



## NerdWallet's June 2026 Financial Resilience Index Holds Steady at 61.6

June 16, 2026 1:00 PM EDT

*Three in Four Americans Report Feeling in Control of Their Finances Despite Ongoing Economic Pressures*

SAN FRANCISCO--(BUSINESS WIRE)--Jun. 16, 2026-- [NerdWallet Inc.](#) (Nasdaq: NRDS), which provides trustworthy financial guidance to consumers and small and mid-sized businesses (SMBs), today published the June 2026 [Financial Resilience Index](#), a monthly score that tracks how financially prepared Americans are to handle economic instability. At 61.6 out of 100, the index indicates moderate financial resilience.

"The index holding at 61.6 in June tells us that Americans are absorbing pressure," said [Elizabeth Renter](#), senior economist at NerdWallet. "That said, the data makes it clear that resilience isn't evenly distributed. The generational gap, the share of Americans relying on credit, and the income divide in emergency savings all point to households with less financial insulation facing real strain as essential costs remain elevated."

### June 2026 Financial Resilience Index Snapshot

Measure	June 2026	May 2026
Feel in control of their day-to-day finances	76%	74%
Confident in their ability to pay all of their bills on time this month	78%	76%
Will rely on credit to manage at least some expenses	35%	37%
Believe the U.S. economy will enter a recession in the next 12 months	62%	66%
Have enough cash on hand to cover an unexpected \$1,000 expense	63%	63%

### A Significant 20-Point Resilience Gap Between Generations

Generation	FRI Score
Baby Boomers	73.9
Gen Xers	58.3
Millennials	57.4
Gen Zers	53.8

### What We're Watching

Looking ahead, NerdWallet will assess how economic instability, labor market shifts, and cost pressures affect the five key resilience measures. Specifically in the next month, resolution to the war in Iran may have an immediate impact on consumer sentiment, while relief on price pressures will likely come more slowly. Future releases with aggregated data will reveal whether Americans' resilience remains steady at moderate levels, improves as the near-term economic picture becomes clearer or begins to deteriorate among growing challenges.

### Methodology

This survey was conducted online within the United States by The Harris Poll on behalf of NerdWallet from June 2-4, 2026 among 2,059 U.S. adults ages 18 and older. The sampling precision of Harris online polls is measured by using a Bayesian credible interval. For this study, the sample data is accurate to within +/- 2.7 percentage points using a 95% confidence level. This credible interval will be wider among subsets of the surveyed population of interest. For complete survey methodology, including weighting variables and subgroup sample sizes, please contact [press@nerdwallet.com](mailto:press@nerdwallet.com).

All five questions across this survey are weighted equally to develop a composite score ranging from 0 (no financial resilience) to 100 (perfect financial resilience).

For complete survey methodology, including weighting variables and subgroup sample sizes, contact [press@nerdwallet.com](mailto:press@nerdwallet.com).

### About NerdWallet

NerdWallet (Nasdaq: NRDS) is on a mission to provide clarity for all of life's financial decisions. As a personal finance website and app, NerdWallet provides consumers with trustworthy and knowledgeable financial information so they can make smart money moves. From finding the best credit card to buying a house, NerdWallet is there to help consumers make financial decisions with confidence. Consumers have free access to our expert content and comparison shopping marketplaces, plus a data-driven app, which helps them stay on top of their finances and save time and money, giving them the freedom to do more. NerdWallet is available for consumers in the U.S. and Canada.

"NerdWallet" is a trademark of NerdWallet, Inc. All rights reserved. Other names and trademarks used herein may be trademarks of their respective owners.

**Media Contact**

Nathalie Mensah

[press@nerdwallet.com](mailto:press@nerdwallet.com)

Source: NerdWallet, Inc.