



FINANCIAL WELLNESS THINK TANK™ | 2026 ANNUAL REPORT

Financial Wellness in America

A Tale of Two Cohorts:
What the Averages Are Missing

WHAT'S INSIDE

Table of Contents

Executive Summary	3
Why 2025 Demands a Closer Look	4
Section One: The State of Financial Wellness in 2025	5
Financial Wellness Scores and Stress: The Five-Year View	5
What Progress Looks Like: Return Users and Milestones	6
Section Two: Behind the Averages	7
The Hidden Divergence	7
Cohort One: Under 30, Household Income Under \$60,000	8
Cohort Two: Ages 30 to 44, Household Income Between \$60,000 and \$100,000	9
What This Means for Benefits Strategy	10
Section Three: How Employers Are Responding	11
Trend One: From Generic to Personal	11
Trend Two: AI With a Human in the Loop	12
Trend Three: Meeting Employees at Their Point of Need	13
Closing Summary	14
Methodology	15
Sources	15
Appendix A: Milestone Comparison	16

EXECUTIVE SUMMARY

The Averages Are Hiding Two Very Different Stories

On the surface, 2025 looked like a step backward for American workers. Financial Wellness Scores dipped to 4.72, down from 4.84 the year before, and the share of employees reporting high or overwhelming financial stress rose back to 26.8%, returning to roughly where things stood in 2023 after a promising recovery in 2024. For employers and benefits leaders watching these numbers, the headline could easily read: the progress we made last year did not hold.

But that headline is incomplete.

Beneath the aggregate numbers, two very different stories are unfolding simultaneously. Workers under age 30 with household income (HHI) less than \$60,000 actually saw their stress levels improve in 2025, dropping 2.4 percentage points year over year. Meanwhile, workers aged 30 to 44 with household income between \$60,000 and \$100,000 saw stress rise by 3.2 points. These two forces are moving in opposition, and in the aggregate data, they are canceling each other out.

The employers who understand this split and design their communication, engagement, and benefit offerings accordingly will be the ones who move the needle in 2026 and beyond.

This divergence is not a coincidence. It reflects a fundamental difference in what is driving financial stress for each group and, more importantly, what is working to relieve it. For younger workers, targeted employer benefits are cutting through. For the 30 to 44 cohort, those same benefits are largely missing the mark because the pressures they face are structurally different.

A one-size-fits-all financial wellness strategy will continue to help some employees while leaving others behind. Intentional, segment-aware design is the difference between moving aggregate numbers and watching them flatline.

Why 2025 Demands a Closer Look

Every year, the Financial Wellness Think Tank™ analyzes data from employee interactions with Aimee, Financial Finesse's AI-powered digital financial coach, to assess the financial health of the American workforce. We look at Financial Wellness Scores, self-reported stress levels, milestone achievement, and year-over-year trends across income, age, and demographic segments.

In most years, the story told by aggregate data and the story told by segment-level data point in roughly the same direction, but 2025 is an exception.

This year, the aggregate numbers suggest a reversal of 2024 progress. A slight score decline and a slight stress increase are consistent with a workforce navigating persistent inflation, record consumer debt, and growing economic uncertainty. That story is real and worth telling, but it obscures something more important: the emergence of a clear generational divergence in both the sources of financial stress and the effectiveness of employer interventions.

Understanding that divergence is the purpose of this report.

ABOUT THE DATA

This report draws on an analysis of data from 8.2 million interactions across actively engaged participants. It represents a broad cross-section of the American workforce across industries, income levels, and demographics.

This report presents the aggregate picture first, then pulls back the curtain on what is driving it, and closes with a look at how leading employers are beginning to respond.



The State of Financial Wellness in 2025

FIVE-YEAR VIEW

Financial Wellness Scores and Stress

After a sharp decline in 2022, when the post-pandemic inflation surge pushed scores down to 4.73 and drove high/overwhelming stress to 26.3%, the workforce showed meaningful recovery through 2024. Scores climbed back to 4.84 and stress fell to 25.6%.

2025 reversed that progress. Scores fell back to 4.72 and stress rose to 26.8%, returning to roughly where things stood in 2023. The 2024 improvement was real but fragile. The brief recovery makes the 2025 reversal more significant, as it suggests the workforce reached a ceiling that current benefit designs cannot break through without a more intentional approach.

