Edward Jones

2026 UNITED STATES REPORT

Money and Meaning: Understanding Financial Fulfillment

How values and emotions shape our relationship with money

GALLUP

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Introduction

In the first quarter of 2026, 63% of Americans said they have "often" or "always" felt gratitude in the last 30 days[1] when thinking about their finances, while 36% have felt stress. Financial life in the United States can bring stability, possibility and a sense of progress. It can also bring uncertainty and strain. In many cases, Americans feel both progress and pressure at the same time.

This tension reflects a broader financial reality. While 46% of Americans rate their current financial situation as "excellent" or "good," a larger share (55%) say their finances are getting worse, continuing a multiyear pattern in which more Americans feel their financial position is declining rather than improving.[2]

Edward Jones has explored **financial fulfillment** as a way to better understand how Americans' financial circumstances and perceptions shape their overall life experience. In Pulse of North America,[3] which included responses from Canadians and Americans, Edward Jones found that financial fulfillment is most often understood as freedom to pursue passions (47%), less stress about money (38%), and more time with family and friends (35%). Financial fulfillment is tied not only to financial stability but also to choice, confidence and the ability to move through life with greater freedom.

Financial fulfillment *represents a broader sense of security and resilience through life's ups and downs, along with confidence that financial decisions today will support what matters most to people both now and in the future.*

To deepen the understanding of financial fulfillment and how it affects Americans' lives, Edward Jones and Gallup partnered to study a nationally representative sample of 5,075 U.S. adults aged 21 or older. Together, they created a measure of financial fulfillment based on 37 validated items, using a highly reliable scale. This Financial Fulfillment Scale is related to existing, validated concepts, including the U.S. Consumer Financial Protection Bureau (CFPB) Financial Well-Being Scale, but is more closely associated with overall well-being, likely because it captures the emotional aspects of financial life, as well as how closely financial decisions align with values. Thus, fulfillment is more than wealth. It connects objective financial conditions to meaning, purpose and feelings about money.

1 Full item text: "In the past 30 days, how often did you experience the following emotions when thinking about your finances?"

2 Saad, L. (2026, April 28). *Affordability still dominates Americans' financial worries.* Gallup. https://news.gallup.com/poll/708905/affordability-dominates-americans-financial-worries.aspx

3 Edward Jones. (2025). *Pulse of North America.* https://www.edwardjones.com/sites/default/files/acquiadam/2025-06/MKT-19591-C.pdf

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The study reveals that 16% of Americans have achieved high financial fulfillment, while twice as many, 32%, are in a state of financial stress. The largest group (51%) falls in between. For many adults, financial life includes signs of progress alongside ongoing tradeoffs to build financial security and feelings of control.

Where Americans fall on the spectrum of fulfillment matters. Adults with higher financial fulfillment are far more likely to be thriving in life, to rate their physical and mental health positively, and to feel stronger connection in their relationships and communities. Those differences remain meaningful even when accounting for net worth, age, income and other demographic factors, which are less predictive of well-being than fulfillment. Indeed, fulfillment more closely predicts life outcomes and well-being compared with wealth alone.

Money, for most Americans, is not an end in itself. When asked what they do with their money that brings them joy, Americans overwhelmingly point to ***experiences, relationships and moments of meaning — not possessions or financial milestones.***

Yet, for the one in three Americans who are financially stressed, the path toward a more fulfilled financial life often begins with more immediate goals: **reducing debt, increasing income and creating stability.**

These are often the first steps along a broader continuum, where financial fulfillment is not a fixed destination but something that shifts over time as circumstances and priorities change. This study explores that journey, from the financial realities most Americans are navigating today to the conditions that make a life of greater freedom, confidence and meaning possible.

Financial fulfillment is less about a number and more about what money makes possible.

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Financial Fulfillment Reflects More Than Income and Wealth

Financial fulfillment is a state in which finances feel aligned with what matters most. *It captures not only financial security but also whether money creates freedom, confidence and forward momentum rather than ongoing strain. At its core, it captures whether finances support the life a person wants to build, with meaningful implications for how people experience their lives overall.*

To measure this concept, Edward Jones and Gallup examined 37 items collected on the survey that measured various aspects of Americans' financial lives, emotional experiences and confidence related to money. A factor analysis of these 37 elements uncovered that four components characterize financial fulfillment and meet technical standards for reliability and validity.[4]

In addition to these measures, the survey asked respondents to describe what would make them feel financially fulfilled in their own words. Their responses provide additional context for how these components manifest in daily life. The four components are listed below, alongside illustrative quotes from open-ended responses.

01 Financial alignment and freedom

Finances are in alignment with values and goals, with fewer tradeoffs and greater financial security.

"The freedom to engage in the experiences I want and to have the possessions I want without concern for financial health."

02 Positive emotion related to finances

Financial situations evoke positive emotions such as joy, peace and gratitude.

"Having enough money to enjoy activities and people I love through retirement."

03 Absence of negative emotion related to finances

Financial situations are less likely to evoke negative emotions such as sadness, shame or stress.

"Not having to worry about debt or large, unexpected expenses."

04 Financial confidence

High levels of financial confidence, knowledge and a clear financial plan.

"Knowing that I will have enough money to retire, pay for my housing expenses and still have money left over."

