

**YOUR
MONEY
LINE**

2026 Annual Employee Financial Behavior Report



Table of contents

02	Overview
03	Introduction
04	Who we heard from
06	Money is personal
07	Financial stress has <i>not</i> gone away
08	Overall financial wellbeing and mental health
09	Financial stress and work productivity
12	Financial confidence and decision-making
13	Spending behaviors
14	Financial stress impact on mental health by generation
15	Insights from one of YML's Financial Guides
16	From financial shame to financial support
17	Why it matters: financial wellness in practice
19	What this means for you (and the people you support)
20	About Your Money Line

Overview

Money shapes far more than budgets. It influences stress, confidence, decision-making, and how employees experience their lives at and beyond work. Even as economic conditions shift and employers expand wellbeing efforts, financial stress remains a constant presence for many workers.

The **2026 Employee Financial Behavior Report** builds on [last year's findings](#) to examine how employees across generations are experiencing money today, and how those experiences show up in mental health, productivity, spending behaviors, and career decisions. Drawing on responses from over **1,000 employees**, including individuals with and without access to employer-provided financial support, this report highlights both persistent challenges and emerging opportunities.

The data tells a clear story: financial stress is widespread, deeply personal, and increasingly intertwined with workplace wellbeing. At the same time, employees are more open to support, and employers are better positioned than ever to make a meaningful difference. The insights that follow are designed to help organizations better understand the human side of money, and take informed, empathetic action.

Introduction

Money has become one of the most influential, and least openly discussed forces shaping the modern workplace. Even as organizations expand wellbeing benefits, financial stress continues to affect how employees feel, perform, and engage at work.

Last year's [2025 Employee Financial Behavior Report](#) made the issue impossible to ignore:

84% of employees said financial concerns contributed to feelings of burnout or emotional exhaustion.

That finding challenged the idea that money stress is a personal issue separate from work and raised a critical question for employers: what has changed since then?

Broader economic data suggests many employees are still under pressure. [Recent Federal Reserve findings](#) show overall financial wellbeing remains **below its 2021 high**, with inflation, 🌟 particularly for everyday necessities — continuing to strain household budgets. [Workplace research from SHRM similarly points](#) to financial stress as a persistent and growing concern for both employees and HR leaders.

The **2026 Employee Financial Behavior Report** builds on last year's findings to examine how employees across generations are experiencing money today, and how meaningful financial support can support change.



🌟 YOUR MONEY LINE GUIDE INSIGHT

"As a Financial Guide, I see this every day. Even though inflation has slowed down, that doesn't mean it has stopped and prices are going back down. Families are feeling the squeeze, so to speak, of higher expenses at the grocery store and at the gas pump. Even for the most stable families, they are making adjustments to their saving and investing goals to accommodate these higher expenses."

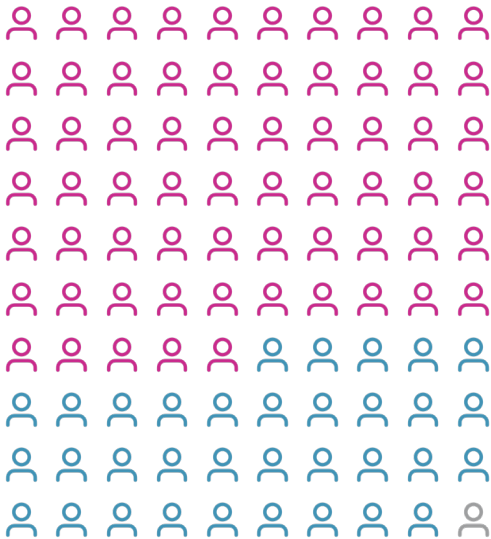
GENERAL EMPLOYEE POPULATION DEMOGRAPHICS

Who we heard from

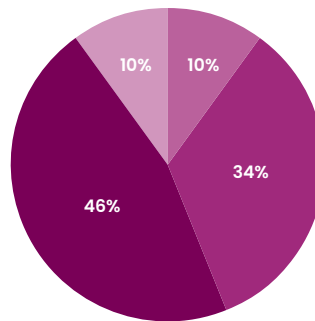
The insights in this report are based on responses from 1,010 U.S.-based employees across industries, income levels, and regions.

GENDER

65% identified as women, 34% as men, and 1% preferred not to say.

