

kašhable®

2026



The State of Consumer Finance Report

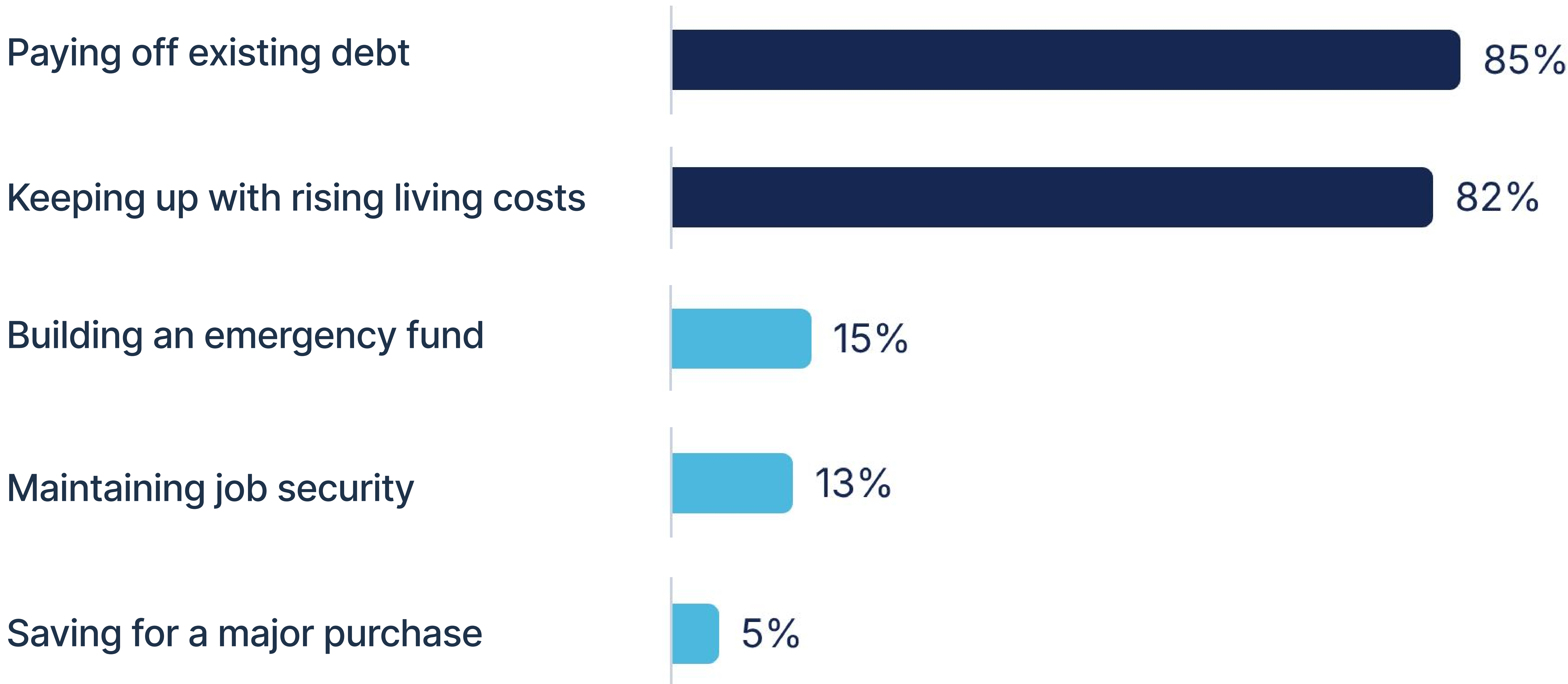
The insights drawn from our latest Kashable Customer Survey reveal the pressing financial concerns employees face today.

This year's results also explore new territory: how consumers are adapting their lifestyles to economic pressure, how prepared they are for unexpected emergencies, and the continued role that access to financial resources plays in easing stress and improving overall wellbeing.

• Survey results from Kashable's current customers, September - October 2026.

