

UNDER EMBARGO UNTIL 5 AM ET / 10 AM WET ON NOVEMBER 13

Acorns 2025 Money Matters Report™ Reveals Young Americans Balancing Deep Financial Uncertainty with Hope and Action

New data shows that, despite limited faith in traditional systems, optimism and self-reliance are driving a resilient mindset to building wealth.

IRVINE, Calif. and NEW YORK, November 13, 2025 — [Acorns](#), the financial wellness app, today released its 2025 Money Matters Report™, showing how young Americans are navigating financial uncertainty with steady confidence and self-reliance. While many question the stability of traditional safety nets, this generation continues to take action to shape their financial futures. In fact, 72% of 18–35-year-olds believe they will need to rely completely on themselves for retirement, reflecting a lack of faith in institutional stability.

“Our data shows that people aren't waiting for the system to save them,” said Noah Kerner, CEO and Chairman of Acorns. “They're taking control of their financial futures, and at Acorns, we help build on that self-reliance, giving them the real tools of wealth-making for steady, responsible growth—automatically, in the background of life.”

Based on data from 5,000 U.S. adults surveyed by Opinium Research, alongside 2,494 Acorns customers, the study highlights how small, consistent actions—not quick wins —fuel a movement toward self-built prosperity.

Key findings include:

1. Self-Reliance Defines the New Financial Reality: Young Americans aren't waiting for traditional institutions to fix themselves. They see the problems clearly and are taking control to build their own financial futures.

- 72% of 18–35-year-olds believe they will need to rely completely on themselves for retirement. This mirrors a lack of faith in institutional stability.
- 54% think Social Security may be gone by the time they are eligible.
- 67% do not believe the U.S. will ever fully pay off its national debt.

Top concerns: Gen Z cites lack of savings (39%) and Millennials cite debt (35%) as their primary financial concerns.

2. Confidence Drives Financial Action: Even with a challenging economy, young Americans remain confident in achieving key milestones.

- Two-thirds of 18–35-year-olds believe they will own a home in their lifetime.
- 65% of 18-35 year olds expect to retire by age 70.

3. Parents are Breaking the Money Taboo, Leading with Education: Financial education is a family priority, with parents seeking tools to equip the next generation for the new era of self-reliance and ensuring their children start their financial journey with optimism and confidence.

- 95% of parents have discussed money with their kids, though 62% do not feel confident doing so—indicating a high demand for accessible educational tools.
- 87% of parents of kids 6–13 feel optimistic about their children's financial futures.
- 38% believe ages 5-8 are ideal to start money lessons, validating the Acorns Early mission of providing an easy way for kids to learn money skills.

4. Acorns Customers Lead the Way in Financial Wellness: The data validates the impact of Acorns as a complete financial wellness system. Access to tools like Round-Ups®, Acorns Later, and Acorns Early helps customers convert optimism to confidence and responsible growth for the whole family.

- 37% of Acorns customers associate investing with hope, significantly higher than 30% of the general population, showing how daily, automated investing translates to positive sentiment.
- The belief in homeownership rises sharply to 78% among Acorns customers, compared to two-thirds in the wider pool.

The 2025 Money Matters Report™ reinforces Acorns' vision: A financial wellness system for the whole family, creating compound growth at every life stage. The report is being released at Web Summit 2025. For the full report and downloadable data set, visit www.acorns.com/press.

About Acorns 2025 Money Matters Report and Customer Survey

ACORNS 2025 MONEY MATTERS REPORT METHODOLOGY

The research was conducted anonymously by Opinium Research and commissioned by Acorns. This survey was not directed at Acorns customers. Any response collected from a customer was coincidental. The survey was conducted from September 5, 2025 through September 26, 2025, using Opinium Research's nationally representative online research panel. The sample population consisted of 5,000 U.S. consumers ages 18+, comprised of 2,423 males, 2,555 females, 20 nonbinary and 2 preferred not to say.

ACORNS 2025 MONEY MATTERS CUSTOMER SURVEY METHODOLOGY

This research complements the Acorns 2025 Money Matters Market Survey that was conducted by Opinium in September 2025. This research was conducted by Acorns among 2,494 Acorns customers from September 11 - September 16, 2025.

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About Acorns

Acorns is a financial wellness app that helps everyday people and families save and invest money for the long term. Since 2014, Acorns has grown into a global company with multiple life stage products serving the needs of kids, teens, adults and parents. Named one of TIME's "World's Best Brands of 2024," Acorns has served over 15.5 million people, and helped customers save & invest over \$27 billion dollars, much of it from spare change and small amounts.

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