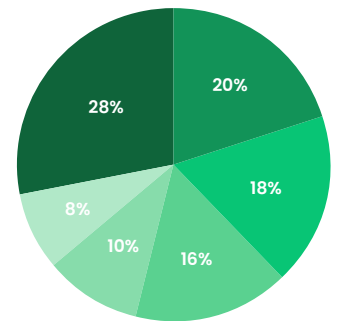


AGE GROUPS



- Gen X (35-54)
- Millennials (25-34)
- Gen Z (18-24)
- Baby Boomers (55+)

REGIONAL REPRESENTATION

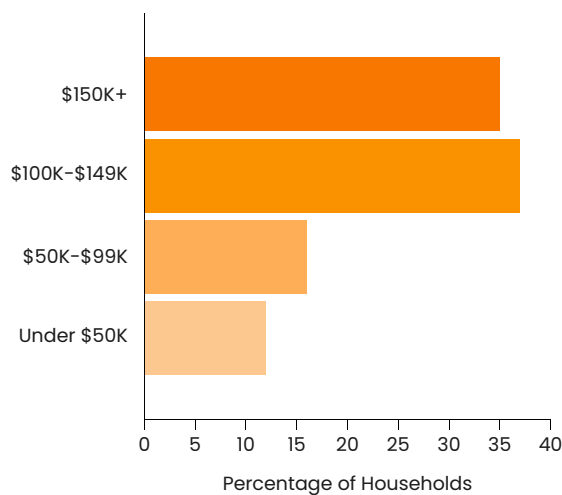


- Remaining regions (including New England, Mid-Atlantic, and others)
- South Atlantic
- East North Central
- Pacific
- West South Central
- Mountain

INDUSTRIES REPRESENTED

- Education: 23%
- Healthcare: 13%
- Finance: 10%
- Government: 8%
- Manufacturing: 7%
- Retail: 6%
- Technology: 5%
- Construction: 4%
- Other industries: 24% (insurance, customer service, hospitality, entertainment, agriculture, real estate)

HOUSEHOLD INCOME



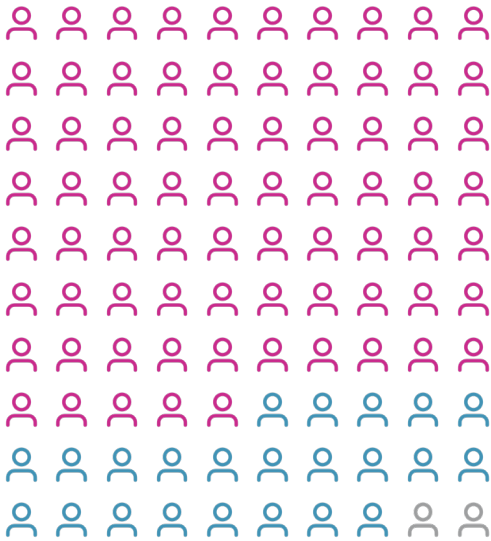
YOUR MONEY LINE PARTICIPANT DEMOGRAPHICS

Who we heard from

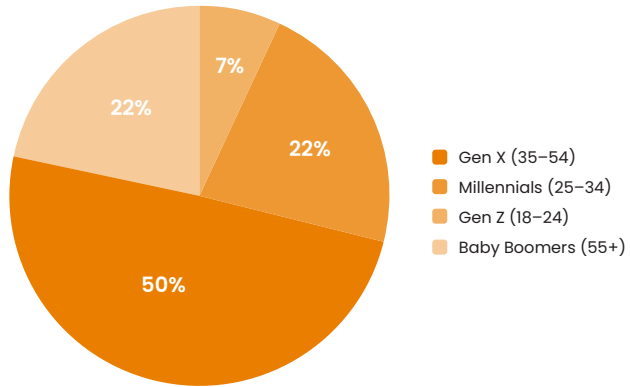
Alongside the broader employee population, we surveyed a random sample of 283 current Your Money Line users who had either used the platform or spoken with a financial guide. Participants completed similar survey questions, allowing us to compare insights across both groups.

GENDER

75% identified as women, 23% as men, and 2% preferred not to say.



AGE GROUPS



INDUSTRIES REPRESENTED

- Education: 41%
- Healthcare: 9%
- Finance: 6%
- Government: 5%
- Manufacturing: 5%
- Retail: 4%
- Technology: 4%
- Construction: 4%
- Other industries: 22% (insurance, customer service, hospitality, entertainment, agriculture, real estate)



Money is personal

Money shapes far more than budgets, it influences stress levels, confidence, and day-to-day decision-making. From rising grocery prices to unexpected expenses or planning for meaningful life moments, money is rarely far from mind.

Upbringing, family dynamics, cultural expectations, and past financial experiences all shape whether money feels like a source of security or stress. ✨ Two employees can earn the same income and receive the same benefits, yet experience completely different levels of confidence or anxiety about their finances. Because money is deeply emotional, it can trigger stress, frustration, or shame, especially when people feel they should have it “figured out”, while also enabling moments of relief and joy.

This complexity makes money both powerful and difficult to talk about, even as its effects show up at work in focus, confidence, and overall wellbeing.

To better understand how employees experience money today, we surveyed:

1,010

Employees without
Your Money Line access

283

Your Money Line
participants

1,293

Total
respondents

Their responses help reveal how financial stress, behavior, and support intersect, and why access to meaningful financial wellness tools matters.

