

NEWS RELEASE

FOR IMMEDIATE RELEASE

March 31, 2026

For More Information, Contact:

Ed Grocholski
Junior Achievement USA
(719) 540-6165
ed.grocholski@ja.org

Survey Shows Higher Income Americans More Likely to Tie Financial Struggles to Lack of Financial Understanding than Those Making Less

Research by Junior Achievement USA and Ipsos Explores Roles of Financial Literacy, Education, and Income in Advancing Economic Mobility

Colorado Springs, CO – A new survey of U.S. adults by Junior Achievement USA (JA) and global research firm Ipsos shows that Americans with a household income of \$100,000 a year and above are more likely to tie their struggles with money management to a lack of financial understanding (31%), compared to those with a household income of less than \$50,000 (23%). Over a third (35%) of Americans making \$50,000 or less say their income isn't enough to cover their expenses, even with careful budgeting, compared to one-in-10 (11%) of respondents with household incomes of \$100,000 or more. On the education front, nearly half of respondents (46%) with a college degree describe themselves as “financially stable”, compared to less than a quarter (23%) with only a high school diploma or GED. The survey of 1,005 U.S. adults was conducted between March 24 and March 25, 2026.

“This research shows that financial literacy education alone may not be enough to promote economic mobility, the ability of one generation to do as well or better than those who came before,” said Junior Achievement USA CEO Jack Harris. “It’s well established that completing an educational credential past high school, whether it be a degree or certification, can help

generate the level of income necessary to become more financially stable, though this research shows some sort of money management education is also important.”

In terms of expenses U.S. adults struggle with in general, they include:

- 50% - Saving Money
- 30% - Utilities
- 28% - Food
- 27% - Gasoline
- 24% - Investing for retirement; Housing; Healthcare (tie)
- 14% - Transportation
- 7% - Education
- 4% - Childcare

Additional survey results [can be found here](#).

Junior Achievement recently announced a new strategic approach aimed at better preparing current and future students for the expected impact of AI on jobs and a rapidly changing economy. Under the title, “[Education for What’s Next](#),” Junior Achievement is ensuring today’s Generation Z and Gen Alpha students are equipped with the durable skills needed to succeed tomorrow in a world where AI and automation may make it more difficult to get that first job, or even to find one that pays a living wage. These skills include critical and creative thinking, communication, collaboration, continuous learning, and technological literacy, including AI.

As part of its new strategy, Junior Achievement is placing greater emphasis on promoting life experiences that are linked to increased economic mobility. According to [the Camber Collective](#), these include mentorship during adolescence, pursuing education or training past high school, obtaining a college degree in a high-demand field, and starting a business. [Recent research](#) by Ipsos of Gen Y & Z Junior Achievement Alumni (former JA students) shows majorities of alumni credit Junior Achievement for influencing their decisions related to these kinds of life experiences.

A full overview of Junior Achievement’s strategic approach can be found at [JA.org/Next](#).

Survey Methodology

These are findings for research that was conducted by Ipsos as part of a multi-client omnibus program, where questions on various topics are included in one interview and clients share demographic information collected. This was collected from one omnibus wave, fielded March 24-25, 2026, resulting in n=1,005 total online completes of U.S. adults aged 18 or older. For this survey, post-hoc weights were made to the population characteristics on age, gender, region, ethnicity and education to be representative based on population targets sourced from the U.S.

Census 2023 American Community Survey data. The results of this research have a credibility interval of plus or minus 3.5 percentage points for all respondents.

About Ipsos

Ipsos is one of the largest market research and polling companies globally, operating in 90 markets and employing nearly 20,000 people. Our passionately curious research professionals, analysts and scientists have built unique multi-specialist capabilities that provide true understanding and powerful insights into the actions, opinions and motivations of citizens, consumers, patients, customers or employees. Our 75 business solutions are based on primary data from our surveys, social media monitoring, and qualitative or observational techniques. "Game Changers" – our tagline – summarizes our ambition to help our 5,000 clients navigate with confidence our rapidly changing world.

Founded in France in 1975, Ipsos has been listed on the Euronext Paris since July 1, 1999. The company is part of the SBF 120, Mid-60 indices, and is eligible for the Deferred Settlement Service (SRD).

ISIN code FR0000073298, Reuters ISOS.PA, Bloomberg IPS:FP

www.ipsos.com

35 rue du Val de Marne

75 628 Paris, Cedex 13 France

Tel. +33 1 41 98 90 00

About Junior Achievement USA

Junior Achievement is education for *what's next*. As a strategic partner working in collaboration with educators, employers, investors, leaders, and the communities they serve, we are dedicated to helping students achieve academically today and economically tomorrow. As a leader in experiential learning operating on a national scale with over a century of experience, we are driving toward lasting change. This means ensuring a generation of students has the transferable skills and competencies needed to navigate a rapidly changing world. By delivering career-connected learning, we are invested in accelerating economic mobility through education. By helping students become confident, capable, and connected today, we can ensure they have access to opportunity-filled futures tomorrow. Junior Achievement reaches more than 4.8 million students annually across nearly 100 U.S. markets, and is part of JA Worldwide, which serves over 19.9 million students in more than 100 countries. Learn more at

www.ja.org.