

Personal finance negativity has declined -
Americans are still over twice as likely to say
their personal finances have worsened rather
than improved over the past year.

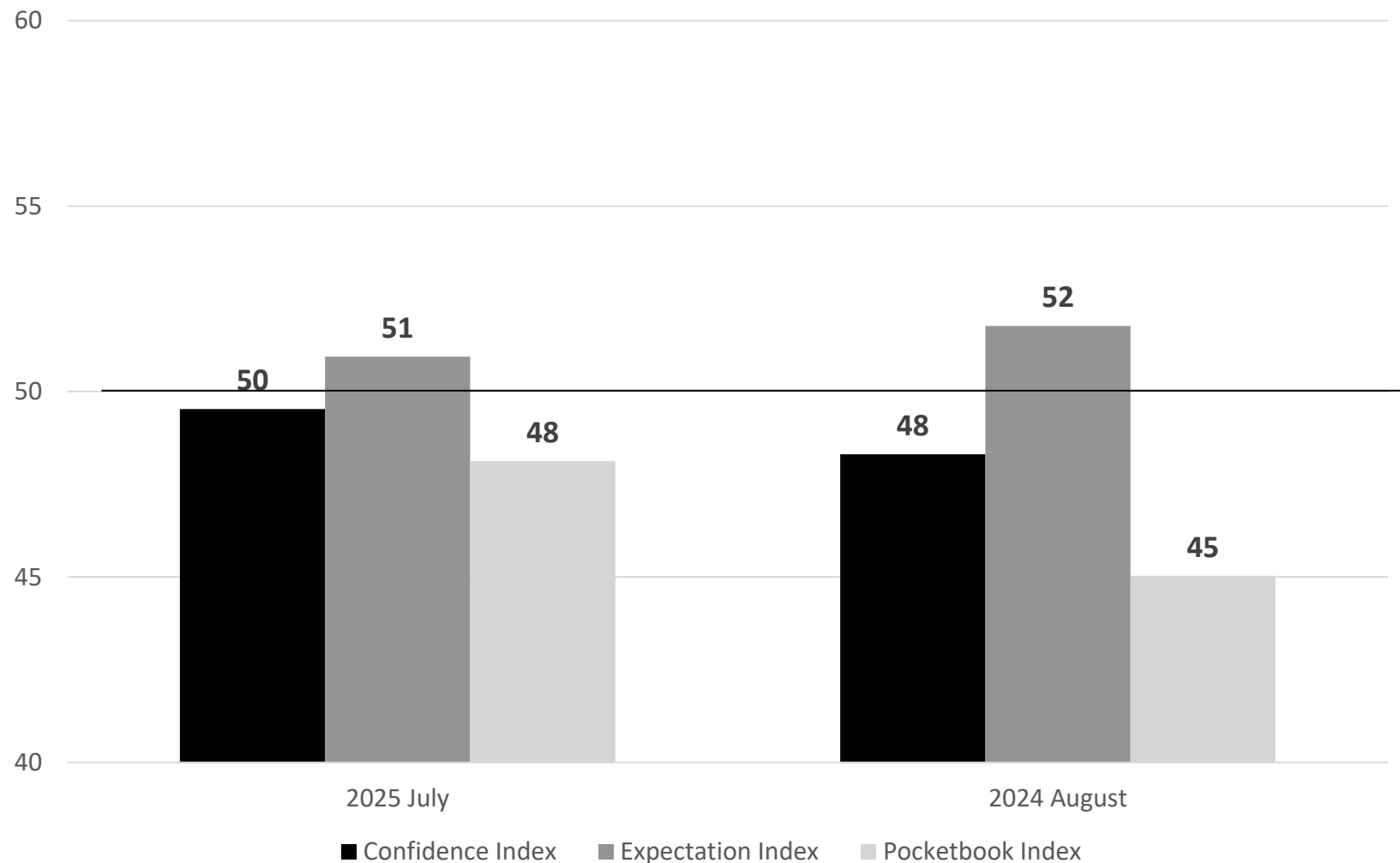
US Nanos Confidence, Expectations and Pocketbook Indices

The USNCI is a diffusion index and the USNCI Pocketbook and Expectations Sub-Indices are comprised of the views of 1,000 Americans.

