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Original research from
Two Cents Insights, designed to
reveal what's really happening
with American wellbeing.

The Take™

Wellbeing Edition

74% of Americans Have Abandoned Peak Performance.
They Just Want to Feel Okay.
Based on 1,000 Americans nationwide, June 2025.



FROM THE DESK OF

twocents.

We're an independent insights studio helping brands and media platforms turn research into competitive advantage.

For brands, we surface sharp human truths to unlock more thoughtful, people-centered solutions. For media platforms, we translate those truths into stories that break through.

We combine rigorous analysis with editorial judgment to help decision-makers act fast and stay ahead.

The Take™ puts real human insights at the center of business decisions.

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Field Notes: About This Edition

Why This Study

Everyone's talking about wellbeing, but few are measuring what Americans actually want from it. Mental, physical, financial, and professional wellbeing are deeply connected, yet often observed separately.

This edition is our response. It offers a human-centered view of American wellbeing to help brands and organizations evolve what they offer to meet real needs now and into the future.

Because solutions that work start with understanding people as they are.

Methodology

This report is based on a nationally representative online survey of 1,000 U.S. adults aged 18 to 75, conducted in June 2025. The sample was sourced through Rep Data, Inc. and aligns with U.S. Census benchmarks. Statistical testing was conducted at both the 90% and 95% confidence levels.

How To Use This Report

This report is designed to help teams across strategy, research, innovation, and communications better understand what's emerging and what matters most to the people they serve.

Inside This Edition

True wellbeing spans more than one area of life. We explored four core domains that influence how people think, feel, and show up.



Executive Summary

tl;dr: Americans aren't chasing peak performance; they just want to feel okay.

Three-quarters of Americans have quietly abandoned the peak performance mindset. They're not trying to optimize their lives; they're trying to feel steady within them.

That's the story behind the Wellbeing Edition of *The Take™*, a nationally representative study by Two Cents Insights. Across mental, physical, financial, and professional wellbeing, the data points to a quieter truth: people aren't trying to optimize their lives.

This shift cuts across all demographics, but shows up differently for each group. Women are juggling caregiving with their own wellbeing needs. Gen Z feels something's off but lacks the language to describe it. Millennials remain ambitious while running on empty. Gen X and Boomers cling to familiar routines, even when they're not delivering results.

The same story shows up in finances: most people aren't aiming for wealth—they're aiming for peace of mind. Stress management about money outweighs goals like saving or paying down debt. The most common financial tool? A side hustle. Not for status, but for control and breathing room.

At work, people are toggling between ambition and recovery, setting goals while enforcing boundaries, reevaluating what they really want.

This isn't disengagement. It's recalibration. And it's everywhere—in routines, budgets, inboxes, and bodies.

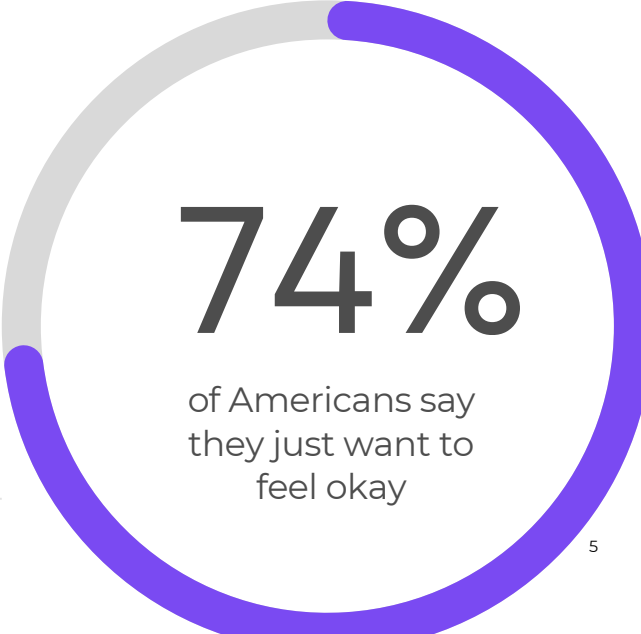
WHAT THIS MEANS FOR BRANDS + EMPLOYERS

For brands and organizations:

Stop selling transformation to people running on fumes. Acknowledge where they're starting, and help them get back to baseline. When people are exhausted, pushing peak performance isn't inspiring; it's overwhelming.

For employers and HR departments:

Your people still aspire to grow, but they need support to feel whole. Help them reach their goals with policies that protect boundaries, encourage recovery, and make space for real recharging.



