

# The Secret Financial Lives of Americans in 2025

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THE FINANCIAL BRAND

**FORUM**

We have built an industry that misses some of the  
**most important needs** of our consumers.





## American Confessions

1:1 Interviews with a diverse recruitment



## Industry Experts

Bank executives, hedge fund managers, etc.



## Bank Robbers

Conversations with two bank robbers



## Therapists

They see what others don't



## Shopping Addicts

To understand some of money's dark urges



## Immersions

Exclusive enclaves, prison systems, & more



## Quantitative Study

1050 Americans  
Census-balanced



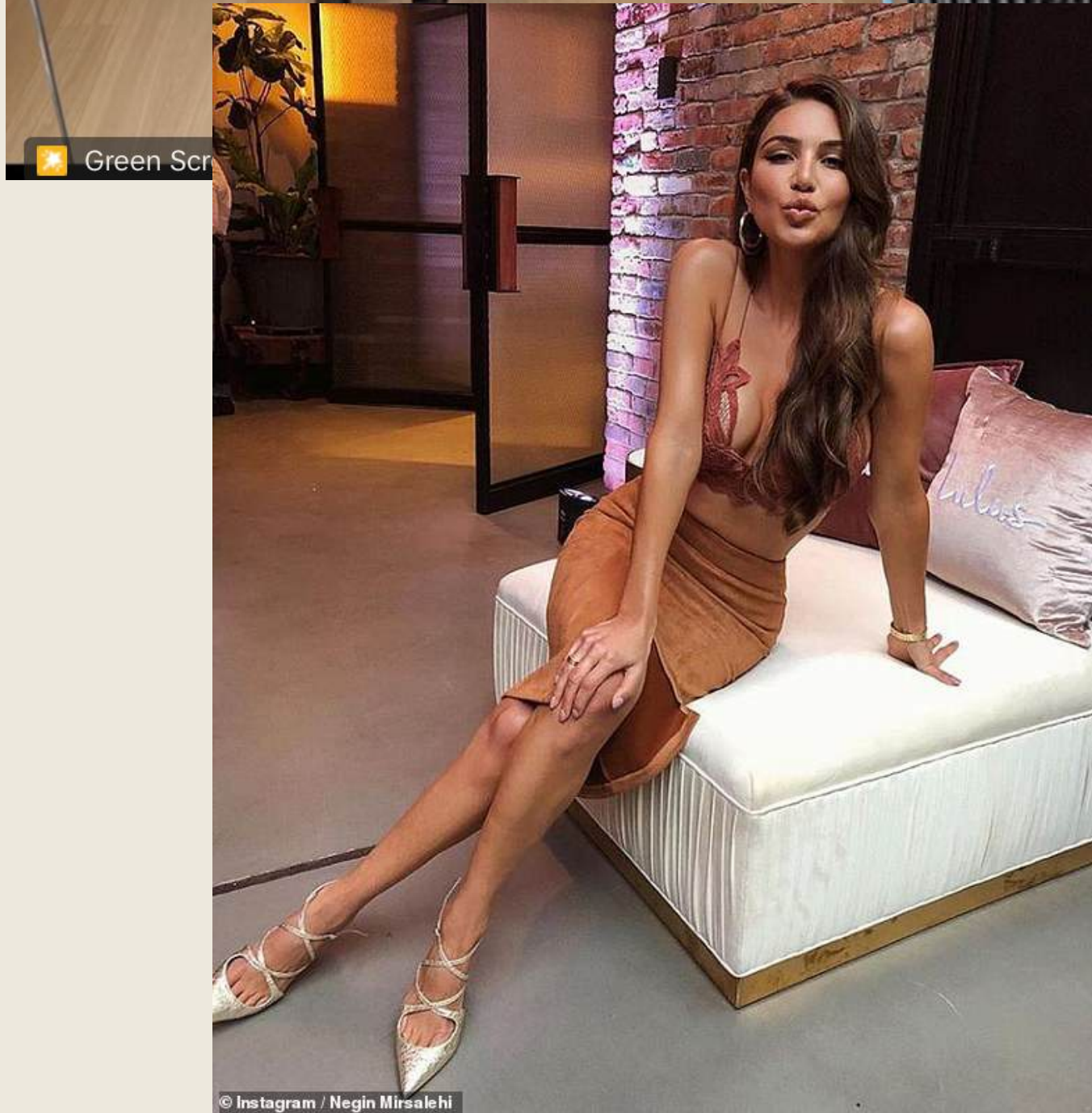
A black and white photograph of a person's silhouette from the back, looking out a window with horizontal blinds. The blinds are partially open, creating a pattern of light and shadow. The person's head is turned slightly to the right.

