Nationwide®

With financial planning, Americans lean toward protecting finances over building wealth.

As rising costs and economic uncertainty reshape the American Dream, many Americans are prioritizing financial stability and protection over growth and wealth accumulation.

The first-ever Nationwide Financial Growth & Protection Index, powered by the Nationwide Retirement Institute®, scored American consumers at 54 on a 100-point scale, indicating people are slightly more protection-oriented than growth-oriented.

Growth-Oriented
More willing to pursue upside

Score
54

Protection-Oriented
Prioritizes security & predictability

For financial professionals, insights from the index can help you work with clients to develop their financial plans, balancing not only the need for protection but also the importance of long-term growth.

Americans tackle today's financial challenges with a positive outlook.

A majority of Americans feel it's harder to get ahead financially compared to older generations.

84% say the American Dream is now more about financial stability than building wealth.

But many people are also being proactive with their current finances and staying optimistic about the future.

70% believe they can significantly improve their financial situation over the next five years.

Many people value professional guidance for realizing growth and protection goals.

Many people are open to working with financial professionals to help them balance both growth and protection in ways that align with their short- and long-term financial picture.

76% say they would be more likely to work with an advisor who could help grow their finances.

For retirement security, connect the dots between planning and action.

When it comes to planning for retirement, most people want the security of steady income but don't have solutions in place to deliver it.

More than

8 in 10

(81%) say they prefer a guaranteed, predictable retirement income stream over higher-growth investments…

But only **24%** currently have products or strategies in their financial plans designed to reduce market risk in retirement.

Planning for growth and protection are both important when helping clients realize their financial goals through different economic cycles. As a financial professional, you can structure these dual objectives in a personalized financial planning, using resources and solutions from Nationwide for support.

[Learn how Nationwide can help you plan for clients' long-term financial security.]

Nationwide®
is on your side

The Nationwide Financial Growth & Protection Index research was conducted online in the United States among 2,000 adults age 22 and older. The survey was fielded May 1–14, 2026. Respondents were nationally representative by age, gender, race/ethnicity, region, employment status and income level. The Index measures how consumers balance financial growth and financial protection by evaluating responses across three dimensions: mindset, actions and confidence. Individual pillar scores were weighted and combined to produce an overall Index score ranging from 0 to 100, with lower scores indicating a stronger growth orientation and higher scores indicating a stronger protection orientation.

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