

U.S. Household Economic Index Survey

Released June 2025 (Data collected from June 11th – 13th)

Methodology and Sample

The Tyson Group conducted a national survey of n=1,000 U.S. adults between June 11 and June 13, 2025, using a probability-based online panel.

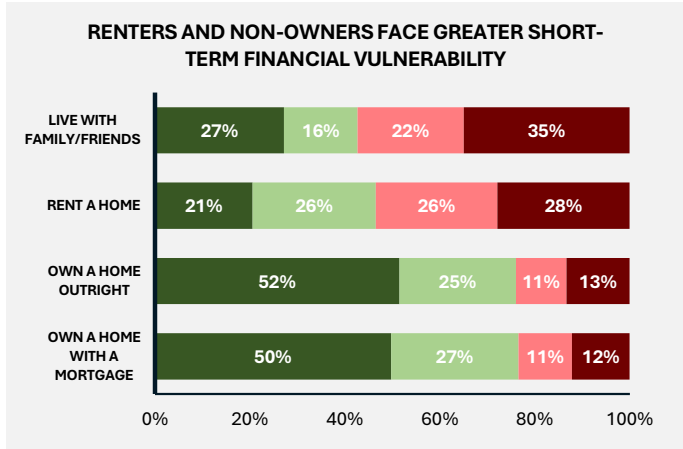
Respondents were selected through random sampling methods designed to ensure that every individual in the target population had a known, non-zero chance of selection. The panel was recruited and administered online. The data were weighted using iterative raking techniques to align with the latest U.S. Census benchmarks for age, gender, race/ethnicity, education, and region. These weights adjust for any differences between the sample and the national population to ensure representativeness.

The survey has a margin of error of ± 3.1 percentage points at the 95% confidence level. This margin accounts for the expected range of sampling error in survey estimates based on a sample size of n=1,000.

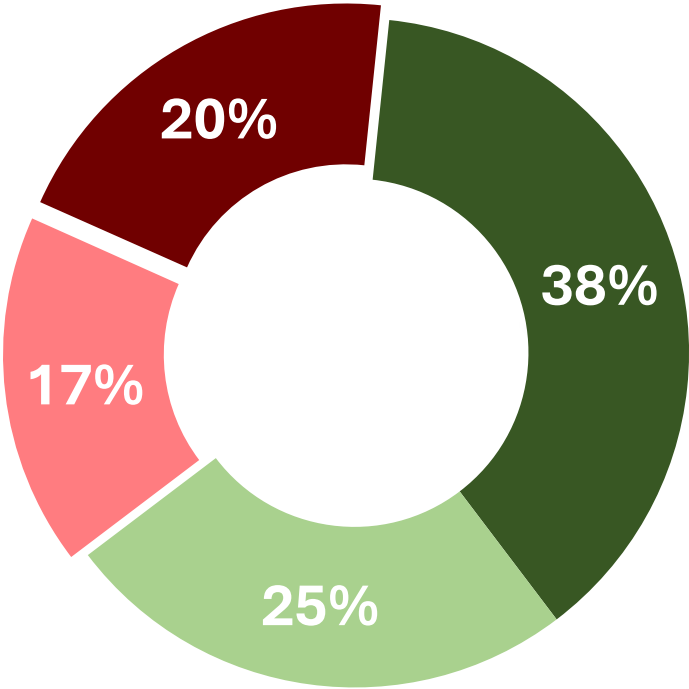
Personal Finances

37% of Americans lack confidence in covering a \$400 emergency expense

While 38% of Americans report being very confident in covering a \$400 emergency expense, more than a third remain financially vulnerable. Confidence is strongly correlated with housing status—those who own their home (especially outright) report far greater financial security compared to renters or those living with others.

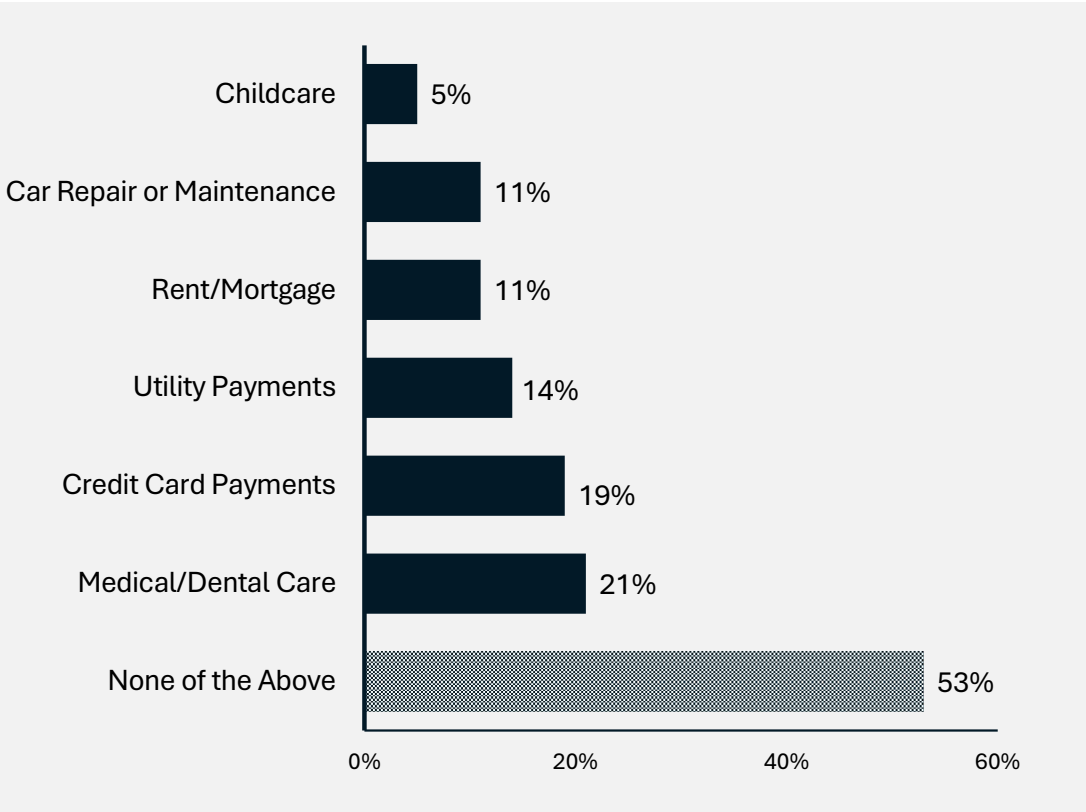


Very confident Somewhat confident Not very confident Not at all confident



Question: How confident are you in your ability to afford a \$400 emergency expense today?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Rising costs are forcing trade-offs in essential services like medical care