The sharp 2021 to 2022 jump — 11.2 percentage points in a single year — underscores how rapidly external conditions can overwhelm individual financial progress.

2024

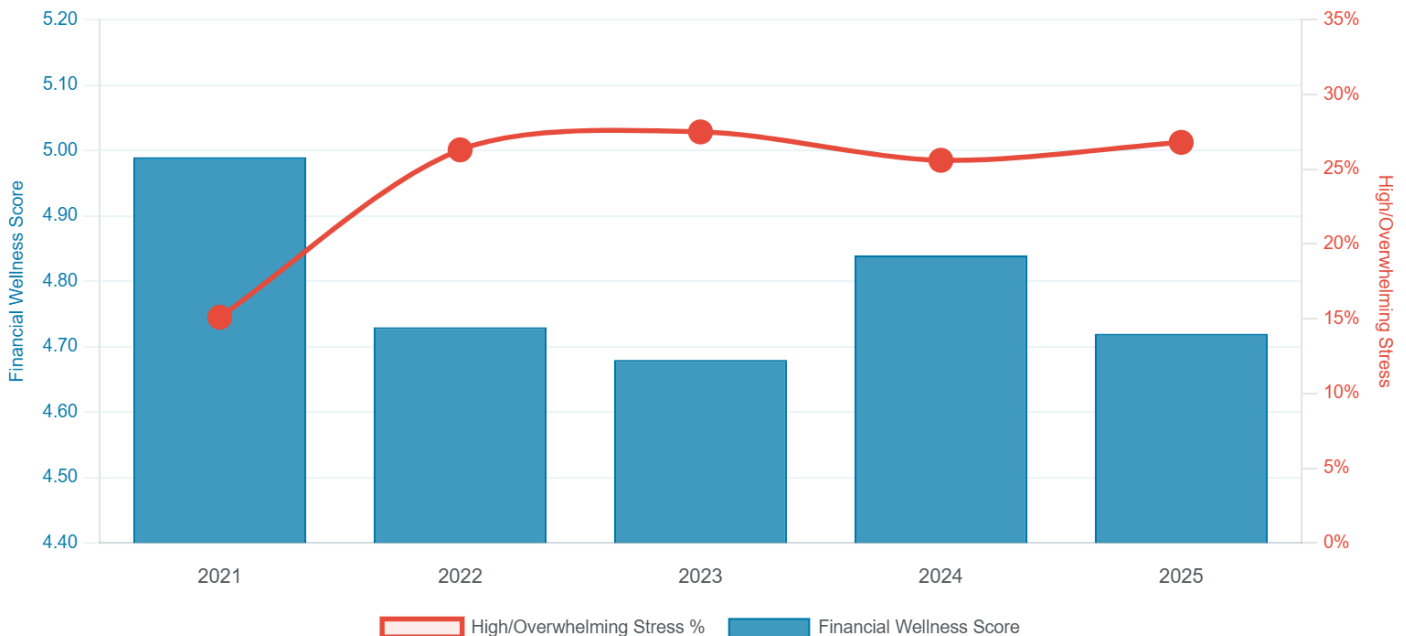
2025

4.84 → 4.72

Financial Wellness Scores fell back in 2025, returning to 2023 levels after a promising one-year recovery

FIVE-YEAR FINANCIAL WELLNESS TRENDS

Financial Wellness Score (bars, left axis) and High/Overwhelming Stress % (line, right axis) — 2021 to 2025



Note: Score scale 1 to 10. Stress reflects percentage of users self-reporting high or overwhelming financial stress at first platform interaction.

SECTION ONE — CONTINUED

What Progress Looks Like: Return Users and Milestone Achievement

Aggregate scores and stress levels capture the state of the workforce at first contact. Return user data tells a different story showing measurable impact.

Among employees who engaged with the Financial Finesse platform in 2025, those who initially reported high or overwhelming financial stress and continued to engage with the program saw substantial relief. Over six in ten (61.8%) reported their stress reduced to some or none by their most recent interaction.

Milestone data reinforces this picture. Among engaged users with high interest debt, nearly half (46%) of those without a strategy to pay it off now have one, and over one in three (35%) successfully eliminated their high-interest debt altogether.