4 See Methodology: Factor Analyses.

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Financial alignment and freedom reflects whether finances support the values and life a person wants to build rather than getting in the way. This includes avoiding the need to sacrifice values to earn more money and being able to enjoy life, spend time on what matters most, make important decisions without financial worry, and stay on track toward financial goals. It also measures having the control and resilience to handle setbacks without ongoing strain.

Positive emotion related to finances captures the extent to which finances are associated with gratitude, joy, peace, pride and contentment. These feelings point to a financial life that feels stable, supportive and marked by progress.

Absence of negative emotion related to finances centers on the extent to which finances are not associated with stress, shame, anger or hopelessness. These emotions can shape financial life in powerful ways, especially when people feel stuck or unable to absorb setbacks. Lower levels of these experiences point to a financial state that feels less fragile and less emotionally taxing.

Financial confidence describes whether people feel knowledgeable, clear and in control of their finances. It includes having a financial plan, confidence in managing current and future needs, and a sense that financial priorities align with personal values.

> **Together, these four elements show why financial fulfillment cannot be reduced to income, savings or debt alone. The scale captures both financial conditions and the way people experience, interpret and manage those conditions in their daily life.**

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Most Americans Fall Between Financial Stress and Fulfillment

To understand how financial fulfillment varies across the population, Gallup and Edward Jones grouped adults into three levels: financially fulfilled, financially conflicted and financially stressed. *This makes it possible to see not only how common financial fulfillment is, but also how meaningfully financial life differs across levels.*

Adults were classified into these groups based on their responses across the 37 indicators.[5] Financially fulfilled adults report alignment, confidence and supportive financial experiences, while financially stressed adults report strain, tradeoffs and lack of control. Financially conflicted adults, who fall between these two states, experience a mix of stability and uncertainty.

Nationally, 16% of Americans are financially fulfilled, while 32% are financially stressed. The largest share (51%) are financially conflicted, indicating that most Americans experience a blend of progress and ongoing financial strain.

Financially fulfilled

16%

OF AMERICANS

Financial decisions align with values and priorities, finances feel manageable and supportive, and money is associated with confidence, agency, and more positive emotions.

Financially conflicted

51%

OF AMERICANS

A state in which financial decisions evoke mixed emotions and moderate confidence, and one's financial situation requires occasional sacrifices with other life priorities.

Financially stressed

32%

OF AMERICANS

Financial decisions are marked by painful tradeoffs, misalignment with values and priorities, low confidence and agency, and frequent stress or other negative emotions.

Responses across items that comprise this measure illustrate how differently these groups experience financial life. Among financially stressed Americans, 52% say their finances "often" or "always" control their life, compared with 12% of financially conflicted and just 1% of financially fulfilled adults. In contrast, 95% of financially fulfilled adults report "a great deal" of confidence in managing their current financial needs, compared with 40% of conflicted and 8% of stressed adults. While differences are most pronounced between the stressed and the fulfilled, the majority of Americans who are financially conflicted are meaningfully distinct from both. **This middle group is not simply a neutral middle condition; it represents a distinct financial state marked by partial stability paired with some vulnerability.**

5 See Methodology: Fulfillment Reporting Categories.

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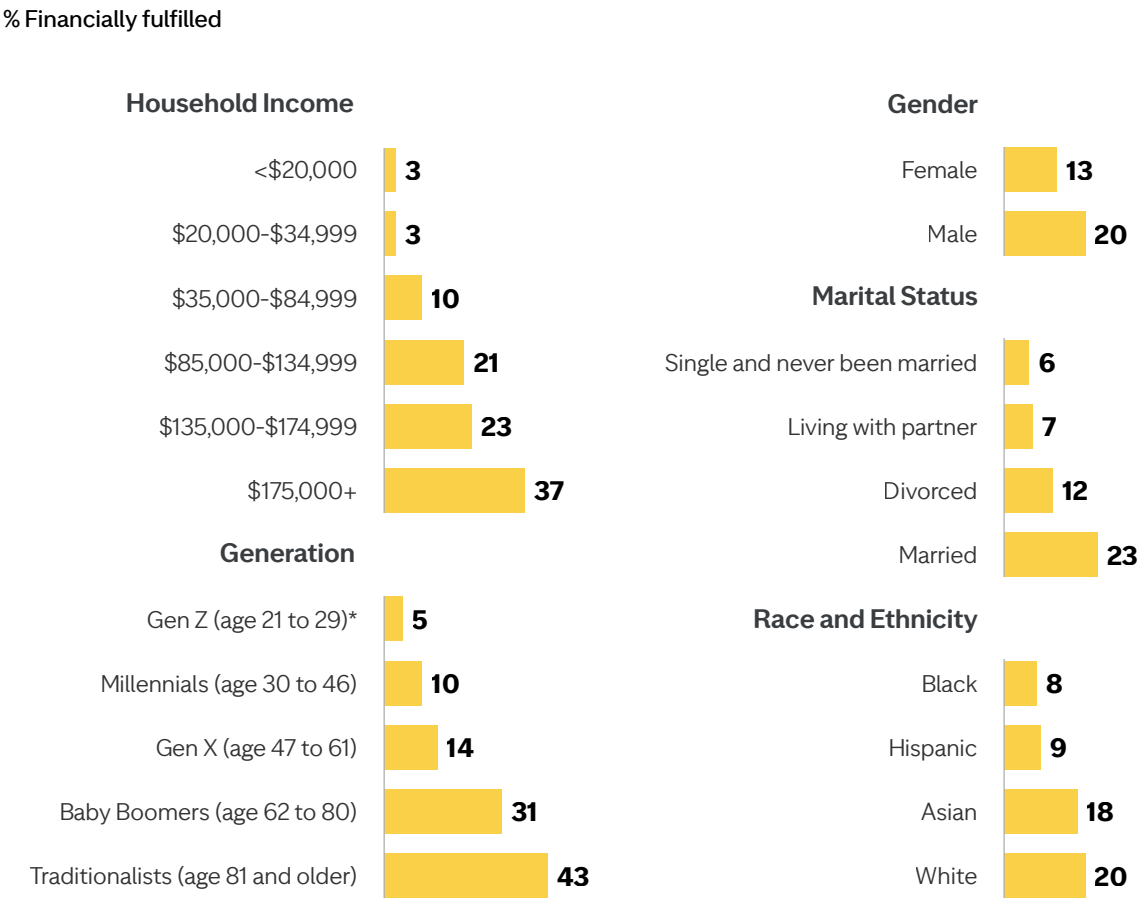
Financial fulfillment differs in recognizable ways across major demographic groups. It is more common among older adults and adults with higher incomes. While fulfillment also varies by gender, marital status, race and ethnicity, analysis shows that this variation is still predominantly explained by age and household income.

