Critical Mass Insights

Helping America's
most influential voices
know what to say to America.

Financial Planning Insights

September 2026

Key Insights

- Most consumers don't have a financial planner despite increasing financial anxiety. Only 1 in 4 currently work with a financial advisor, even as more than 80% say they are planning their finances more carefully than they were a year ago.

- Consumers don’t always feel understood by financial institutions. Six in 10 say financial institutions do not reflect their priorities, and younger adults are especially skeptical, with 88% saying financial institutions focus too much on traditional approaches.

- The biggest retirement fear isn't investing, it's running out of money. Nearly half of consumers cite outliving their savings as a top retirement concern, ranking ahead of inflation, long-term care needs, market downturns, and supporting family members.

- Young adults are counting on inheritance as part of their financial future. More than 8 in 10 adults ages 18-24 say receiving an inheritance would be extremely important to their long-term financial security, highlighting a growing reliance on generational wealth among younger consumers.

- Trusted voices matter when it comes to financial planning. Eighty-two percent say they trust information about financial planning companies more when it comes from voices they regularly listen to, and among younger adults, 94% say audio helps them learn about financial topics they might not have explored on their own.

Source: Critical Mass Insights Study August 2026

Consumers say high cost of living is driving financial uncertainty.

Main contributions to financial uncertainty

8 in 10

say **inflation/cost of living**

4 in 10

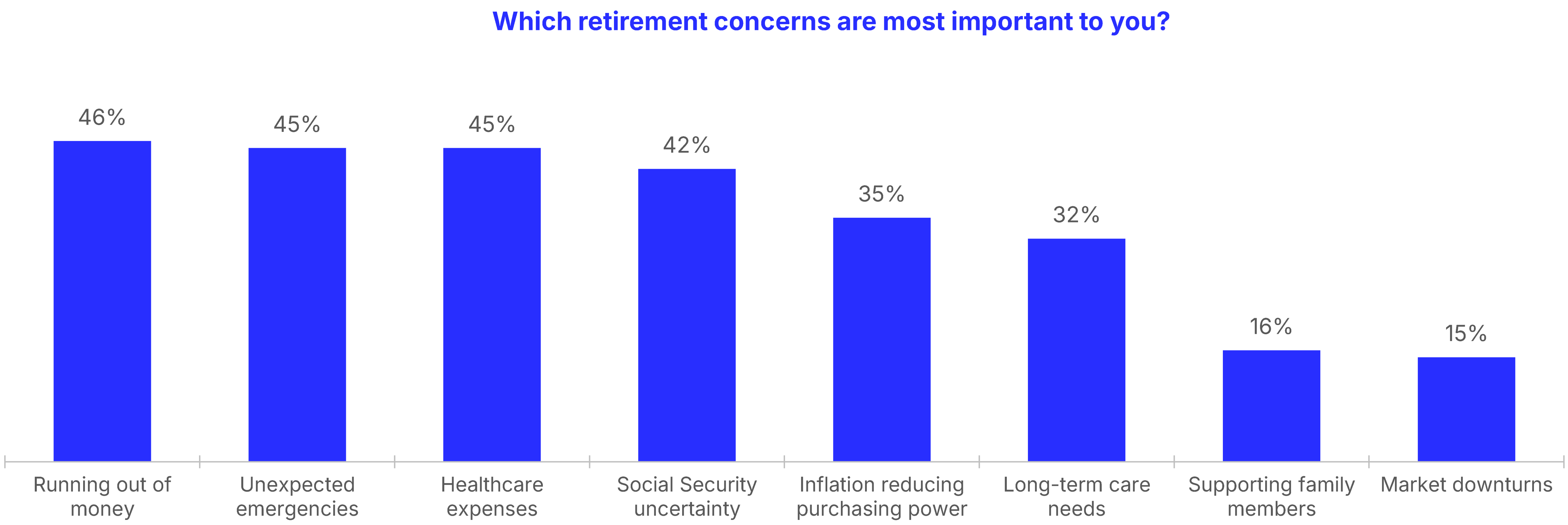
say **housing costs**

5 in 10

A18-24 say **job security**

Source: Critical Mass Insights Study August 2026

A quarter of consumers feel ‘significantly behind’ in retirement saving, with many worried they will run out of money.

