

The Penny Hoarder's 2026 Financial Anxiety Barometer Report: Findings

Frequency of financial anxiety:

- 43% of Americans say they **worry about finances multiple times per week**
- 20% of Americans say they **lost sleep over money** at least six times in the past 30 days
- 17% says they **worry daily** about their personal financial situation
- 10% says they're in a **constant panic about covering basic essentials** like food and rent

Sources of financial anxiety:

- 65% say the **cost of essential living expenses** (rent, groceries, utilities) are among their biggest sources of financial anxiety
- 64% say they're stressed about current **fuel/energy prices**
- 41% say they're at least moderately **anxious about the stock market** and their personal investments
- 38% have **worried about being laid off** at their current job in the past three months
- 23% say **credit card debt or high-interest loans** are among their biggest sources of financial anxiety
- 22% says the **impact of inflation** on purchasing power is among their biggest sources of financial anxiety
- 23% say **lack of emergency savings** is among their biggest sources of financial anxiety
- 22% says they're terrified of a **single major emergency** wiping them out

Financial anxiety over time:

- 36% say they're feeling at least a little **more anxious about their finances than they did a year ago**
- 9% say they're **freaking out about their finances** compared to a year ago

Effects of financial anxiety on health:

- 40% say they're **overwhelmed by their finances**
- 22% say financial stress has **impacted their physical or mental health** at least once a month
- Respondents who say they've experienced the following **physical symptoms as a direct result of financial anxiety** in the last 12 months:
 - 50% headaches or migraines
 - 46% fatigue or "burnout" exhaustion
 - 41% increased anxiety or panic attacks
 - 36% muscle tension or back/neck pain
 - 35% stomach issues or digestive distress
 - 22% increased heart rate or palpitations

Effects of financial anxiety on relationships:

- 14% say they've hid a purchase or debt from a partner (**financial infidelity**)
- 11% say financial stress led to a **significant breakup or separation**
- 22% say financial stress caused them to **cancel plans**, including dates, vacations and social outings

Ways Americans have managed their budget in the past three months:

- 37% **delayed a major purchase** (appliance, electronics, furniture)
- 20% reduced or **stopped contributing to their savings/retirement**
- 19% **delayed medical or dental care**
- 19% **canceled a trip** or vacation
- 18% **missed a bill** payment
- 17% **skipped meals** to save money
- 13% used a **Buy Now, Pay Later** service for essentials like groceries

What Americans say they're doing more frequently to cope with financial stress:

- 23% consume more **alcohol, tobacco or comfort foods**
- 22% engage in **doom scrolling**
- 18% **avoid friends and family**
- 16% **gamble** or engage in high-risk investing (crypto, day trading) in hopes of a "quick win"

Financial anxiety at work:

- 34% say they've looked for a **side hustle** or second job
- 13% say they've **asked for a raise** specifically to keep up with inflation/cost of living
- 15% say they're **less productive** at work because of financial stress
- 18% have considered looking for a job with a **higher salary**
- 21% have **worked while sick or injured** because they couldn't afford to miss pay
- 19% say they are worried that they will lose their job/income (or already have) due to the advancement of Artificial Intelligence (**AI**)

Methodology

The Penny Hoarder surveyed 1,000 U.S. adults in April 2026 using Pollfish, a mobile survey platform. Respondents opted in to participate and were informed the survey included questions related to financial anxiety and mental health. All participants provided consent. Results were post-stratified to align with the U.S. adult population by age, gender, region, and income.