

The Future of Fintech: How Emerging Technologies Are Shaping Our Financial Lives

#LiveAtUrban

Housekeeping

- The event is being recorded and will be posted on Urban's website.
- **Virtual attendees:** **live captions** are on and adjustable at the bottom of your media player. All participants are muted for the duration of the event.
- **In-person attendees:** you can use the **QR code** to submit questions. Virtual audience can type questions into the **Q&A box** at any time.
- Engage with us online using **#LiveAtUrban**.

Agenda

3:00 p.m. **Opening Remarks**

Karolina Ramos, Policy Program Manager, Urban Institute

3:05 p.m. **Research Presentation: Consumer Insights**

Thea Garon, Director, Financial Well-Being Hub, Urban Institute

3:30 p.m. **Panel Discussion: Industry Trends**

Jonathan Cohen, Sports Betting Policy Lead, American Institute for Boys and Men

Delicia Reynolds Hand, Senior Director, Digital Marketplace, Consumer Reports

Adrienne Harris, Former Superintendent, New York State Department of Financial Services

Alex Johnson, Founder, Fintech Takes

Thea Garon, Director, Financial Well-Being Hub, Urban Institute (moderator)

4:15 p.m. **Panel Discussion: Innovative Strategies**

Alex De Marco, Founder and CEO, MoneyStack

Roy Elis, Director, Head of Economic Insights, Chime

Alex McLeod, Founder and CEO, Parlay Finance

Alexandra Villarreal O'Rourke, Founder and CEO, Alumbra

Vikas Raj, Cofounder and Managing Partner, ResilienceVC (moderator)

5:00 p.m. **Networking Reception**

We are grateful to the funders of the Financial Well-Being Hub:

PNC Bank, JPMorganChase, U.S. Bank, Wells Fargo Foundation,
Annie E. Casey Foundation, The Connecticut Project, Cleo



Research Insights

How and Why People are Using Emerging Financial Technologies

#LiveAtUrban

Financial technologies
are transforming
how we spend,
save, borrow, and
build wealth



The New York Times Magazine

They Got to Live a Life of Luxury. Then Came the Fine Print.

FOX BUSINESS

**Prediction markets expand as
casino and sports gambling surge**

CNBC

**Young adults embrace 'financial
nihilism' with risky crypto, stock bets
as American dream feels unattainable**



**Sports betting hits record \$16.96
billion in revenue in 2025**

THE WALL STREET JOURNAL

**From Sports to AI, America Is Awash in
Speculative Fever. Washington Is
Egging It On.**

The Atlantic

**The Three Pillars of the
Bro-Economy**

Day-trading, sports betting, and crypto are about to get bigger.

Fintech Consumer Survey

Timeframe

January 8 - 31, 2026

Channel

Understanding America Study

Sample

Nationally representative

Respondents

3,194

Avg. Length

5 min

Survey Topics

Cryptocurrency, sports betting, investment strategies, fintech usage, savings behaviors, financial goals, attitudes, and sentiments

Research Questions

1. How and why are people engaging with emerging financial technologies?
2. How do these activities relate to wealth-building strategies, economic sentiments, and financial attitudes?

