PRIMERICA AND CHANGE RESEARCH RELEASE

Q2 U.S. MIDDLE-INCOME
FINANCIAL SECURITY MONITOR™ (FSM™) SURVEY
JUNE 2026

A QUARTERLY TRACKING POLL OF MIDDLE-INCOME AMERICANS' FINANCIAL MOOD

Primerica's second quarter 2026 Middle-Income Financial Security Monitor™ (FSM™) survey finds families are actively finding ways to stretch their paychecks by adjusting their spending habits, making tradeoffs and reconsidering financial priorities as rising costs reshape household budgets. The results reveal 71% of middle-income Americans say their income is falling behind the cost of living, a figure that has remained relatively stable for the past two years.

HOW ARE FAMILIES FEELING ABOUT THE OVERALL ECONOMY?

- **Families' economic outlook has leveled off:** A majority (59%) of middle-income Americans expect the U.S. economy to be worse off in the next year, while 21% expect it to improve and 12% expect it to remain the same — data that has remained largely steady over the past 12 months.
- **Financial resilience is becoming a household priority:** More than two-thirds (70%) remain confident in their ability to adapt financially, and more than half (62%) say recent economic conditions have led to conversations about becoming more financially resilient.

HOW ARE FAMILIES DOING AND FEELING FINANCIALLY?

- **Many feel financially constrained and unable to save:** Nearly three-quarters (74%) rate their ability to save for the future negatively, and two-thirds (66%) don't think they're saving enough to retire comfortably.
- **Families are making practical adjustments:** Nearly half (46%) have successfully cut back on everyday spending this year, 36% say they are staying flexible and adjusting as needed and 32% have stuck to a stricter monthly budget.
- **Financial security remains top goal:** More than two-thirds (67%) say their biggest goal is feeling financially secure and not worrying about having the money they need.

WHAT ARE MIDDLE-INCOME FAMILIES DOING TO SECURE THEIR FINANCIAL FUTURES?

- **The tradeoffs are getting bigger:** More than two-thirds (67%) have had to delay a major purchase or expense. Non-emergency medical and dental care tops the list with 53%, up 10 points since March and 21 points since December. Half (50%) have also delayed home repairs.
- **Summer plans are shrinking:** About 42% say they expect to travel less this summer than in previous years. Of those planning to travel, 35% say they will stay closer to home and avoid flying.
- **A second paycheck is becoming more common:** Among those who are employed, 60% say they already have or are considering getting a second job to bring in more money.

ARE FAMILIES EQUIPPED WITH THE FINANCIAL INFORMATION THEY NEED?

- **Financial influencers have limited trust and reach:** The vast majority (83%) say they do not trust advice from creators, and only 11% have engaged with content from financial influencers in the past six months.
- **Human guidance remains preferred source of advice:** About 58% would choose a human financial advisor over AI tools or online influencers, and 60% prefer speaking with a live person when making financial decisions.

TOPLINE TRENDS DATA:

	JUN 2026	MAR 2026	DEC 2025	SEPT 2025	JUN 2025	MAR 2025	DEC 2024	SEPT 2024	JUN 2024
How would you rate the condition of your personal finances?									
Share reporting "Excellent" or "Good."	**43%**	48%	45%	46%	46%	48%	45%	44%	49%
Analysis: Respondents' assessments of their personal finances have worsened over the past year.									
Overall, would you say your income is...?									
Share reporting "Falling behind the cost of living."	**71%**	65%	68%	69%	65%	69%	65%	68%	66%
Share reporting "Stayed about even with the cost of living."	**22%**	25%	22%	22%	24%	23%	29%	24%	26%
Analysis: Concern about meeting the increased cost of living has risen over the past year.									
And in the next year, do you think the American economy will be...?									
Share reporting "Worse off than it is now."	**59%**	56%	59%	63%	61%	76%	55%	25%	40%
Share reporting "Uncertain."	**8%**	7%	6%	6%	4%	4%	9%	34%	19%
Analysis: The share of respondents expecting the economy to worsen has declined slightly over the past year.									
Do you have an emergency fund that would cover an expense of $1,000 or more (for example, if your car broke down or you had a large medical bill)?									
Reporting "Yes" responses.	**58%**	62%	62%	58%	60%	64%	59%	61%	63%
Analysis: The percentage of Americans who have an emergency fund that would cover an expense of $1,000 or more has declined slightly over the past year.									
How would you rate the economic health of your community?									
Reporting "Not so good" and "Poor" responses.	**64%**	59%	63%	61%	59%	66%	63%	63%	58%
Analysis: Respondents' rating of the economic health of their communities has declined over the past year.									
How would you rate your ability to save for the future?									
Reporting "Not so good" and "Poor" responses.	**74%**	69%	70%	73%	71%	71%	71%	73%	68%
Analysis: A significant majority continue to feel it is difficult to save for the future.									
In the past three months, has your credit card debt...?									
Reporting "Increased" responses.	**32%**	31%	31%	34%	31%	31%	34%	35%	30%
Analysis: Credit card debt has remained about the same over the past year.									

About Primerica's U.S. Middle-Income Financial Security Monitor™ Survey

Polling was conducted online from June 3-6, 2026. Using Dynamic Online Sampling, Change Research polled 898 adults nationwide with incomes between $30,000 and $130,000. Post-stratification weights were made on gender, age, race, education and Census region to reflect the population of these adults based on the five-year averages in the 2024 American Community Survey, published by the U.S. Census. The margin of error is 3.6%.

For more information visit Primerica.com/public/financial-security-monitor.html.