# Americans are living double lives



In the public view, Americans  
seem to be better off than ever







# Americans Expect to Spend a Record-Breaking \$221 Billion on Summer Vacations This Year



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NEWS PROVIDED BY  
**Allianz Partners →**  
May 20, 2024, 09:45 ET

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*Allianz Partners USA's 16<sup>th</sup> Annual Vacation Confidence Index Projects Americans' Travel Spend to Reach All-Time High This Summer*

RICHMOND, Va., May 20, 2024 /PRNewswire/ -- Americans continue to signal that travel is splurge-worthy and are again setting new records for vacation spending in 2024. For a second consecutive year, [Allianz Partners USA](#)'s annual Vacation Confidence Index\* found that Americans' total spend on summer vacations is expected to remain north of the \$200 billion mark, this year exceeding \$221.6 billion. According to the travel insurance and assistance provider, Americans have more than doubled their projected summer vacation spending since the inception of the pandemic. The 2024 figure represents an approximately 3.5% increase over last year, but a whopping 118% jump compared to 2019.

But their secret lives tell a very  
different story





# 61%

Of Americans have cried because  
they didn't have enough money at the time

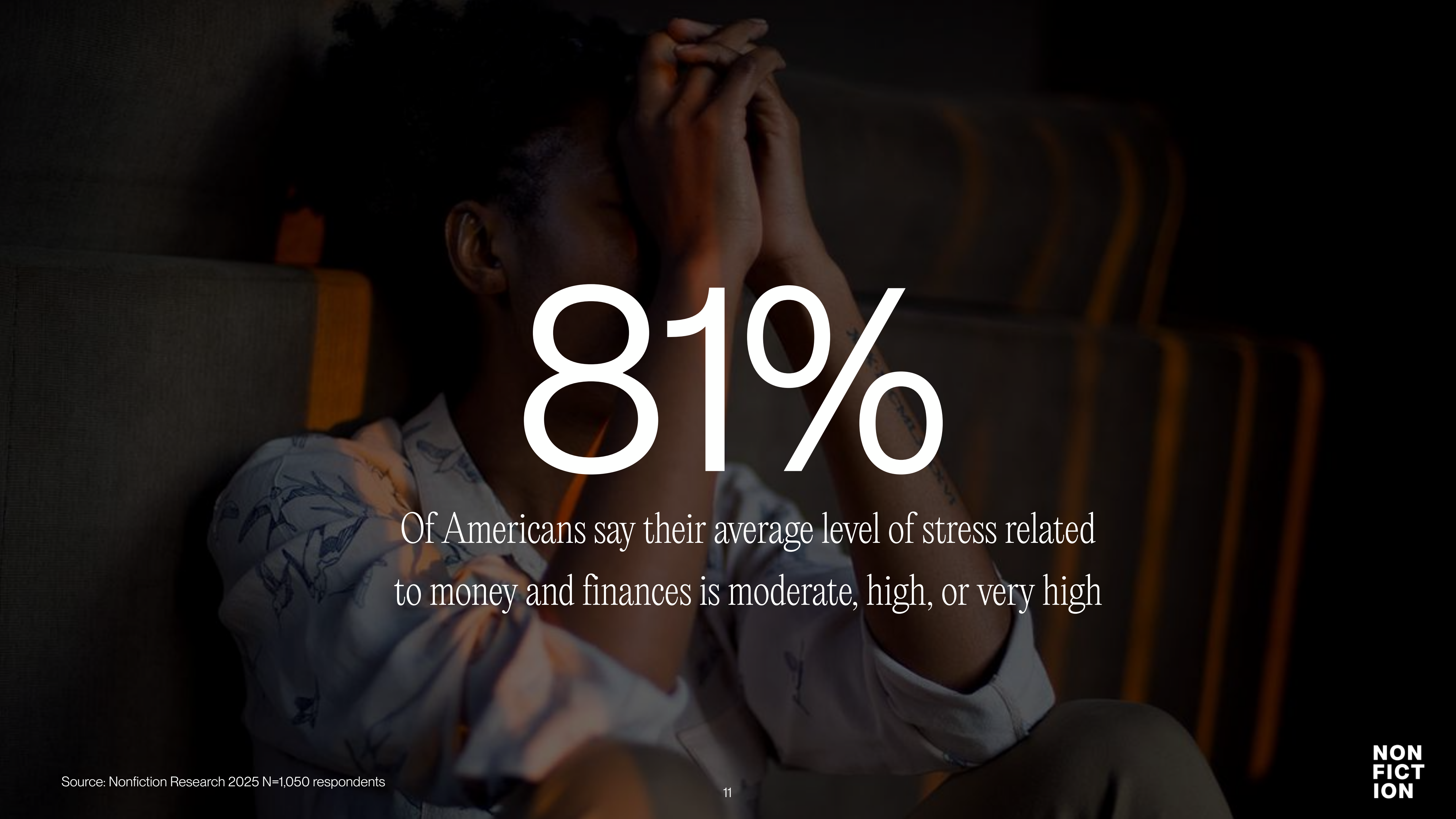




# 49%

Of Americans have secretly checked their account balance before making a small purchase to make sure they had enough



A person is shown from the chest up, sitting in a chair. Their hands are clasped behind their head, and they have a distressed or stressed expression. The background is dark and out of focus. A large white percentage '81%' is overlaid on the image.

# 81%

Of Americans say their average level of stress related to money and finances is moderate, high, or very high

Americans live in constant  
wonder at how others afford  
what they do



# 56%

of Americans wonder “how other people afford  
the things they do” *a few times a week*