Top Financial Concerns of Consumers

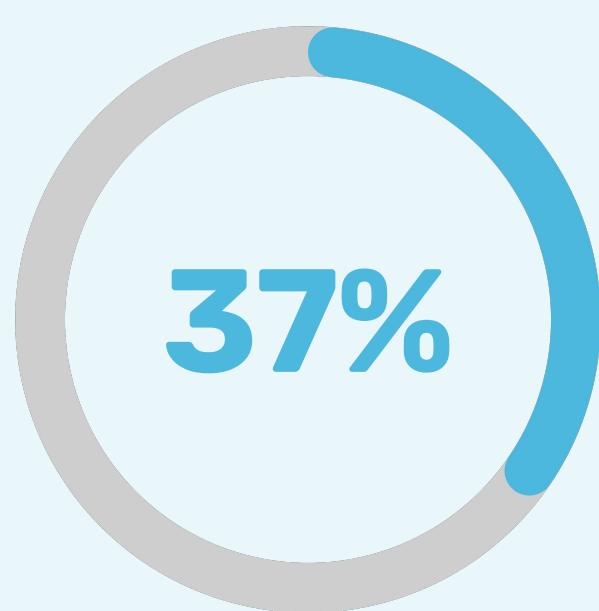
This year we asked employees to rank their financial concerns for the next 12 months. That gives us a clearer read on what matters most, not just what’s on people’s minds.



Based on 2,425 respondents who ranked five concerns from most to least concerning. Each respondent’s top two choices are counted, so percentages add up to more than 100%.

Understanding the Causes of Financial Stress

This data reflects the factors causing financial stress and uncertainty for consumers today.



of consumers still point to inflation as their biggest source of financial stress — unchanged from 2024, and ahead of lack of emergency savings (30%) and credit card debt (20%).

Confidence in Handling the Unexpected

How prepared do consumers feel when a surprise expense hits?



