NerdWallet's July 2026 Financial Resilience Index Hits a New High, But Renewed Conflict Threatens the Gains

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Consumer confidence rose in early July just before the U.S.-Iran ceasefire collapsed; Gen Z's resilience fell even as the broader index climbed

SAN FRANCISCO--(BUSINESS WIRE)--Jul. 21, 2026-- NerdWallet Inc. (Nasdaq: NRDS), which provides trustworthy financial guidance to consumers and small and mid-sized businesses (SMBs), today published the July 2026 Financial Resilience Index, a monthly score that tracks how financially prepared Americans are to handle economic instability. The index rose to 63.1 out of 100 in July, up from 60.4 when NerdWallet began tracking it in May.

Last month's Index flagged the war's resolution as a factor to watch and that sentiment shifts could move fast. The July survey caught that upside, with fewer Americans expecting a recession in the next 12 months. But days later, the ceasefire collapsed, putting those gains at risk.

"Resilience may have risen since May, but that improvement may not last," said Elizabeth Renter, senior economist at NerdWallet. "The economic outlook has improved while household finances have stayed relatively stable. As consumers look out at the economy now, greater uncertainty may creep back in. Inflation is high and it seems the end to current geopolitical conflict is less certain than just a few weeks ago."

Financial Resilience Index Three-Month Snapshot

Measure	July 2026	June 2026	May 2026
Financial Resilience Index Score	63.1	61.6	60.4
Feel in control of their day-to-day finances	77%	76%	74%
Confident in their ability to pay all of their bills on time this month	79%	78%	76%
Will rely on credit to manage at least some expenses	33%	35%	37%
Have enough cash on hand to cover an unexpected $1,000 expense this month	65%	63%	63%
Believe the U.S. economy will enter a recession in the next 12 months	60%	62%	66%

The Generational Resilience Gap Widens to 23 Points

Generation	July 2026 FRI Score
Baby Boomers	75.0
Gen Xers	62.9
Millennials	58.0
Gen Zers	51.9

What We're Watching

NerdWallet will track two key trends in August: how long resilience holds as the conflict and gas-price picture keeps shifting, and whether the widening gap between Gen Z and older generations grows as those same pressures compound. "Younger Americans and lower income households – already showing greater vulnerability in the Index – are typically hit first and hardest," adds Renter.

Methodology

The Financial Resilience Index survey was conducted online by The Harris Poll on behalf of NerdWallet from July 7-9, 2026, among 2,089 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.

All five questions across this survey are weighted equally to develop a composite score with a maximum value of 100.

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.

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