A large pile of groceries is shown, including several packages of Totino's Party Pizza (Pepperoni), a box of Maruchan Ramen Noodle Soup (Chicken Flavor), a carton of eggs, a bag of spinach, a bag of cheese and garlic croutons, a box of Rice-A-Roni (Chicken), a bag of shredded cheddar cheese, a bag of carrots, a bag of lettuce, a bag of onions, a bag of ground beef, and a bag of ground chicken. The groceries are arranged on a wooden surface.

# 62%

Of Americans admit that they have a hard time making ends meet  
on a month-to-month basis



High-earning Americans are  
struggling nearly as much





# 52%

of Americans making over \$100,000 a year have cried because  
they didn't have enough money at the time



A collage of various grocery items including pizza, ramen, eggs, croutons, rice, and meat, with a large '53%' overlay. The items are arranged in a dense, overlapping manner, representing a typical grocery haul. The background is a dark, textured surface. The text '53%' is prominently displayed in the center in a large, white, sans-serif font. Below it, a line of text in a smaller, white, serif font reads: 'Of Americans making over \$100k admit that they have a hard time making ends meet on a month-to-month basis'. In the bottom left corner, there is a small white text box with the source information. In the bottom right corner, there is a black logo with the words 'NON FICTION' in white, bold, sans-serif capital letters.

53%

Of Americans *making over \$100k* admit that they have a hard time making ends meet on a month-to-month basis

Source: Nonfiction Research 2025 N=208 respondents

NON FICTION

A collage of various grocery items including pizza, soup, eggs, croutons, rice, and meat, with a large '53%' overlay. The items are arranged in a dense, overlapping manner, representing a typical grocery haul. The background is a dark, textured surface. The text '53%' is prominently displayed in the center in a large, white, sans-serif font. Below it, a line of text in a smaller, white, serif font reads: 'Of Americans making over \$100k admit that they have a hard time making ends meet on a month-to-month basis'. In the bottom left corner, there is a small line of text: 'Source: Nonfiction Research 2025 N=208 respondents'. In the bottom right corner, there is a logo for 'NON FICTION' in white, bold, sans-serif capital letters.