Study Limitations

Sample size, selection bias, underreporting

Preliminary Insights

Fintech Consumer Survey

Cryptocurrency

17% of U.S. adults currently own or previously owned crypto

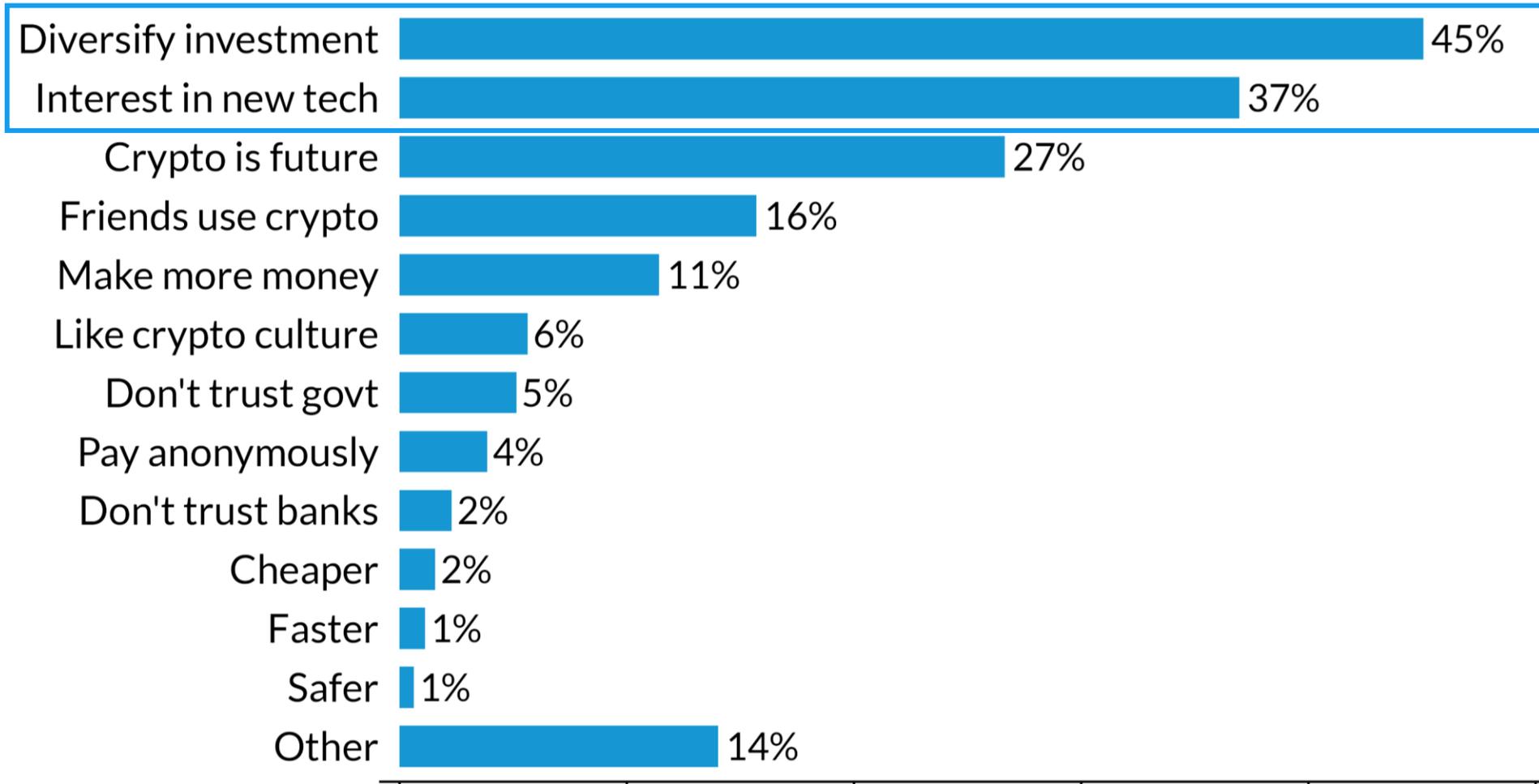
68% use crypto for short- or long-term investments