These figures make a clear case: engagement with financial wellness benefits produces real outcomes. The challenge and the opportunity is expanding that engagement to the employees who need it most.

STRESS REDUCTION

61.8%

Of return users who initially reported high or overwhelming stress reduced that stress to some or none after engaging with the program

DEBT PAYOFF STRATEGY

46%

Put a structured payoff plan in place

16,678 of 36,237 with high-interest debt and no existing plan

DEBT ELIMINATION

35%

Eliminated high-interest debt

14,945 of 42,693 who entered carrying high-interest debt

AVERAGE ENGAGEMENTS PER USER

Annual platform interactions per user — 2021 through Q1 2026

2021
2.39
avg. interactions per user

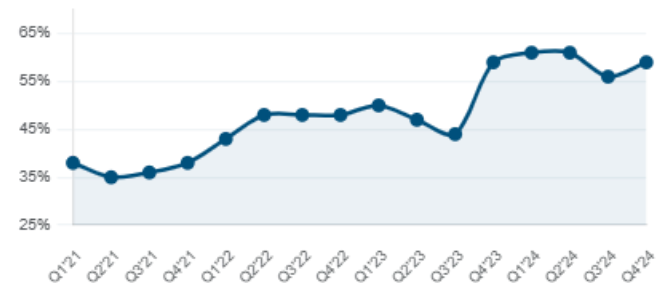
+71%
→

2026 (Q1)
4.10
avg. interactions per user

Employees who engage with the platform are doing so more frequently than ever, averaging more than once per quarter.

ROLLING 12-MONTH REENGAGEMENT RATE

% of active users from each starting quarter who re-engaged within 12 months



— % who re-engaged

Q4 2024 tracks through Q4 2025.

Behind the Averages: A Workforce Moving in Two Directions

THE HIDDEN DIVERGENCE

Two Cohorts. Two Directions. One Urgent Implication.

The aggregate 2025 stress figure of 26.8% is accurate but it is the mathematical result of two cohorts moving in sharply opposite directions. In the aggregate, they cancel out, but in practice, they represent two workforces with fundamentally different needs.

THESE TWO FORCES ARE MOVING IN OPPOSITION AND CANCELING EACH OTHER OUT
IN THE AGGREGATE DATA

COHORT ONE · UNDER 30 · UNDER \$60,000

↓ **2.4 pts**

High/Overwhelming Stress: 48.2% to 45.8%

Improving Against the Odds

Emergency savings accounts, student loan matching, AI-powered tools, and high benefits literacy are cutting through, even as the broader economic environment worked against this cohort.

COHORT TWO · 30 TO 44 · \$60,000 – \$100,000

↑ **3.2 pts**

High/Overwhelming Stress: 40.3% to 43.5%

Caught in the Perfect Storm

Housing affordability, dual caregiving obligations, retirement anxiety, and the resumption of student loan payments are combining in ways standard benefits are not designed to address.

Employers who see only the aggregate number will make different decisions than those who see this split. That difference is the difference between a strategy that maintains the status quo and one that changes outcomes.

SECTION TWO — COHORT ONE

Under 30, HHI Under \$60,000: Improving Against the Odds

The financial picture for young, lower-income workers in 2025 was, by any objective measure, difficult. Essentials like rent, groceries, and transportation continued to consume a disproportionate share of take-home pay for workers at the lower end of the income scale. Student loan repayment resumed in full, likely hitting younger borrowers harder than other age groups. This cohort faces some of the highest baseline stress levels in the workforce, yet their stress levels fell. The reasons are instructive.

BENEFITS LITERACY IS PAYING OFF

Gen Z employees in 2025 are the most benefits-engaged generation in the workforce. According to Bank of America's 2025 Better Money Habits study, 72% of young adults reported taking direct action to improve their financial health in 2025.¹

EMERGENCY SAVINGS ACCOUNTS ARE CREATING REAL RELIEF

Among employers now offering Emergency Savings Accounts (ESAs), 34% report engagement increased significantly over the past year and another 55% report it increased somewhat meaning nearly 9 in 10 employers are seeing engagement grow where ESAs exist.²

STUDENT LOAN DEBT PROGRAMS ARE ADDRESSING THE RIGHT ANXIETY

Among employees at a large telecommunications company who participated in financial coaching as part of an incentivized debt paydown program, the median participant with a student loan balance stood to save \$10,234 in student loan interest.

