Edelman Financial Engines®

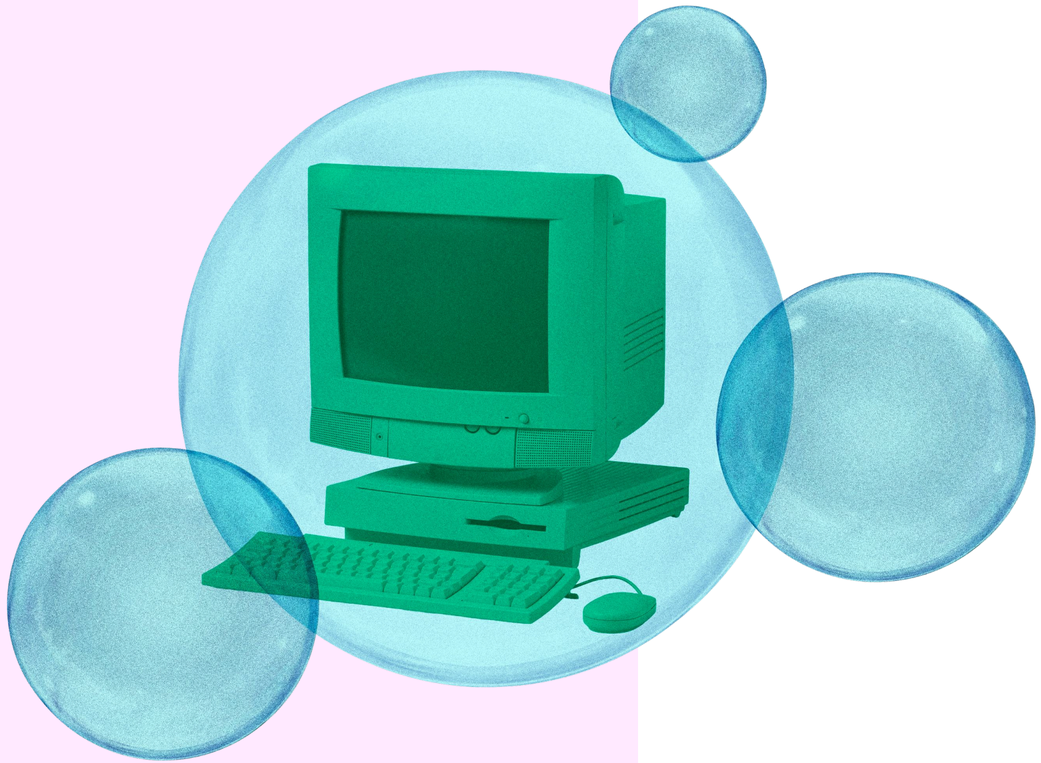
What Money Means

2025 Survey

What We Learned About Money, Stress and the Road Ahead in 2026

Conducted for Edelman Financial Engines by Greenwald Research

About the Study



Americans are redefining what retirement means in real time—through the everyday choices they make with their money. It's no longer one distant finish line. It's something being shaped right now, one decision at a time.

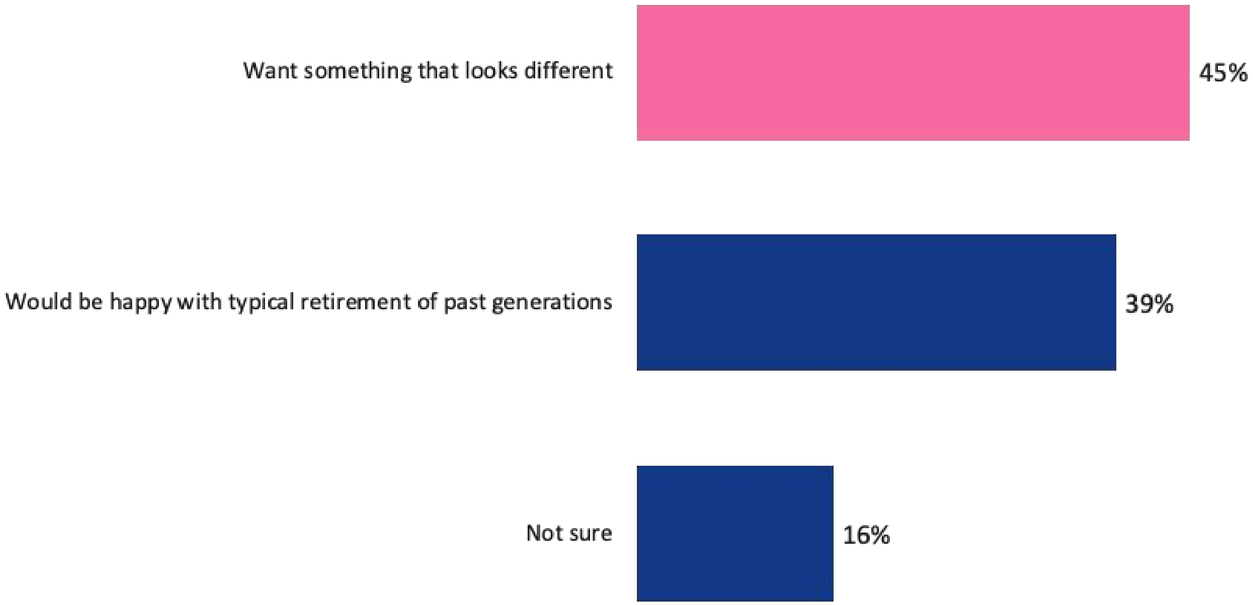
Retirement today is a living vision, formed by how we think about work, time, health, and family—and the life we want those choices to support. When people understand their money in the context of the future they're building, today's decisions start to feel clearer, more intentional, and more possible.