46% currently hold less than \$500 in crypto balances



Crypto owners seek to diversify investments and explore new tech

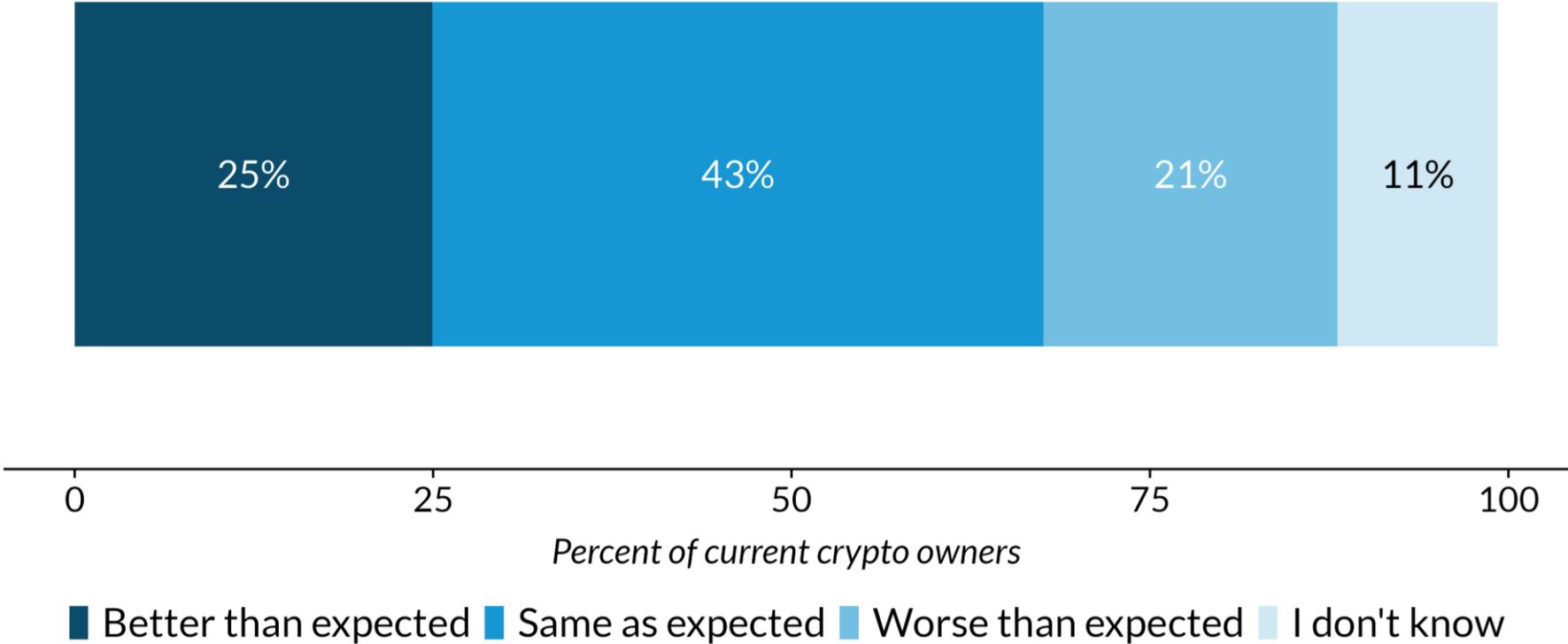
What are the primary reasons you own cryptocurrency? (Select up to 3)



Percent of current crypto owners

Investment performance expectations mixed among crypto owners

Thinking about all your cryptocurrency investments, would you say that your investments have generally done...



