

# KeyBank's 2026 Financial Mobility Pulse Poll

## Americans are taking control, one smart move at a time

Between the high cost of living and shifting economic headwinds, Americans are anxious about money. But rather than waiting for conditions to improve, they're turning that anxiety into deliberate action. KeyBank's 2026 Financial Mobility Pulse Poll finds that across generations and income levels, Americans are creating change through proactive financial decisions, intentional trade-offs, adjusted spending habits, and new income strategies. The data points suggest that Americans may be making smarter financial moves than they give themselves credit for taking.

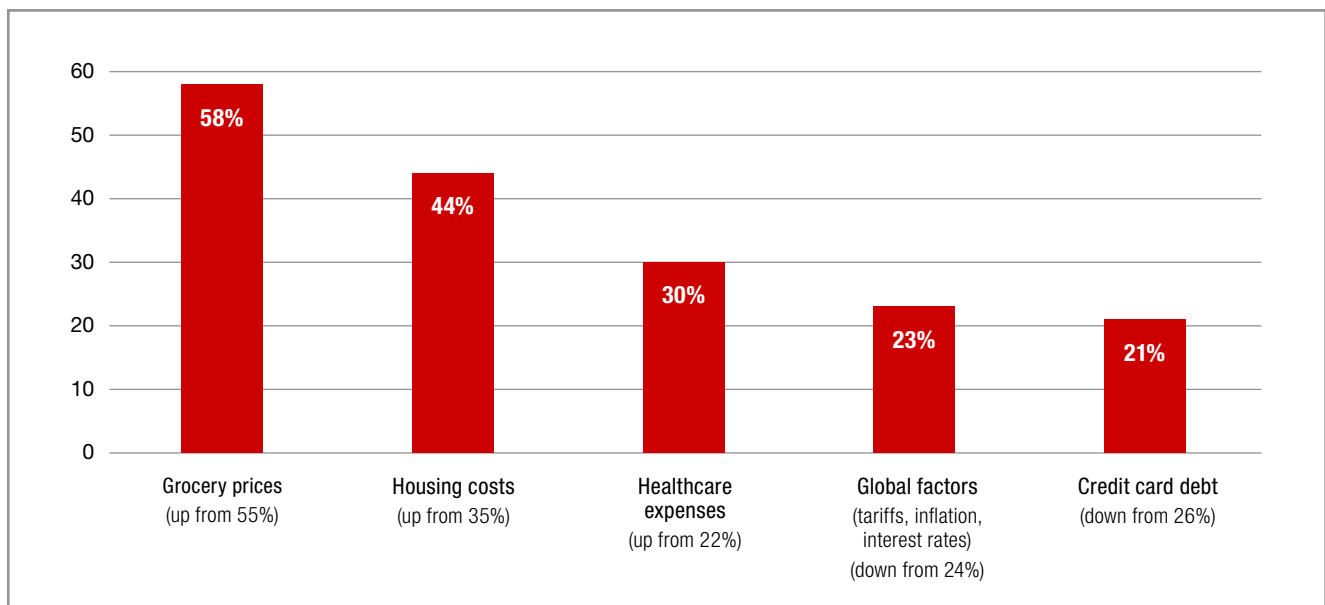
### How Americans are responding to today's economic pressures

Economic confidence is softening: 28% of Americans feel negative about the economy (up from 26% in 2025), including about one in four (24%) households with at least \$100,000 in income. The concerns driving this dip in sentiment have also shifted: housing costs and healthcare saw the sharpest increases from 2025, jumping from 35% to 44% and 22% to 30%, respectively. Consumers aren't losing sight of the bigger picture, with nearly one in five (17%) keeping an eye on retirement and long-term financial health.

"The financial pressures people face today are real and widespread across the financial spectrum. What stands out, though, is that Americans aren't waiting for conditions to improve. They're being proactive and resourceful in response to these pressures, and these aren't just one-time reactions — 88% of Americans have made at least one meaningful adjustment to their finances. People are navigating the current economic climate through daily decisions that are increasingly becoming lasting habits."

**Dan Brown**, Executive Vice President and Director of Consumer Product Management for KeyBank

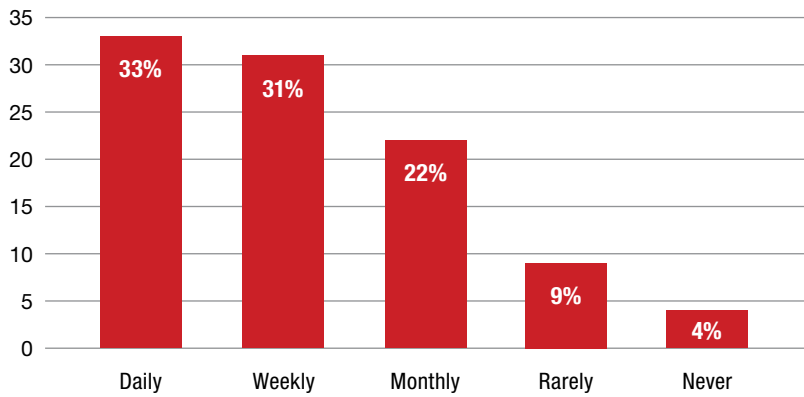
### Top financial concerns



### Daily trade-offs

One in three Americans (33%) make a financial trade-off every day, and that discipline cuts across income levels, with a quarter (26%) of households earning \$100,000 or more reporting the same. Americans are approaching their finances with intention, weighing priorities, making thoughtful choices, and finding ways to stretch further without losing ground.

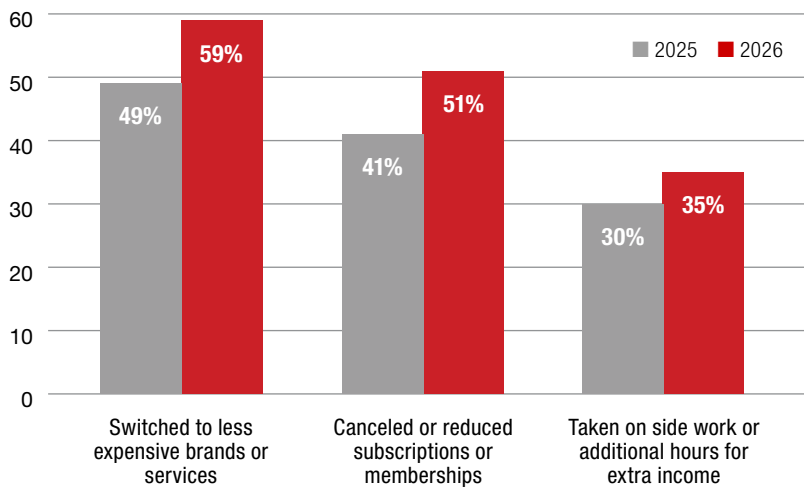
How often do you feel you have to make trade-offs of spending less on what you want now, so that you can save more for the future?



### Stretching dollars

The data also reveals a story of widespread adaptation: 88% of Americans have made at least one meaningful financial adjustment, and 35% are pursuing side hustles to help bolster their financial stability.

Americans are taking action in response to the rising cost of living



### Methodology: About the KeyBank 2026 Financial Mobility Pulse Poll

This survey was conducted online by Schmidt Market Research in January 2026 polling 1,000 Americans ages 18 – 70. All respondents have sole or shared responsibility for household financial decisions and maintain a checking or savings account. The survey examined respondents' spending and savings habits, levels of financial confidence, stress and resiliency factors, economic sentiment, and debt impacts.