FIGURE 1

Financial Fulfillment by Demographic Group



*Sample does not represent all of Gen Z, only those aged 21 or older.

These patterns likely reflect differences in financial stability and life stage.

Older adults have had more time to build savings, recover from setbacks and establish financial direction. Higher-income adults typically have more flexibility to absorb unexpected costs and respond to financial pressure.

At the same time, income and age do not fully explain financial fulfillment. Even within similar demographic groups, adults differ in how manageable their finances feel, how much control they have and whether money is helping them move toward the life they want. For example, two adults with similar incomes and levels of debt may experience their finances very differently, depending on whether they have a clear plan, feel confident in their decisions or have access to guidance in managing their debt.

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Financial Fulfillment Is Strongly Linked to Other Positive Life Outcomes

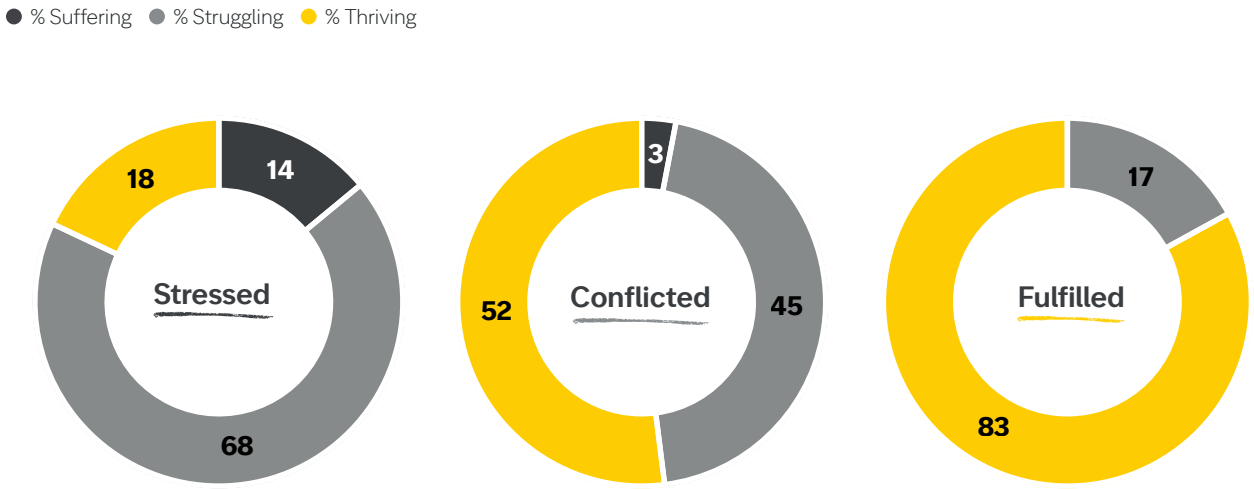
*The importance of **financial fulfillment extends beyond the more direct financial benefits** it is associated with. Feeling more secure, confident and less strained is associated with meaningful differences in how Americans experience their lives.*

Among financially fulfilled adults, 83% are thriving, meaning they rate both their current and future lives highly. That share falls to 52% among financially conflicted adults and 18% among financially stressed adults.

The gap between stressed and fulfilled is large, but the shift from stressed to conflicted is also meaningful. Adults in the conflicted group are far more likely to be thriving than those who are financially stressed, reinforcing that even moderate movement away from financial strain is associated with real improvements in well-being.

FIGURE 2

Financial Fulfillment Is Strongly Associated With Life Evaluation



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Further analysis shows that the relationship between financial fulfillment and well-being is not simply a measure of financial resources or a general state of having positive emotions. Instead, it extends across multiple, distinct areas of life, even after accounting for age, net worth, household income and self-reported credit worthiness.[6]

Financially fulfilled Americans are nearly six times as likely to rate their mental health as very good or excellent compared with those who are financially stressed (74% vs. 13%) and four times as likely to rate their physical health as very good or excellent (52% vs. 13%). They are also more likely to feel connected to their communities and report stronger relationships.