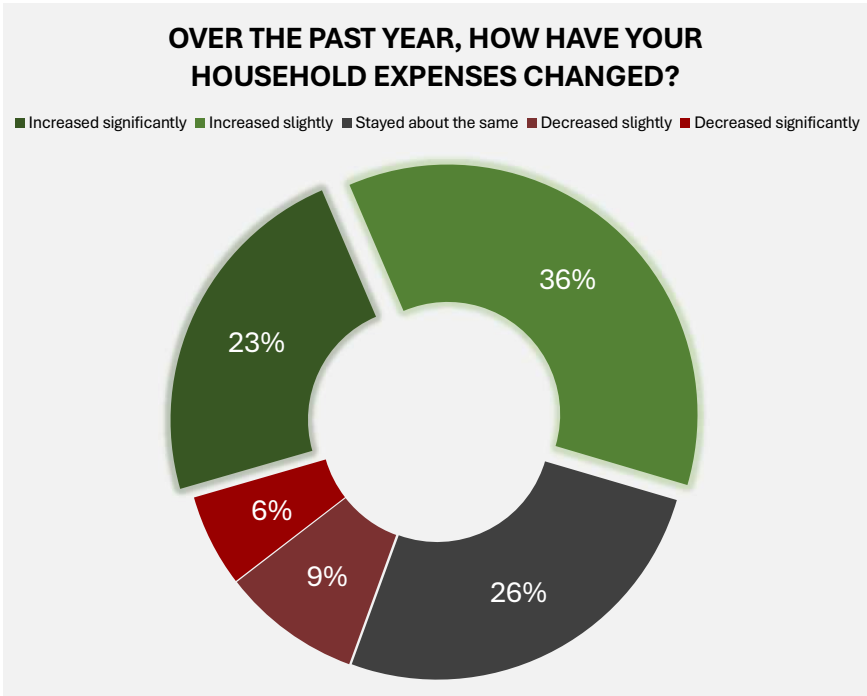
Question: In the past six months, have you delayed or skipped any of the following due to cost? (Select all that apply)
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Over one in five Americans have delayed or skipped medical or dental care in the past six months due to cost—a higher rate than for any other essential expense. While a majority report keeping up with key financial obligations, the data reveals that cost pressures are beginning to affect critical areas of household well-being.

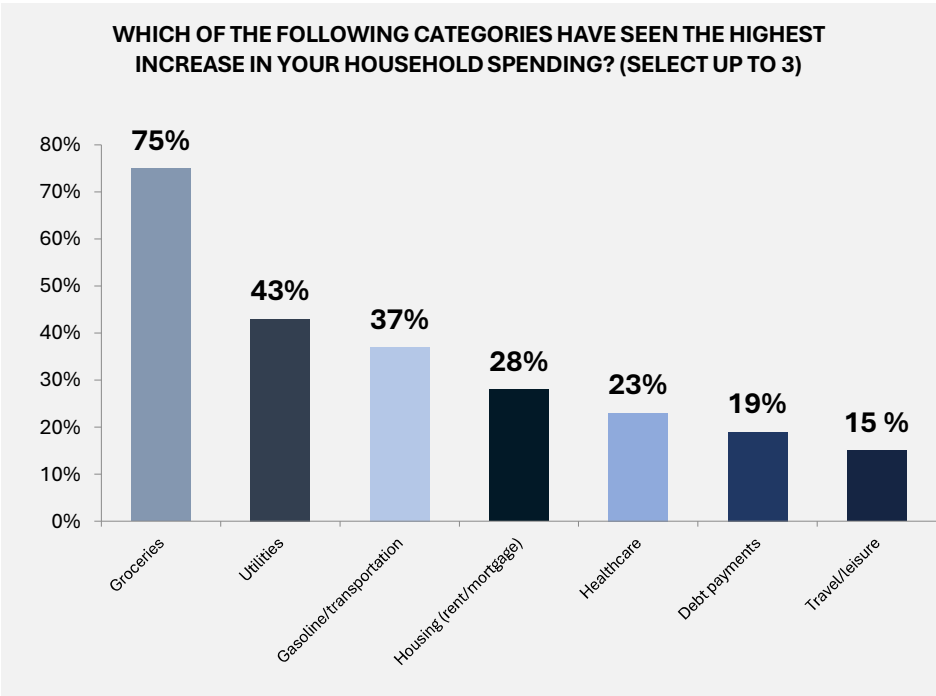
Insight:
Medical and dental care are the **first areas to be deferred** when cost pressures rise—indicating these services are viewed as discretionary even when essential.

3 in 5 households report higher spending, led by groceries and utilities

Spending increases are concentrated in core living expenses, suggesting broad-based inflationary pressure on household budgets