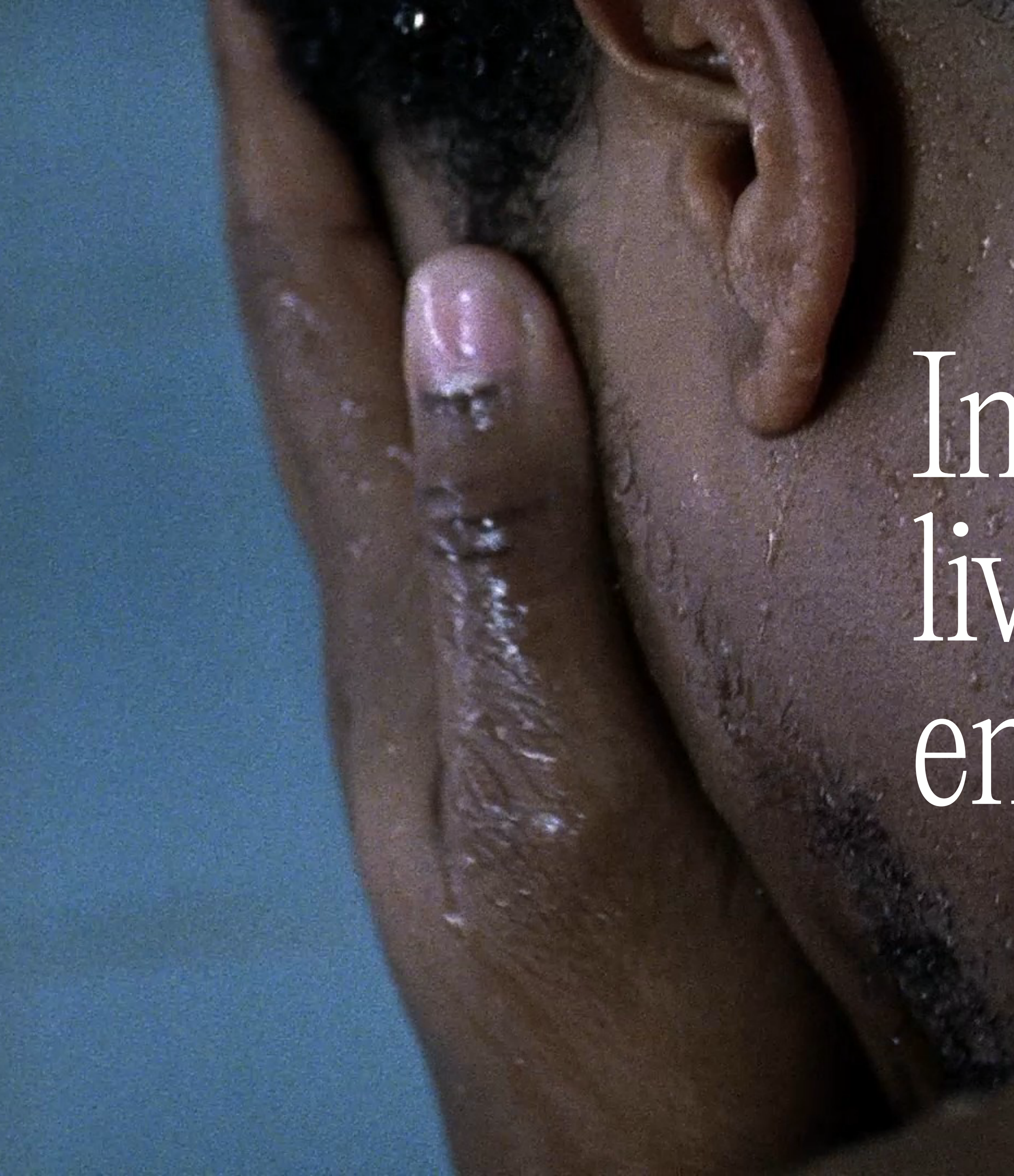
53%

Of Americans *making over \$100k* admit that they have a hard time making ends meet on a month-to-month basis

Source: Nonfiction Research 2025 N=208 respondents

NON FICTION





# Inside their secret lives of making ends meet



They're doing things they're  
not proud of in order to make  
ends meet



Which of the following, if any, have you ever done because you didn't have enough money at the time?