FIGURE 3

The Connection Between Fulfillment and Well-Being Extends Across Multiple Areas of Life*

		Stressed	Conflicted	Fulfilled
Health	*Would you say your **physical health**, in general, is ... ?* (% Very good + excellent)	13%	30%	52%
	*Would you say your **mental health**, in general, is ... ?* (% Very good + excellent)	13%	43%	74%
Community	*My neighborhood is a great place for me and my family.* (% Completely agree)	19%	38%	68%
	I feel a strong sense of community in my neighborhood. (% Completely agree)	9%	16%	34%
Relationships	*On a scale of 0-10, how would you rate the quality of your relationship with your **children** overall?* (% 9 + 10)	43%	61%	70%
	*On a scale of 0-10, how would you rate the quality of your relationship with **your spouse or romantic partner**?* (% 9 + 10)	32%	53%	69%

*The relationship between financial fulfillment and all reported outcomes is significant when controlling for age, income, net worth and self-reported credit worthiness.

Across these measures, financially conflicted adults consistently report outcomes that fall between the stressed and the fulfilled. This pattern reinforces a central finding: Movement away from financial stress is associated with meaningful gains in day-to-day well-being, even before reaching full financial fulfillment.

6 See Methodology: Fulfillment Measure Validation.

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Financial Fulfillment in Their Own Words

Male, Age 34, Wisconsin

Financially stressed

ON HIS FINANCIAL SITUATION

"We're doing okay, but if an emergency comes up, that would be really hard. ... It is one of those things that is always in the back of your head."

ON EVERYDAY DECISIONS

"It impacts our everyday purchases a lot. ... My wife and I have been cutting back on groceries even, especially beef."

ON GETTING THROUGH IT

"Aside from cutting back on spending, I've picked up a second job to offset costs."

LOOKING AHEAD

"The first thing I'd do is set up an emergency savings fund. And then my biggest financial goal is to one day buy a house."

Female, Age 54, Missouri

Financially conflicted

ON HER CURRENT FINANCIAL SITUATION

"I would say we are stable, but we have concerns with the way the economy is going. This is a newer challenge for us. I'd say it's gotten worse in the last three to four months, just with world events and gas prices, and price increases just not coming down."

ON HOW THESE CHALLENGES HAVE IMPACTED DAY TO DAY

"We decided to forgo our annual vacation this year, which was a really hard decision. But we wanted to focus on paying off some bills early that are close to being paid off instead."

WHAT SHE'S BEEN DOING TO DEAL WITH THE FINANCIAL BURDENS

"We refinanced our car to get a lower interest rate. We also are much more conscientious about where we go out to eat; a lot of more expensive places we don't go to at all anymore. And then we're trying to pay those bills off early to free up extra funds."

WHAT SHE WOULD DO ONCE SOME BURDEN LIFTS

"Well, first we would rebook the trip because we aren't getting any younger! And then I'd also like to take our grandchildren on more outings and more mini vacations. We'd also want to rebuild our savings account, for sure. We have a lot of ambitions, but we don't want to do anything right now that would risk the stability we do have."

Male, Age 30, Michigan

Financially fulfilled

ON HIS FINANCIAL SITUATION

"Two words come to mind: secure and fortified."

ON HOW HE GOT HERE

"I think it was a combination of the way I was raised and a lot of luck. ... I was raised to not buy things I can't afford, to always 'pay yourself first.'"

WHAT SECURITY FEELS LIKE DAY TO DAY

"For me, it is less about affording luxuries, and more so knowing that if I lost my job tomorrow, I could still pay my mortgage for the next few months."

WHAT BRINGS HIM PRIDE

"I am getting married in the fall. ... It brings me a lot of pride to know that if she wanted to, my fiancée could stay home without us having to make a ton of sacrifices."

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Financially Fulfilled Americans Plan, Prioritize and Seek Guidance Differently

Financial fulfillment is evident not only in how people feel but also in ***what they prioritize and how they navigate their financial life****.*