74%

of Americans say
they just want to
feel okay

How People Are Really Doing

The stories people told us about stress, survival, and feeling stuck show up in the data. Across every domain we measured, people aren't chasing some significant transformation; they're just trying to get back to baseline. The opportunity for brands right now is to meet people where they are, not where you *think* they should be.



74%

aren't chasing peak performance, they just want to feel okay



1 in 2

feel the American Dream wasn't meant for people like them



53%

say therapy feels like a luxury, especially Gen Z and Millennials



1 in 3

say their top financial goal is to manage stress around money



47%

say their top physical health goal is getting good sleep



1 in 5

Gen Z say the biggest barrier to job satisfaction is feeling like their work doesn't matter

"Fine" is the mask that's underneath.

When we asked Americans how they're *really* doing, what poured out was exhaustion, financial anxiety, grief, and a longing to be seen.

GEN Z RESPONDENT

"I feel like I'm drowning in finances trying to be an adult in America.

It's hard when you have to spend half your paycheck on rent alone and then make the other half cover everything else you **need to survive**. And my credit score keeps getting worse and rental places have crazy **expectations** to get approved.

It's like America doesn't want the young adults to survive."

MILLENNIAL RESPONDENT

"I'm constantly overwhelmed. My day-to-day responsibilities are so draining that I dread waking up and having to pretend I'm as functional as anyone else every day."

GEN X RESPONDENT

"I am worried about bills. I'm worried about making ends meet. I'm worried about my health and what my insurance won't cover."

GEN Z RESPONDENT

"I usually tell people I'm fine but deep down inside I'm usually going through something I just usually don't open up because it's like... what is anybody gonna do about what I'm feeling? So it's like everything gets bottled up."

BOOMER RESPONDENT

"I have torn both my Achilles tendons within eight months apart. People asked how am I doing? I just say fine which is not the case."

Barriers to wellbeing aren't one-size-fits-all

Across gender, generation, and race, the barriers may look different—cost, caregiving, energy, stigma—but they all add up to the same story: people are struggling to put their own wellbeing first.

The Two Cents Take



Men	23%	say the price of care keeps them from looking after their mental health
Women	29%	say they put everyone else's needs ahead of their own mental health

Men are weighed down by the cost of care, while women are stretched thin by putting others first. Both point to a bigger truth: financial strain and caregiver burnout are directly influencing how we show up for our own mental health.



Gen Z	34%	say they don't even know where to start when it comes to caring for their mental health
Millennial	30%	say they prioritize others before their own physical health
Gen X	35%	say they lack the energy to care for their physical health
Boomer	31%	say nothing is standing in the way of their mental health

Every generation faces its own roadblocks to well-being. While Gen Z is trying to find their footing with mental health, millennials and Gen X may continue to struggle with the realities of sandwich caregiving. Boomers' reports of stable well-being may reflect generational stoicism, absent mental health discourse, or other cultural factors that future research could explore.



Hispanic	25%	say they don't know how to begin taking care of their mental health
White	34%	say the cost of living keeps them from their financial goals
Black/ African-American	24%	say they fear being judged for caring for their mental health
Asian/ Pacific Islander	30%	say they don't have enough energy left for their mental health

Systemic inequities across races and ethnicities show that wellbeing remains an issue. Whether it's fear of stigma, economic pressure overshadowing one's own health, or pure exhaustion, barriers to wellbeing are present throughout all aspects of society.



Feeling 'Okay' Is the New North Star

OUR TAKE

Mental health resources are everywhere: apps, podcasts, therapy platforms, TikTok tips. Yet for most people, help still feels out of reach. It's not just cost – though that is part of the challenge – it's the overwhelm. More than half can't find words for what they're feeling; this jumps to 61% for Gen Z.

Nearly a quarter of Americans say their mental health has worsened in the past year. Managing stress and anxiety tops the list of priorities, yet a third of Gen Z don't know how to start. And across generations, one in four routinely put others' needs ahead of their own. The result is a nation well aware it's struggling, but unsure how to find its way back.

BY THE NUMBERS

1 in 4

say their mental health is worse today than it was 1 year ago.

52%

say they don't have the words to explain what they're feeling.

53%

say therapy feels like a luxury.

GOALS & BARRIERS

Top Mental Health Goal

Managing stress & anxiety

Top Mental Health Barrier

I have to take care of everyone else first

*Gen Z's top barrier is not knowing where to start.

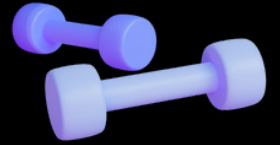
IN THEIR OWN WORDS

"I am not okay. My mental health is getting the best of me and it's making everything harder."
- Gen Z Respondent

"Mentally I'm drained with being a single parent and dealing with inflation and having no help."
- Millennial Respondent

WHERE TO FOCUS

Most mental health solutions start too late, asking people to speak up, make time, and explain what they're feeling. The real opportunity is upstream: helping people name what's happening, bringing support to them, and making it easier to make space for their own wellbeing.