Sports Betting

11% of U.S. adults have placed a sports bet in last 12 months

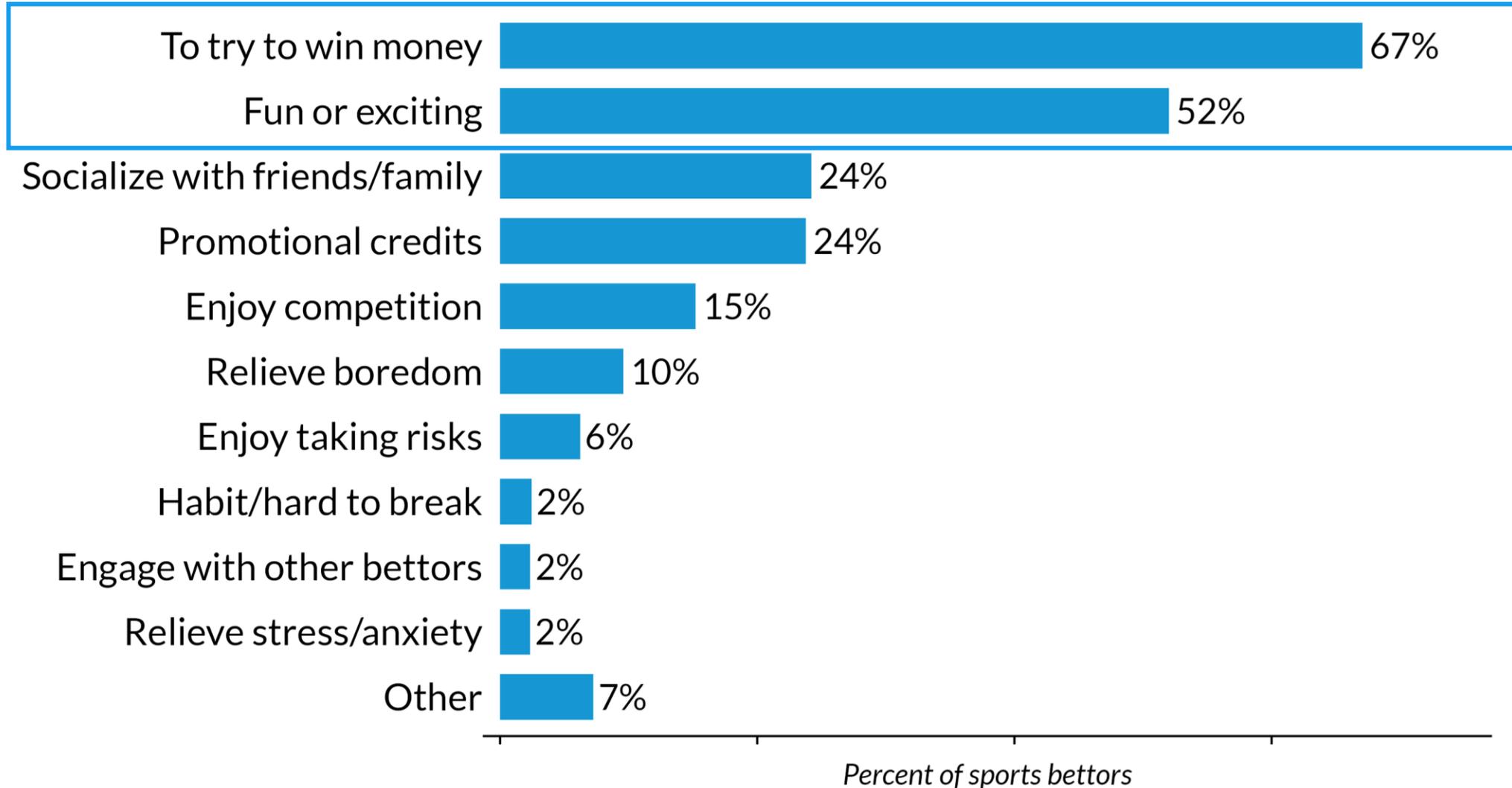
38% of sports bettors placed bets weekly or monthly