Americans Want a New Kind of Retirement

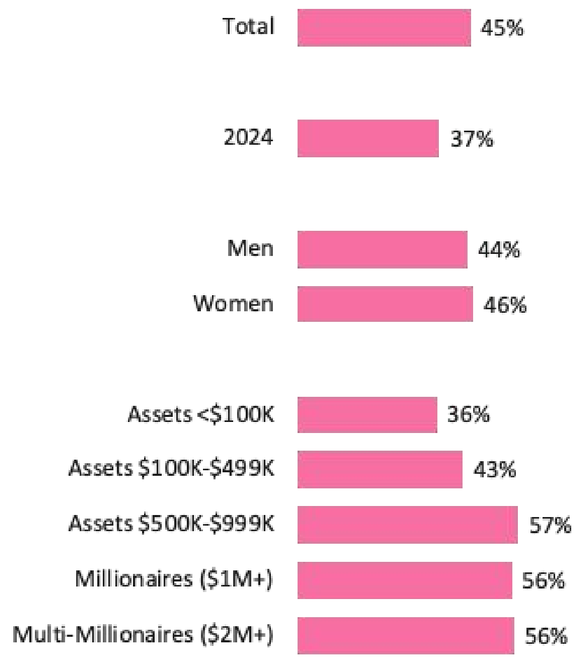
More Americans now want a different version of retirement.

A growing number of Americans don't see retirement as a hand-me-down model—they see it as something to reimagine on their own terms.

Think about what a typical retirement looked like for past generations.
Would you be happy if your retirement looked like that or do you want something different?



% Different, by Demographics

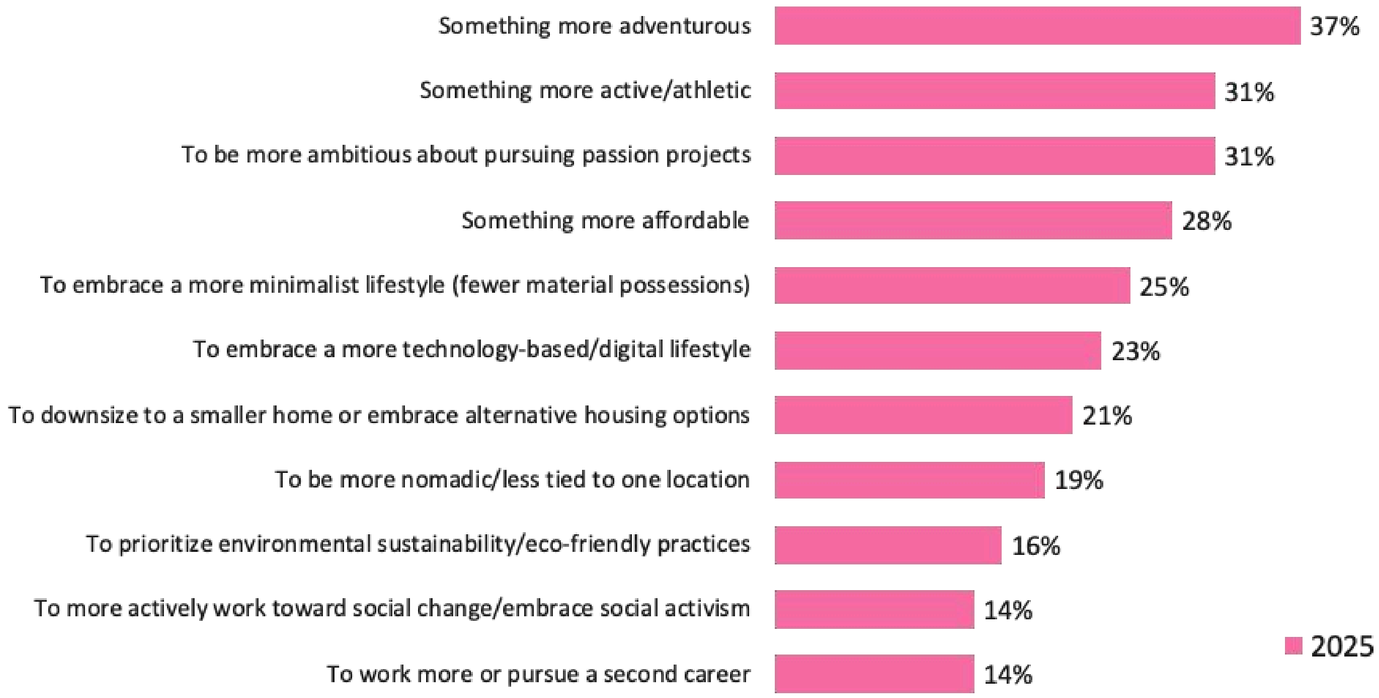


Total: n=2,000

Many are seeking an adventurous and active retirement.

