



MyBankTracker.com Survey Finds What Worries Americans Most When Interest Rates Drop

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August 28, 2019—Foster City, CA—There has been a lot of talk – and pressure from the White House – for the Fed to lower interest rates. We know what those in Washington are thinking and saying about the prospect of dropping rates, but what about the rest of us?

To answer that question, [MyBankTracker.com](https://www.mybanktracker.com) conducted a national survey of what people's concerns are when interest rates fall. MyBankTracker.com is an independent comparison website helping consumers make smart banking and financial decisions.

The research found the overall health of the U.S. economy (17%) is the most worrisome, followed by the impact lower interest rates will have on investment and retirement portfolios (12%). Also of note were concerns about declines in savings and CD rates, as well as whether to take out a new loan or refinance.

The research of 736 respondents shows there are generational, geographical and gender divides when it comes to concerns about interest rates. This includes:

- Ages 65+ are least worried about whether to take out a new loan or refinance, while 18-24 are most concerned.
- Ages 65+ and 55-64 worry most about investment/retirement portfolios, while 18-24 is the least concerned about investment/retirement portfolios.
- West coast respondents are more concerned with the overall health of the economy (21.8%) than any other region, while the Northeast is least concerned (12.6%).
- Women are more concerned with the overall health of the economy when the interest rates fall (19%), compared with men (15%)

Jason Reposa, MyBankTracker.com's CEO and founder, is an expert on the subject and can explain the report's findings and the context surrounding it. For more details, you can read an article overview of the research here: <https://www.mybanktracker.com/open-data/surveys/american-concerns-falling-interest-rates-301904>

About MyBankTracker.com

MyBankTracker.com is owned and operated by QuinStreet, Inc. (Nasdaq: [QNST](https://www.quinstreet.com)), a pioneer in delivering online marketplace solutions to match searchers with brands in digital media. QuinStreet is committed to providing consumers and businesses with the information and tools they need to research, find and select the products and brands that meet their needs. MyBankTracker.com is a member of the company's expert research and publishing division.

MyBankTracker.com is an independent comparison website helping consumers make smart banking and financial decisions. The mission is to match consumers to their perfect bank by providing and tracking in-depth information on more than 5,000 banks, credit unions and financial products. Using a combination of technology and money management expertise, MBT provides personal finance comparison tools and educates consumers to optimize their relationships with banks and lenders.

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