AI-POWERED TOOLS ARE MEETING THEM WHERE THEY ALREADY ARE

This cohort is leading the way in the adoption of AI-driven budgeting apps³ and digital financial coaching. Reducing the cognitive burden of managing money has a direct effect on perceived financial stress.

THE "LOUD BUDGETING" CULTURAL SHIFT

A documented cultural shift toward vocal financial transparency⁴ has reduced the pressure to spend in order to belong representing a cultural tailwind that makes employer-provided tools more effective.

41%

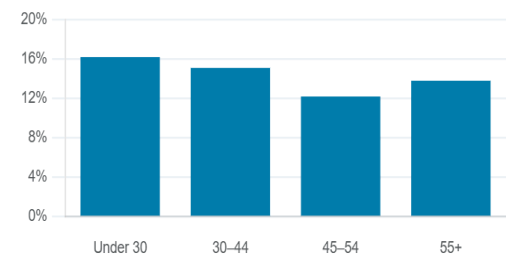
Of employers now offer emergency savings accounts, and 89% of those report engagement increased over the past year²

\$10,234

Median projected interest savings for employees with student loans who engaged with an incentivized debt paydown program

HUMAN COACHING ENGAGEMENT BY AGE

% of engaged users who worked with a human coach



Younger workers show the highest overall human engagement rate.

SECTION TWO — COHORT TWO

Ages 30 to 44, HHI \$60,000 – \$100,000: The Perfect Storm

THE MIDDLE CLASS IS THE MOST SENSITIVE CLASS

Workers in the 30 to 44 age group with household income between \$60,000 and \$100,000 saw high/overwhelming financial stress jump from 40.3% to 43.5%, a 3.2 percentage point increase and the steepest rise of any age+income segment. They are caught between expectations and reality in a way that is uniquely demoralizing.

THE SANDWICH GENERATION SQUEEZE IS REAL AND GROWING

An estimated 46% of this cohort serves as caregivers for children or aging parents. This compares with about 36% of the overall workforce who report similar caregiving responsibilities.⁵

HOUSING COSTS ARE A TRAP

This cohort is most likely to be first-time homebuyers.⁶ With home prices and mortgage rates remaining elevated, housing costs may have them feeling structurally trapped.

RETIREMENT ANXIETY IS BECOMING VISIBLE

Approximately 28% of Millennials report feeling on track for retirement. According to AARP's Financial Security Trends Dashboard, 69% of adults age 30 to 44 worry they will not have enough money in retirement, and 76% worry about prices rising faster than their income.⁷

STANDARD BENEFITS AREN'T REACHING THEM

ESAs help most when you lack savings. Student loan programs help most when loans are your primary stressor. For the 30 to 44 cohort, stressors are largely structural. What they need are tools designed for complexity: multi-goal planning, caregiving navigation, benefit optimization, and scenario modeling.

2024

2025

40.3% → 43.5%

Stress increase among workers age 30 to 44 with household income between \$60,000 and \$100,000

46%

Of the 30 to 44 cohort now serves as caregivers for children or aging parents⁵

28%

Of Millennials report feeling on track for retirement in current wellness assessments

SECTION TWO — BENEFITS STRATEGY

What This Means for Benefits Strategy

The divergence between these two cohorts carries a direct strategic implication: the design, communication, and delivery of financial wellness benefits must account for where employees are in their financial lives, not just whether they are enrolled.

For Younger Workers	For Workers in the Middle
<p>PRIORITY Access, automation, and relevance</p> <p>WHAT IS WORKING ESAs, student loan benefits, AI-enabled coaching</p> <p>ENGAGEMENT STYLE Self-directed, digital-first, friction-free</p> <p>KEY INSIGHT Platforms designed to be compelling, track progress visibly, and deliver quick wins are driving sustained engagement in ways traditional programs do not</p>	<p>PRIORITY Complexity and human connection</p> <p>WHAT IS NEEDED Multi-goal planning, caregiving navigation, human coaching</p> <p>ENGAGEMENT STYLE Proactive outreach, personalized, human-supported</p> <p>KEY INSIGHT Generic content and automated nudges are not sufficient for structural stressors</p>

A financial wellness program that treats all employees the same will continue to help some and miss others. Intentional, segment-aware design is no longer a nice-to-have.



