	Ages 62-71	68	52	59	66	75	85
\$100,000 or more	Ages 72 and older	72	57	63	69	81	88