

HOPE INSIDER

An initiative of **OPERATION HOPE**

Bringing you our research, analysis, and insights into the world of financial inclusion

Building Wealth in America: Operation HOPE Clients are Not Giving Up on Capitalism, but Say it Should Work Better

Only 3 out of every 20 people surveyed said capitalism is working well for those who work hard

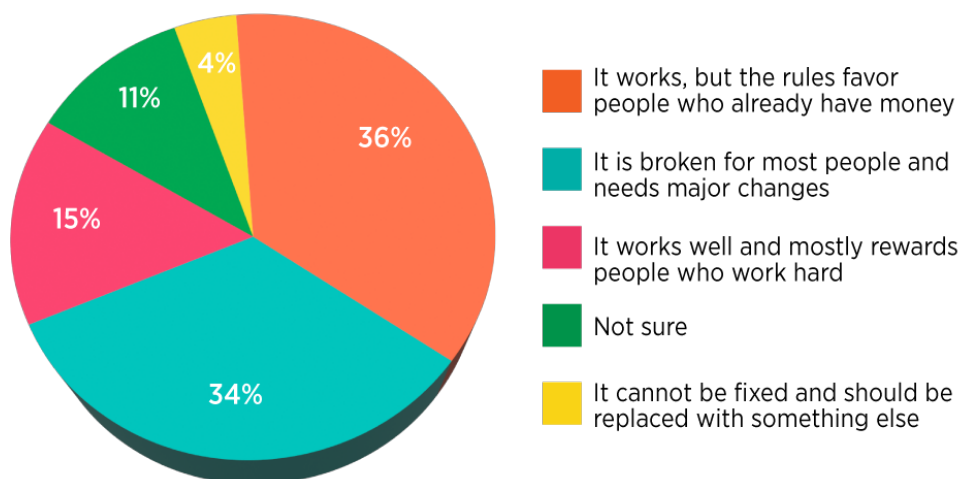
Through Operation HOPE's nationwide survey, **The HOPE Insider**, over 1,500 clients shared their sentiments on current and future economic conditions as well as their personal financial situations for the third quarter of 2026. The results show that building wealth is still an uphill battle for a good portion of the U.S. population, but financial coaching provides an intervention that creates hope, opportunity, and the strategy to get there.

Here are five key findings:

1. Capitalism still works, but needs some changes

Clients are divided between who our current economic system helps and how easy it is to build wealth. About one-third say the current state of capitalism is working for Americans—but the rules favor those who already have money—while another third say it's broken and needs to be fixed. Fifteen percent say it's working the way it's supposed to.

Which statement comes closest to how you feel about capitalism in America today?



Digging deeper, two out of five believe that someone who starts with very little can still build real wealth in this economy, whereas the same amount believe it is much harder now than it used to be (40% and 41%, respectively). 15% say wealth-building is only accessible to those who have the right connections or a lot of luck.

2. Less people living paycheck to paycheck

Although half of clients continue to say their personal debt levels have increased over the past three months, those who are living paycheck to paycheck dropped to 69% this quarter, down from 76%. This correlates with a quarterly increase in those who say they are better off financially than they were a year ago, from 29% to 36%.

3. Nearly half have used “Buy Now, Pay Later” in the past 3 months

Forty-six percent say they used a “Buy Now, Pay Later” service, such as Afterpay, Affirm or Klarna, for any of their purchases in the past three months, which trends similarly to when we asked this a year ago. However, those who say they will consider this option in the next three months has declined from 46% last year to only 40% this year. Perhaps this speaks to their strategy, with over half of those who use the service saying it is only for large purchases like replacing an appliance (51%).

Concern over BNPL services negatively affecting their credit scores has decreased from 47% last year to only 40% this year. However, 40% is still a large enough number to shine a light on the unknowns in this category.

4. Optimism rising, but strong concern about the housing market remains

Concern in housing prices has hovered steadily around 85% since last year (it is 86% this quarter). However, nearly half of clients are hopeful that housing prices in their community will allow for greater homeownership over the next year (45%), which is an upward trend from this time last year at 38%.

5. Large majority hopeful for a better future

Nearly 9 in 10 clients are hopeful that their financial wellbeing will increase over the next year (87%). Within that, those who say they are very hopeful increased significantly from last quarter, from 44% up to 55%. This is the first time since the inception of The HOPE Insider almost three years ago that more than half of those surveyed said they are very hopeful in their financial future.

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I'm most optimistic about my credit score because I'm on a path to success since working with my Financial Coach. Using the advice given, my score has risen almost 200 points this year. I am on track to have my student loans in good standing which will boost my score to “good credit” for the first time.

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I've been eliminating debt by consolidating my credit cards and paying larger amounts on car payments, while investing into retirement and savings. I'm optimistic about learning more ways of creating generational wealth for my family and building within my community.

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I am optimistic about the numerous opportunities that still exist as a person living in the U.S., of course with the right connections that can assist me with starting and securing my own business. This was the reason why I decided to join Operation HOPE.