✨ YOUR MONEY LINE GUIDE INSIGHT



A lot of our relationship with money is shaped by experiences we have as children and young adults. You can have two people who both say, “I grew up poor,” and because of that, one might think, “I save everything I can so I always feel financially secure,” while the other might say, “I spend how I want because I don’t ever want to feel restricted again.”

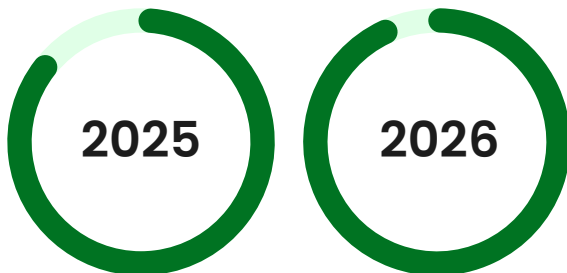
Even when people share a similar story, it doesn’t mean we should assume they’ll need, or respond to, the same approach to financial wellness.

Financial stress has *not* gone away

Despite headlines suggesting economic stabilization, employees' financial stress remains deeply entrenched, and in many cases, has intensified since last year. The data shows that money continues to be a significant driver of burnout and emotional exhaustion, even as employers expand wellbeing offerings.

MONEY AND BURNOUT

Money contributes to burnout or emotional exhaustion.

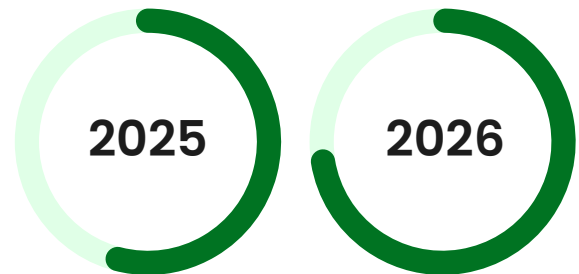


↑ **8.6%**
YoY CHANGE

This increase reinforces a critical reality: financial stress is not a short-term reaction to economic disruption, but a sustained and growing pressure that continues to show up in employees' mental health, energy, and engagement at work.

GROWING DEMAND FOR FINANCIAL SUPPORT

At the same time financial stress is rising, employees are increasingly open to – and interested in – employer-provided financial support.



↑ **8.6%**
YoY CHANGE

This shift suggests that employees are not only feeling the strain of financial stress, but are also more willing than ever to engage with solutions that help them navigate it.

Year-over-year trends show financial stress intensifying while employees simultaneously grow more receptive to employer-provided financial support. This widening gap highlights an urgent opportunity for employers to address financial wellbeing proactively.

*Year-over-year comparisons are based on survey questions with comparable intent between the 2025 and 2026 Employee Financial Behavior Reports.

Overall financial wellbeing and mental health

The numbers tell a powerful and increasingly urgent story. Based on responses from 1,010 employees without access to Your Money Line, financial stress continues to shape how people experience their lives, not just their budgets. Across generations, money concerns are limiting enjoyment, disrupting sleep, and weighing heavily on mental health.

These findings show that financial strain remains deeply embedded in employees' daily reality. The data that follows reflects more than percentages, it represents real people making difficult trade offs, managing ongoing uncertainty, and carrying financial stress into their workdays. Let's take a closer look at what employees are experiencing today.

LIFE SATISFACTION IMPACT

🌟 Nearly 3 in 4 employees (74%) say their financial situation limits their ability to enjoy life.



This finding underscores how widespread financial strain has become. Employees across income levels report feeling constrained by rising costs, tight budgets, and ongoing debt. Younger workers often cite missed experiences, while older employees delay retirement or leisure plans, showing that financial stress cuts across age and gender.



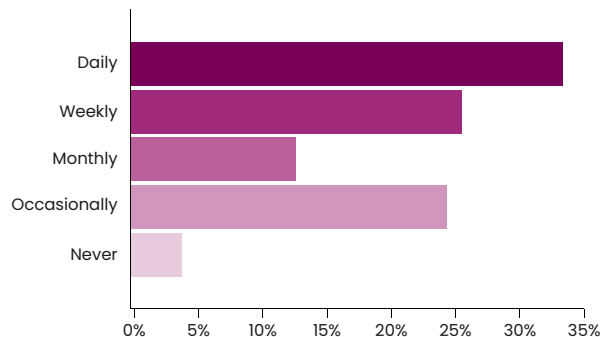
🌟 YOUR MONEY LINE GUIDE INSIGHT

“When we lack clarity or confidence in our plan, we naturally feel less satisfied! This affects our home and work lives, and how we show up in our social circles, the opportunities we may be open to accepting or not”

FINANCIAL ANXIETY IS A DAILY REALITY FOR MANY

Financial stress isn't a passing worry for most employees — it's something that follows them into their workday and affects how they focus and make decisions.

59% of employees report feeling anxious or stressed about their finances daily or weekly.



MENTAL HEALTH IMPACT

64% of employees rate the impact of financial concerns on their mental health as a 6 or higher (on a 10-point scale).

