



For Immediate Release

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Money Stress Drops to 2-Year Low, But Millions Still Feel Financially Stuck According to New Ramsey Solutions Study

NASHVILLE, Tenn. — Halfway through 2025, Americans are feeling conflicted about their finances. According to the latest State of Personal Finance report from Ramsey Solutions, 1 in 3 Americans say they're currently struggling or in crisis with money. Yet despite that, overall money stress has fallen to its lowest point in two years.

The Q2 2025 report reveals a clear contradiction: Fewer people are losing sleep over money, but worries about the economy, debt and retirement continue to weigh heavily on many households. The study found millennials are the most optimistic generation, with 25% feeling hopeful about their finances. In contrast, Gen Z is having the hardest time, with more than half having trouble with bills (55%) and rent (53%). Gen X shares Gen Z's high stress levels, partially due to concerns about retirement, while baby boomers feel the most in control of their money and report the lowest financial stress of any generation.

"It's great that money stress is easing, but the reality is, a third of Americans are still in a full-blown money crisis," said George Kamel, personal finance expert and co-host of "The Ramsey Show." "For Gen Z, it's even worse, with half struggling to cover the basics like rent and bills because debt and bad habits keep pulling them under. The good news is you don't have to stay stuck. You can take control of your money, ditch the debt, plan and start building a future you're excited about."

Key Findings

Money Highs

- 34% of Americans say they're losing sleep over money, a four-year low.
- Only 29% are struggling to pay bills, the lowest level since the study began.
- Rent payment troubles have dropped to 42%, a four-year low.
- Nearly 60% feel hopeful about reaching their financial goals.

Money Lows

- 1 in 3 Americans (33%) say they're struggling or in a financial crisis.

- Over half (52%) are living paycheck to paycheck.
- 61% believe the U.S. economy is heading in the wrong direction.
- 31% don't think Social Security will be there when they retire.

The study also found 45% of Americans value a high credit score over a paid-off car, and 54% admit to money mistakes they still regret.

To see the full results of Ramsey Solutions' State of Personal Finance report, go to <https://www.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 17,000 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 provides financial guidance based on the 7 Baby Steps — a proven plan that's helped millions of people pay off debt, save money and build wealth for the future. Through its multimedia platforms, consumer products and digital tools, Ramsey Solutions produces life-changing financial, relationship and personal development content every day. The company was founded in 1992 by financial expert and national bestselling author Dave Ramsey, and now, Ramsey Solutions employs over 1,000 team members who are committed to empowering people to take control of their money and their lives. For more information, visit ramseysolutions.com/about.

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