A score of 50 on the diffusion index indicates that positive and negative views are a wash while scores above or below 50 suggest net positive or net negative views in terms of the economic mood of Americans.

The data for the USNCI is based on perceptions related to personal finances, job security, economic strength, and real estate value.

The data for the Pocketbook Index is based on perceptions related to personal finances and job security, and the data for the Expectations Index is based on perceptions related to economic strength and real estate value.

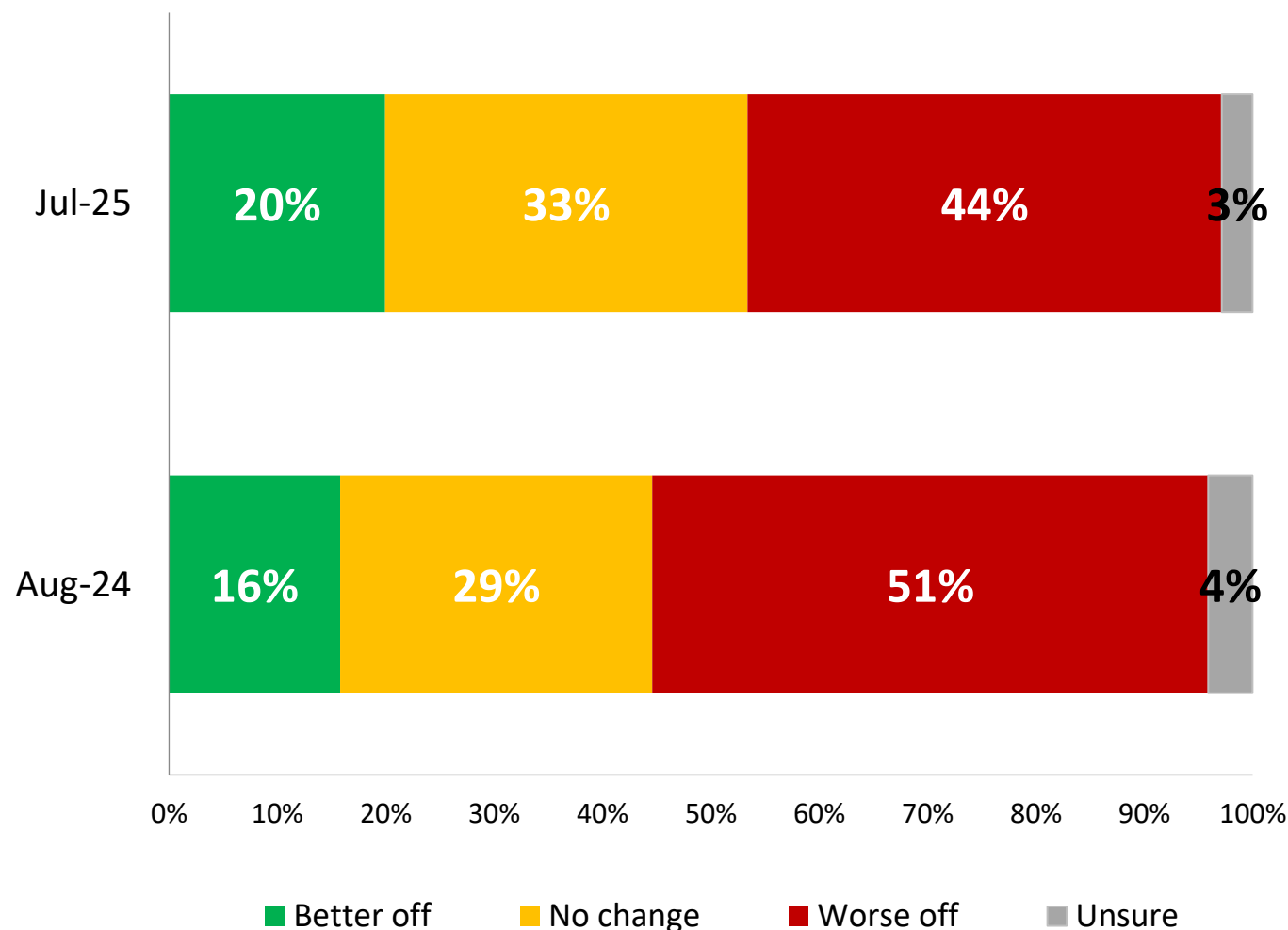