This indicates that for most employees, money stress is meaningfully affecting emotional wellbeing, not just mildly, but at levels associated with ongoing distress.



ONGOING OVERWHELM AROUND BILLS AND DEBT

For more than one in four employees, financial stress shows up every single day.

25% say they feel overwhelmed daily by the thought of managing their bills, a signal that money stress is tied to immediate, recurring obligations, not just long-term planning.

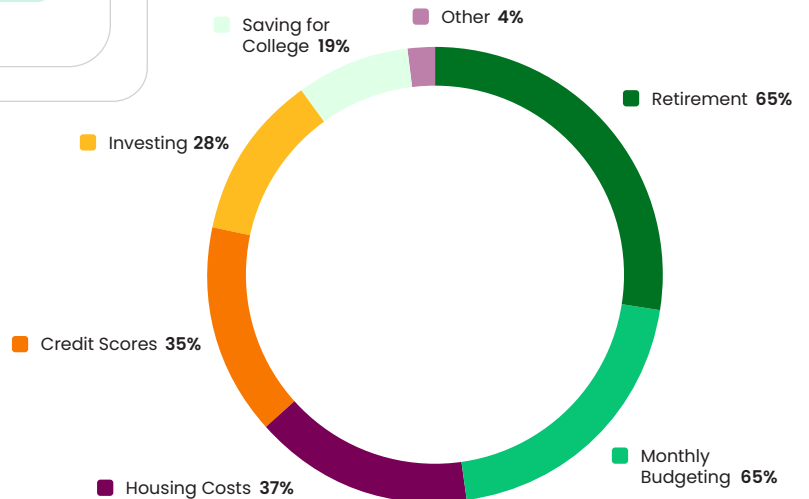
25%

REGULAR FINANCIAL STRESS

Stress is widely normalized across the workforce as a staggering 69% of respondents replied "strongly agree" or "agree" to the statement, "I feel financially stressed on a regular basis".

69%

WHAT EMPLOYEES WORRY ABOUT THE MOST

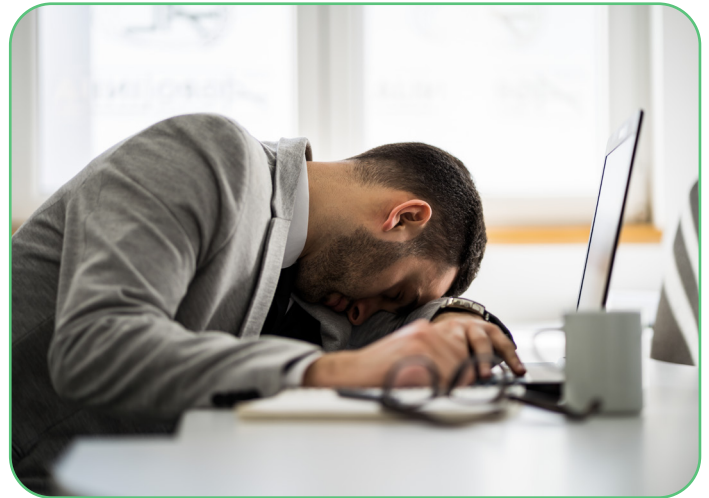


SLEEP DISRUPTION

42% of Respondents report feeling that financial difficulties disrupt their sleep frequently (either daily or weekly). This is up from 34.2% in the report from last year. With over 29.71% of younger workers (Gen Z and young Millennials) losing sleep **daily** due to financial worries.



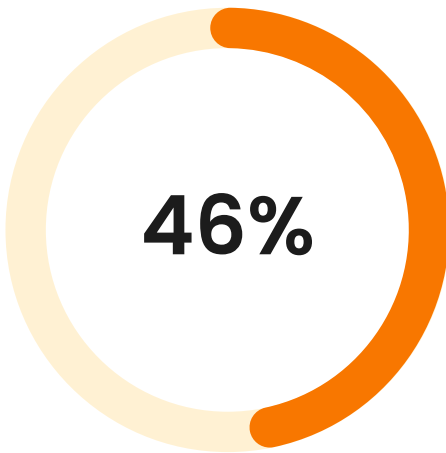
↑ 34.2%
YoY CHANGE



Financial stress and work productivity

CHANGING JOBS

46.34% of respondents reported changing jobs due to financial stress.