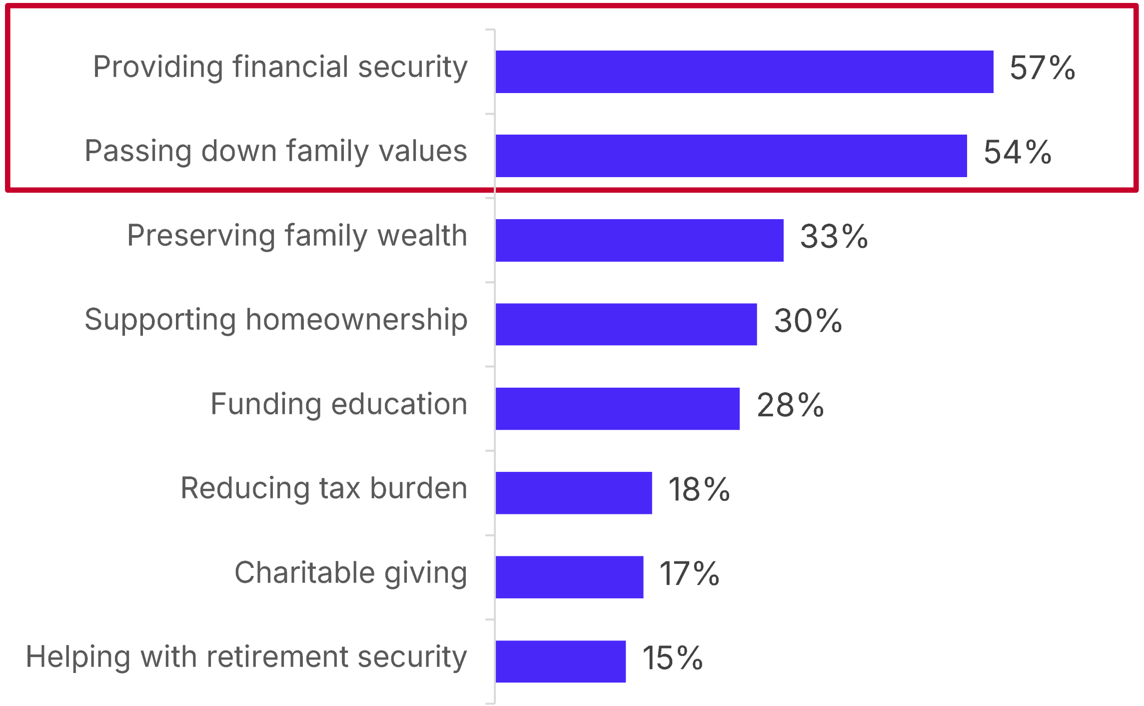


Sources: Critical Mass Insights Study August 2026

Newer generations are counting on receiving an inheritance to help fund their future.

83% of A18-24 would consider an inheritance **extremely important** to their long-term financial security.

Why would people plan to leave assets to the next generation?