55% of sports bettors bet less than \$100 total in last year



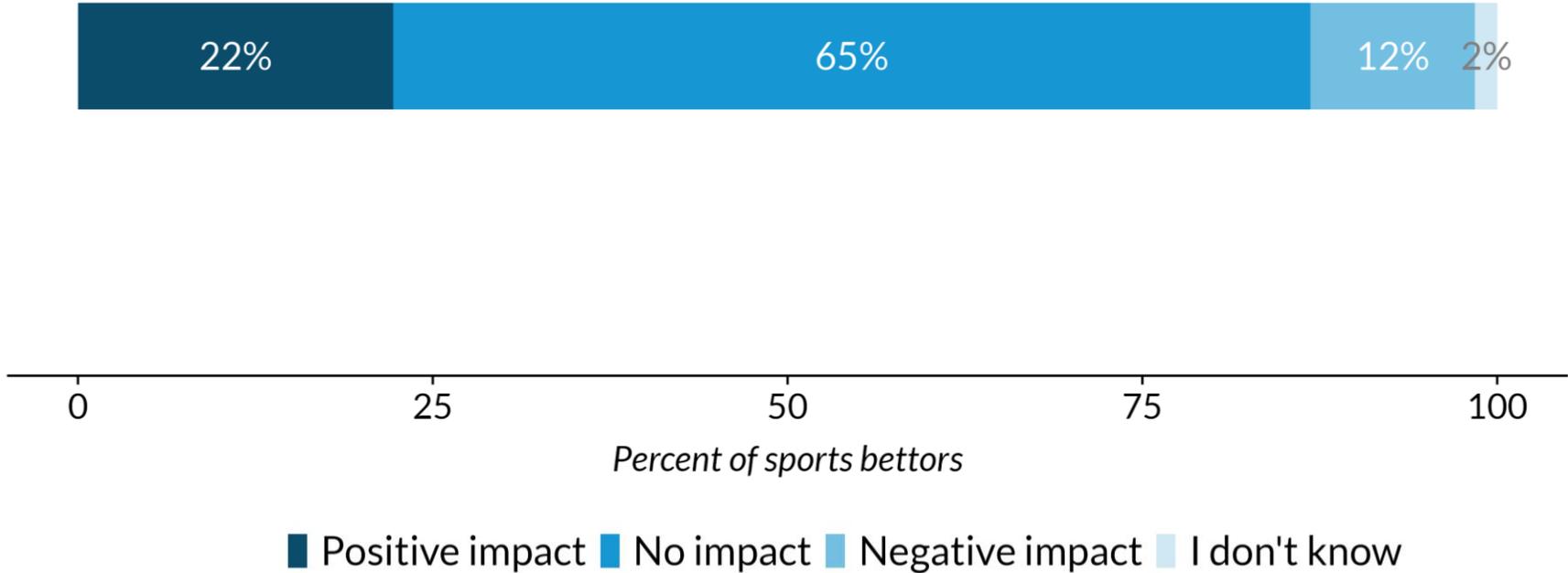
Many people bet on sports to win money and because it's fun

What are the primary reasons you bet on sports? (Select up to 3)