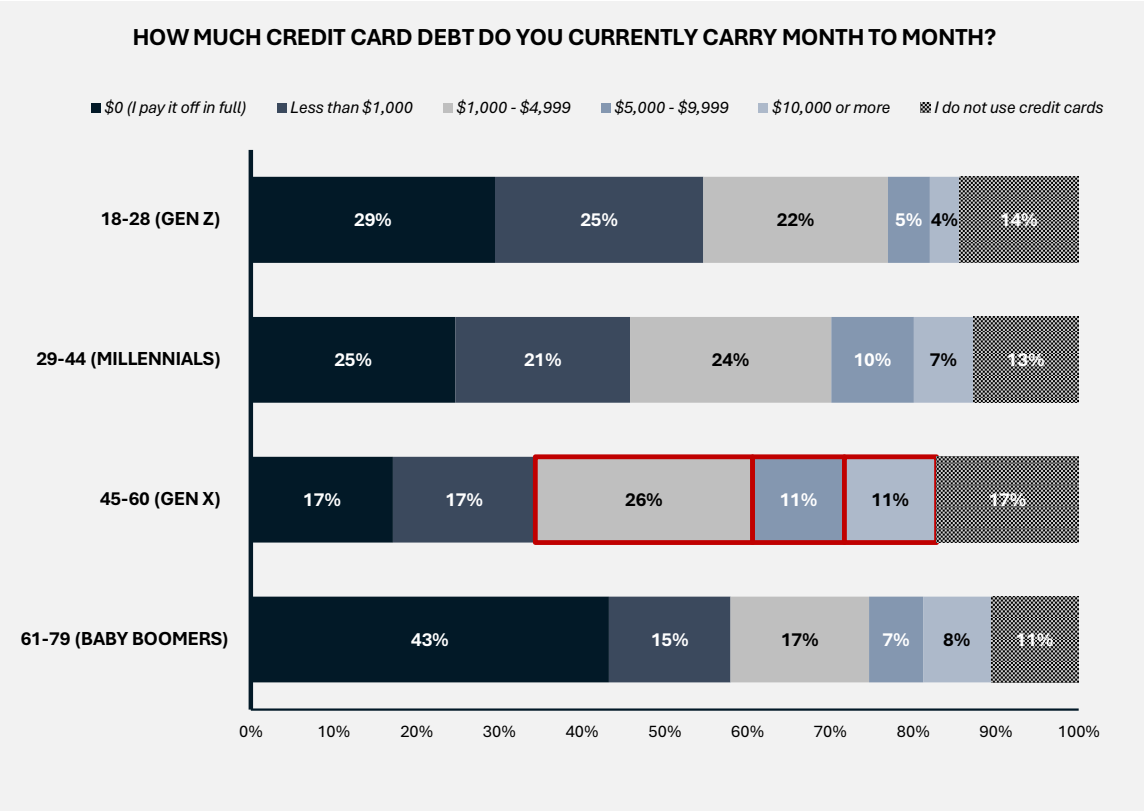


Question: Over the past year, how have your household expenses changed?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025



Question: Which of the following categories have seen the highest increase in your household spending? (Select up to 3)
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Gen X is the most likely to carry high credit card debt balances month to month



Credit card debt is most concentrated among Gen X, with over 1 in 5 carrying balances above \$5,000 each month—more than any other generation. While nearly half of Baby Boomers report paying off their balances in full, younger generations show higher usage of revolving credit, though with lower average balances.

Insight:

Gen X is disproportionately carrying higher credit card balances, suggesting mid-life financial pressures—such as mortgage obligations, caregiving responsibilities, and stagnant wage growth—are driving sustained reliance on revolving debt.

Question: How much credit card debt do you currently carry month to month?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Over one third (35%) of Americans have less than \$500 in liquid savings



- **51% of Americans report having less than \$2,000** in their checking, savings, or money market accounts



- **Age Gap:** Americans aged 65 and older are twice as likely as the generation before them (50 to 64) to have over \$50,000 in savings, and 4.5x more likely than millennials.



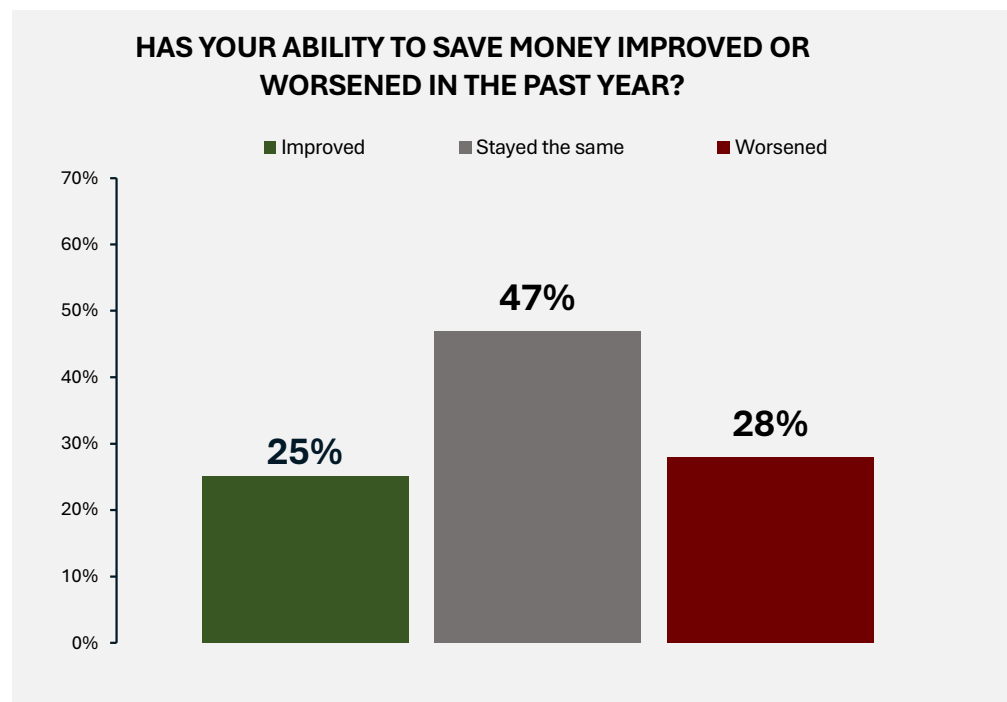
- **Gender Gap:** Males are more likely to have higher liquid savings, while nearly 45 percent of females report having less than \$500 in their accounts.

Question: How much do you currently have in liquid savings (e.g., checking, savings, or money market accounts)?

Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Cost of Living

Despite household expenses increasing, 47% of Americans don't feel like it has changed their ability to save money



Question: Has your ability to save money improved or worsened in the past year?

Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Despite rising household spending and widespread credit card debt, 47% of Americans report no change in their ability to save. Notably, 41% of adults aged 18–44 say their ability to save has improved, while 33% of those aged 45–79 report it has worsened.