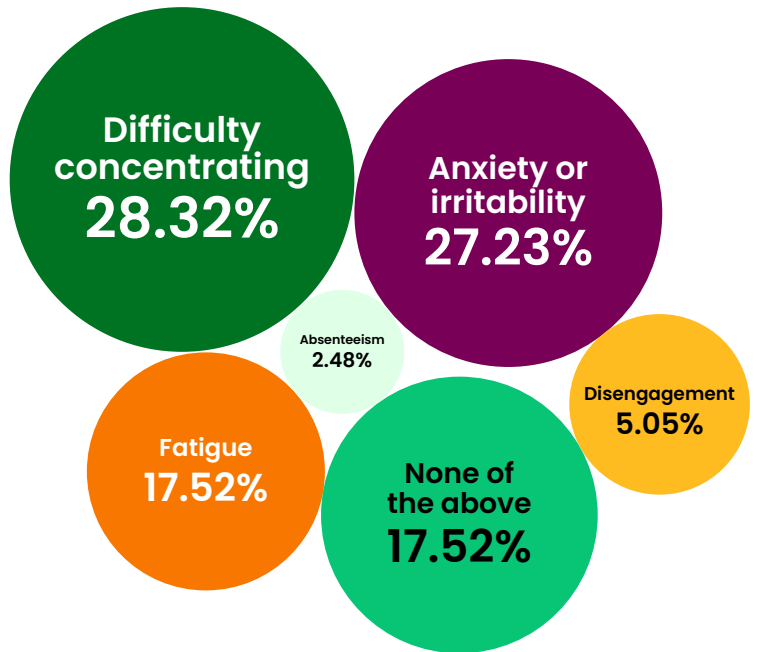


FOCUS AND PRODUCTIVITY

62.48% of employees report that financial stress has a major or moderate impact on their focus and productivity at work.

- 34.36% say the impact is **major**
- 28.12% say the impact is **moderate**

HOW FINANCIAL STRESS SHOWS UP AT WORK



YOUR MONEY LINE GUIDE INSIGHT

“Stress is normal. It’s how we evaluate and create homeostasis. What we want to avoid is financial stress and anxiety without the presence of self-efficacy. Self-efficacy is the belief that you have the tools and resources you need to make the next best decision. Research shows that self-efficacy moves the needle the most in reducing both financial stress and anxiety.”

SHARING WITH YOUR EMPLOYER

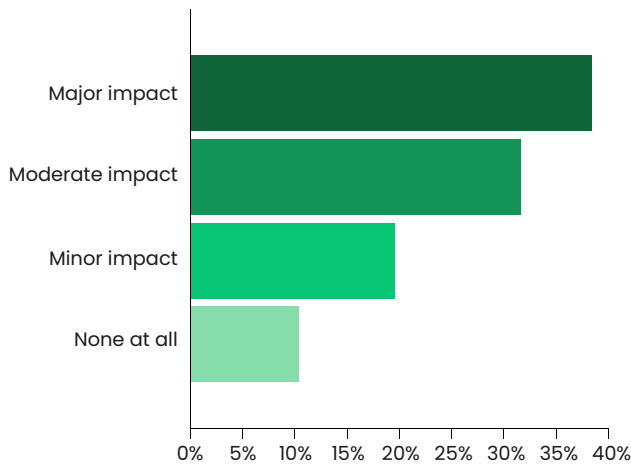
37.13% of employees say they are not comfortable at all discussing financial stress with their employer.



This disconnect means that many employees are struggling quietly, without support – even as financial stress affects their performance and wellbeing.

FEELINGS OF BURNOUT OR EXHAUSTION

38.42% of employees say that financial concerns have a major impact in feelings of burnout or exhaustion.



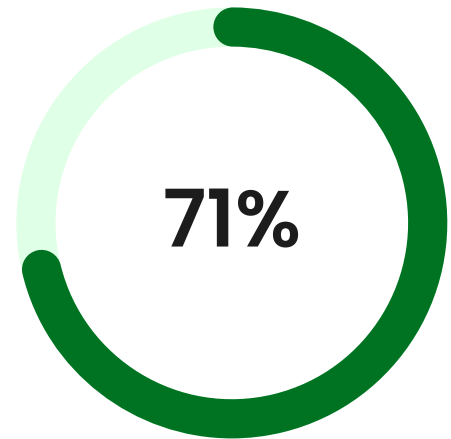
CHANGING JOBS DUE OR REDUCING WORK HOURS DUE TO FINANCIAL STRESS

Financial stress is shaping career choices. **Nearly seven in ten employees (68.61%)** are considering a job change or reducing work hours.



A CLEAR PATH TO BETTER PERFORMANCE

71.09% report that improving their financial situation would lead to better performance or productivity at work.



Financial confidence and decision-making

ANXIETY AROUND FINANCES

51%

feel anxious or overwhelmed about their finances

27%

feel unsure whether they are doing the right thing financially

42%

feel pessimistic or uncertain about their ability to improve their financial situation

Another 18% says it feels “impossible right now” to improve their financial situation, and another 24% describing the idea of improving their financial situation as “overwhelming”.