More Americans envision a retirement that feels more active, adventurous, and true to who they are. It's not about following an old model—it's about building a future that fits their life.

In what ways would you want your retirement to look different from that of past generations? Please select all that apply.

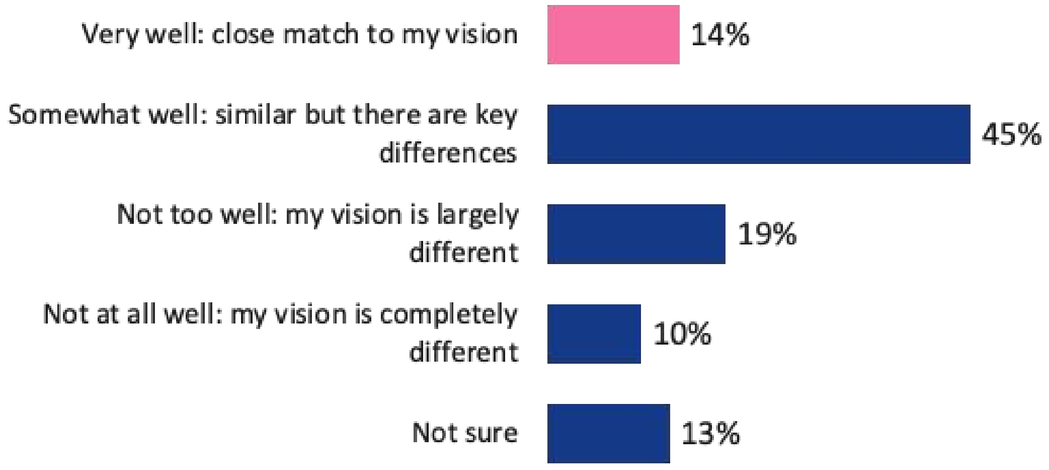


Among those who want a retirement that looks different: n=958

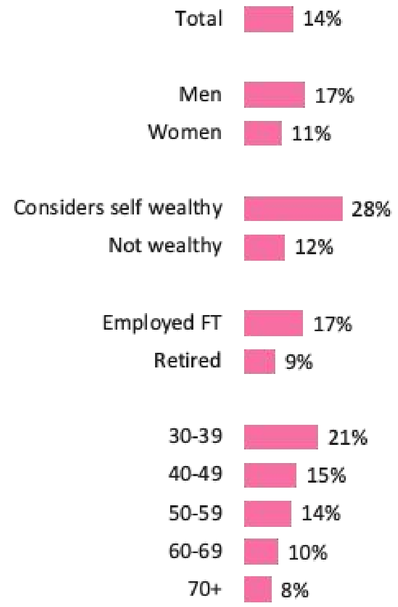
Only 14% see their vision of retirement in pop culture.

There’s no shortage of images and references to retirement in pop culture. Interestingly, there's even more of a mismatch among older Americans.

Think about how popular culture typically portrays what retirement in America looks like. How well do these depictions reflect your own vision for retirement?



% Very Well, by Demographics



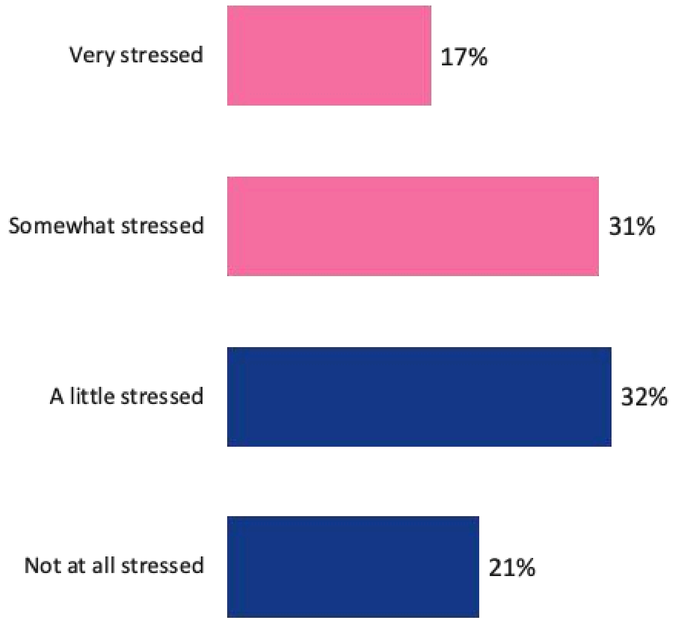
Total: n=2,000

Money Stress is Undercutting Their Vision

More than half of Americans are stressed; money issues drive this.