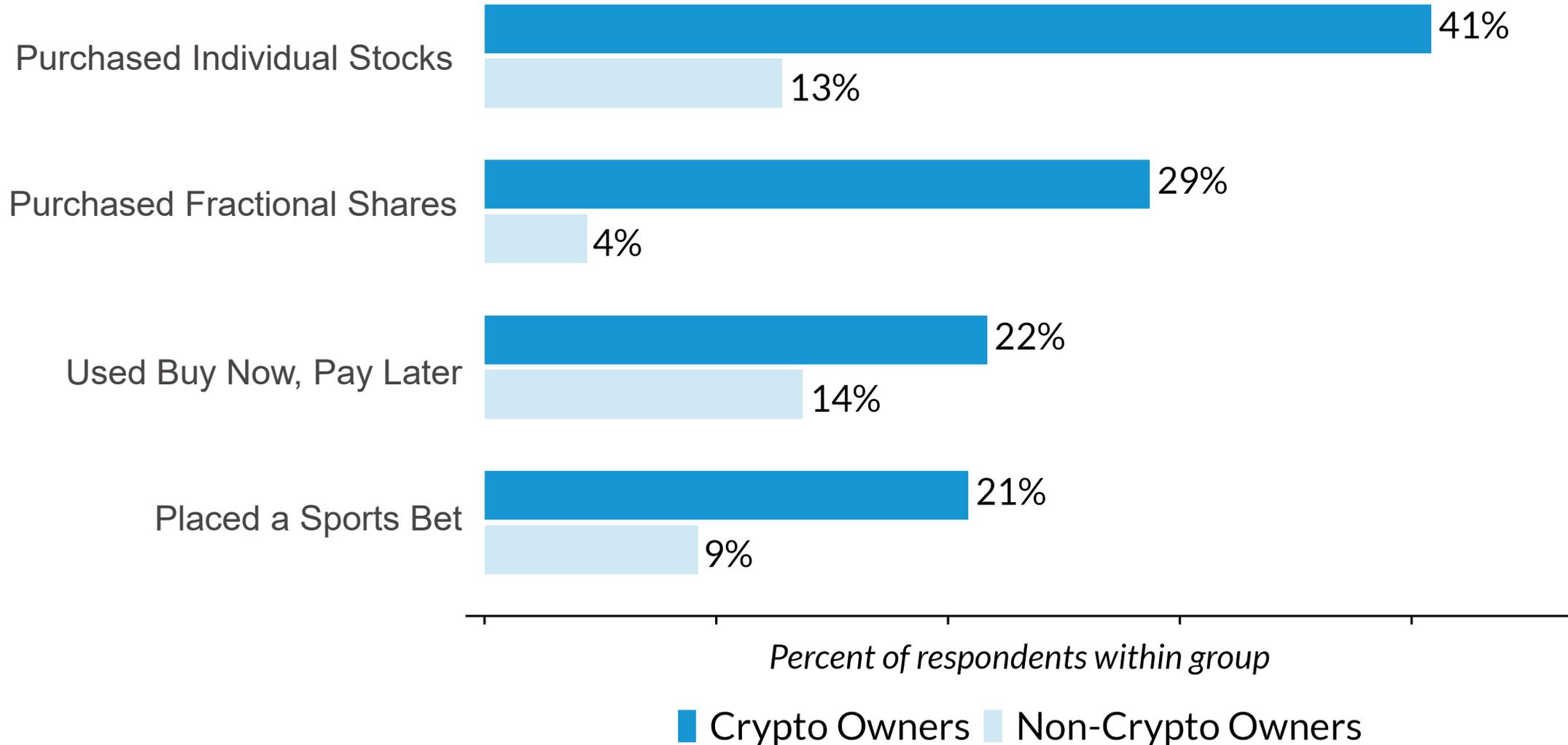
Most bettors report no impact on finances, but some are saving less

What impact, if any, has sports betting had on your personal finances?