38%

Of Americans have canceled plans with friends



29%

Of Americans have gone to sleep hungry



21%

Of Americans have taken packets of  
condiments from fast food restaurants



9%

Of Americans have slept with or dated  
someone they otherwise wouldn't have



They're considering  
somewhat extreme  
measures to make  
ends meet

Which of the following have you done or considered doing  
specifically to cover your bills / make ends meet?

Taking a second job	35%
Donating plasma or participating in medical trials	32%
Moving somewhere cheaper	26%
Using my car to drive for Uber or Lyft in my spare time	19%
Selling pictures of my feet online	13%
Starting an OnlyFans	11%
Stealing from friends, family, or work	10%



They're not even sure  
whether their purchases will  
threaten their financial stability



# 72%

Of Americans say that they're not confident in knowing whether a spend  
(like a vacation) is financially sensible for them




# 57%

Of Americans say they're unsure whether something is a smart/affordable purchase for them  
at least once a week or more (27% do it daily)



Along the way, they're  
consumed by an obsessive  
drive: to *earn more money*.





# Inside the American dream of earning more



Americans are constantly  
thinking about earning  
more money



A Starbucks paper cup lies on its side on a dark, textured surface. Several gold coins are spilling out of the cup's opening. The cup's lid is off, and the interior is visible. The background is dark and out of focus.

# 52%

Of Americans think about making more money *at least once a day*.

Another 25% think about it a few times a week.



“I would love to be able to help out people who are struggling and in need. Offer scholarships to help students achieve their goals.”

-A RESPONDENT, TO US



Despite the desire to make more money, many Americans are unsure of how to go about it.



The background of the entire slide is a dense, overlapping pattern of US 100 dollar bills, rendered in a dark, monochromatic green-grey tone. The bills are oriented in various directions, creating a textured, financial backdrop.

# 50%

Of working Americans are *unsure* whether they're being paid fairly



The background of the entire slide is a dense, overlapping pattern of US \$100 bills, rendered in a dark, monochromatic green-grey tone. The bills are scattered across the frame, showing various angles and details like the portrait of Benjamin Franklin and the '100' denomination.

Only  
16%

Of women are *confident* they know whether they're being paid fairly



# 85%

Of Americans aren't confident about how to ask for a raise



Many Americans feel stuck in their job, but aren't sure how to transition to a new job or new career to earn more



# 79%

Of Americans lack confidence they know how to  
plan out the coming years to build the career they want



These feelings and uncertainties about money and the future are real needs facing Americans.



A black and white photograph of a person from behind, wearing a dark hoodie with the text "MAKE MONEY NOT FRIENDS." printed in white. The person is standing in front of several clear plastic food storage containers. In the background, a food bank or community center is visible, with other people and tables. The scene is dimly lit, with some overhead lights visible.

# The *Real* Financial Needs of Americans




We have built an industry that misses some of the  
**most important needs** of our consumers.



Americans want to *pay* for help in these areas,  
but mainstream institutions aren't selling it to them.



How Do I  
Stack Up?



Am I Paid  
Fairly?




How do I  
Get a Raise?



Plotting a  
Better Career



Making a  
Plan for Debt



Negotiate on  
My Behalf



Should I  
Spend This?



Balance Money  
& Happiness



# #1: “How Do I Stack Up Compared to Others?”

# 20%

Of Americans would consider paying for “Expert advice and data to show you how well you’re doing financially compared to others like you”

THE MARKET SIZE

Annual TurboTax  
Customers



#2

“Am I Being  
Paid Fairly?”