55% feel confident they could handle an unexpected financial expense

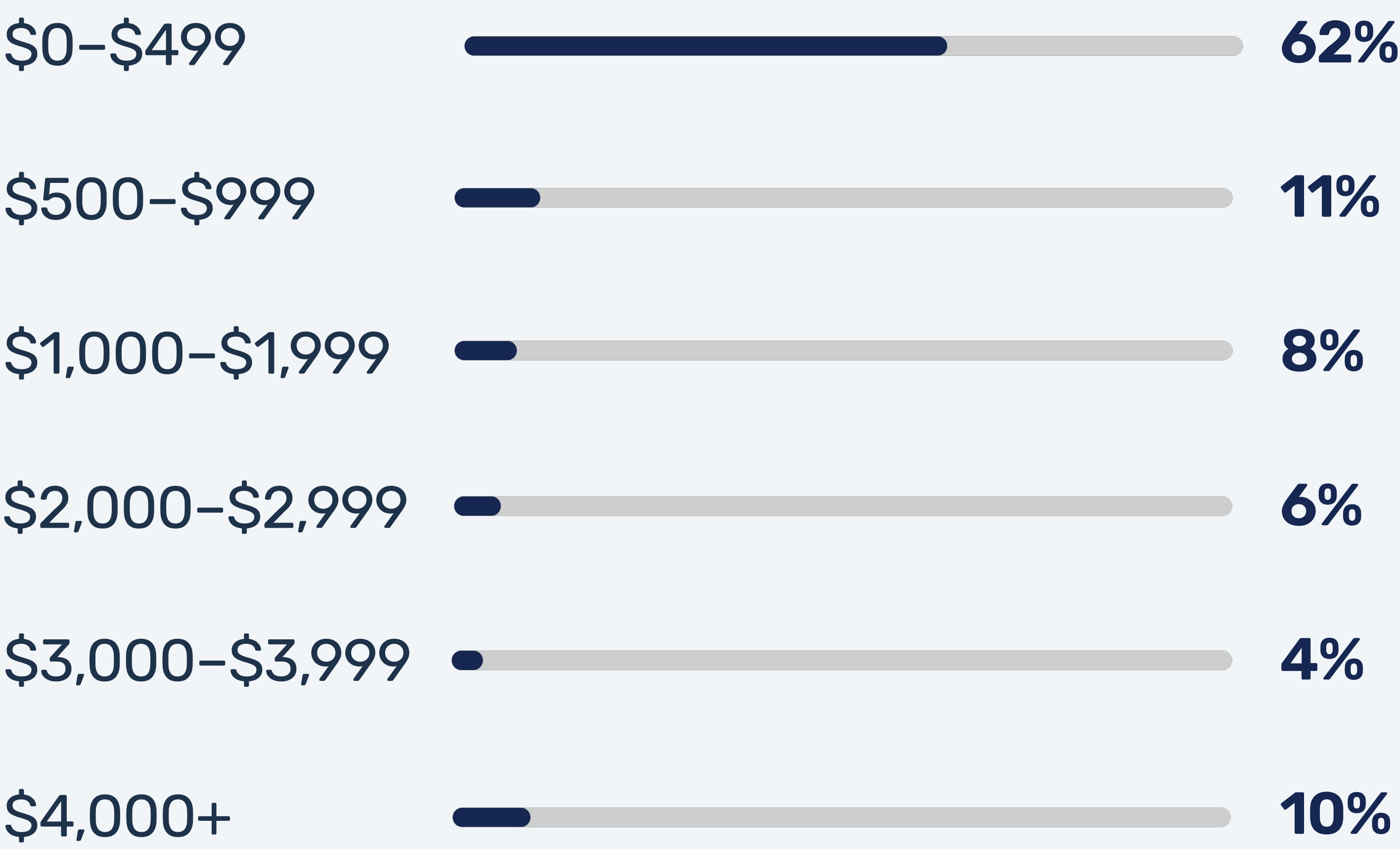


■ Yes **55%** ■ No **20%** ■ Unsure **25%**

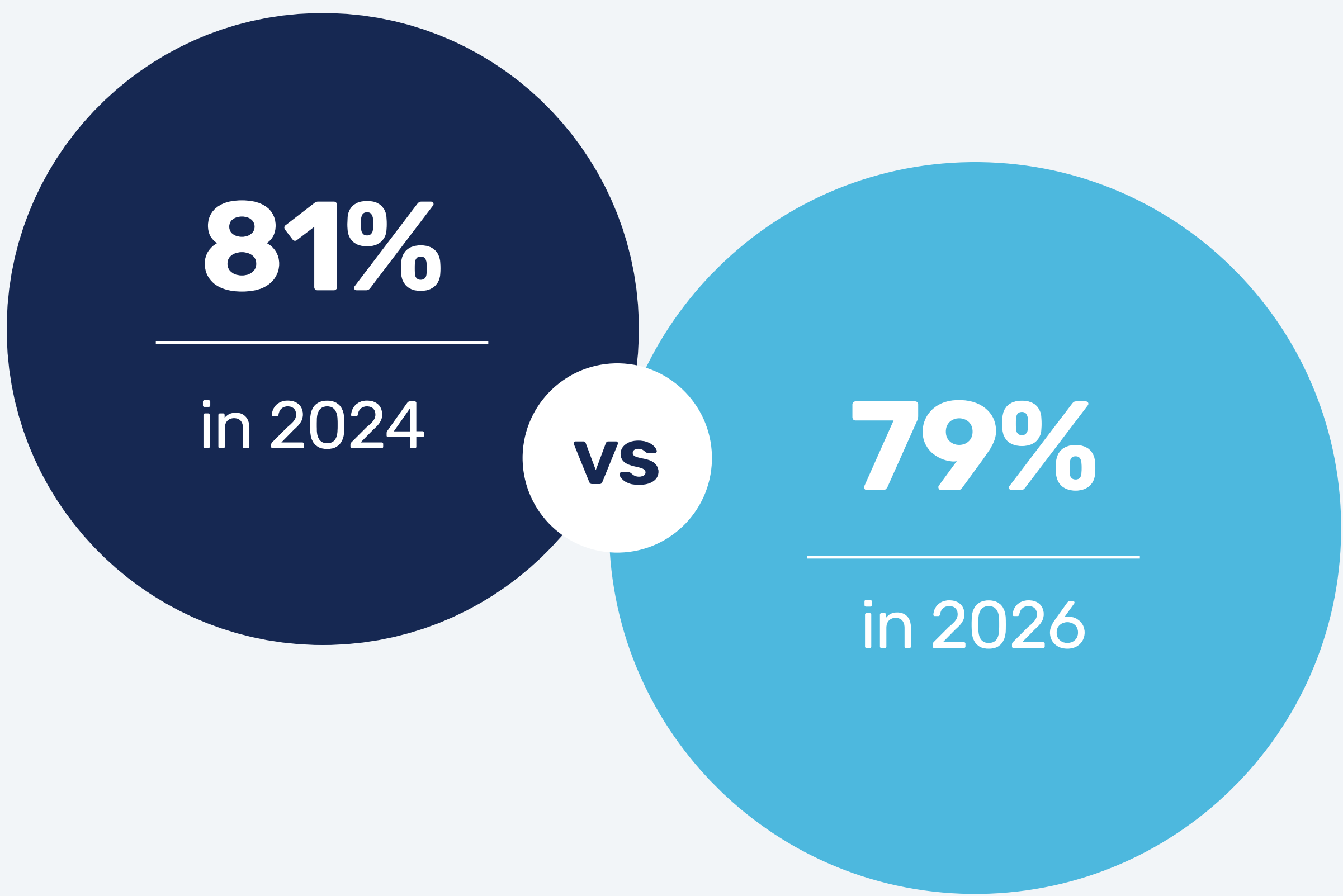
Emergency Savings: Where Consumers Stand