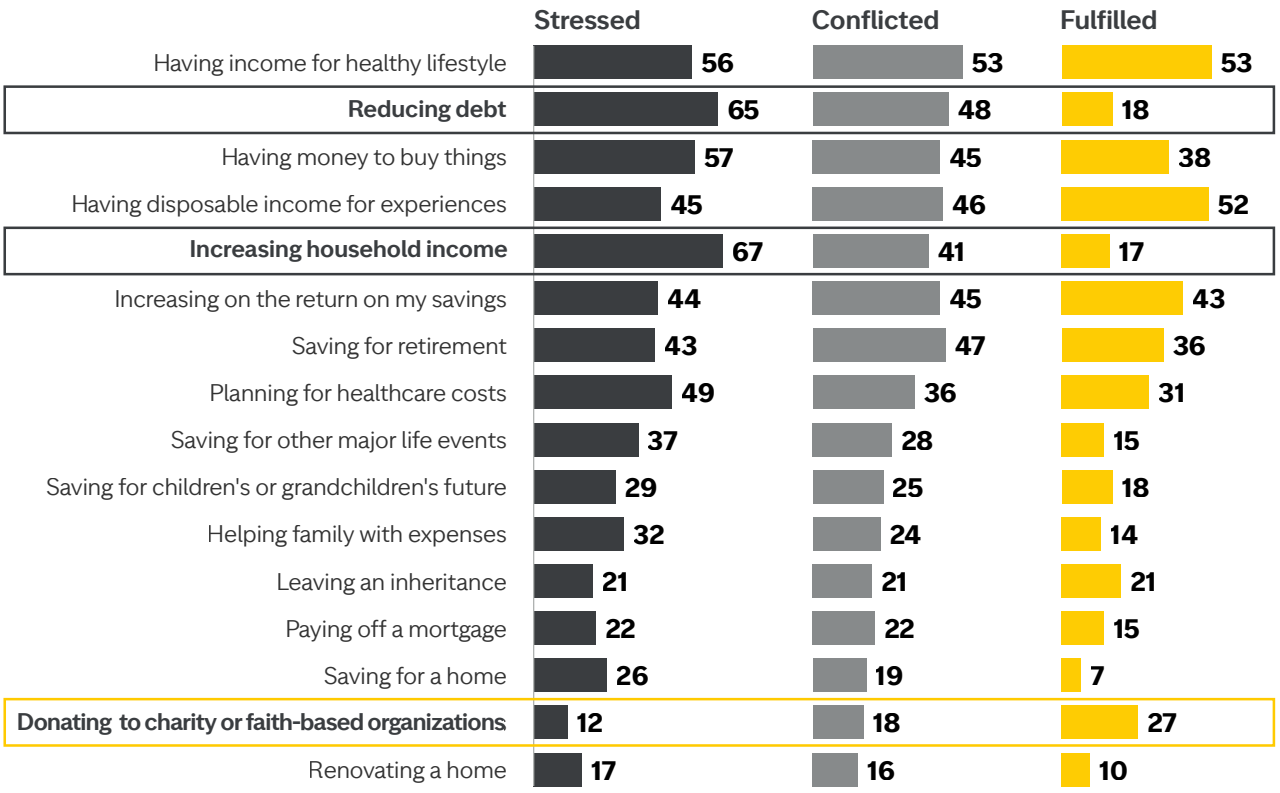
Recent financial events help explain part of these differences. Among those who reported experiencing any financial event in the past year, financially stressed adults are more than twice as likely to report a large and unexpected expense (53% vs. 21% among fulfilled adults) and far more likely to report a significant decline in wealth or net worth (44% vs. 4%). Financially fulfilled adults, in contrast, are more likely to report increases in wealth or net worth (38% vs. 7%).

Differences are also evident in financial priorities. Financially stressed adults are more likely to rate reducing debt and increasing household income as "very high" or "high" priorities, while financially fulfilled adults more often indicate charitable donation is a high priority. These patterns hold even when accounting for age, income and net worth.

FIGURE 4

Fulfilled Adults More Likely to Prioritize Charitable Giving; Financially Stressed Adults Focus on Debt Reduction and Income Growth

How much of a priority, if at all, are the following financial goals to you at this point in your life?
(% Very high or high priority)



*Response options are ordered by rate of being indicated as a very high or high priority among all respondents.

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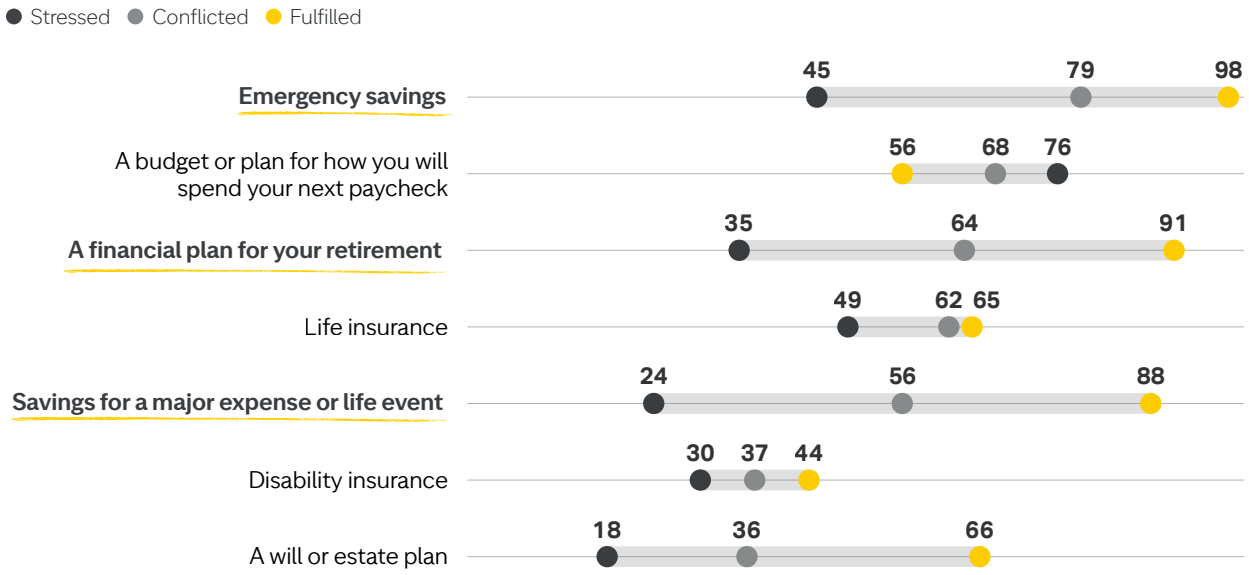
Financial circumstances shape what is possible, but fulfillment is also associated with meaningful differences in financial planning. Financially fulfilled adults are more likely to have emergency savings, set aside funds for major expenses and maintain a financial plan for retirement. While income and net worth influence the ability to build these resources, these planning behaviors remain linked to fulfillment even after adjusting for age, income and net worth.