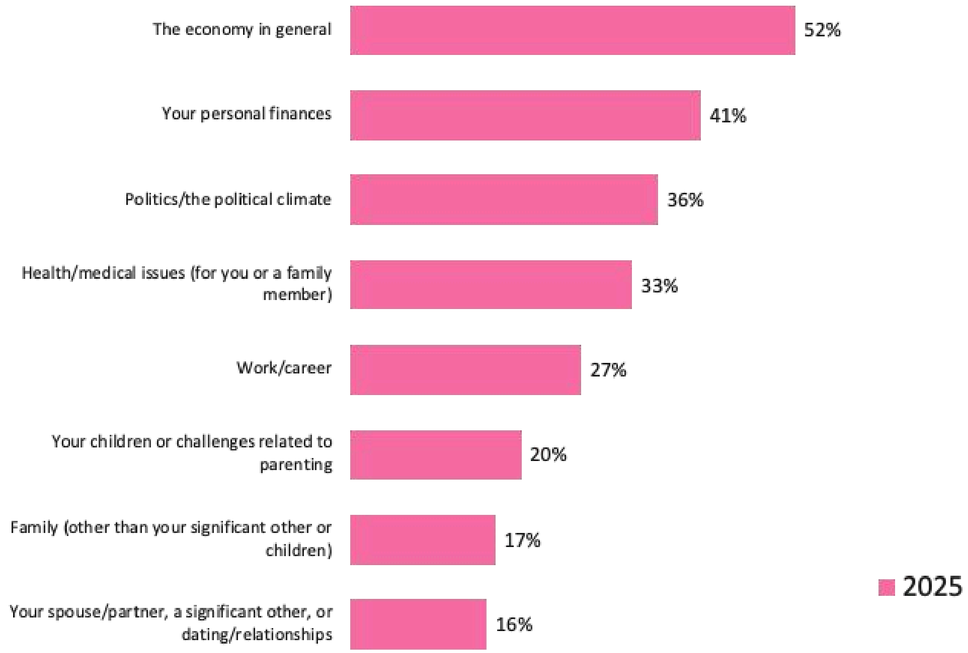
Stress hits hardest for younger Americans. The economy and money are the biggest reason why. For most people who feel overwhelmed, it's not abstract worry—it's their finances.

How would you describe your level of stress over the last six months?



Total: n=2,000

What are your biggest sources of stress right now? Please select all that apply.

