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PRIMERICA®

National Survey: Middle-Income Americans Are Adjusting, Not Giving up, as Rising Costs Reshape Household Budgets

Nearly half of families have successfully cut back on everyday spending this year

DULUTH, Ga.--(BUSINESS WIRE)-- Middle-income Americans are actively finding ways to stretch their paychecks by adjusting their spending habits, making tradeoffs and reconsidering financial priorities as rising costs reshape household budgets, according to the latest **Primerica Financial Security Monitor™ (FSM™)** survey. The results show that while many families are taking steps to improve their financial situation, persistent economic pressures continue to limit their ability to save, plan for retirement and make major purchases.

About 71% say their income is not keeping pace with the cost of living, while nearly three-quarters (74%) rate their ability to save for the future negatively and two-thirds (66%) don't think they're saving enough to retire comfortably. At the same time, families continue to demonstrate resilience by taking practical steps to remain financially on track. Nearly half (46%) have successfully cut back on everyday spending this year, 36% say they are staying flexible and adjusting as needed and 32% have stuck to a stricter monthly budget.

Such adjustments point to a broader effort among families to regain a sense of financial control. More than two-thirds (70%) remain confident in their ability to adapt financially, and more than half (62%) say recent economic conditions have led to conversations about becoming more financially resilient.

"Middle-income families are doing what they have always done during periods of financial pressure – they adjust, reprioritize and look for ways to move forward," said **Glenn J. Williams, CEO of Primerica**. "The challenge today is that many families feel they are doing everything right but still struggle to get ahead as rising costs continue to outpace their progress. That's why financial guidance is more important than ever. It can help people identify opportunities, make informed choices and build a financial game plan that reflects their current reality."

Additional key findings from Primerica's Q2 2026 Financial Security Monitor™ (FSM™) survey:

- **The tradeoffs are getting bigger:** More than two-thirds (67%) have had to delay a major purchase or expense. Non-emergency medical and dental care tops the list with 53%, up 10 points since March and 21 points since December. Half (50%) have also delayed home repairs.
- **Summer plans are shrinking:** About 42% say they expect to travel less this summer

than in previous years. Of those planning to travel, 35% say they will stay closer to home and avoid flying.

- **A second paycheck is becoming more common:** Among those who are employed, 60% say they already have or are considering getting a second job to bring in more money.
- **Financial security remains top goal:** More than two-thirds (67%) say their biggest goal is feeling financially secure and not worrying about having the money they need.
- **Financial influencers have limited trust and reach:** The vast majority (83%) say they do not trust advice from creators, and only 11% have engaged with content from financial influencers in the past six months.
- **Human guidance remains preferred source of advice:** About 58% would choose a human financial advisor over AI tools or online influencers, and 60% prefer speaking with a live person when making financial decisions.

	Jun 2026	Mar 2026	Dec 2025	Sept 2025	Jun 2025	Mar 2025	Dec 2024	Sept 2024	Jun 2024
How would you rate the condition of your personal finances?									
Share reporting “Excellent” or “Good.”	**43%**	48%	45%	46%	46%	48%	45%	44%	49%
Analysis: *Respondents’ assessments of their personal finances have worsened over the past year.*									
Overall, would you say your income is…?									
Share reporting “Falling behind the cost of living”	**71%**	65%	68%	69%	65%	69%	65%	68%	66%
Share reporting “Stayed about even with the cost of living”	**22%**	25%	22%	22%	24%	23%	29%	24%	26%
Analysis: *Concern about meeting the increased cost of living has risen over the past year.*									
And in the next year, do you think the American economy will be…?									
Share reporting “Worse off than it is now”	**59%**	56%	59%	63%	61%	76%	55%	25%	40%
Share reporting “Uncertain”	**8%**	7%	6%	6%	4%	4%	9%	34%	19%
Analysis: *The share of respondents expecting the economy to worsen over the next year has declined slightly over the past year.*									
Do you have an emergency fund that would cover an expense of $1,000 or more (for example, if your car broke down or you had a large medical bill)?									
Reporting “Yes” responses	**58%**	62%	62%	58%	60%	64%	59%	61%	63%
Analysis: *The percentage of Americans who have an emergency fund that would cover an expense of $1,000 or more has declined slightly over the past year.*									
How would you rate the economic health of your community?									
Reporting “Not so good” and “Poor” responses	**64%**	59%	63%	61%	59%	66%	63%	63%	58%
Analysis: *Respondents’ rating of the economic health of their communities has declined over the past year.*									
How would you rate your ability to save for the future?									

Reporting "Not so good" and "Poor" responses	**74%**	69%	70%	73%	71%	71%	71%	73%	68%
Analysis: *A significant majority continue to feel it is difficult to save for the future.*									
In the past three months, has your credit card debt…?									
Reporting "Increased" responses	**32%**	31%	31%	34%	31%	31%	34%	35%	30%
Analysis: *Credit card debt has remained about the same over the past year.*									

About Primerica's U.S. Middle-Income Financial Security Monitor™

Polling was conducted online from June 3-6, 2026. Using Dynamic Online Sampling, Change Research polled 898 adults nationwide with incomes between $30,000 and $130,000. Post-stratification weights were made on gender, age, race, education and Census region to reflect the population of these adults based on the five-year averages in the 2024 American Community Survey, published by the U.S. Census. The margin of error is 3.6%. For more information visit Primerica.com/public/financial-security-monitor.html.

About Primerica, Inc.

Primerica, Inc. is a leading diversified financial services distribution company serving middle-income households in the United States and Canada. Our licensed representatives educate families on how to prepare for a more secure financial future and help them achieve their financial goals with our term life insurance and third-party mutual funds, managed accounts, annuities, loans and other financial products. We insured over 5.5 million lives and had approximately 3.1 million client investment accounts as of December 31, 2025. Through our life insurance subsidiaries in North America, in 2025 Primerica was the #3 issuer of term life insurance, which we largely reinsure. Primerica stock is included in the S&P MidCap 400 and the Russell 1000 stock indices and is traded on The New York Stock Exchange under the symbol "PRI". We are headquartered in Duluth, Georgia.

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