Confidence only goes so far without a cushion. We looked at whether consumers have an emergency fund and how much they've set aside.

For those with savings, how much have they set aside?



Consumers without an emergency savings fund

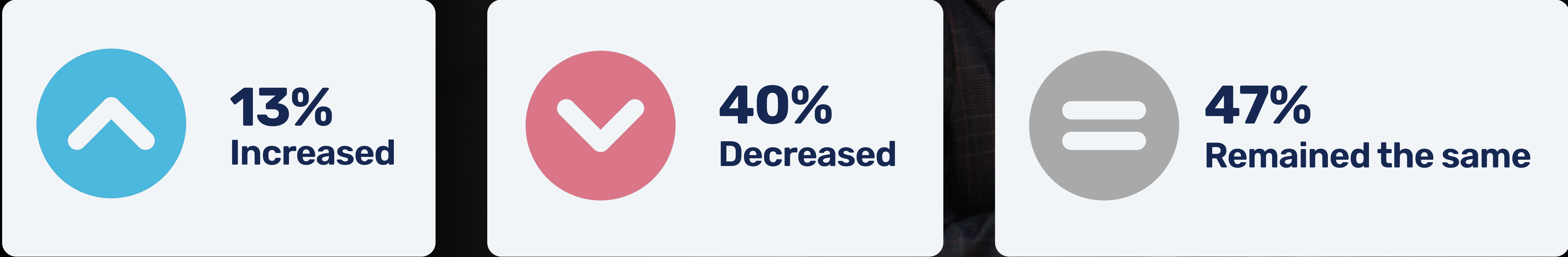


Even among the 21% of consumers with some emergency savings, 73% have set aside **less than \$1,000** — underscoring how thin most households' financial cushion really is.

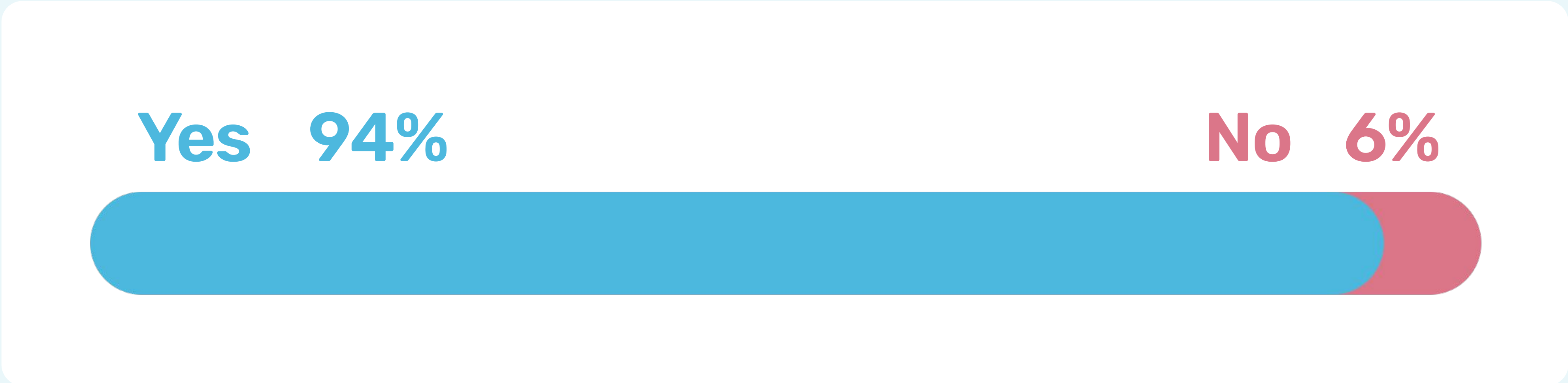
The Squeeze on Saving

We asked how consumers’ ability to save has changed over the past year, and whether inflation is affecting their financial future.