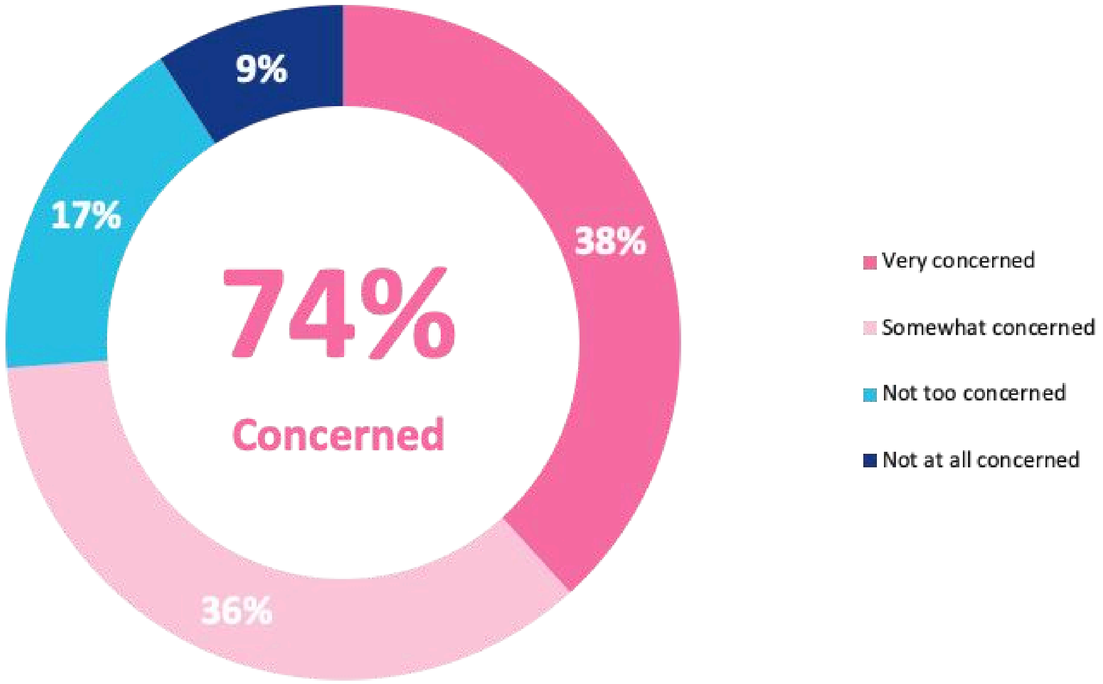


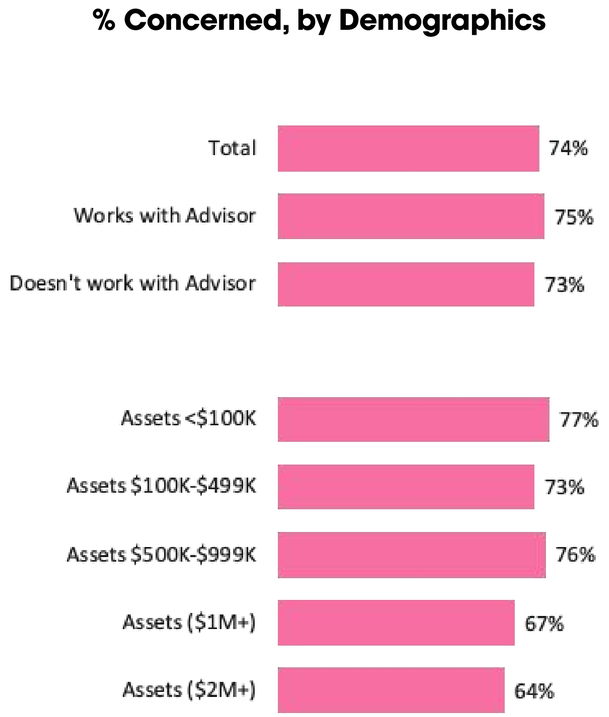
Any stress over the last six months: n=1,576; Note: "Other" and "None of the above" not shown

3 in 4 Americans are concerned about Social Security.

Concern about the possibility of Social Security benefit cuts is fairly universal across age, gender, and financial assets.

How concerned are you the possibility of Social Security benefits being reduced/cut back?