HOW EMPLOYEES MAKE FINANCIAL DECISIONS

19%

delay the decision

16%

guess and hope for the best

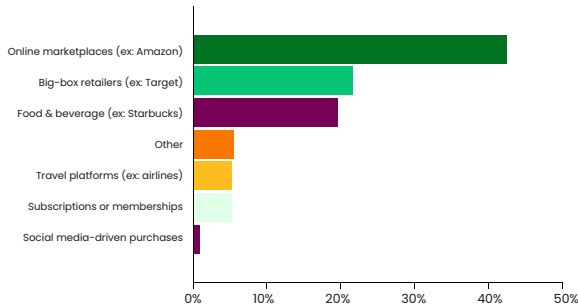


These patterns highlight a clear need for guidance that builds confidence, reduces uncertainty, and helps employees feel capable of moving forward.

Spending behaviors

THE MOST CHALLENGING BUDGET CATEGORIES

Online marketplaces, big-box retailers, & restaurants are the vendors that cause employees to overspend the most.



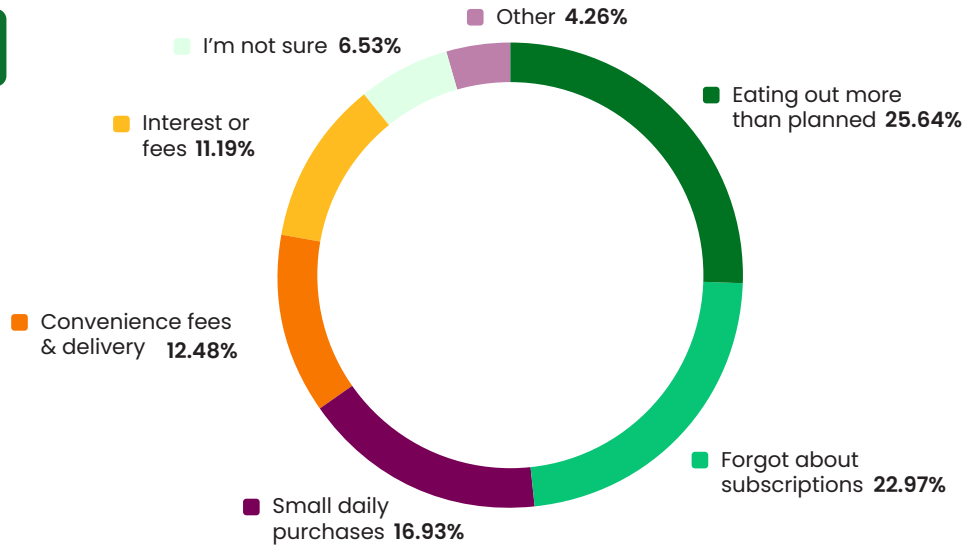
UNPLANNED SPENDING IS COMMON

Unplanned purchases are a frequent part of employees' financial lives. Just over half of employees report regularly making purchases they didn't intend to.



THE "QUIET DRAINS" ON EMPLOYEES' MONEY

These "invisible" expenses add up quickly, draining money in ways employees don't always notice until budgets feel tight.



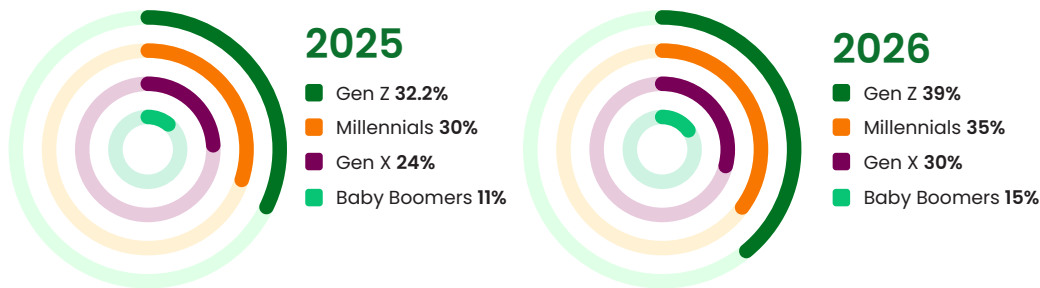
Most employees aren't overspending recklessly. They're navigating rising costs, convenience-driven choices, and recurring expenses that quietly chip away at their budgets.

Financial stress impact on mental health by generation

How employees spend their money is closely tied to where they are in life. As responsibilities change, so do spending habits, from everyday conveniences to major obligations. This view highlights how different generations experience financial pressure through their spending decisions.