FIGURE 5

Accounting for Differences in Age and Net Worth, Financially Fulfilled Adults More Often Engage in Future Financial Planning

Do you have any of the following?
(Select all that apply, % selected)



Results are among adults who engage in any planning behavior. Four percent of adults did not report any planning behavior.

Financial fulfillment is also informed by whether people have someone to turn to for guidance and support. Less than half of Americans (48%) say they have someone they could rely on for financial support, and that access differs meaningfully across fulfillment levels, ranging from 35% among financially stressed adults to 59% among those who are fulfilled.

These differences extend to sources of guidance. Among Americans who have sought financial guidance in the last 12 months, most rely on their own internet research (73%), yet financially fulfilled adults are far more likely to have sought guidance from a professional financial advisor (60% vs. 14% among stressed adults). In a controlled analysis accounting for age, gender, net worth and household income, financial advisors had the strongest positive association with financial fulfillment among all sources of guidance, including but not limited to personal research, relatives, friends, news or social media, and artificial intelligence.

In addition to whom Americans receive financial guidance from, how much they trust various financial sources is also linked to fulfillment. In another adjusted analysis, confidence in financial advisors had the strongest positive relationship with fulfillment, while confidence in other sources including financial social media influencers and artificial intelligence had no impact on fulfillment.

The overall pattern reflects a journey. For financially stressed adults, the most pressing priorities are foundational, including reducing debt, increasing income and building the stability needed to move forward. When Americans navigate up the fulfillment spectrum, their focus tends to broaden. Financially fulfilled adults are more likely to prioritize stewardship and purpose, including managing money responsibly and making a difference with their money. This does not replace foundational priorities but instead builds upon them.

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Conclusion

***Financial fulfillment in the United States spans a wide range of experiences and represents a continuum rather than a fixed end point**. Sixteen percent of adults report being financially fulfilled, while 32% experience consistent financial stress. The majority fall in between, navigating a financial life that includes both progress and ongoing pressure.*

These differences are closely tied to how Americans experience their lives more broadly. Adults with higher financial fulfillment are far more likely to be thriving, to report better physical and mental health, and to feel more connected in their relationships and communities. Even moving from financial stress to a more conflicted state is linked to meaningful gains in well-being, reinforcing that progress does not have to be complete to matter.

At the same time, financial fulfillment is shaped by more than any single factor. Income, life stage and financial events all influence how manageable financial life feels. Setbacks, opportunities and timing can shift financial stability in ways that are not always predictable or within a person's control, helping explain why fulfillment varies across Americans.

Within those realities, clear patterns emerge. Financial fulfillment aligns with greater control over one's finances, a clearer sense of direction and decisions that demonstrate personal values. It is also tied to priorities that extend beyond immediate financial pressure, including managing money responsibly and, for some, using money in ways that contribute to others.

Where someone finds themselves upon the spectrum of financial fulfillment matters. Greater stability, confidence and alignment are linked to meaningful differences in how people experience their lives and in what they are able to give back. Financial fulfillment is not only a measure of individual financial progress but also reflects the capacity to contribute beyond oneself, support others, and engage more fully in communities and relationships as people move from financial strain to financial meaning.

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Methodology

Survey

Results are based on a nationally representative Gallup survey of 5,075 U.S. adults aged 21 and older, conducted from March 20 to April 6, 2026.

Participants were drawn from the Gallup Panel℠, a probability-based panel designed to represent the U.S. adult population. Data were weighted to align with national demographics, including age, gender, race, ethnicity, education and region.

For results based on the full sample, the margin of sampling error is ±1.8 percentage points at the 95% confidence level. Margins of sampling error for subgroups are larger. In addition to sampling error, question wording and practical challenges in conducting surveys can introduce error or bias into the findings.

Qualitative Interviews

Qualitative insights featured in this report were captured in a series of virtual, 15-minute interviews. Participants were randomly drawn from the database of survey respondents who had agreed to be recontacted for additional research. Gallup researchers conducted interviews in English in May 2026. Verbal consent was collected at the start of each interview. All qualitative insights featured in this report are intended to supplement quantitative findings but are not designed or intended to be representative of a single population.

Factor Analyses

Financial fulfillment was measured using a 37-item instrument capturing financial alignment and freedom, emotional experience and financial confidence. These items were tested for relevance using exploratory factor analysis, with each item chosen for its correspondence to constructs related to financial well-being, including security and freedom of choice now and in the future.

We selected all 10 items for the CFPB Financial Well-Being Scale, given its well-established psychometric properties and conceptual overlap.[7] To further capture what Edward Jones means by financial fulfillment, we added positive and negative emotional experiences related to finances; perceived tradeoffs with time, relationships and values; as well as items related to confidence in one's financial decision-making.