In the past 12 months, has your ability to save money changed?



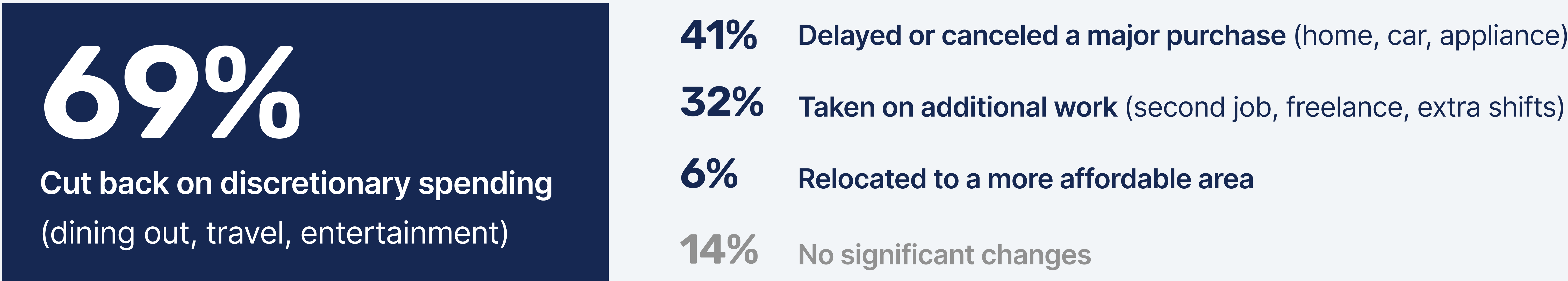
Do you feel inflation has impacted your financial future and ability to save?



How Consumers Are Adapting

Households are making concrete, behavioral trade-offs in response to economic pressure. This section moves the story from how people feel to what they’re actually doing about it.

Have you made any significant lifestyle changes in response to economic conditions?



More than **8 in 10** consumers have made a significant change to their lifestyle in response to economic conditions, from cutting back on spending to picking up extra work.

When Disaster Strikes: Emergency Resilience

This year's survey adds a timely lens on resilience: how many consumers have weathered a natural disaster, public health crisis, or other major emergency in the past 12 months, and how they'd cope financially if it happened again.

In the past 12 months, have you or your household been affected by a natural disaster or major emergency?

Yes, A natural disaster (wildfire, hurricane, tornado, flood) **6%**

Yes, A public health crisis (major illness, pandemic-related issue) **8%**

Yes, Another type of crisis **9%**

No **73%**

Prefer not to say **8%**

If it impacted your finances, what would you do?

43%
Withdraw from a 401(k) or similar retirement account

30%
Take on new debt
(credit card, loan, etc.)

16%
Ask for assistance from community resources

12%
Borrow from family or friends



of consumers say they'd have to take on new debt just to recover from an emergency — a stark reminder of how little cushion most households have.



Financial Stress and the Impact of Kashable

Financial stress isn't just a monetary issue. It affects how people feel and function. This year's survey also asked customers about their experience with Kashable, including whether they'd recommend us and how access to loans helped them through hardship and unexpected expenses.

66% say their financial situation negatively impacted their mental and/or physical health.

73 Net Promoter Score, from customers asked whether they'd recommend Kashable to a colleague or friend.



Customer Stories



I had an unexpected injury and needed surgery! I had to pay a deductible and didn't have it! I was told about Kashable through a co worker and they funded me the money the next day! It was very simple and easy!



Kashable made it possible for me to stay afloat during a financial hardship. I was able to keep my bills paid and maintain the best I could due to having this loan available.



Kashable is always there when i need help the most. Things happens unexpectedly and thankfully kashable was there to help.

Kashable continues to play a critical role in supporting employees' financial wellness, reducing stress, and improving overall wellbeing. This year's results add new depth to that story — showing not just how consumers feel, but how they're adapting, how prepared they are for the unexpected, and how much further access to affordable financial resources still has to go.

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