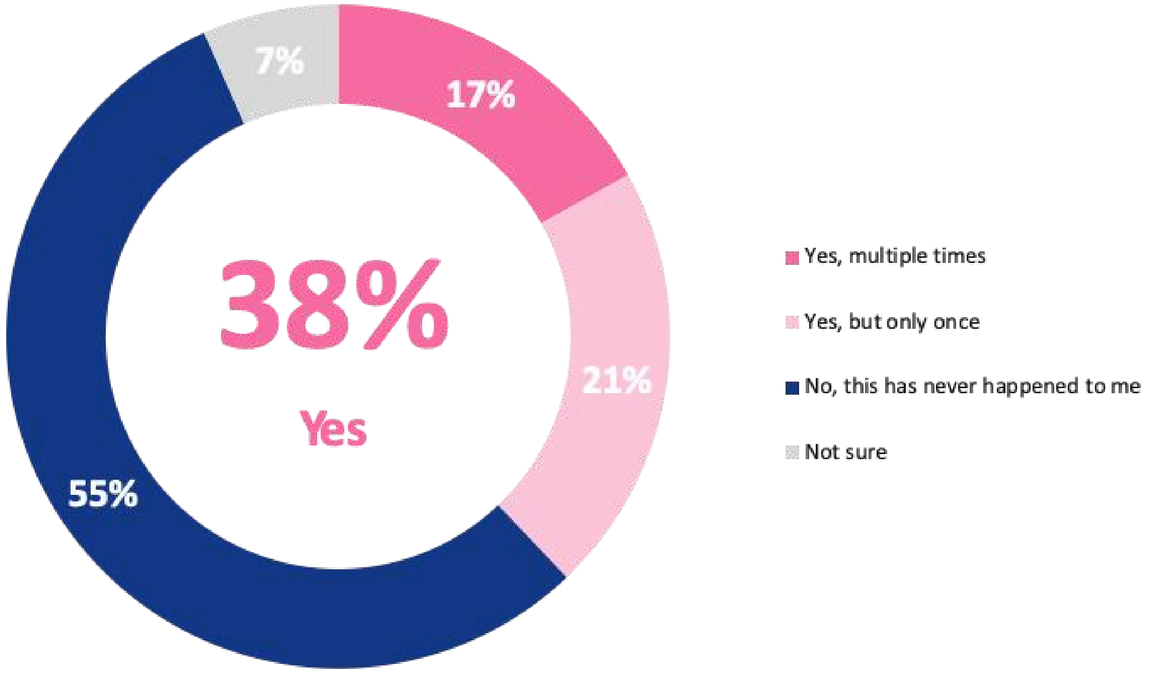


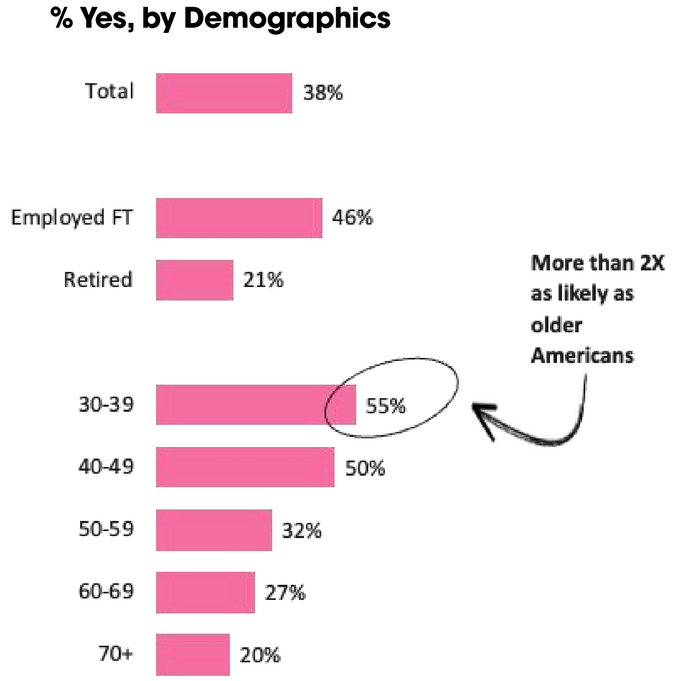
Among those not retired: n=1,393

Inflation fears drive many to rush into big purchases.

For many people, inflation has turned everyday decisions into urgent ones. Younger Americans, in particular, are feeling pushed to buy now rather than wait.

Have you ever made a big purchase sooner than planned because you were worried inflation would drive up prices in the near future?



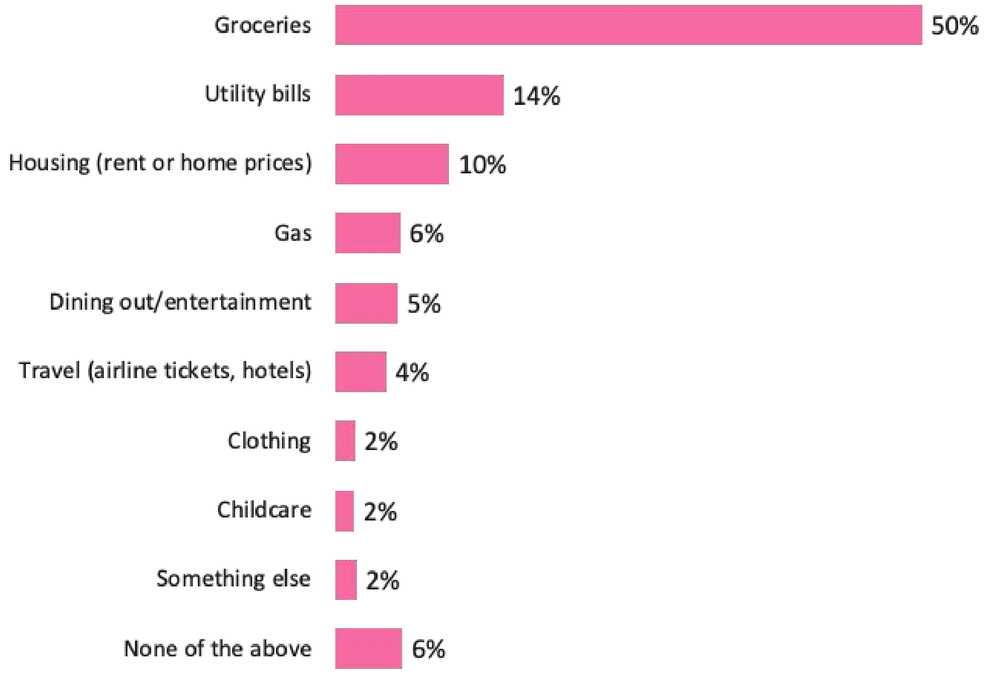


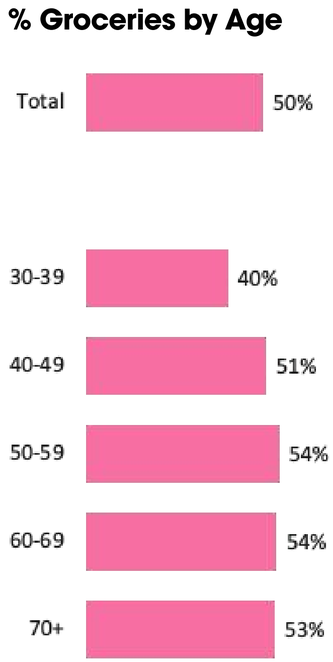
Total: n=2,000

Groceries are far and away the biggest inflation pain point.

But, inflation isn't just about what's in the grocery cart—it's also about the bigger weight of housing and childcare.

When you notice higher prices due to inflation, which of the following tends to bother you the most? Select only one.