Factor analysis identified four core elements of financial fulfillment with Eigenvalues exceeding one. We then applied a direct oblimin rotation (δ=0.0), an oblique rotation method that minimizes a mathematical complexity criterion on the squared pattern loadings. This approach allows the four financial well-being factors to correlate with one another while producing a simple structure. There were no cross-loadings. The delta value of 0.2 was chosen to achieve clearer item-factor separation than the default δ=0.

An overall composite (financial fulfillment) was calculated by first creating the four standardized subscale scores (each as the mean of z-transformed items) and then taking the mean of those four subscale scores. The four subscales could be characterized as financial alignment and freedom, negative emotions related to finances, positive emotions related to finances, and financial confidence. The following table shows the factor loadings for each item and subscale.

7 U.S. Consumer Financial Protection Bureau. (2017). *CFPB Financial Well-Being Scale: Development Technical Report.* https://files.consumerfinance.gov/f/documents/201705_cfpb_financial-well-being-scale-technical-report.pdf

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SUPPLEMENTAL TABLE 1

Exploratory Factor Analysis Subscales and Loadings for Financial Fulfillment Scale, alpha=.86 (37 items). An oblique oblimin rotation (δ=0.2) was applied to allow for correlated factors.

	Financial alignment and freedom	Negative emotions	Positive emotions	Financial confidence
	factor1, alpha=.96; Eigenvalue=15.2	factor2, alpha=.89; Eigenvalue=2.1	factor3, alpha=.88; Eigenvalue=1.6	factor4, alpha=.82; Eigenvalue=1.2
I am making significant financial sacrifices to reduce my expenses.	0.84	0.06	0.12	0.29
My financial life gets in the way of achieving my life goals and priorities.	0.80	0.03	-0.01	0.09
Because of my money situation, I feel like I am not able to have the things I want in life.	0.76	0.02	-0.10	0.08
My financial goals are often derailed by things outside of my control.	0.74	0.01	0.01	0.09
Giving a gift for a wedding, birthday or other occasion would put a strain on my finances for the month.	0.71	0.06	0.07	0.05
My finances control my life.	0.66	0.18	0.02	0.08
I am concerned that the money I have or will save won't last.	0.66	0.00	-0.11	-0.02
My finances are a source of stress.	0.64	0.19	-0.14	0.08
I am just getting by financially.	0.61	-0.06	0.05	0.02
I am behind with my finances.	0.61	0.18	0.09	-0.10
I am sacrificing other values and priorities in order to meet my financial goals.	0.60	0.27	0.13	0.14
I am working more hours than I would like so I can increase my income.	0.52	0.19	0.12	0.17
I am securing my financial future.	-0.58	0.14	0.09	0.34
I can enjoy life because of the way I'm managing my money.	-0.62	0.07	0.13	0.26
I am achieving my financial goals.	-0.64	0.11	0.14	0.30
I have money left over at the end of the month.	-0.69	0.11	0.08	0.09
I can spend time doing things that matter to me because of my financial situation.	-0.70	0.06	0.05	0.21
I can make important life choices without financial worries.	-0.74	0.15	0.08	0.22
I could pay for an unexpected expense of $10,000.	-0.75	0.10	-0.07	0.15

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	Financial alignment and freedom	Negative emotions	Positive emotions	Financial confidence
	factor1, alpha=.96; Eigenvalue=15.2	factor2, alpha=.89; Eigenvalue=2.1	factor3, alpha=.88; Eigenvalue=1.6	factor4, alpha=.82; Eigenvalue=1.2
My financial situation is straining my personal relationships.	0.40	0.46	0.09	0.03
I get in arguments about money with friends or family.	0.15	0.53	0.15	-0.05
Experienced in last 30 days thinking of finances: *Stress*	0.14	0.54	-0.22	0.05
Experienced in last 30 days thinking of finances: *Anger*	-0.01	0.72	0.06	-0.07
Experienced in last 30 days thinking of finances: *Hopelessness*	-0.01	0.71	-0.14	-0.11
Experienced in last 30 days thinking of finances: *Shame*	-0.04	0.67	-0.06	-0.12
Experienced in last 30 days thinking of finances: *Depression*	-0.05	0.76	-0.11	-0.12
Experienced in last 30 days thinking of finances: *Gratitude*	0.18	-0.17	0.62	0.08
Experienced in last 30 days thinking of finances: *Joy*	0.07	0.07	0.90	-0.06
Experienced in last 30 days thinking of finances: *Peace*	0.01	-0.08	0.87	-0.08
Experienced in last 30 days thinking of finances: *Pride*	-0.04	0.09	0.75	0.01
Experienced in last 30 days thinking of finances: *Contentment*	-0.05	-0.02	0.85	-0.11
How much knowledge do you have about managing money?	0.10	-0.19	-0.09	0.62
I have a clear plan for what I want to achieve with my finances.	0.00	-0.07	0.04	0.62
How much confidence do you have in your ability to manage your future financial needs?	-0.07	-0.18	-0.01	0.65
My financial priorities are aligned with my values.	-0.09	-0.11	0.00	0.47
How much confidence do you have in your ability to manage your current financial needs?	-0.18	-0.26	-0.05	0.61
How much control do you feel you have over your financial future?	-0.22	-0.14	0.04	0.47

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Fulfillment Measure Validation

To validate the fulfillment measure, we compared it to the CFPB scale, a composite measure of general well-being and various other measures.