Over three fourth of Americans report that their finances have worsened (44%) or not changed (33%) or over the past year. The number of Americans reporting that their finances have worsened has declined, with just over two in five (44%) saying this (down from 51% in 2024).

Men are almost twice as likely to say they are better off (26%) compared to women (14%).

Q – Thinking of your personal finances, are you better off, worse off or has there been no change over the past year?

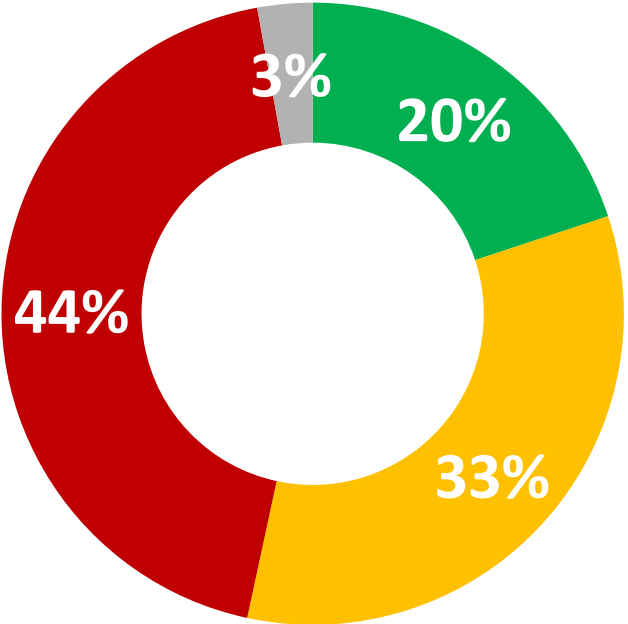
Change in personal finances



Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.

Personal finances over the past year by demographics

Q – Thinking of your personal finances, are you better off, worse off or has there been no change over the past year?