Over two-thirds of Americans are making fewer purchases because of rising costs



74% of households that bring in less than \$50,000 are having to make fewer purchases



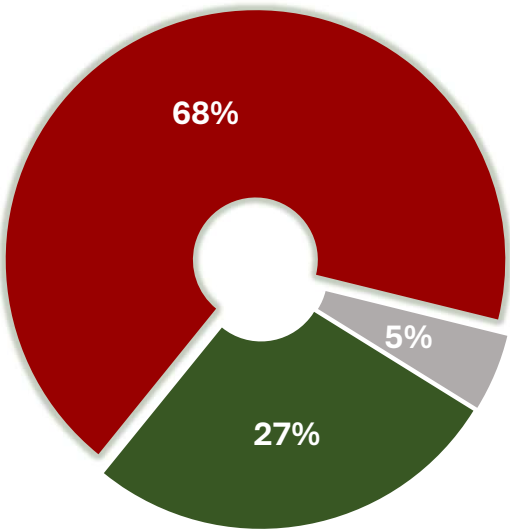
48% of individuals with over \$50,000 in liquid savings reported no change in their purchasing behavior



The share of people reducing their purchases declines as you move from urban to suburban to rural areas

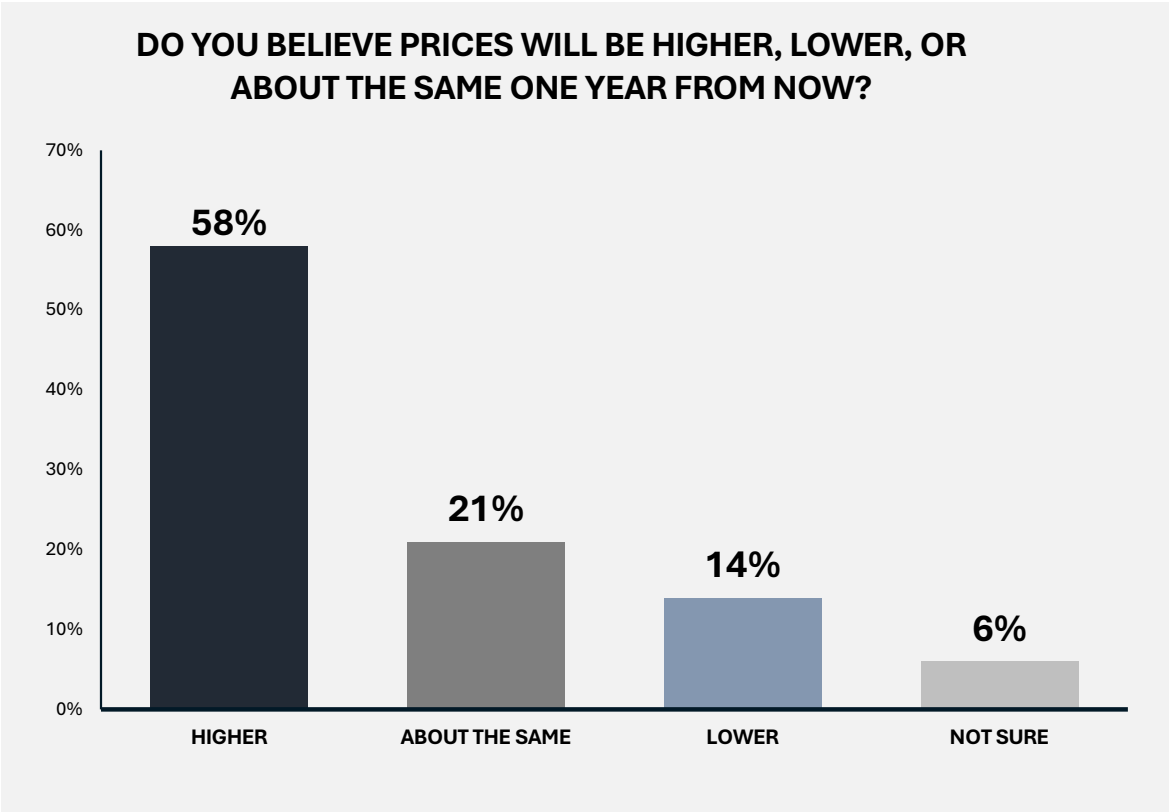
ARE YOU CURRENTLY MAKING FEWER PURCHASES OR REDUCING CONSUMPTION DUE TO PRICES?

■ Making Fewer Purchases ■ Not Sure ■ Purchasing the Same Amount



Question: Are you currently making fewer purchases or reducing consumption due to prices?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Most Americans expect prices to keep rising over the next year



Even as official inflation numbers show signs of easing, most Americans aren't convinced.

58% believe prices will be higher one year from now, while only 14% expect them to fall.

This outlook reflects continued skepticism about the economy's direction and may influence how consumers spend, save, and vote in the year ahead.

Question: Do you believe prices will be higher, lower, or about the same one year from now?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Housing, Retirement, and Assets

Americans are feeling housing pressure—from rising costs to declining confidence in home values



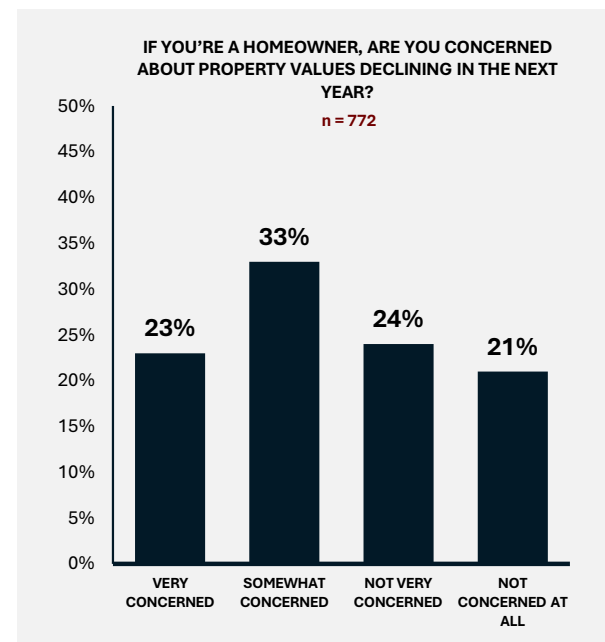
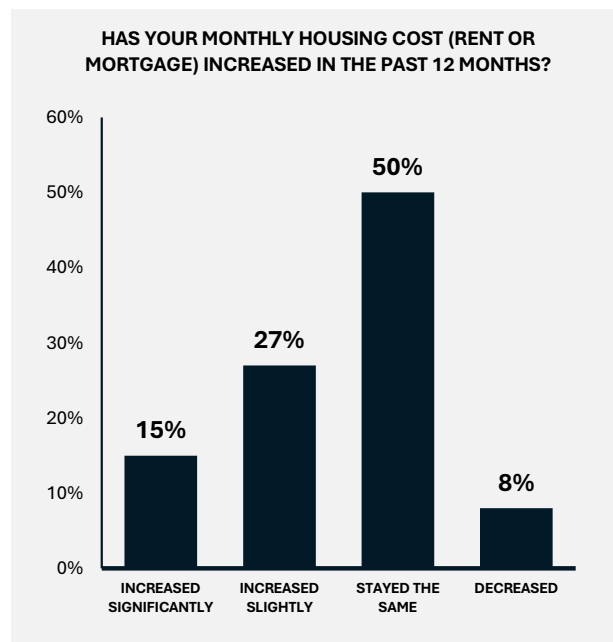
56% of Americans
are Homeowners



