

U.S. Financial Health Pulse

2019 TRENDS



NOW IN ITS SECOND YEAR

The Pulse provides ongoing, actionable insights into how the financial health of people in America is changing over time.

Despite a strong economy, most Americans are still struggling financially. Only 29% are Financially Healthy, nearly the same as a year ago.



43 million people
These individuals are struggling with all, or nearly all, aspects of their financial lives.



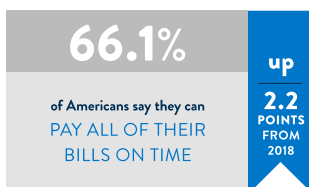
135 million people
These individuals are struggling with some, but not necessarily all, aspects of their financial lives.



73 million people
These individuals are spending, saving, borrowing, and planning in a way that will allow them to be resilient and pursue opportunities over time.

This analysis leverages the FinHealth Score™. Read more about the framework at finhealthnetwork.org/score.

When we take a deeper look at the data, we find notable bright spots.



Yet there are signs that Americans are becoming increasingly vulnerable.



The financial health of millions of individuals changed significantly over the past year.



THE LOWEST-INCOME AMERICANS ARE MORE FINANCIALLY HEALTHY THAN IN 2018, but they remain less healthy than their higher-income peers.



MIDDLE-INCOME AMERICANS, PEOPLE IN THEIR PRIME WORKING YEARS, AND WOMEN are becoming increasingly vulnerable.



CHANGES IN EMPLOYMENT AND PHYSICAL HEALTH ARE MOST HIGHLY ASSOCIATED with year-over-year shifts in financial health.

These findings underscore the need for collaborative solutions that can help millions of Americans be financially resilient and thrive. Explore interactive data from the study and the latest Pulse updates at finhealthnetwork.org/pulse.



The U.S. Financial Health Pulse is made possible through a founding partnership with Flourish, a venture of The Omidyar Group. Additional support is provided by MetLife Foundation, founding sponsor of our financial health work, and AARP. The Financial Health Network is partnering with the University of Southern California Dornsife Center for Economic and Social Research to field the study to their online panel, the Understanding America Study. The Financial Health Network is working with engineers and data analysts at Plaid to collect and analyze transactional and account data from study participants who authorize it.