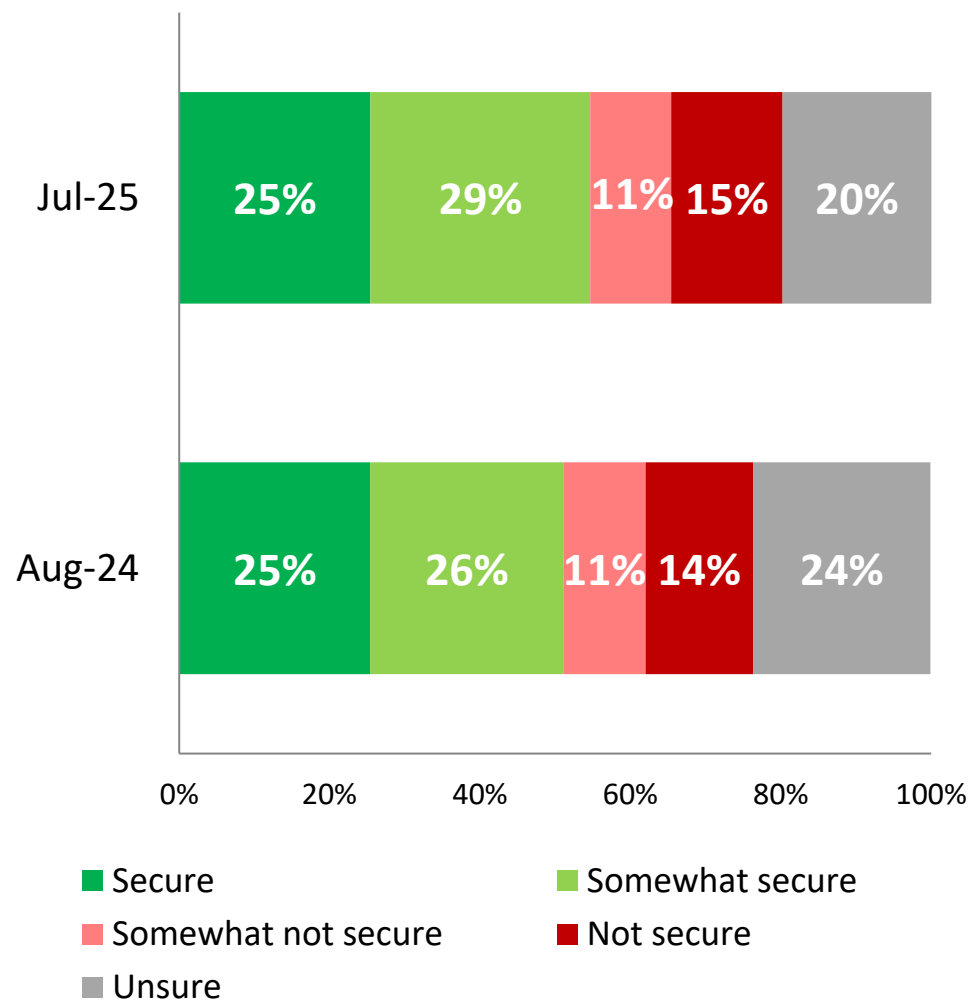


■ Better off ■ No change ■ Worse off ■ Unsure

Better off	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
	17.7%	22.2%	20.2%	17.7%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
Worse off	26.4%	14.0%	24.8%	22.1%	14.0%
	41.4%	42.7%	46.0%	45.2%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	37.0%	49.9%	44.5%	39.5%	47.0%

*Weighted to the true population proportion.
*Charts may not add up to 100 due to rounding.

Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.



Job security

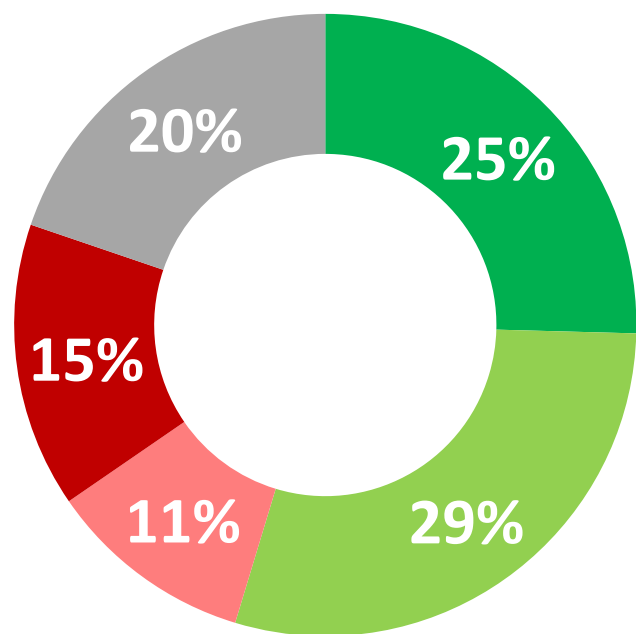
Americans are twice as likely to

describe their job as secure or somewhat secure (54%) than not secure or somewhat not secure (26%), which is consistent with the previous wave in August 2024.

Younger Americans (aged 18 to 34) are more likely to describe their job as secure or somewhat secure (62%), compared to older Americans (aged 55 plus) (45% say they are secure or somewhat secure). Men are slightly more likely to describe their job as secure or somewhat secure (59%), compared to women (51% secure or somewhat secure).

Q – Would you describe your job at this time as secure, somewhat secure, somewhat not secure or not at all secure?

Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.



■ Secure ■ Somewhat secure
■ Somewhat not secure ■ Not secure
■ Unsure

*Weighted to the true population proportion.

