



Infographic

Affordability

Worth knowing

Paychecks are coming in, but financial breathing room is disappearing. PYMNTS Intelligence data shows how U.S. consumers are feeling the squeeze.

- 01 Paycheck-to-paycheck living is the norm, and necessity is driving it.



66%

of U.S. consumers live paycheck to paycheck.

42%

of consumers live paycheck to paycheck out of necessity, up from 36% in August 2025.

51%

of struggling paycheck-to-paycheck consumers earn hourly wages.

Source: Income Instability Is Redefining the Paycheck-to-Paycheck Economy, November 2025 →

- 02 A six-figure income no longer buys breathing room.



6 in 10

consumers annually earning \$100K-\$150K live paycheck to paycheck.

46%

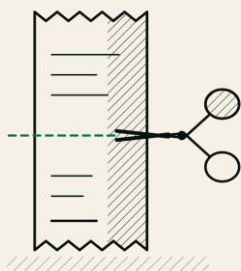
of those earning more than \$150K live paycheck to paycheck.

84%+

of consumers report higher costs for essentials.

Source: The Fragmented Paycheck, July 2026 →

- 03 Cutting back is the go-to coping strategy, and it isn't working.



66%

of consumers cite cutting everyday expenses as their top coping strategy.

19%

say what they're doing to cope is working.

1 in 6

reactive consumers who cut spending say it paid off.

Source: Inside the Cutback Economy, May 2026 →

- 04 One surprise bill can wipe out a struggling household's savings.



28%

of households faced a \$1,200+ surprise expense in the last 90 days.

66%

of struggling paycheck-to-paycheck households hit by a surprise bill had drained or no savings.

21%

of struggling paycheck-to-paycheck households skipped bill payments to cover surprise expenses.

Source: Household Finances Flash a Warning Behind Stable Consumer Confidence, August 2026 →

- 05 Everyday bills, not splurges, are pushing families over the edge.



14%

say summer pushed them into paycheck-to-paycheck living.

28%

say summer spending strained their finances in most or all of the past five years.

Source: No Summer Break: How Everyday Bills Push Families to the Edge, September 2026 →