

# 2025 Key Findings



## CASH POOR PROFILE

2/3 are Millennials + Gen X



14% are African-American



of cash poor Americans  
are **women**



## EMPLOYMENT



1 in 7 cash poor households  
earn over \$75,000 annually



## UNPLANNED EXPENSES



Cash poor Americans  
averaged **2.5 unplanned  
expenses** last year, totaling  
\$1,825 at \$730 each



## Top 3 Unplanned Expenses

⌚ Auto Repairs (31%)

✚ Medical Bills (20%)

ⓧ Utility Bills (18%)



## BANKING + SAVINGS

1/3 have a savings account

3/5 have a checking account



49% have <\$200 in their  
checking + savings accounts



can cover unplanned expenses  
with just **savings** or **credit cards**



## BORROWING COST



Subprime credit cards cost  
**\$19.6 billion**



Small-dollar loans cost  
**\$5.8 billion**



P2P lending costs dropped  
**23%** to **\$1 billion**



## MENTAL HEALTH



report that unplanned expenses  
had a negative impact on their  
**mental health**