FINANCIAL STRESS IMPACT ON MENTAL HEALTH — BY GENERATION (2025 VS. 2026)

Percentage of each generation rating financial concerns as having a "significant or severe" impact on mental health:



GEN Z



TOP OVERSPENDING TRIGGER:
30% Food & Beverage



HARDEST BUDGET CATEGORY:
Eating Out

SPENDING BEHAVIOR: Convenience & Lifestyle Spend

MILLENNIALS



TOP OVERSPENDING TRIGGER:
39% Online Shopping



HARDEST BUDGET CATEGORY:
Eating Out & Groceries

SPENDING BEHAVIOR: Digital Convenience Under Pressure

GEN X



TOP OVERSPENDING TRIGGER:
50% Online Shopping



HARDEST BUDGET CATEGORY:
Housing/household costs

SPENDING BEHAVIOR: Responsibility-Driven

BABY BOOMERS



TOP OVERSPENDING TRIGGER:
55% Healthcare/Insurance



HARDEST BUDGET CATEGORY:
Groceries & Medical

SPENDING BEHAVIOR: Needs-Based Spending

Taken together, these spending patterns tell a clear story: how employees spend is deeply influenced by where they are in life. These behaviors reflect real constraints, competing priorities, and the emotional weight of managing money at different stages of life. Understanding these generational differences matters. It explains why the same financial tools or education resonate with some employees and fall flat with others — and why effective financial wellbeing strategies must be flexible, personalized, and responsive to real-life needs.

Insights from one of YML's Financial Guides

The data in this report reflects what employees are experiencing, but it also mirrors what our financial guides hear every day in real conversations. After reviewing the findings of the 2026 Annual Employee Financial Behavior Report, Your Money Line Financial Guide Jayne Larson shared her perspective from working directly with employees across industries, income levels, and life stages.

THE FINANCIAL PLAN ISN'T BROKEN, BUT IT MAY NEED TO PIVOT

Across industries and income levels, financial stress remains elevated. For many employees, it is not simply about overspending or lack of planning. It is about recalibrating plans that once felt stable.



As Jayne explains:

"As a company and as an industry as a whole, we are seeing an increase in financial stress, and families and individuals are having to re-evaluate a financial plan they thought was viable but now isn't. It can feel frustrating to have what feels like a constantly moving target."

Yet she also sees something encouraging in how employees are responding:

"The amazing thing is people are reaching out and utilizing the resources available to them, so they aren't just simply pivoting, they are looking for the best and most productive way to pivot to help preserve and strengthen their financial stability!"

WHY THIS PERSPECTIVE MATTERS

Jayne's perspective reminds us that **behind every data point is a person trying to make the best decision they can for themselves and their family.**

Financial stress is real. But so is the effort people are making to improve.

They're asking questions. They're adjusting. They're looking for guidance instead of giving up. Financial stability isn't about having a perfect plan. **It's about having the confidence and support to take the next step.**

From financial shame to financial support

Financial stress remains deeply personal, but the way employees and employers are talking about it is beginning to change.

This year's data shows that while money continues to weigh heavily on mental health, confidence, and performance, there is growing recognition that financial wellbeing belongs in the workplace conversation.

As Brené Brown notes, **"Shame thrives in secrecy, silence, and judgment."** When it comes to money at work, that shame often keeps employees quiet — even when financial stress is affecting their mental health and performance.

This helps explain why, despite widespread stress:

37%

of employees still say they are not comfortable discussing financial challenges with their employer.

At the same time, the data points to meaningful momentum



71%

believe improving their financial situation would lead to better performance at work.

72%

of employees say they would likely use financial coaching or wellness tools if offered.

Employers are increasingly recognizing that financial wellness is not a "nice-to-have," but a critical component of employee wellbeing, engagement, and retention.

Why it matters: financial wellness in practice

Financial wellness isn't just a feel-good benefit, it delivers measurable impact for both employees and employers. Comparing responses from the general employee population to those with access to Your Money Line (YML) reveals meaningful differences in stress, wellbeing, and work performance.*

LOWER FINANCIAL STRESS, LESS OFTEN

Employees *without* access to YML report significantly higher levels of financial stress.

61.3%

of general employees say they feel anxious or stressed about their finances daily or weekly



33.8%

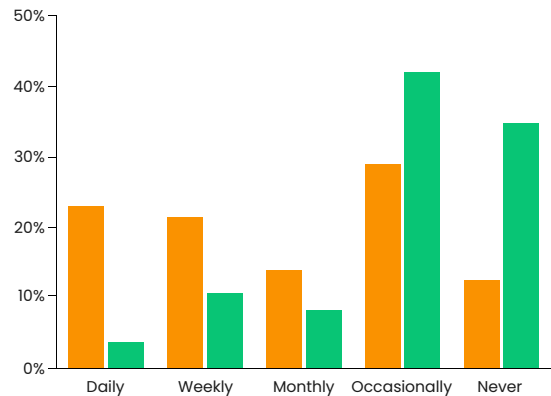
compared to just 33.8% of YML participants – a 27.5 percentage point gap

This difference signals more than reduced worry; it reflects greater confidence and control over day-to-day finances.

BETTER SLEEP AND DAY-TO-DAY WELLBEING

YML participants consistently report better sleep and lower stress frequency overall. Compared to employees without access, they are less likely to experience financial stress on a daily, weekly, or even monthly basis. This reduction in chronic stress matters, as sleep disruption and ongoing anxiety are closely tied to burnout and diminished mental health.