58% of Renters Report
Rising Housing Costs in
the past 12 months

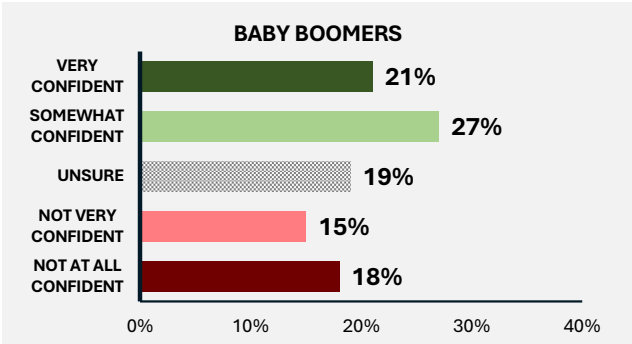
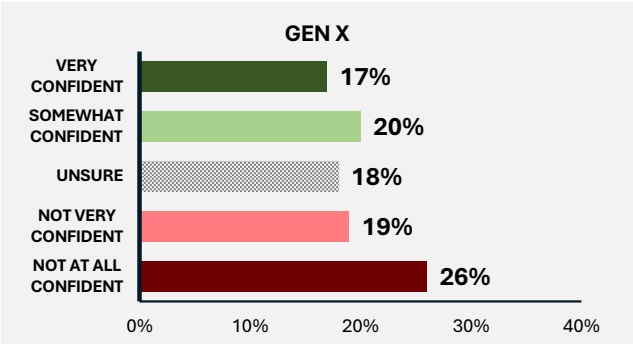
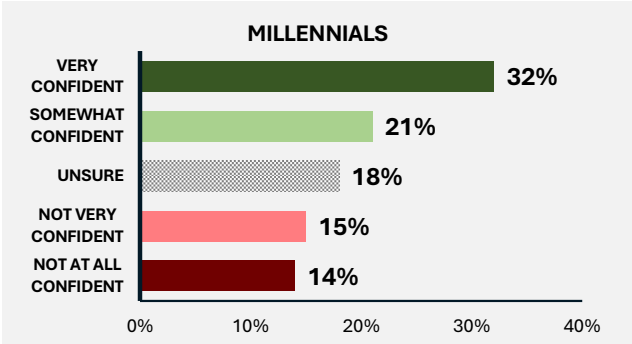
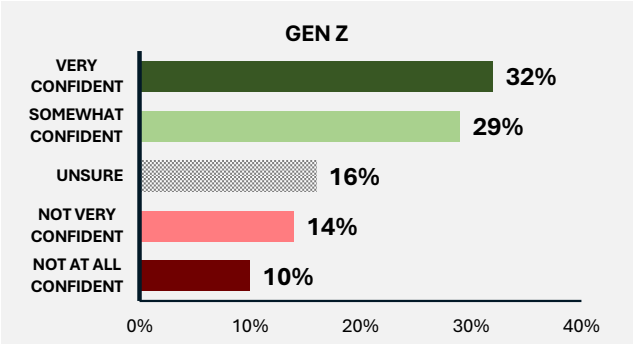


52% of Homeowners
Express Concern Over
Declining Values

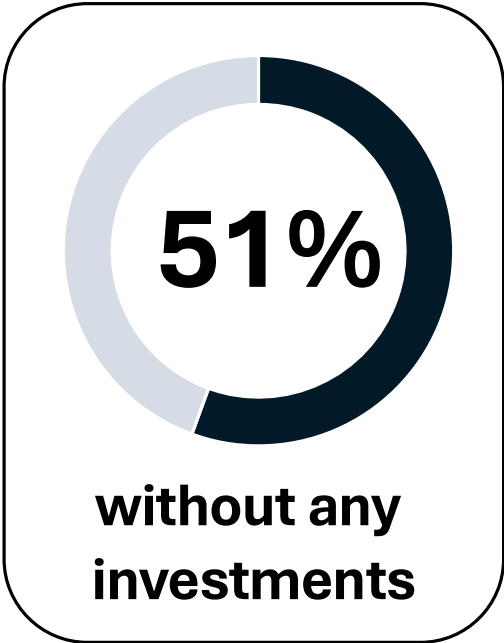


54% of Americans are uncertain or pessimistic about retirement savings

Concern increases with age, as Gen X and Baby Boomers report the lowest levels of confidence—highlighting potential gaps in long-term financial preparedness.



Over half of Americans don't hold any assets



Younger Americans falling behind their parents

For Gen Z, Millennials, and Gen X, the American Dream is slipping further out of reach. Faced with rising costs, stagnant wages, and shrinking opportunities, most younger Americans now believe they are worse off financially than their parents were at the same age



Nearly half (49%) of Americans say they are **worse off financially than their parents were.**



Americans **over 60 are the only age group who feel they are better off financially.**

Generation	Better	Worse	Net
18-28 (Gen Z)	35%	52%	-17% ▼
29-44 (Millennials)	39%	49%	-20% ▼
45-60 (Gen X)	34%	53%	-19% ▼
61-79 (Baby Boomers)	45%	40%	+5% ▲
80-94 (Silent Generation)	60%	24%	+36% ▲

Question: Do you feel economically better off than your parents were at your age?