*Charts may not add up to 100 due to rounding.

Job security by demographics

Secure/somewhat secure	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
	58.3%	51.9%	53.8%	57.0%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	59.1%	50.6%	62.3%	58.5%	45.0%
Not secure/Somewhat not secure	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
	19.8%	27.1%	26.7%	26.4%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	21.9%	28.8%	27.3%	29.9%	20.2%

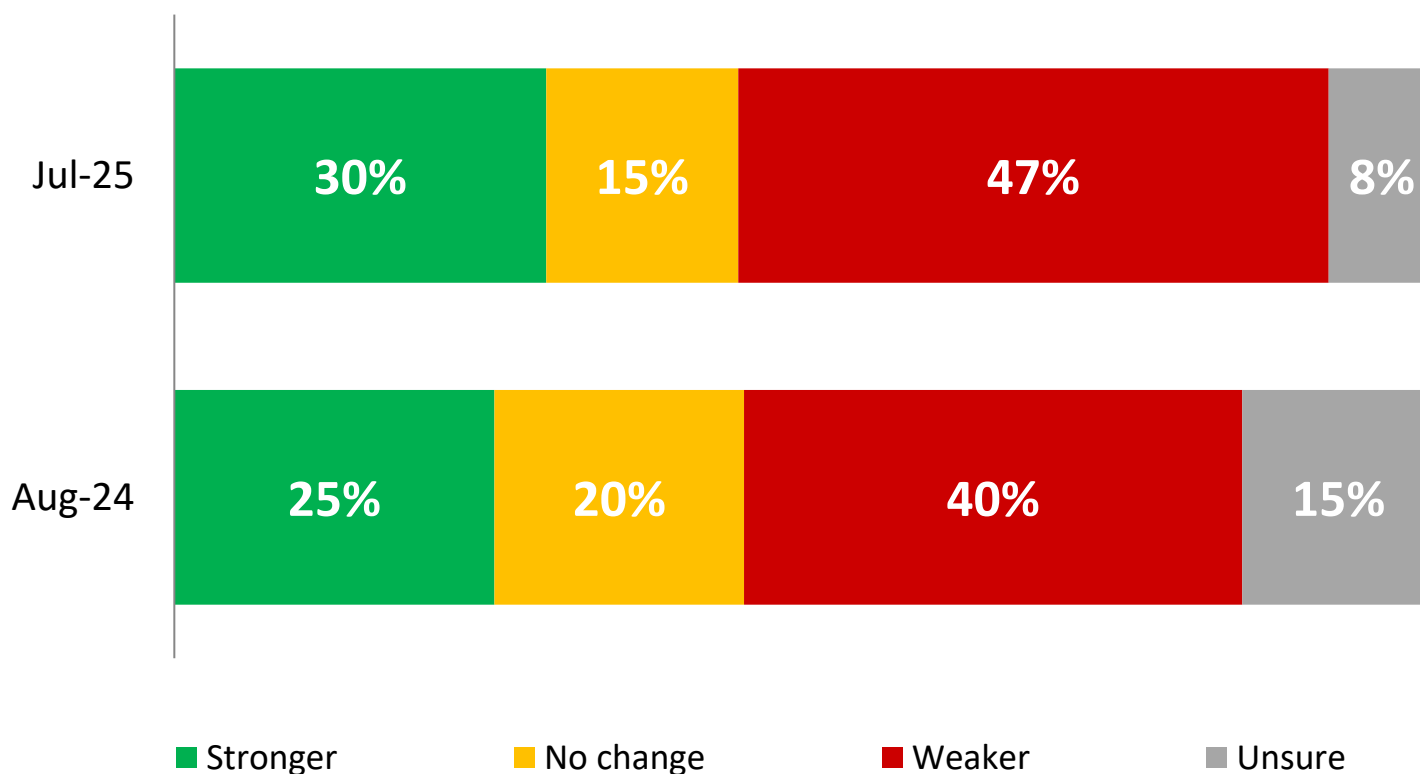
Q – Would you describe your job at this time as secure, somewhat secure, somewhat not secure or not at all secure?

Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.

Over three in five Americans say that the American economy will weaken (47%) or remain the same (15%) in the next six months. This is relatively consistent with the last wave in August 2024 (40% said weaker and 20% said there would be no change). Men are more likely to think the American economy will become stronger (36%) compared to women (24%).

Q – In the next six months, do you think the American economy will become stronger, weaker or will there be no change?

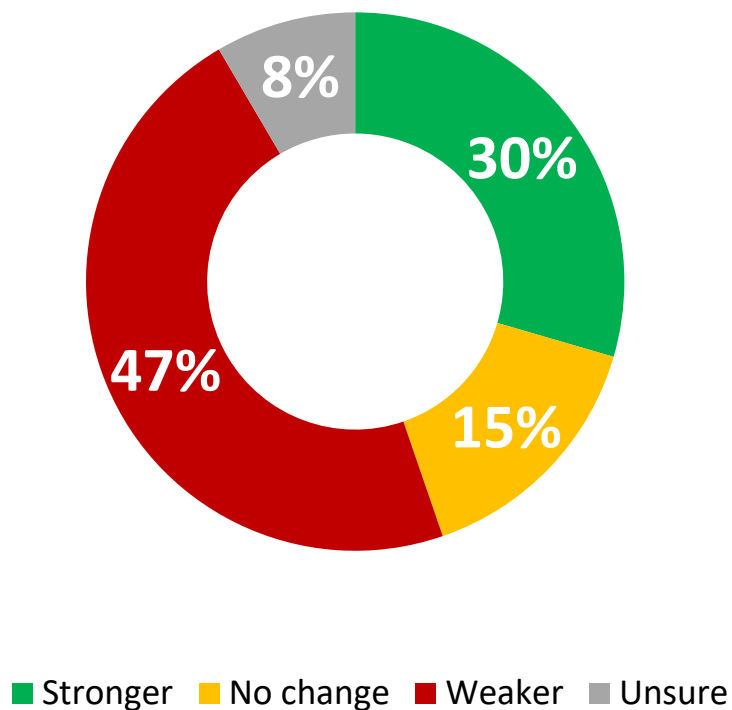
Strength of American economy



Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.

Strength of American economy by demographics

Q – In the next six months, do you think the American economy will become stronger, weaker or will there be no change?