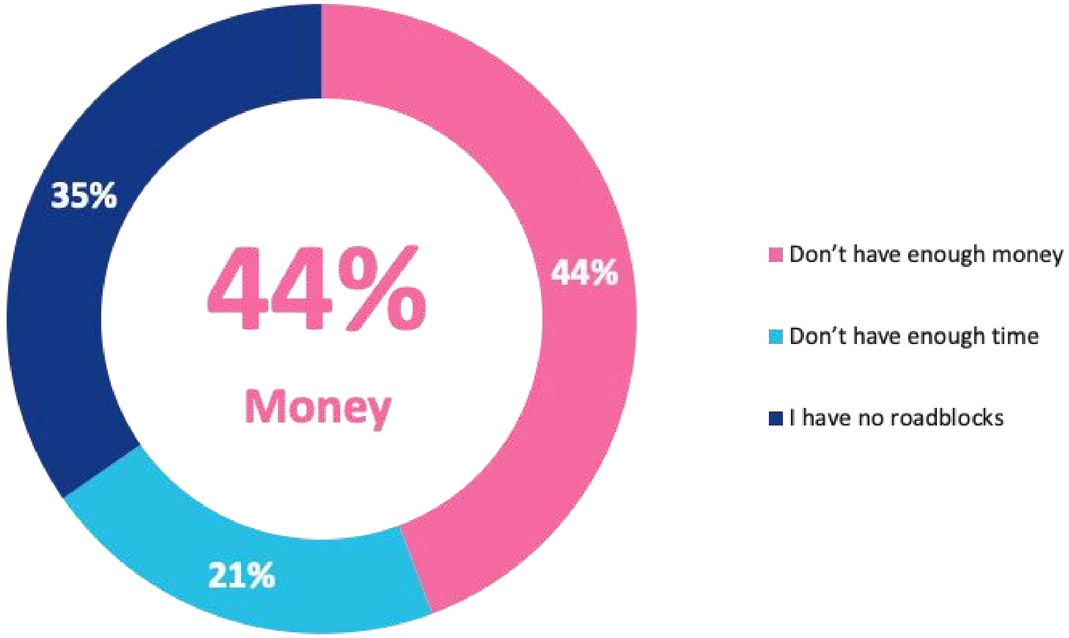
Total: n=2,000

Trade-offs are personal but money is still a roadblock

Money is seen as a bigger roadblock than time

Americans are more likely to feel held back by money than by time when it comes to life outside of work. The higher the assets, the fewer the roadblocks—but the divide is unmistakable.

Which of these is your biggest roadblock to being able to do what you want to do outside of work? Pick only one.



Results by Demographics

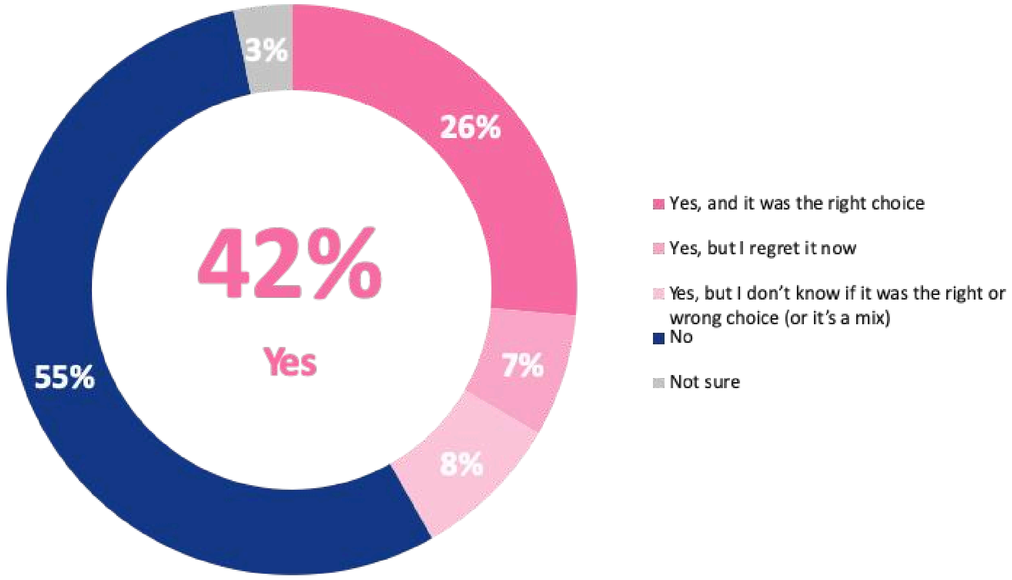
	Don't have enough money	Don't have enough time	I have no roadblocks
Total	44%	21%	35%
Works with Advisor	32%	25%	43%
Doesn't work with Advisor	53%	18%	29%
30-39	54%	25%	21%
40-49	47%	31%	22%
50-59	46%	23%	31%
60-69	41%	16%	42%
70+	29%	8%	63%
Assets <$100K	62%	17%	21%
Assets $100K-$499K	46%	24%	30%
Assets $500K-$999K	33%	20%	47%
Assets 1M+	16%	23%	61%
Assets 2M+	13%	26%	61%

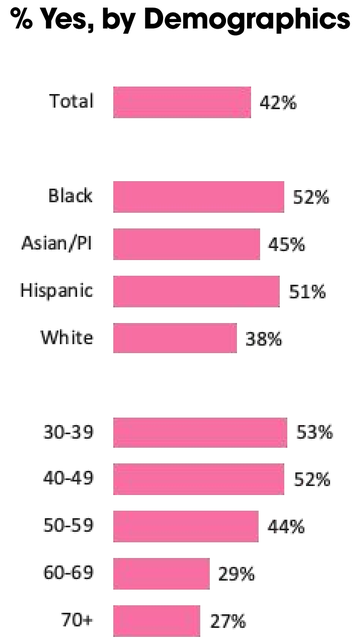
Total: n=2,000

Yet, 4 in 10 Americans have turned down money for time

Nearly half of Americans have made a career choice that favored time over pay. That priority is especially strong among those under 50 and among Black and Hispanic Americans.