14%

Of Americans would consider paying for “Market  
salary reports to help you know if you’re fairly  
compensated at your job”

THE MARKET SIZE

2024 AirPods Buyers



#3

“How Do I  
Get a Raise?”

11%

Of Americans would consider paying for “Scripts  
and playbooks to help you ask for a raise at your  
current job”

THE MARKET SIZE

3x Peleton Subscribers



#4

## Plotting a Better Career

21%

Of Americans would consider paying for “A  
personalized roadmap for how to plan your career  
over the next 5–10 years in order to reach your goals”

THE MARKET SIZE

Americans on Medicare



#5

## Making a Plan for Debt

27%

Of Americans would consider paying for “A  
personalized plan for how you can get out of debt”

THE MARKET SIZE

Netflix Subscribers in  
US / Canada



#6

## Negotiate on My Behalf

22%

Of Americans would consider paying for  
“Negotiating on your behalf for big purchases (like  
cars) or negotiating down debts (like medical debt)”

THE MARKET SIZE

Duolingo Monthly Users



#7

“Should I  
Spend This?”

20%

Of Americans would consider paying for “The ability  
to call an expert for personalized advice on how much  
is reasonable to spend when planning purchases  
like a vacation”

THE MARKET SIZE

Annual TurboTax  
Customers



#8

## Balance Money & Happiness

Source: Nonfiction Research 2025 N=1,050 respondents

24%

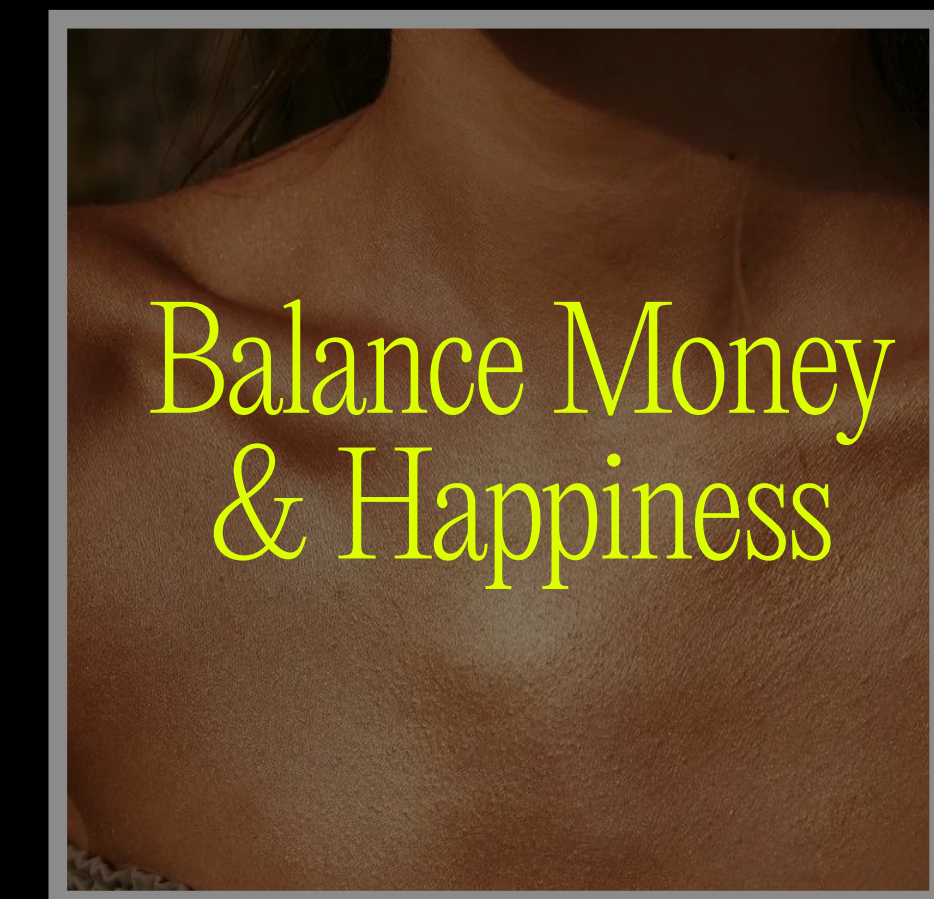
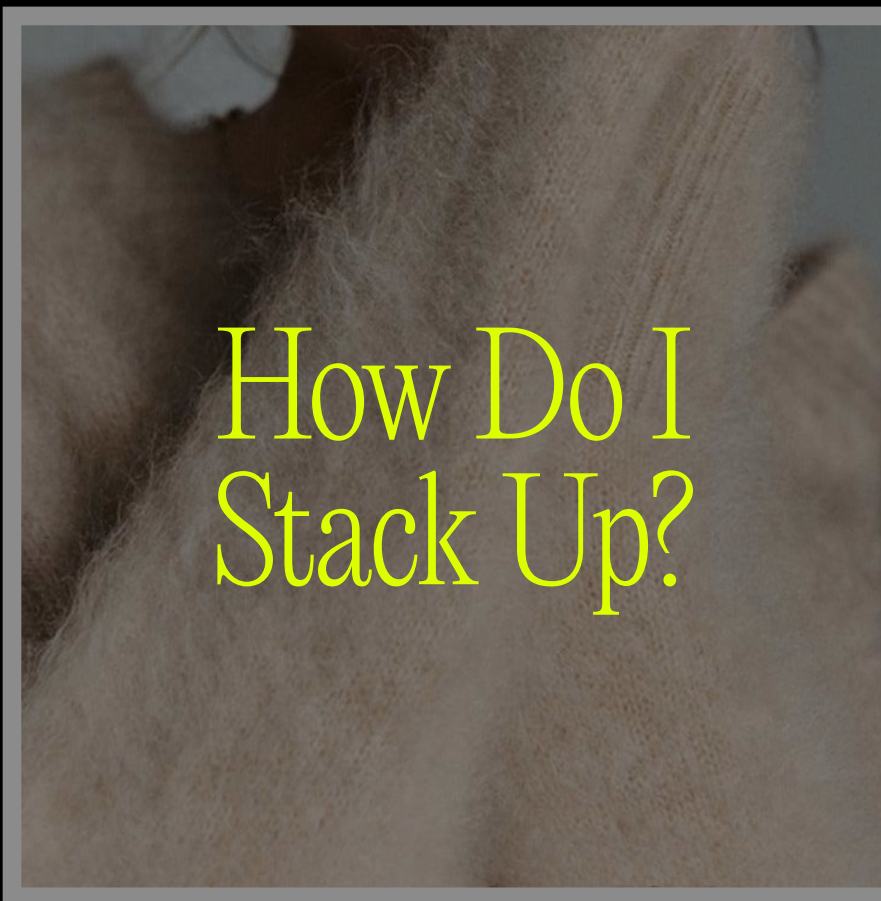
Of Americans would consider paying for “Expert  
advice about how to balance money and  
happiness in your life”

THE MARKET SIZE

Annual Thanksgiving  
Travelers



Americans want to *pay* for help in these areas,  
but mainstream institutions aren't selling it to them.





Why?



“It’s not our job.”

— Bank Executive, to us



But people *prefer* these services from banks & credit unions.

37%

Would prefer to work with  
their own bank for these  
services

27%

Would prefer to work with a  
financial advisor for  
these services

15%

Would prefer to work with a  
well-known tech company for  
these services



And there's another factor lurking.



# 58%

Of Americans say they'd pay for someone who could help guide them in planning and making smart decisions *in every part of their financial life*



Whoever owns that “personal CFO” role will guide every financial decision and turn every other financial company into a commodity.



We have built an industry that misses some of the  
**most important needs** of our consumers.



# Action Items for What to Do Next

## Next Week

**Begin** exploring which of these unmet needs your company could credibly do

## This Month

**Identify** internal roles or partnerships to provide these services within your brand

## This Year

**Integrate** the services into your acquisition, asset discovery, and cross-selling.



Thank  
you.

**NONFICTION**