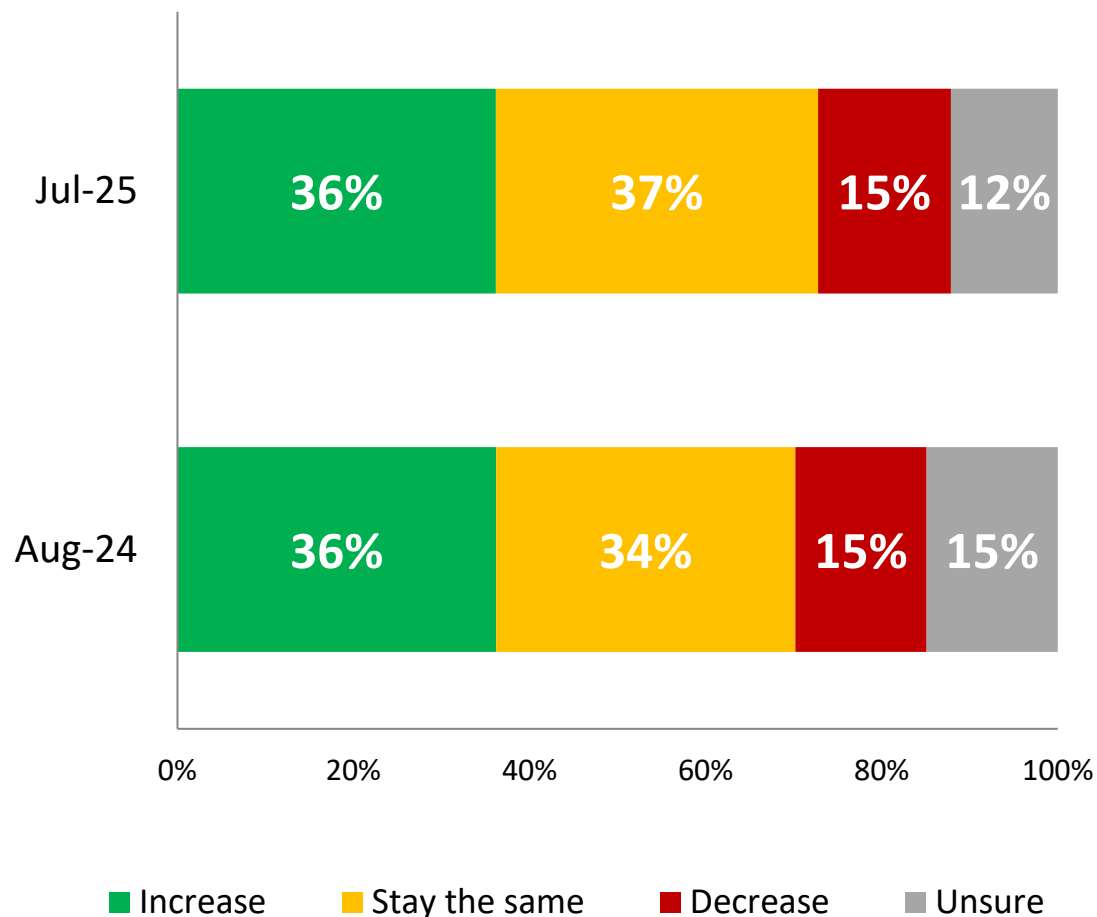


*Weighted to the true population proportion.

*Charts may not add up to 100 due to rounding.

	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
Stronger	30.9%	31.0%	28.7%	26.8%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	35.6%	23.9%	26.9%	31.5%	29.9%
Weaker	46.6%	44.3%	47.0%	50.8%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	42.2%	50.9%	49.1%	41.7%	49.5%

Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.



*Weighted to the true population proportion.
*Charts may not add up to 100 due to rounding.

Q – In the next six months, do you believe that the value of real estate in your neighbourhood will increase, stay the same or decrease?

Projected real estate value

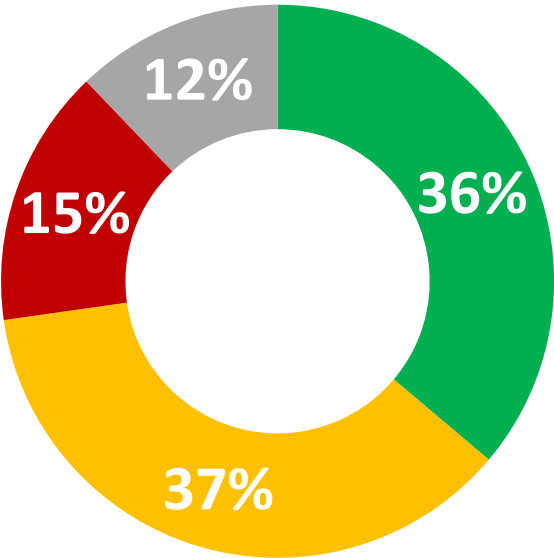
Americans are over twice as likely to

say they think that the value of the real estate in their neighbourhood will increase in the next six months (36%) than say it will decrease (15%). Over one third of Americans think it will stay the same (37%) and just over one in ten remain unsure (12%). Americans' views on the value of real state in their neighbourhood remain consistent with the previous wave in August 2024.

Source: Nanos conducted an online panel survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025.

Projected real estate value by demographics

Q – In the next six months, do you believe that the value of real estate in your neighbourhood will increase, stay the same or decrease?



