

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



of cash poor Americans
have a **full-time job**



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



43% borrowed money from
friends + family



MENTAL HEALTH



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