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ISSUE BRIEF

FINANCIAL ANXIETY AND STRESS AMONG U.S.  
ADULTS: NEW EVIDENCE FROM A NATIONAL  
SURVEY AND FOCUS GROUPS

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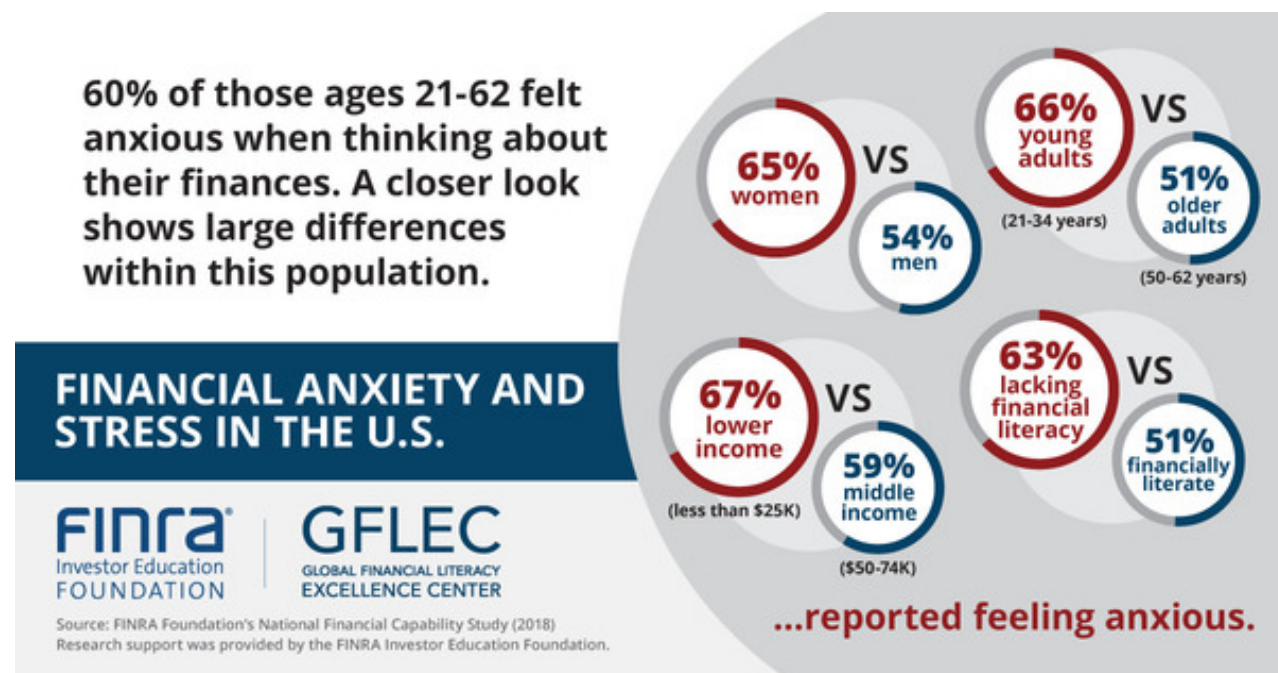
## ISSUE BRIEF JUST RELEASED

### ***Financial Anxiety and Stress Among U.S. Adults: New Evidence From a National Survey and Focus Groups***

Recent research released by GFLEC and the FINRA Investor Education Foundation examines the state of financial anxiety and stress among U.S. adults. We found that even before the pandemic, a substantial share of households was already anxious and stressed about their personal finances and that COVID-19 and its economic consequences likely exacerbated significant financial struggles that were already present pre-pandemic. In this new Issue Brief, [\*Financial Anxiety and Stress Among U.S. Adults: New Evidence From a National Survey and Focus Groups\*](#), you will find the key findings of this research as well as recommendations for an inclusive recovery.

According to the research, both financial anxiety and stress are widespread, but those expressing greatest levels include:

- Young adults
- Women
- Parents with a higher number of financially dependent children
- Those who are not married
- Those unemployed
- Those exhibiting low levels of financial literacy



Based on this research, our recommendations are to:

- take into account both mental health and financial security when considering policies and private sector programs that could affect financial wellbeing;
- improve financial literacy, particularly among those at high risk for financial stress and anxiety;
- encourage people to set aside money for emergencies;
- consider providing workplace programs and tools designed to support financial wellness; and
- consider providing financial education at school so that future generations are more likely to be prepared to manage their personal finances.

The release of this Issue Brief coincides with our next *Connecting to Reimagine: Money and COVID-19* webinar on Sept. 22 at 1PM ET. It focuses on workplace financial wellness and will include a discussion of the relevance of the anxiety and stress findings for workplace financial wellness programs at both small and medium-sized business. This webinar is co-hosted with FINRA Foundation and registration is available [here](#).

[READ THE ISSUE BRIEF](#)

[READ THE FULL REPORT](#)



*This work was conducted with financial support from the FINRA Investor Education Foundation (FINRA Foundation) and is based on data from the National Financial Capability Study (NFCS). The NFCS is a project of the FINRA Foundation.*



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The results, interpretations, conclusions, and opinions expressed in this article are those of GFLEC and do not necessarily reflect the views of any GFLEC members.

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