■ Increase ■ Stay the same ■ Decrease ■ Unsure

Increase	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
	36.9%	34.6%	36.0%	38.2%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
Decrease	36.9%	35.3%	37.2%	33.5%	37.7%
	Northeast (n=178)	South (n=378)	Midwest (n=209)	West (n=238)	
	14.4%	16.4%	14.0%	14.5%	
	Men (n=485)	Women (n=514)	18 to 34 (n=302)	35 to 54 (n=331)	55 plus (n=370)
	13.9%	16.1%	15.3%	15.4%	14.7%

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ABOUT THE INDEX

The US Nanos Confidence Index (USNCI) is a bimonthly measurement of the economic mood of Americans on the strength of the economy, job security, real estate in their neighbourhood, and their personal financial situation. It is a composite of those variables and has two sub indices: a Nanos Expectations Sub-index on forward views and Nanos Pocketbook Index on their personal economic situation.

For more information, visit www.nanos.co

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METHODOLOGY

Nanos conducted a representative non-probability online survey of 1,003 Americans, 18 years of age or older, between July 27th and 30th, 2025. The sample is geographically stratified to be representative of the United States.

A margin of error cannot be calculated on a non-probability sample. For comparison purposes, a probability sample of 1,003 respondents would have a margin of error of ± 3.1 percentage points, 19 times out of 20.

The research was commissioned and conducted by Nanos Research.

Note: Charts may not add up to 100 due to rounding.



Element	Description
Research sponsor	Nanos Research
Population and Final Sample Size	1,003 Americans
Source of Sample	QuestMindshare
Type of Sample	Representative non-probability
Margin of Error (for a comparative probability sample)	For comparison purposes, a probability sample of 1,003 respondents would have a margin of error of ± 3.1 percentage points, 19 times out of 20.
Mode of Survey	Online survey
Sampling Method Base	Non-probability
Demographics (Captured)	Northeast, South, Midwest, West; Men and Women; 18 years or older. Zip code was used to validate geography.
Demographics (Other)	Age, gender
Field Dates	July 27 th to 30 th , 2025.
Language of Survey	The survey was conducted in English.
Standards	Nanos Research is a member of the Canadian Research Insights Council (CRIC) and confirms that this research fully complies with all CRIC Standards including the CRIC Public Opinion Research Standards and Disclosure Requirements. https://canadianresearchinsightscouncil.ca/standards/

Element	Description
Weighting of Data	The results were weighted by age and gender using the latest Census information (2020) and the sample is geographically stratified to ensure a distribution across all regions of America. See tables for full weighting disclosure.
Screening	Screening ensured potential respondents did not work in the market research industry, in the advertising industry, in the media or a political party prior to administering the survey to ensure the integrity of the data.
Excluded Demographics	Individuals younger than 18 years old; individuals without internet access could not participate.
Stratification	By age and gender using the latest Census information (2020) and the sample is geographically stratified to be representative of America.
Estimated Response Rate	Not applicable.
Question Order	Question order in the preceding report reflects the order in which they appeared in the original questionnaire.
Question Content	Topics on the omnibus ahead of the survey content included: views on political issues, views on economic issues.
Question Wording	The questions in the preceding report are written exactly as they were asked to individuals.
Research/Data Collection Supplier	Nanos Research
Contact	Contact Nanos Research for more information or with any concerns or questions. http://www.nanos.co Telephone: (613) 234-4666 ext. 237 Email: info@nanosresearch.com .
Data Tables	By region, age and gender: 2025-2734 US Confidence Index Tables - Formatted.xlsx



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This international joint venture between [dimap](http://www.dimap.com) and [Nanos](http://www.nanos.co) brings together top research and data experts from North American and Europe to deliver exceptional data intelligence to clients. The team offers data intelligence services ranging from demographic and sentiment microtargeting; consumer sentiment identification and decision conversion; and, data analytics and profiling for consumer persuasion. www.nanosdimap.com

EthicStratēgies

Ethic Strategies was created by the founding partners of [PAA Advisory](http://www.paaadvisory.com) and the [Nanos Research Corporation](http://www.nanos.co), both recognized leaders in research, advocacy, and advisory. Ethic provides bespoke strategic counsel, advice, and communications strategies to organizations facing serious issues. www.ethicstrategies.com



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