To measure well-being, we ran a factor analysis with items measuring life evaluation; physical health; mental health; and satisfaction with neighborhood, friends, spouse/romantic relationship, children and work.

Of these 10 items, all loaded on a single well-being factor, except satisfaction with child relationships and friendships, which were therefore excluded from the composite (see the following table).

SUPPLEMENTAL TABLE 2

Exploratory Factor Analysis Subscales and Loadings for Well-Being Scale, alpha=.80 (8 items). An oblique oblimin rotation (δ=0.0). Eigenvalue=2.9

Item or Scale	Factor Loading
Cantril ladder (current life evaluation)	0.763
Cantril ladder (anticipated life in five years)	0.596
How satisfied are you with the number and quality of your friendships? (1-5 scale)	0.319
Would you say your **physical health**, in general, is ... ? (1-5 quality scale)	0.493
Would you say your **mental health**, in general, is ... ? (1-5 quality scale)	0.648
My neighborhood is a great place for me and my family. (1-5 agreement scale)	0.498
I feel a strong sense of community in my neighborhood. (1-5 agreement scale)	0.504
On a scale of 0-10, how would you rate the quality of your relationships with **your spouse or romantic partner**?	0.508
On a scale of 0-10, how would you rate the quality of your relationship with **your children** overall?	0.395
On a scale of 0 to 10, where 0 represents the worst possible work situation for you, and where 10 represents the best possible work situation for you, how would you rate your current work situation?	0.574

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The composite measure of financial fulfillment is highly correlated with the CFPB Financial Well-Being Scale (r=0.87).

Further analysis shows that much of this relationship is captured in the first subscale (r=0.98). There is less overlap between the CFPB measure and emotions or confidence.

The CFPB measure is also more weakly correlated with our well-being scale (r=.60) compared with the Financial Fulfillment Scale (r=0.71), suggesting that the emotional and value-alignment aspects of financial fulfillment are both important to well-being and not fully captured in the CFPB scale.

SUPPLEMENTAL TABLE 3

Bivariate Correlations Between Well-Being, the CFPB Financial Well-Being Scale, the Financial Fulfillment Scale and Subscales

		1	2	3	4	5	6	7
General well-being scale	1	1.00						
CFPB Financial Well-Being Scale	2	0.60	1.00					
Financial Fulfillment Scale	3	0.71	0.87	1.00				
Security and freedom (subscale 1)	4	0.62	0.98	0.90	1.00			
Positive emotion (subscale 2)	5	0.59	0.59	0.79	0.60	1.00		
Negative emotion (subscale 3)	6	0.58	0.70	0.84	0.73	0.53	1.00	
Confidence and value alignment (subscale 4)	7	0.56	0.63	0.79	0.63	0.48	0.51	1.00

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Further analysis shows that both the CFPB and Financial Fulfillment Scale are highly correlated with objective measures of financial security, such as net worth and income. The CFPB is slightly more correlated with income, net worth and credit worthiness relative to the Financial Fulfillment Scale.

The Financial Fulfillment Scale, however, is just as correlated (negatively) with financial shocks (e.g., from job loss, family medical issues, etc.), and importantly, religiosity is significantly related to fulfillment but not the CFPB's measure of financial well-being.

SUPPLEMENTAL TABLE 4

Bivariate Correlations Between Financial Fulfillment Scale, the CFPB Financial Well-Being Scale and Various Measures

		1	2	3	4	5	6	7	8
Financial Fulfillment Scale	1	1.00							
CFPB Financial Well-Being Scale	2	0.87	1.00						
Household income (10 categories)	3	0.41	0.49	1.00					
Net worth (natural log)	4	0.46	0.56	0.51	1.00				
Paid off credit card	5	0.33	0.44	0.20	0.26	1.00			
Credit worthiness (self-reported 1-5 scale)	6	0.51	0.56	0.43	0.35	0.40	1.00		
Importance of religion to daily life (1-4 scale)	7	0.16	0.05	-0.09	0.04	-0.05	0.00	1.00	
Recent experiences of misfortune	8	-0.27	-0.28	-0.20	-0.04	-0.10	-0.22	0.00	1.00

Recent misfortune defined as mean of binary variables indicating "1" if, in the last 12 months, the respondent: lost job, lost significant wealth, a family member diagnosed with serious medical condition, a family member was hospitalized

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Fulfillment Reporting Categories

The Financial Fulfillment Scale was highly correlated with the number of items (out of 37) that received a favorable response. So, for transparency and simplicity in reporting, respondents were classified into three groups — **financially fulfilled, financially conflicted and financially stressed** — based on the number of favorable responses across those items. Those with 30 or more positive responses (top- or bottom-two answers on 1-to-5 Likert scale, depending on item) were coded as fulfilled.

Those with 10 or fewer positive responses were coded as stressed, with the others coded as conflicted. This avoided the need to arbitrarily cut the continuous scale and allows for the possibility of improvement over time in the percentage of Americans who are in the higher categories, which would not be possible using percentile-based cut points.

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GALLUP®

World Headquarters

The Gallup Building
901 F Street, NW
Washington, D.C. 20004

t +1.877.242.5587
f +1.888.500.8282

www.gallup.com