Good Enough Is the Goal, and That's Okay

OUR TAKE

Most people aren't chasing peak performance. Seventy-four percent say they just want to feel okay, which means enough energy to get through the day, enough ease to move without pain, and enough rest to sleep through the night.

Yet the physical wellbeing conversation still leans toward optimization, longevity, and the aesthetics of 'looking fit.' It's a vision that half the country says misses the point, given a healthcare system they see as built for sick care, not prevention. For many, especially women, Gen X, and Millennials, physical health in 2025 isn't about hitting PRs or biohacking your way to an edge. It's about reclaiming the basics, like sleep.

BY THE NUMBERS

74%

say they're not chasing peak performance, they just want to feel okay.

1 in 2

feel our healthcare system is built for sick care, not prevention.

3 in 5

agree that saying no to alcohol feels more normal, even cool.

GOALS & BARRIERS

Top Physical Health Goal

Getting good sleep

Top Physical Health Barrier

I don't have enough energy or motivation*

*This is felt most by women, Gen Z, and Gen X.

IN THEIR OWN WORDS

"I'm tired, physically going through some stuff and mentally tired. I feel like if I say that, I'm letting my family down."

- Gen X Respondent

"I am doing very poorly. I get no sleep because I am always stressed out over bills and finances."

- Millennial Respondent

WHERE TO FOCUS

Similar to mental health, physical wellbeing needs to meet Americans where they are; focused on sleep, steady energy, and foundational health over peak performance or aesthetics. Make the basics easier. Help people rest, move, and care for themselves without adding to their already-full plate.



Catching Up Matters More Than Getting Ahead

OUR TAKE

When we asked Americans about money, half told us they felt the American Dream was never meant for them. For many, financial wellbeing now means staying afloat. The top goal isn't saving or building wealth; it's managing the stress and anxiety money creates. Among Gen Z, the biggest barrier to feeling more financially secure is emotional, with 43% saying they avoid looking at their money because it makes them anxious.

In order to create a feeling of stability, people are turning to, or considering, side hustles (69%), digital banks (61%), and budgeting apps (58%). Right now, financial health is less about chasing more, and more about creating control, breathing room, and feeling secure.

BY THE NUMBERS

1 in 2

say, "The American Dream feels like it was never meant for people like me."

65%

of Gen Z feel like they should know more about their finances than they actually do.

1 in 4

say their financial health is worse today than it was 1 year ago.

GOALS & BARRIERS

Top Financial Health Goal

Managing anxiety or stress about money

Top Financial Health Barrier

My income doesn't match the cost of living

*Gen Z's top barrier is avoiding money altogether because it causes stress.

IN THEIR OWN WORDS

"I feel like I'm drowning in finances trying to be an adult in America."
- Gen Z Respondent

"I need to say I want to work. I need to make more money, but I'm 64 and disabled and they don't want me."
- Boomer Respondent

WHERE TO FOCUS

Americans aren't waiting for institutions to save them; they're building stability through side hustles, digital banks, and tools that give them control. The opportunity is to fuel that momentum: help people launch side gigs faster, manage money with less hassle, and protect what they've built.



The New Rules of Showing Up

OUR TAKE

When we asked people earning a living how work feels right now, a clear tension emerged: ambition is still alive, but it's now sharing space with boundaries, recovery, and a quiet reconsideration of what's worth the effort. Half told us they're not burned out, they're just done giving more than they get.

People are experimenting with side hustles and setting career goals, while also scaling back, enforcing boundaries, and taking breaks to protect their energy. In 2025, professional wellbeing is less about perks and more about designing work that is sustainable, energizing, and aligned with what people actually value.

BY THE NUMBERS

1 in 2

say they're not burned out, they're just done giving more than they get.

1 in 5

Gen Z workers say the biggest blocker to feeling better about their jobs is the sense that their work doesn't matter.

GOALS & BARRIERS

Top Professional Goal

**Avoid
burnout or
constant
overwhelm**

Top Professional Barrier

**My pay or
benefits
aren't
enough**

IN THEIR OWN WORDS

"I am struggling every day just to make it paycheck to paycheck. I desperately need a higher paying job."
- Gen X Respondent

"I sometimes feel emotionally broken due to workload stress."
- Millennial Respondent

WHERE TO FOCUS

For employers looking to cultivate a healthy workforce and retain top talent, it's about balancing performance expectations with clear boundaries and real opportunities to recharge. Enable growth without demanding constant hustle, and you'll keep people engaged, loyal, and thriving.

