Figure 2: Characteristics of Respondents in Four Quadrants

Financial Well-Being (rows) × Financial Health (columns)

Overconfident	Content
• Higher financial satisfaction • Low income • Good, but not excellent health • Not retired • Non-White race • Less than a bachelor's education • Female gender • Bigger households	• Higher financial satisfaction • Higher income • Good to excellent health • Retired • Married or single • Male gender • Own their home • Bachelor's education or higher • Smaller households
Dangerous	**Pessimistic**
• Low financial satisfaction • Poor health • Low income • White race • Not retired • Possibly widowed • Do not own a home • Female gender • Bigger households	• No strong indicators