Have you ever faced a career decision where you turned down more money in favor of having more personal time?



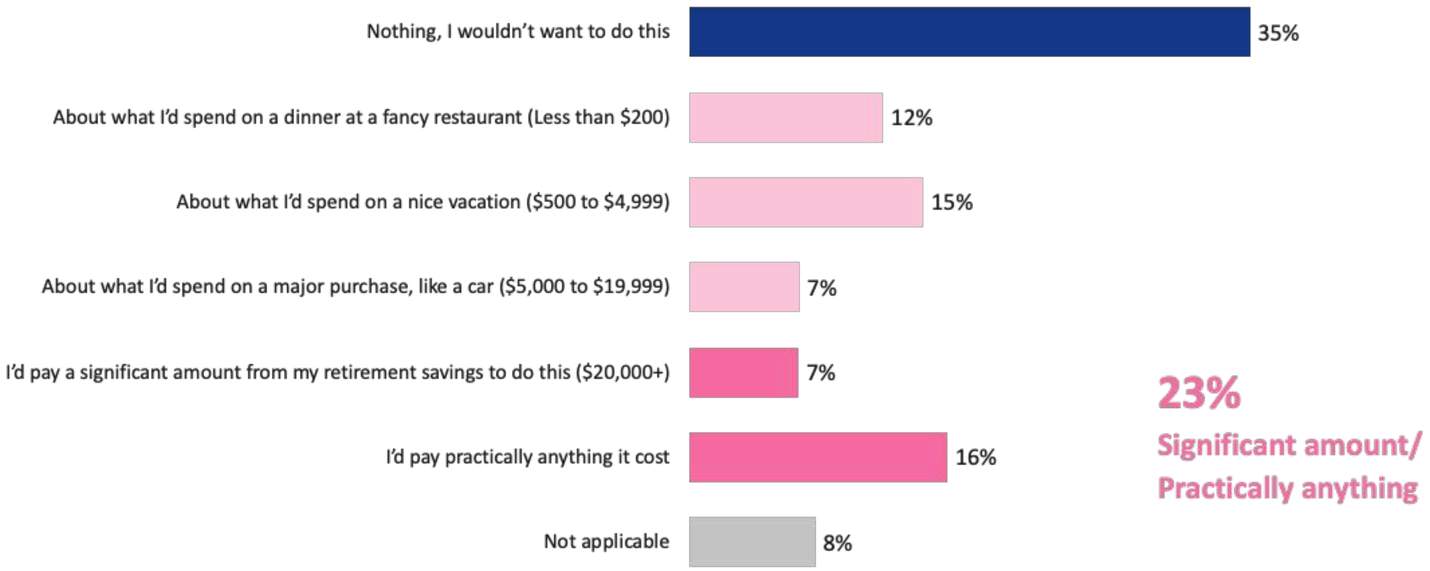


Total: n=2,000

Most parents would pay to revisit their children's youth

If given the opportunity to travel back in time to spend a day with the kindergarten version of their children, more than half of parents would pay to make it happen.

How much would you pay if you could travel back in time and be able to spend a day with the kindergarten version of your child/children?



Among those with adult children: n=1,009

Health wins out over money in tradeoffs

For many Americans, time and health have become more valuable than money itself. What matters most now isn't just how long you save—it's how well you get to live.

If you had to choose, would you rather...?

Total: n=2,000; *Among those working full-time: n=901; **Among those not retired and under age 60: n=1,013

Study Methodology

The 2025 Everyday Money research was conducted for Edelman Financial Engines by Greenwald Research. Information was gathered through an online survey of 2,000 Americans who were at least 30 years old, from October 10 to October 31, 2025. The total sample included an oversample of 1,000 respondents between the ages of 45-70, with household assets between $500K-$3M, and currently working with a financial professional or open to doing so.

Data was weighted to correct for the oversample and was also weighted by household assets, age, gender, race, and education to reflect the broader national population. If randomly conducted, the survey would have a margin of error (at the 95% confidence level) of plus or minus 2.2 percentage points. The study was also blinded, with respondents not aware that the research was sponsored by Edelman Financial Engines.

References to year-over-year comparison or prior results represent comparison to the 2024 Everyday Wealth in America study. The 2024 study surveyed 3,008 Americans from June 12 to July 3, 2024.