Source: Critical Mass Insights Study August 2026

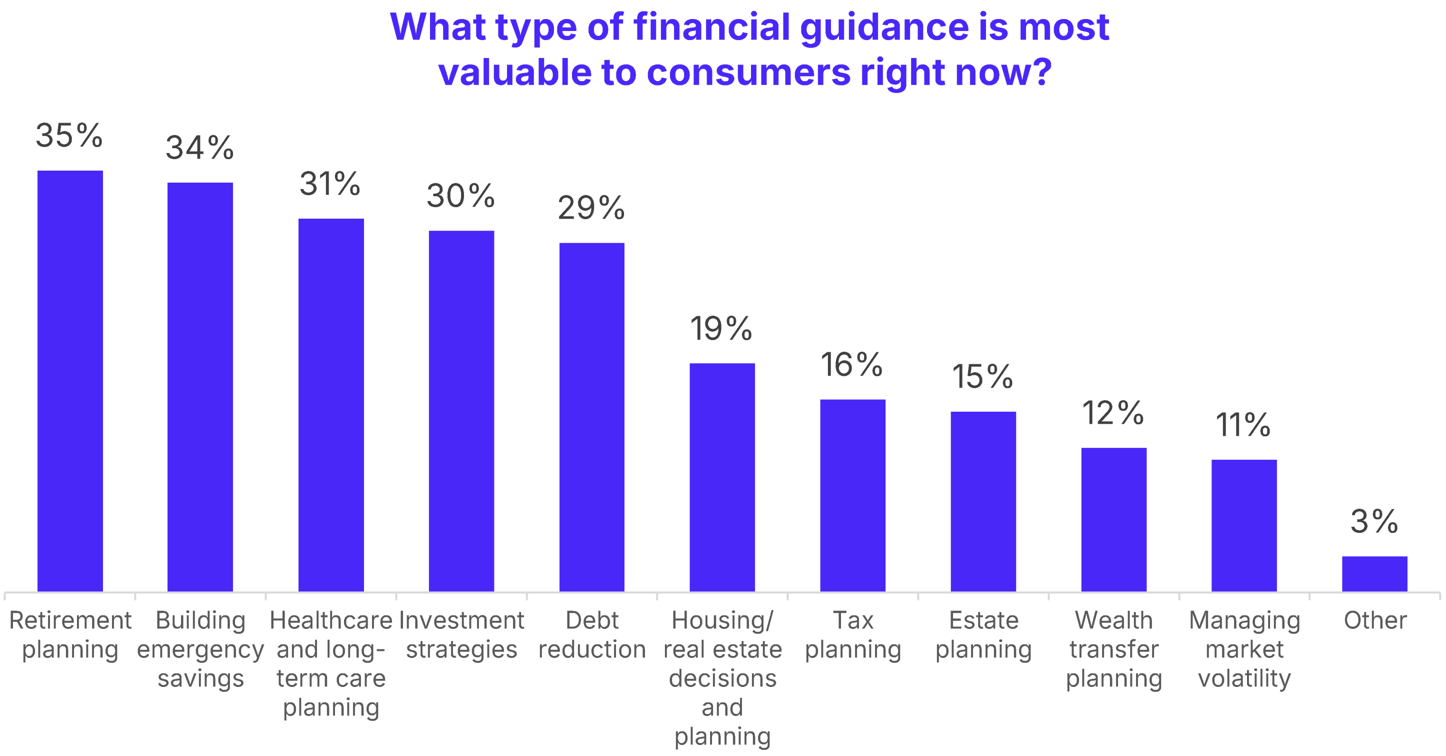
Few people currently work with a financial planner, but over 80% say they are planning their finances more carefully now.

Only 1 in 4

people have a financial advisor to help guide them through financial uncertainty.

81%

of A18-24 are planning more carefully now compared to one year ago.



Source: Critical Mass Insights Study August 2026

Many consumers feel there is misalignment between financial institutions and their goals and values.

88%

of A18-24 feel that financial institutions focus too much on traditional approaches.

20%

feel that financial institutions do not understand their goals and values.

60%

agree that financial institutions do not reflect their priorities.

Source: Critical Mass Insights Study August 2026

Consumers rely on trusted recommendations when choosing financial planning providers.

82%

Trust information about financial planning companies more when it comes from voices they regularly listen to.

Source: Critical Mass Insights Study August 2026

And trusted voices and authenticity are even more critical to A18-24 seeking financial planning help.

81%

agree that podcasts provide information around financial matters in a way that feels authentic.

94%

believe that audio content helps them learn about financial matters they may not have researched on their own.

69%

find that radio personalities often feel more credible than digital ads.

Source: Critical Mass Insights Study August 2026

Radio reaches people likely to hire a financial advisor, with Urban Contemporary and News top radio formats and Parenting and Kids & Family top podcast genres.

Radio reaches over

87%

of individuals likely to hire a financial advisor in the next 12 months.

📻 **Top Radio Formats**

Urban Contemporary (133i)
News (129i)
Mexican/Tejano/Ranchera (122i)
Gospel (121i)
Classical (116i)

🎧 **Top Podcast Genres**

Parenting (142i)
Kids & Family (137i)
Leisure (131i)
Wellness (131i)
Fiction (128i)

Source: MRI-Simmons 2026 April Podcast Study; 2026 MRI-Simmons Spring DoubleBase USA

THANKS FOR WORKING WITH

Critical Mass Insights

For additional insights and information, please contact:

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Methodology

DATES OF FIELDING: August 2026

N = 1002 Adults 18+ radio listeners

Source: Critical Mass Insights Study August 2026