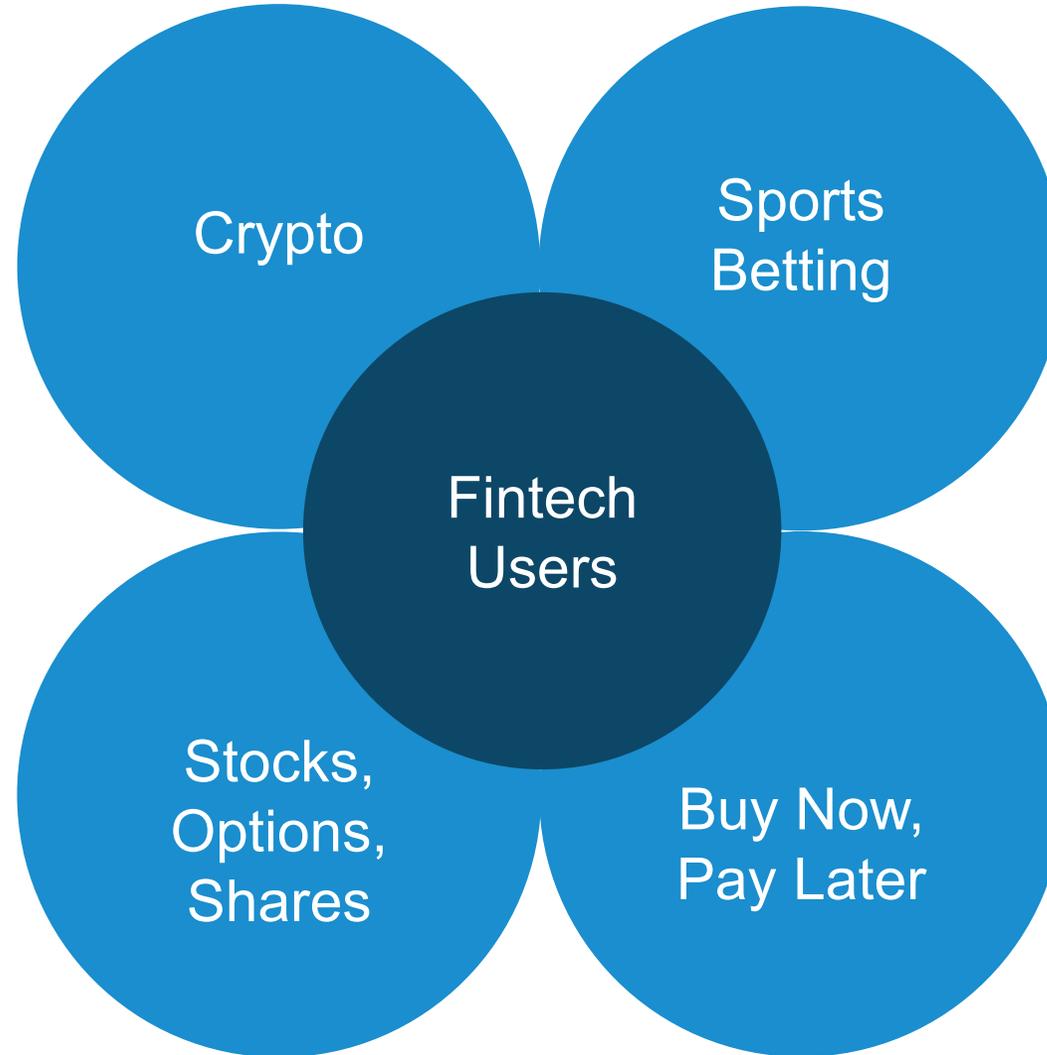


12%
of sports
bettors say
they saved
less money

Crypto owners are more likely than non-crypto owners to have ...



Considering attitudes and preferences of "fintech users" as a group

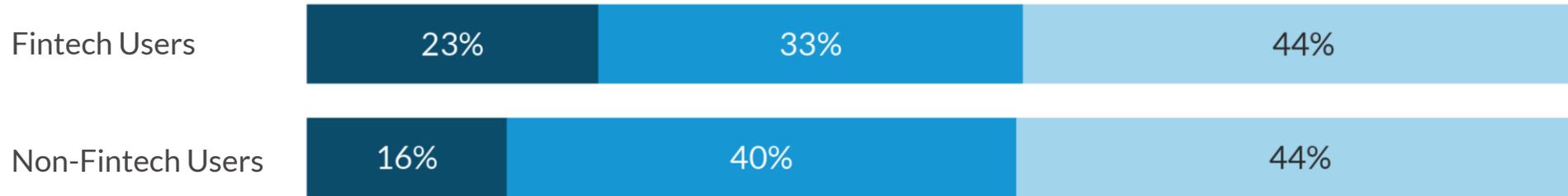


Fintech users more likely to report negative economic sentiments

The economic circumstances facing my generation are more challenging than those of previous generations



Given current economic conditions, enjoying money now makes more sense than saving it



My generation needs to take more risks to meet our financial goals than previous generations



Fintech users more likely to report optimism about personal finances

My personal financial situation will improve in the next year.



When I am my parents age, I will be financially better off than they are now.