Here's what we'd tell our Fortune 500 clients.

Americans have redefined wellbeing, but most brands are still solving yesterday's problems. The brands that pivot first will win the next stage of consumer loyalty.

●○○ = QUICK WIN ●●○ = MODERATE ●●● = MAJOR INITIATIVE

FOR CONSUMER BRANDS

Your biggest opportunity is meeting customers where they are: exhausted and seeking stability.

- Shift social content: Show real morning routines, not 5am workout videos.
- Rebrand existing products: E.g., market sleep aids as "rest support," not "performance enhancement."
- Launch "basics" lines: Create simplified, more approachable versions of complex wellbeing products.

FOR EMPLOYERS

Your people still want to grow, they just need support to feel whole first.

- Optimize core benefits communication: Sleep, stress, financial security before premium perks.
- Expand manager training: Help them recognize burnout signals, not just performance dips.
- Offer "maintenance days": Paid time for routine health appointments, not just sick leave.

FOR FINANCIAL SERVICES

Your competition is solving for aspiration, but the real opportunity is solving for survival.

- Change notification strategy: Send human-centric encouragement, not just balance alerts.
- Update success metrics: Track money stress reduction, not just account growth.
- Launch gig economy tools: Banking specifically for irregular side hustle income.

FOR HEALTHCARE & WELLBEING COMPANIES

Moving from wellbeing theater to authentic, everyday wellbeing is your competitive edge.

- Shift service positioning: Market "helping you feel okay" not "helping you feel amazing."
- Redesign onboarding: Meet people in crisis, don't assume they're ready to grow.
- Price for reality: Acknowledge that wellbeing feels like a luxury and consider a sliding scale.

IN CONCLUSION

"I'm tired, overwhelmed, hopeful, quiet, waiting."

- Survey Respondent

Where to focus

"I'm tired, overwhelmed, hopeful, quiet, waiting," one respondent told us, and they're not alone. After years of upheaval, Americans aren't looking for reinvention, they're looking for steadiness, control, and a little peace. They're tired, sometimes overwhelmed, but still hopeful. They want to feel supported in the lives they're already living, which means getting enough sleep, feeling okay mentally and physically, and earning enough to cover the basics.

For companies offering services, solutions, or employment, the mandate is simple: meet people where they are. Forget the grind culture, the peak-performance playbook, or the push for total transformation. Focus on making life just a bit easier. Show up in the middle of their real, messy, everyday lives with the assist that helps them feel a little healthier, a little happier, and a lot more.... *okay*.

This report is based on a 15-minute quantitative survey conducted online between June 13–26, 2025, with a nationally representative sample of 1,000 U.S. adults aged 18–75. Quotas were set for age, gender, region, and race/ethnicity using U.S. Census benchmarks. The study was independently designed and analyzed by Two Cents Insights; fielding and sample were provided by Rep Data, Inc.

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Let's Keep the Conversation Going

We created *The Take*™ to put real human insights into the hands of brands, companies, and employers who serve them. If these findings sparked an idea or a challenge you want to further explore, we'd love to talk.

Press & Partnerships

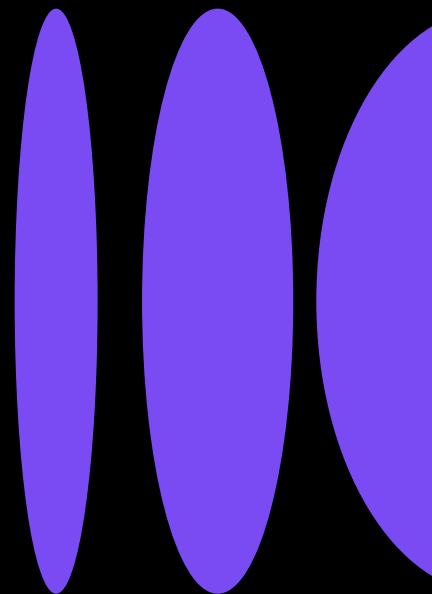
Reach us at hello@twocentsinsights.com for interviews or media requests.

License the Data

Want to dig deeper? You can license *The Take*™ data, request a custom audience cut, or commission a bespoke study to answer your brand's specific questions.

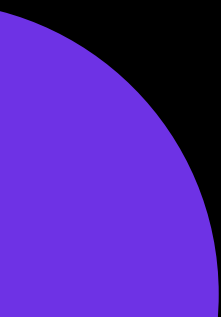
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