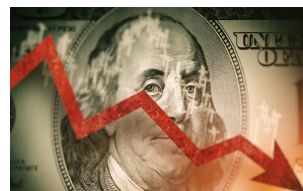
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Perception of the U.S. Economy

Views on the economy are sharply divided by political identity

Perceptions of the economy are deeply shaped by both political identity and ideology. Trump voters and very conservative Americans are the most optimistic—reporting net positive sentiment of +28% and +30%, respectively. In contrast, Harris voters and very liberal Americans are overwhelmingly negative, with net scores of -58% and -36%.

	Getting Better	About the Same	Worse	Net Better
Overall	28%	26%	46%	-19% ▼
Donald Trump 2024 Voter	49%	30%	21%	+28% ▲
Kamala Harris 2024 Voter	11%	20%	69%	-58% ▼



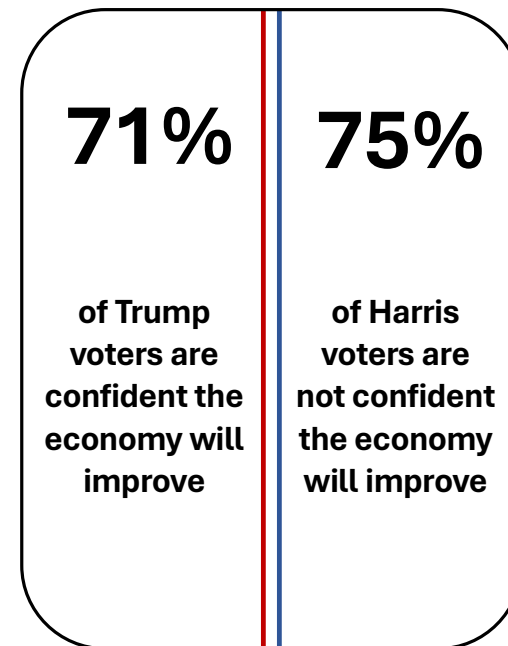
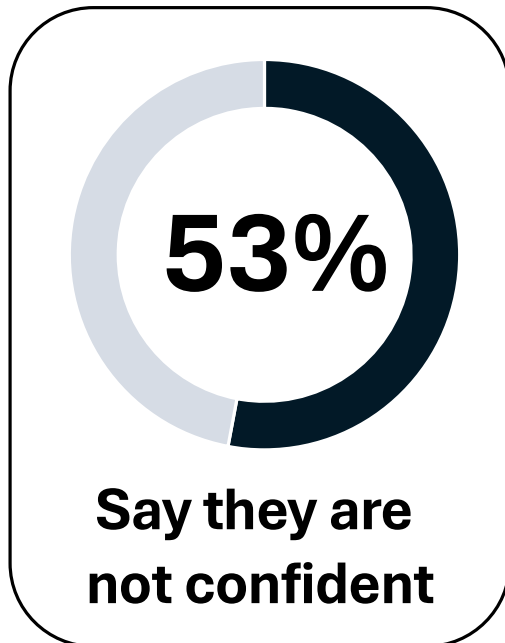
Nearly half (46%) of Americans say the economy is **getting worse**.

	Getting Better	About the Same	Worse	Net Better
Very Conservative	53%	25%	22%	+30% ▲
Somewhat Conservative	34%	31%	35%	-1% ▼
Moderate	16%	28%	56%	-41% ▼
Somewhat Liberal	14%	28%	58%	-45% ▼
Very Liberal	25%	14%	61%	-36% ▼

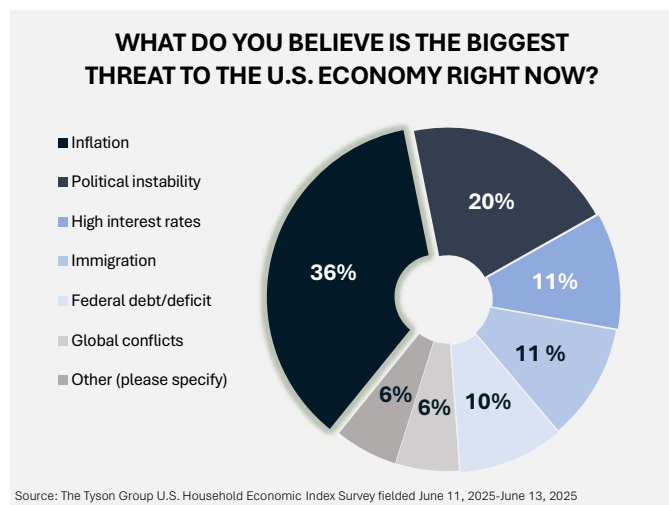


Perceptions of economic improvement vary significantly by 2024 vote choice: 49% of **Trump voters** say the economy is **getting better**, compared to **just 11% of Harris voters**—a 38-point gap.

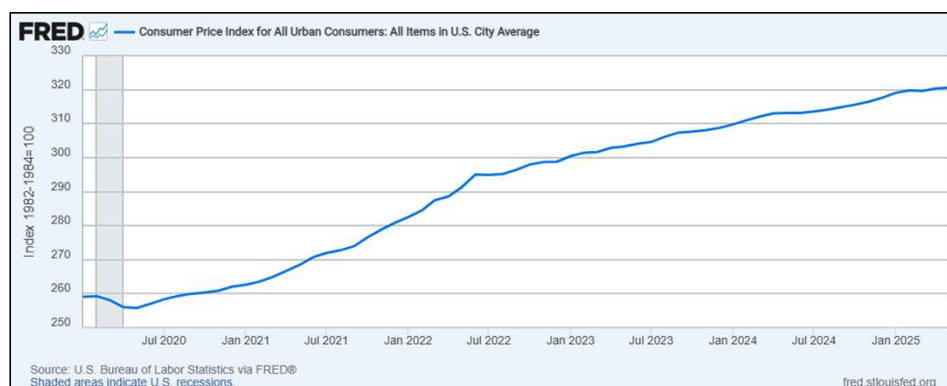
Americans split on outlook of economy over the next year