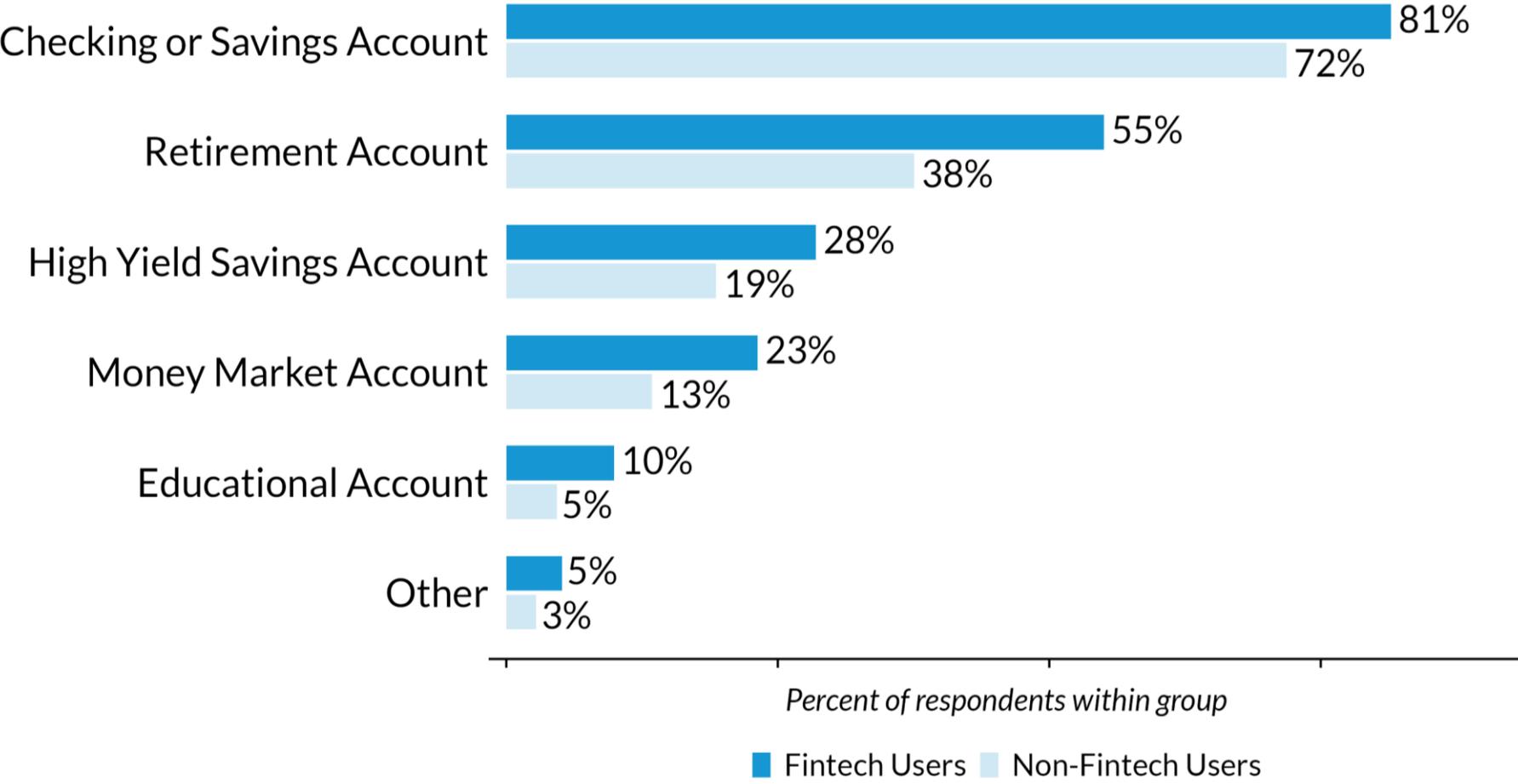


I am on track to meet my long-term financial goals.



Fintech users more likely to say they are saving in various accounts

Have you saved money in any of the following accounts in the past 12 months?





Panel Discussion

Industry Trends Shaping the Future of Financial Services

#LiveAtUrban



Panel Discussion

Innovative Strategies to Support Financial Well-Being

#LiveAtUrban

The Future of Fintech: How Emerging Technologies Are Shaping Our Financial Lives

#LiveAtUrban