



**For Immediate Release**

**June 3, 2026**

**Americans Feel Greater Financial Pressure Than 5 Years Ago but Remain Optimistic About Their Futures, New Ramsey Solutions Study Finds**

**NASHVILLE, Tenn.** — When Ramsey Solutions’ State of Personal Finance quarterly study launched in January 2021, Americans were navigating pandemic-era economic uncertainty. Five years and more than 19,000 survey respondents later, Americans are carrying more financial stress, living paycheck to paycheck at higher rates and struggling to shake the feeling that getting ahead is out of reach — even as many report making smarter money decisions and being optimistic about the future.

The nationally representative survey of U.S. adults found that compared to five years ago, more Americans are struggling to cover basic expenses, more are living paycheck to paycheck and more are worrying about money daily — although many report long-term financial progress. The study found that 34% of Americans (approximately 88 million adults) describe their financial situation as “struggling” or “in crisis” in 2026, up from 22% in 2021.

At the same time, the research reveals signs of improving financial behavior. More Americans are budgeting, fewer see debt as a normal part of life and debit card usage continues to rise while reliance on credit cards declines. Gen Z showed the sharpest decline in credit card usage of any generation surveyed — suggesting younger Americans may be more cautious about debt than previous generations, a shift that could signal changing financial norms for years to come.

“The numbers are sobering. More Americans are living paycheck to paycheck and struggling to cover basic bills than when we started tracking this in 2021,” said George Kamel, personal finance expert and co-host of “*The Ramsey Show*.” “But buried in that same data is something worth paying attention to: People are making better choices. Budgeting is up. Credit card dependence is down. Americans aren’t giving up — they’re adapting.”

**The five-year comparison survey also revealed:**

- 54% of Americans now say they live paycheck to paycheck, up from 42% five years ago.
- 53% worry about money every single day, compared to 44% in 2021.
- Nearly half of Americans (48%) say they struggle to pay monthly bills, up from 36%.
- 51% experienced an unexpected financial emergency in the last five years.
- Budgeting is on the rise, with 47% of Americans saying they create a monthly budget in 2026, up from 39% in 2021.
- Among renters, 54% report difficulty making rent payments each month.
- Homeowners have experienced somewhat more stability, with mortgage-payment struggles declining from 43% in 2021 to 38% in 2026.
- Three-quarters of U.S. adults (74%) believe they’ll be better off financially five years from now.

To view the full study, please visit [ramseysolutions.com/budgeting/state-of-personal-finance](https://ramseysolutions.com/budgeting/state-of-personal-finance).

### **About the Study**

The State of Personal Finance is a quarterly research study by Ramsey Solutions that surveys U.S. adults to track financial habits, behaviors and trends nationwide. Since launching in 2021, the study has surveyed over 19,000 Americans. Findings have been featured by major outlets, including “Forbes,” “The New York Times,” Fox News and “Good Morning America.”

### **About Ramsey Solutions**

Ramsey Solutions is a personal finance media company based in Franklin, Tennessee, founded by national bestselling author and financial expert Dave Ramsey. Through its multimedia platforms, live events, consumer products and flagship app EveryDollar, the company delivers daily financial, relationship and personal development guidance. For more than 30 years, Ramsey Solutions has equipped millions of people with the tools and confidence to beat debt, give generously and achieve financial peace of mind. For more information, please visit [ramseysolutions.com](https://ramseysolutions.com).

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