Inflation remains the driving force behind economic uncertainty



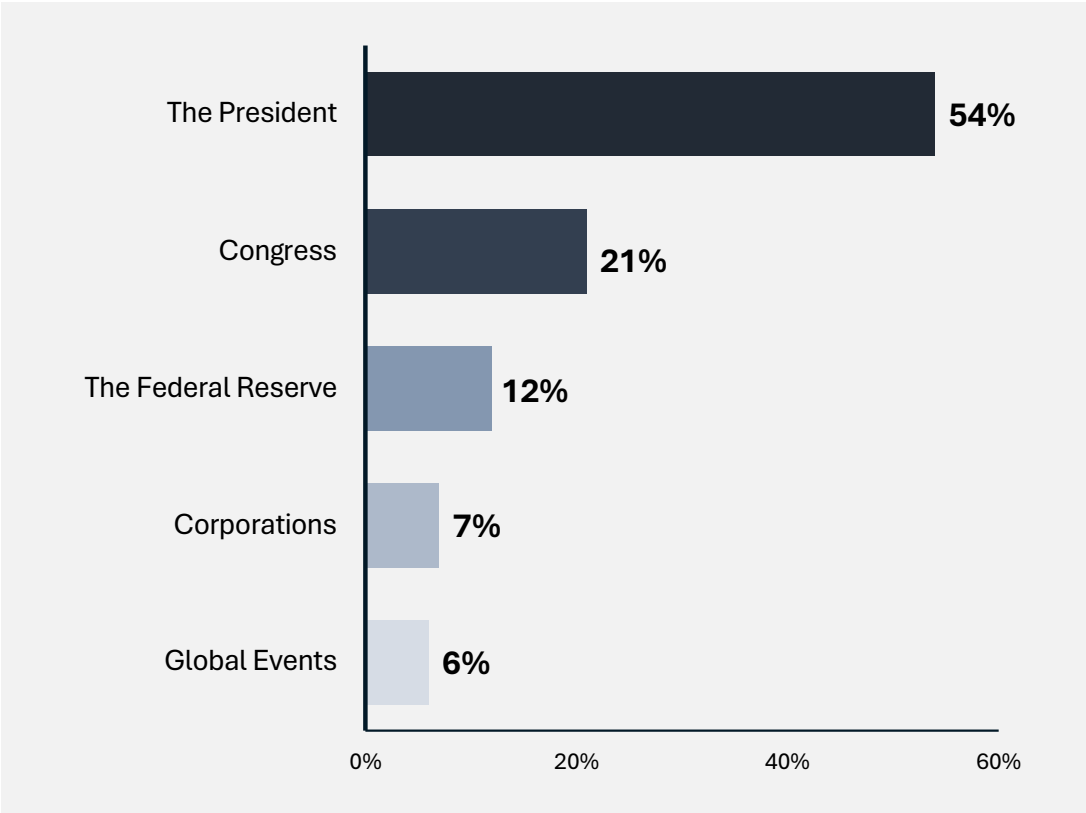
Survey results reinforce the disconnect between macro-level inflation trends and everyday consumer experience. Over one-third of Americans (36%) say inflation is the biggest threat to the U.S. economy—more than any other issue, including political instability (20%) or high interest rates (11%). This perception is directly impacting behavior: a significant share of respondents report cutting back on purchases and reducing consumption in response to rising prices. The data suggest that even as inflation slows in aggregate, households continue to feel squeezed by persistent cost increases in essential goods and services.



Recent data from the U.S. Bureau of Labor Statistics highlights just how uneven—but persistent—inflation remains across categories. May 2025 figures show that while overall food-at-home inflation is up 2.2%, prices for staples like eggs have surged by over 40%, and coffee and ground beef are up by nearly 10%. CNBC's breakdown of the data shows that energy costs have declined on average, yet utility gas service is up 15.3%, creating pressure in specific segments despite headline improvement.

Meanwhile, core inflation—excluding food and energy—continues to rise in key service areas such as video subscriptions (+14.3%), motor vehicle repair (+7.4%), and childcare (+5.6%). These sustained increases help explain why inflation remains the dominant economic concern among consumers, as seen in our survey data, with many reporting reduced consumption in response to rising prices.

The presidency remains the focal point for economic accountability



Question: In your view, who is most responsible for the current state of the economy?
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

