

Survey highlights disparity in financial literacy and economic stability among Americans. Two in five Americans (42%) indicate struggles with money management, with 23% indicating *I believe my income could be sufficient if I understood how to manage it more effectively* and 19% selecting *my income is limited and I struggle with money management*.

Topline Findings

March 31, 2026 – A new Junior Achievement survey, with data collected by Ipsos, among U.S. adults aged 18 or older reveals financial management remains a challenge for many Americans (42%), as 23% indicate *I believe my income could be sufficient if I understood how to manage it more effectively* and 19% selected *my income is limited and I struggle with money management*. Nearly three in four Americans (73%) perceive their financial situation to be fair/neutral (30%) or good/very good/excellent (43%). Four in five Americans (80%) report struggling with at least one expense; half of all Americans indicate they struggle to save money in general (50%), with utilities (30%), food (28%), and gasoline (27%) being their most challenging expenses.

Detailed Findings

1. Perception of Financial Situation

- Just over two in five Americans (43%) self-describe themselves to be in *good or better* financial health currently (24% - *good*, 14% - *very good*, 5% - *excellent*).
- Three in ten U.S. adults (30%) classify their financial situation as “fair/neutral”.
- About one in four Americans (27%) consider their personal financial situation to be *poor or worse* (17% - *poor*, 5% - *very poor*, or 5% - *extremely poor*).

2. Four in Five Americans (80%) Struggle with at Least One Expense.

- Half of all Americans (50%) indicate they struggle most with *saving money in general*, while nearly one in four (24%) indicate struggle with *investing for retirement*.
- In terms of living expenses, more than one in four Americans indicate they struggle most with utilities (30%), food (28%), and gasoline (27%), followed next by healthcare (24%), housing (24%), and transportation (14%).
- Less than one in ten Americans surveyed claim education (7%) or childcare (4%) as the expenses they struggle with most.

3. Income vs. Expense Management Challenges:

- Two in five Americans (42%) feel they lack understanding of money management.
 - Nearly as many Americans surveyed (23%) feel their financial situation is best described by *I believe my income could be sufficient if I understood how to manage it more effectively*.



PUBLIC RELEASE SURVEY FINDINGS AND METHODOLOGY

- Almost one in five survey participants (19%) indicate their financial situation is best described by *both – my income is limited and I struggle with money management*.
- One in four Americans (26%) indicate *my income isn't enough to cover my expenses even with careful budgeting* best describes their financial situation.
- Almost one in three Americans (32%) selected *not applicable – I am financially stable* as the statement to best describe their financial situation.

These are findings of a Junior Achievement survey, with data collection provided by Ipsos, conducted between March 24 – March 25, 2026. For this survey, a nationally representative sample of 1,005 U.S. adults aged 18 and older were surveyed online in English. The results of this research have a credibility interval of plus or minus 3.5 percentage points for all respondents.

For full results, please refer to the following annotated questionnaire:



Full Annotated Questionnaire

1. How would you describe your personal financial situation?

	Total (n=1005)
Excellent	5%
Very Good	14%
Good	24%
Fair/Neutral	30%
Poor	17%
Very Poor	5%
Extremely Poor	5%

2. Which expenses do you struggle with most? Select all that apply.

	Total (n=1005)
Saving money in general	50%
Utilities (energy, cable, internet, etc.)	30%
Food	28%
Gasoline	27%
Investing for retirement	24%
Healthcare	24%
Housing	24%
Transportation	14%
Education (for you or family members)	7%
Childcare	4%
Other	4%
I don't struggle with expenses	20%

3. Which of the following best describes your financial situation? Select one.

	Total (n=1005)
My income isn't enough to cover my expenses even with careful budgeting	26%
I believe my income could be sufficient if I understood how to manage it more effectively	23%
Both – my income is limited and I struggle with money management	19%
Not applicable – I am financially stable	32%



PUBLIC RELEASE SURVEY FINDINGS AND METHODOLOGY

About the Study:

These are findings for research conducted between March 24 and March 25, 2026, by Ipsos. For this survey, a sample of 1,005 Americans aged 18 or older were interviewed online in English. Surveys were collected as part of a multi-client omnibus program, where questions on various topics are included in one interview and clients share demographic information collected.

The sample was randomly drawn from [Ipsos' online panel](#), partner online panel sources, and "[river](#)" sampling and does not rely on a population frame in the traditional sense. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2023 American Community Survey data. The sample drawn for this study reflects fixed sample targets on age and gender. Post-hoc weights were made to the population characteristics on age, gender, region, ethnicity, and education.

Statistical margins of error are not applicable to online non-probability surveys. Instead, the precision of Ipsos online polls is measured using a credibility interval. In this case, the survey has a credibility interval of plus or minus 3.5 percentage points for all respondents. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding.

