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Analysis: More households struggling financially

17% of U.S. households considered vulnerable, nonprofit finds

By ANN CARRNS
The New York Times News Service

A growing number of American households became financially strapped over the past year and had a harder time keeping their heads above water, a long-running analysis finds.

The share of households considered vulnerable — those that have trouble saving, paying bills, repaying debts and planning for future needs — rose to 17 percent from 15 percent last year, according to findings from the Financial Health Network, a nonprofit focused on financial stability.

And more households are reporting high levels of financial stress — 16 percent, up from 13 percent last year.

The findings come as families continue to face rising costs for basics like groceries and gas and for bigger-ticket purchases like homes and cars as well as a pullback in federal assistance for healthcare and food purchases.

The increase this year reversed a small improvement measured in 2025 and matched the highest level recorded since the network began publishing its annual report, Financial Health Pulse, eight years ago, researchers said.

"Households are struggling," said Taylor Nelms, the network's vice president of research and insights. The 2026 report, which will be publicly available Tuesday, is based on a survey of more than 7,600 households conducted this spring. The survey uses a nationally representative sample drawn from the Understanding America Study, a probability-based panel administered by the University of Southern California, to estimate findings about all U.S. households. The survey has a margin of error of plus or minus 1.1 percent.

The share of households considered financially healthy held steady, at just under a third, the report said. That level has remained flat for five years. The network defines healthy households as those able to meet current financial needs, stay on track to meet future needs and recover from unexpected expenses or a drop in income.

Households may shift over time among the study's different tiers — vulnerable, coping and healthy. Those considered to be coping are successfully managing at least some aspects of their finances.

About 7.8 million households that were seen as coping in the spring of 2025 found themselves vulnerable this year, the report found. At the same time, about 6 million ascended from vulnerable to coping. The result was that the vulnerable segment grew by about 1.8 million households.

Low-income households were hit hard, researchers found. The share of those families paying all their bills on time, for instance, fell to 49 percent from 54 percent.

What's pressuring Americans' finances?

A number of challenges, including high costs for food, housing and utilities and less generous student loan and healthcare policies, are buffeting Americans, the report found. Financial vulnerability among student loan borrowers, for instance, rose to 27 percent from 21

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Grieving together

Peer support group offers hope, healing for those in mourning

By KIMBERLY CORTEZ
The Columbian

For the first seven years after the death of her son, Vancouver resident Anne Patton mourned alone. She described a "coma" of disbelief, shock and overwhelming grief after her son died in a car accident.

When she decided she was ready to seek support, she found a group dedicated to providing a healing space for parents and families who have experienced the loss of a child. Launched by the National Women's Coalition Against Violence & Exploitation and the National Alliance on Mental Illness Southwest Washington in summer 2025, the Grief Peer Support Group brings together parents who have lost children to violence, disease, suicide, addictions, health complications or other circumstances.

Michelle Bart
National Women's Coalition Against Violence & Exploitation

For Patton, having a group of parents and family members who understood the experience of losing a loved one made all the difference.

"I didn't have anybody that I was talking to that had been through this," Patton said. "Having a group that's out there that can really understand is huge."

NAMI Southwest Washington and Evergreen Memorial Gardens help offset the costs associated with the group, making it free for all who attend.

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The Columbian files

National Women's Coalition Against Violence & Exploitation hosts a vigil for National Day of Remembrance for Homicide Victims with a candlelight vigil in 2025. Mary Ann Hanson sheds a tear remembering a lost loved one at the memorial.

Photo contributed by Michelle Bart

A Grief Peer Support Group meeting last year. The group brings together parents who have lost children to violence, disease, suicide, addiction, health complications or other tragic circumstances.

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IF YOU GO

What: Grief Peer Support Group
When: Second Monday of every month
Where: NAMI Southwest Washington, 4201 N.E. 66th Ave., Suite 105, Vancouver
Cost: Free
Information: Contact NWCAVE at info@nwcave.org or 360-852-8019

What: National Day of Remembrance for Homicide Victims
When: 5-7 p.m. Sept. 25
Where: Esther Short Park, 605 Esther St., Vancouver
Cost: Free
Information: Contact NWCAVE at info@nwcave.org or 360-852-8019

Patients set to leave WA hospitals face waits

Discharge can take 6 months due to lack of housing, more

By JAYATI RAMAKRISHNAN
The Seattle Times

When patients enter one of Washington's state hospitals for psychiatric treatment, the clock immediately starts ticking for when they must be released: 14 days, 90, 180.

The goal for these patients, who have been deemed a safety risk to themselves or others, is that treatment at the hospital will prepare them to live in a setting that allows more freedom — like at a community-based residential facility, with a family member or even on their own. But for years now, many of those patients have been kept in state institutions months after they're found to no longer need such a high level of medical care.

The wait times for these patients got so bad that in 2022 Washington entered a settlement with the state's largest mental health advocacy group — in which it agreed to improve the discharge process and promised to reduce time frames for patients who were ready to get out.

But even as the state has slowly reduced those delays, patients are still

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Midterm election voting starts in key states

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Danny Westneat: Democracy dodges bullet with mail ballot ruling

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Smith-Njigba shines in Seahawks' 31-7 win

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