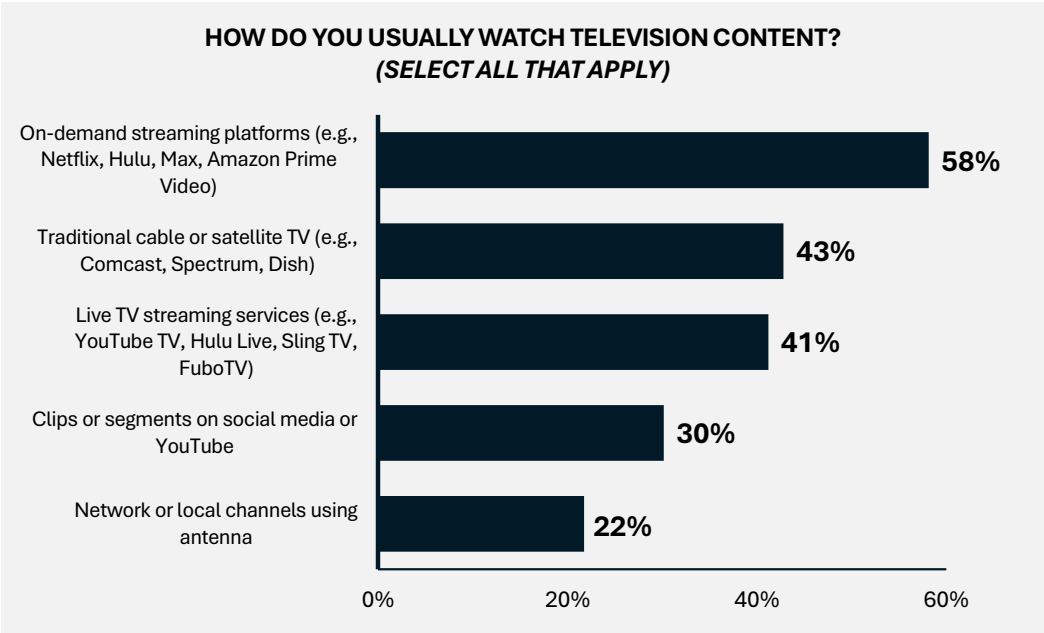
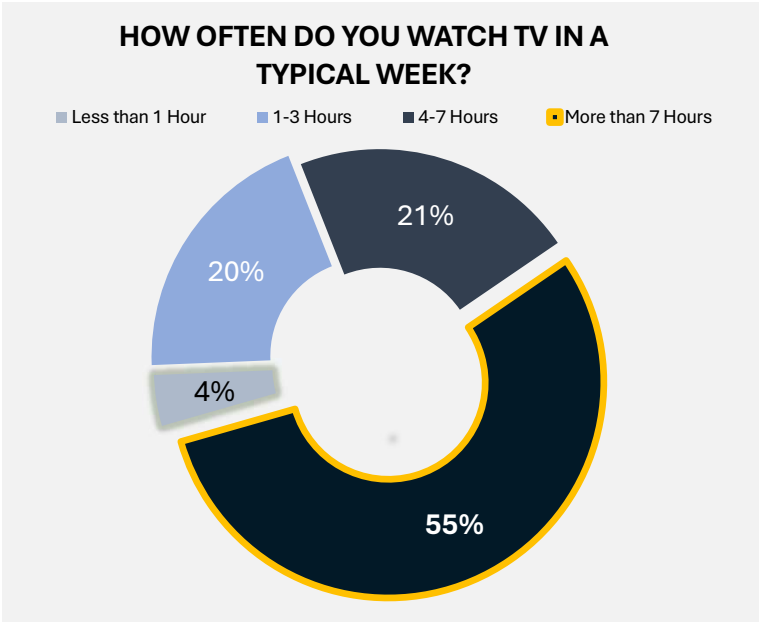
When asked who is most responsible for the current state of the economy, a majority of Americans—54%—point to the President, placing far more blame on the executive branch than on Congress (21%) or the Federal Reserve (12%). Only a small share cite corporations (7%) or global events (6%), indicating that voters largely view economic conditions through a domestic, politically accountable lens.

Economic blame is concentrated at the top: Americans overwhelmingly hold the President more accountable for the state of the economy than any other actor, underscoring the high political stakes tied to economic performance.

Media Consumption

On average, most Americans watch 30-60 minutes of TV per day

TV is still a Daily Habit: 76% of Americans watch at least four hours of television each week, with over half tuning in for more than seven hours a week



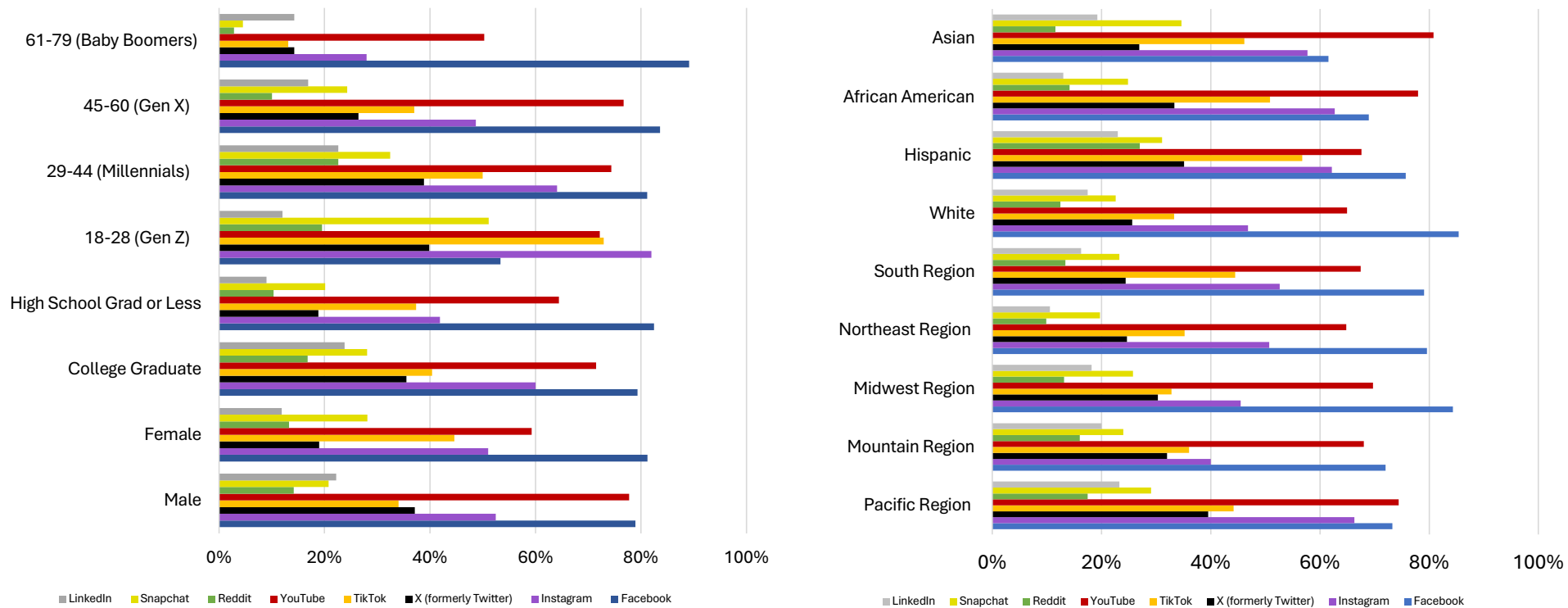
Streaming Dominates: Most Americans (58%) are watching streaming services when consuming content on their television

Question: How often do you watch TV in a typical week?; How do you usually watch television content? (Select all that apply)
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

Glued to the Screen

One in four Americans spend **more than two hours per day** on social media.

Facebook is the most used platform (80%), followed by **YouTube** (68%) and **Instagram** (52%).



Question: Which social media platforms do you use most frequently? (Select all that apply)
Source: The Tyson Group U.S. Household Economic Index Survey fielded June 11, 2025-June 13, 2025

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