How Employers Are Responding: Trends, Tools, and the Road Ahead

THE EMPLOYER IMPERATIVE

The divergence documented in Section Two does not resolve itself. Without deliberate employer action, the 30 to 44 cohort will likely continue to see stress rise as caregiving obligations grow and the retirement gap widens. And the progress made among younger workers remains fragile and contingent on continued access to the tools driving it.

According to EBRI's 2025 Financial Wellbeing Employer Survey, 70% of firms now offer financial wellness initiatives.² But access alone is not the same as impact. Three trends are defining the leading edge of this shift.

70%

Of firms now offer financial wellness initiatives, but access alone is not the same as impact²

TREND ONE

From Generic to Personal: The Impact of Benefits Integration

A platform that tells employees what an HSA is offers value. A platform that knows which benefits an employee actually has access to and tailors its guidance accordingly offers something fundamentally different. The distinction between generic financial wellness content and benefits-integrated personalization is not merely a design preference. The outcome data shows it is a meaningful driver of financial progress.

Among employees with access to a benefits-integrated platform, the share who are financially resilient, defined as a Financial Wellness Score at or above 5.0, increased 79%, from 28% to 50%. Among those without benefits integration, the comparable improvement was 55%, from 27% to 42%. The gap widens further when looking at specific milestone achievement across retirement readiness, emergency savings, and benefits utilization.

MILESTONE ACHIEVEMENT: INTEGRATED VS. NON-INTEGRATED

Milestone	Integrated	Non-Integrated
On Track for Retirement Goal	38%	21%
Emergency Savings: \$1,000+	50%	34%
Ran a Retirement Estimate	46%	31%
Getting Full Company Match	47%	34%
Set Beneficiaries for Retirement	47%	37%
Health Insurance Coverage	72%	63%

% OF EMPLOYEES WITH A FINANCIAL WELLNESS SCORE AT OR ABOVE 5.0



Lighter bar segment shows starting point; darker segment shows endpoint after program engagement.

SECTION THREE — TREND TWO

AI as an Engagement Engine: With a Human in the Loop

AI-driven coaching, automated savings optimization, and intelligent benefit navigation are expanding access to personalized guidance at a scale that human-only delivery cannot match. In 2025, 84% of upper management reported that AI tools improved productivity.⁸ At the same time, 67% of all employees feared that agentic AI would eventually replace their roles, and 78% of organizations do not yet fully trust agentic AI systems.⁹

The employers navigating this tension most effectively position AI not as a replacement for human guidance, but as an access layer that makes human expertise more available. Among employees who engaged with the Financial Finesse platform in 2025, those who also worked with a human financial coach achieved dramatically better outcomes across every critical milestone tracked, averaging roughly 40% better results than those using the AI platform alone.

The outcome data makes a compelling case for why that human access matters.

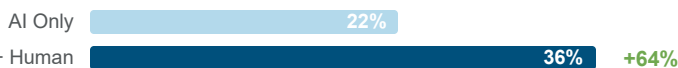
~40%

Average improvement in critical milestone achievement rates for employees who combined AI coaching with a human financial coach, versus AI alone

THE HUMAN DIFFERENCE: CRITICAL MILESTONE ACHIEVEMENT RATES

AI Only vs. AI + Human Coach — five critical milestones, with % improvement

Emergency Savings: \$1,000+



Emergency Savings: 3+ Months



No High-Interest Debt



On Track for Retirement Goal



Good Credit Score (670–739)



Percentage improvement reflects the relative gain of AI + Human over AI Only (e.g. 36% vs. 22% = +64%). See Appendix A for a complete milestone comparison.

SECTION THREE — TREND THREE

Meeting Employees at Their Point of Need

The difference between point-of-need and generic delivery is an order of magnitude. Consider two employers approaching retirement-focused webcasts very differently.

POINT-OF-NEED COMMUNICATION

A global consumer goods company

72.4%

Attendance rate — 477 of 659 eligible employees

Employees over age 50 facing a voluntary separation decision received targeted invitations to dedicated retirement webcasts at the precise moment a major financial decision had been placed in front of them.