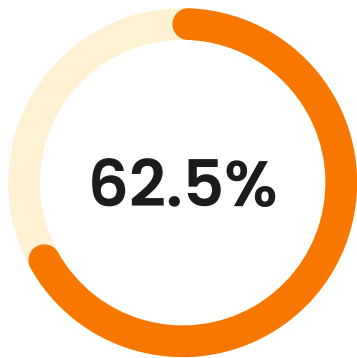
■ YML Participants ■ General employees



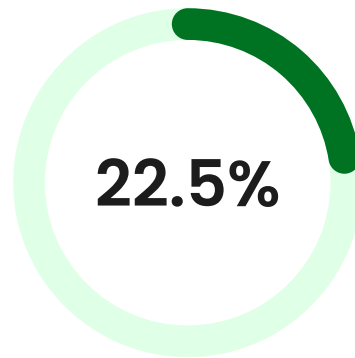
*Comparisons are based on voluntary survey responses from employees with and without access to Your Money Line. The YML participant group was not a targeted sample.

STRONGER FOCUS AND PRODUCTIVITY AT WORK

The contrast is even more pronounced when looking at work impact.



62.5% of general employees say financial worries have a major or moderate impact on their focus and productivity,



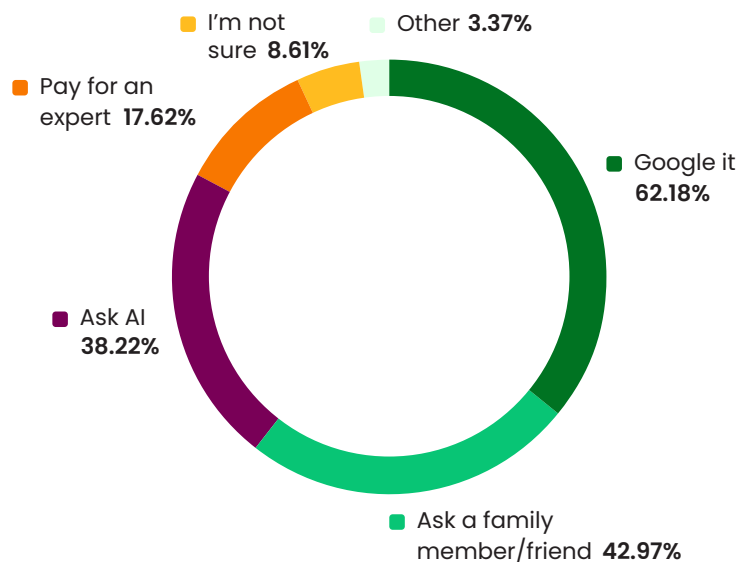
compared to just 22.5% of YML participants.

EMPLOYEES ARE ALREADY LOOKING FOR ANSWERS

When employees have financial questions, they don't wait – they search online, ask friends or family, or try to figure it out on their own.



17.62% report paying for expert financial help out of their own pockets



Nearly 72% of employees say they would use a confidential financial coach or online financial resources if offered at no cost by their employer.

What this means for you (and the people you support)

Financial stress isn't an individual failing, it's a shared workplace reality. And addressing it doesn't require perfect solutions or one-size-fits-all answers. It requires awareness, empathy, and a willingness to meet employees where they are.

For CEOs, HR, and benefits leaders, meaningful change can start with you. Progress matters more than perfection. It starts with:



Design benefits that support the whole person



Recognizing that everyone's financial journey is unique



Lead with empathy and flexibility



Offer judgment-free pathways to support



About Your Money Line

Your Money Line is the premier financial wellness benefit for employees. We guide employees through all their money challenges, big and small, to ensure they find financial stability and achieve their goals. We do this through our all-in-one solution, which brings together **AI-powered software, certified financial guides, and world-class education.**

Your Money Line is used by hundreds of companies, school districts, and healthcare systems across the U.S. and serves hundreds of thousands of homes. See how Your Money Line can increase employee engagement, decrease turnover, and boost both employee & company financial health today.

[Learn more](#)

[Watch a demo](#)

Small purchases
FOOD & DINING

Month	Monthly spend
Dec	\$107
Jan	\$217
Feb	\$543
Mar	\$578
Apr	\$655
May	\$839

Trend: \$489

You've spent more than usual in the **Food & Dining** category. Do you want to create a budget?

Duplicate charges found
ATTENTION

Target Co. Shopping	\$54.72	2/21/2020
Target Co. Shopping	\$54.72	2/21/2020

Dashboard

Monthly Budget
Budget Remaining **\$2,500** of \$5,000

Credit Score
679 +6

Your Money Vibe

Balanced	13
Free Spirit	7
Achievement	3
Certainty	12
Hesitant	10

Upcoming Expenses

JP Morgan Chase	2/28/25
Capital One Auto	3/1/25
Netflix	3/4/25
DoorDash Membership	3/1/25

Strategy For Molly
Set up automatic bill payments and a weekly spending review fees and simplify...

Next Steps
Utilize a budgeting app that automatically categorizes

45% Wayfinders