



NerdWallet Launches Consumer Financial Resilience Index as Recession Fears Rise

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Inaugural index scores U.S. household financial resiliency at 60.4; 66% expect a recession, 37% will rely on credit this month

SAN FRANCISCO--(BUSINESS WIRE)--May 20, 2026-- [NerdWallet Inc.](#) (Nasdaq: NRDS), which provides trustworthy financial guidance to consumers and small and mid-sized businesses (SMBs), today launched the [NerdWallet Financial Resilience Index](#), a new monthly score that tracks how financially prepared Americans are to handle economic uncertainty.

What is the NerdWallet Financial Resilient Index?

As consumers navigate affordability challenges, labor market and financial pressures, NerdWallet built this index to provide a clear view of not just how consumers feel, but where they actually stand and if they are equipped to handle the shifting economic landscape. The NerdWallet Financial Resilience Index (FRI) answers that question monthly, tracking real financial capacity rather than sentiment to show how insulated consumers are from potential economic disruption.

The index is based on a survey of 2,072 U.S. adults conducted by The Harris Poll on behalf of NerdWallet in May 2026. The composite score combines five equally weighted measures across three categories:

1. Financial security: how consumers feel about their personal finances
2. Financial strength: consumers' ability to handle financial strain
3. Economic outlook: consumers' expectations for the broader economy

The total possible score ranges from zero, representing no financial resilience, to 100, representing perfect financial resilience.

What is the May 2026 Financial Resilience Index Score?

Based on survey data collected in May 2026, NerdWallet calculated the inaugural FRI score at **60.4** out of 100.

How financially resilient are consumers?

- **74%** of Americans feel in control of their day-to-day finances
- **37%** of Americans say they will rely on credit to manage at least some expenses this month — a rate consistent across income levels
- **63%** of Americans say they have enough cash on hand to cover an unexpected \$1,000 expense
- **66%** of Americans believe the U.S. economy will enter a recession in the next 12 months, up from 61% in August 2025

"We're launching the Financial Resilience Index at a time of significant economic pressure for consumers," said [Elizabeth Renter](#), senior economist at NerdWallet. "A score of 60.4 signals Americans have moderate resilience, but plenty of room for growth. After years navigating uncomfortably high inflation and the currently cooler labor market, households are now grappling with the financial implications of global conflict. Most economic sentiment surveys measure optimism or pessimism about the future. This index is designed to measure something more immediate: whether Americans are able to navigate difficult economic conditions right now."

Financial Confidence Varies Sharply by Income and Generation

Nearly three-quarters of Americans (74%) say they feel in control of their day-to-day finances, but confidence differs significantly across income groups. Just 57% of Americans with household incomes less than \$50,000 annually say they feel in control of their finances, compared with 83% of those with incomes of \$100,000 or more.

Baby boomers report the highest levels of financial confidence, with 84% saying they feel in control of their finances and 89% confident they can pay all of their bills on time this month. Among Gen Zers, those figures fall to 63% and 65%, respectively

Credit Reliance Remains Widespread

Over one-third of Americans (37%) say they will rely on credit this month to manage at least some expenses. Reliance on credit remains relatively consistent across income groups, suggesting financial pressure could be affecting households broadly.

Parents of children under 18 report some of the highest levels of financial strain, with 47% saying they expect to rely on credit this month, compared with 32% of adults without children under 18.

Meanwhile, 63% of Americans say they have enough cash on hand to cover an unexpected \$1,000 expense this month. That figure drops to 36%

among those with household incomes less than \$50,000 annually.

Americans Continue to Expect a Recession

Two-thirds of Americans (66%) believe the U.S. economy will enter a recession in the next 12 months, up from 61% when NerdWallet first began tracking recession expectations in August 2025.

Middle-income households are the most likely to anticipate a recession, with 75% of Americans earning between \$50,000 and \$74,999 expecting such an economic downturn within the next year.

Methodology

The Financial Resilience Index survey was conducted online by The Harris Poll on behalf of NerdWallet from May 5-7, 2026 among 2,072 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, 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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