GENERIC OUTREACH

A multinational food and beverage company

5.6%

Attendance rate — 275 of 4,891 employees reached

A strong retirement webcast series promoted through standard marketing communications. The content quality was not the differentiating factor. The absence of a triggering life event context was.

13x

Higher engagement from point-of-need communication vs. generic outreach for comparable retirement content. The content was not the variable. The context was.

For younger workers, point-of-need delivery means ESA enrollment at onboarding and student loan benefit communications timed to repayment milestones. For the 30 to 44 cohort, it means proactive outreach around caregiving resources when employees update dependent information, and retirement planning prompts when employees cross key age thresholds. Point-of-need is not a technology problem. It is a design problem, and it is one that more employers are beginning to solve.

CLOSING SUMMARY

A Roadmap, Not a Problem

The 2025 data tells a story of a workforce under pressure, but not a workforce without hope. Financial Wellness Scores are down and aggregate stress is up, but those numbers contain within them a proof of concept: targeted, relevant, well-designed financial wellness benefits can move the needle, even for employees facing genuinely difficult circumstances.

The challenge for 2026 is to extend that proof of concept to the cohorts it has not yet reached. The 30 to 44 workforce is not a lost cause, but it is an underserved one. The tools and approaches that are working for younger employees point toward a model that, adapted thoughtfully, could work for them too: personalized, point-of-need, built on trust, and designed around the specific pressures they actually face.

The divergence revealed in this year's data is not a problem. It is a roadmap.



METHODOLOGY

This report is based on analysis of data from 8.2 million user interactions with Aimee, Financial Finesse's AI-powered digital financial coach, in 2025. It represents a broad cross-section of the American workforce across industries, geographic locations, income levels, and demographic groups. Financial Wellness Scores are calculated based on users' initial responses to a comprehensive set of financial health questions prior to engagement with a guided action plan. Stress levels are self-reported at the point of first interaction. Year-over-year comparisons use consistent methodology across the five-year window from 2021 through 2025. Case study data is drawn from employer-specific program reporting and is presented with employer permission. All data and statistics have been sourced by the Financial Wellness Think Tank™ unless otherwise indicated.

SOURCES

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APPENDIX A

AI Only vs. AI + Human Coach: Milestone Comparison

Milestone	AI Only	AI + Human Coach	% Improvement
Meeting Basic Needs	54%	66%	+22%
Paying Bills On Time	19%	26%	+37%
Credit Report Is Accurate	49%	62%	+27%
Health Insurance Coverage In Place	45%	56%	+24%
Living Within Your Means	32%	41%	+28%
Creating A Regular Monthly Surplus	21%	27%	+29%
Debt Payoff Strategy In Place	27%	35%	+30%
Emergency Savings Equals \$1,000+	22%	36%	+64%
Know Credit Score	44%	56%	+27%
Ran A Retirement Estimate	23%	30%	+30%
Getting Full Company Retirement Match	49%	61%	+24%
Rebalancing Retirement Investments Regularly	36%	40%	+11%
Retirement Investments Allocated According To Risk	29%	37%	+28%
Retirement Investments Properly Diversified	34%	38%	+12%
Set Beneficiaries For Retirement Accounts	34%	37%	+9%
Emergency Savings Equals 1+ Month's Expenses	44%	59%	+34%
Good Credit Score (670-739)	58%	72%	+24%
No High Interest Debt	42%	58%	+38%
Emergency Savings Equals 3+ Months' Expenses	29%	43%	+48%
On Track For Retirement Goal	38%	53%	+39%
Very Good Or Excellent Credit Score (740+)	37%	53%	+43%
Conducted Investment Fee Analysis	35%	40%	+14%
Healthcare Directive In Place	25%	27%	+8%
Taking Advantage Of All Tax Deductions And Credits Available	39%	39%	—
Will And/Or Trust In Place	23%	25%	+9%
Investing Tax Efficiently	20%	21%	+5%
Long-Term Disability Coverage In Place	29%	32%	+10%
Short-Term Disability Coverage In Place	33%	36%	+9%

% Improvement reflects the relative gain of AI + Human over AI Only (e.g. 36% vs. 22% = +64%). Data reflects milestone achievement rates among return users on the Financial Finesse platform in 2025.