Nearly 60% of US Adults Can't Cover a $1,000 Emergency Expense, Driving Demand for Greater Control and Flexibility in Bill Payment, Finds ACI Speedpay Pulse Report

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Debit cards are foundational to consumers better managing their financial lives and reducing stress

OMAHA, Neb.--(BUSINESS WIRE)--Sep. 18, 2026-- Nearly half of Gen Z and Millennial consumers and 40% of Gen X do not have enough money in their bank account to cover a $1,000 emergency expense, according to the 2026 ACI Speedpay Pulse Report, published by ACI Worldwide (NASDAQ: ACIW), an original innovator in global payments technology. With two in three Americans now living paycheck to paycheck, the annual study finds that financial pressure, not just technology, is the primary force reshaping how, when and where consumers pay their bills.

The result is a bill pay landscape where control, flexibility and predictability have become as important as speed. More than three in five consumers say it is very or extremely important to have control over when their bills are paid, and two in five say they would use a service that predicts upcoming charges based on past usage or payment history. As financial pressure mounts, the opportunity for billers to meet this shift is to deliver seamless, resilient, and trusted experiences that help consumers stay in control of their finances, reduce stress, and never miss a payment.

"When a $1,000 expense can derail household finances, bill payment goes beyond a transaction to become a vital part of how people navigate financial pressures," said Ron Shultz, General Manager of ACI Speedpay. “Consumers want control over when and how they pay, because for many households, missing a payment has become a real financial risk. When billers provide greater flexibility and predictability in bill payment, they are empowering consumers with better financial autonomy."

ACI's annual Speedpay Pulse Report, now in its 9th edition, examines consumer billing and payment trends, offering billers valuable insights and practical advice to capitalize on emerging trends. This year's report shows that consumers are gravitating toward payment experiences that offer greater certainty, control, and intelligent support, favoring debit over credit payments, proactive bill notifications, and automated recurring payments. While consumers are embracing AI-powered experiences, 89% still prefer human support when issues arise.

Key Report Insights

- **Financial fragility is widespread.** 59% of U.S. adults don't have enough savings to cover a $1,000 emergency expense, including nearly half of Gen Z and Millennial consumers and 40% of Gen X.

- **AI adoption is rising, but trust hasn't followed.** 53.4% of consumers have interacted with AI-powered billing or support tools, yet 89.1% still prefer a live human to resolve a billing issue, a preference that has strengthened every year since 2021 and holds even among Gen Z (82%).

- **Consumers want control without complexity, not just convenience.** More than three in five consumers say it is very or extremely important to have control over when their bills are paid; clear and predictable due dates (50%) and real-time reminders (44%) are the most valued tools for managing that stress.

- **Debit has become the default safeguard.** Debit card usage hit 52.7% in 2025, leading credit cards by 11.4%, as consumers increasingly favor a payment method that won't let them spend money they don't have. Among Gen Z, debit usage reaches 74.7%, the highest share of any generation for any method.

- **Debit + autopay: A strategic convergence.** The rise of debit cards and automated recurring payments are interconnected trends. Debit cards continue to be consumers’ preferred choice for one-time bill payments, while 55.4% of consumers now combine one-time and automatic recurring payments, up from 43.4% in 2019.

- **Consumers are moving mobile-first and digital-first.** 40% of consumers reported paying a bill via mobile wallet in 2025, up sharply from just 17% in 2019. Gen Z leads the pack on mobile-first behavior, with the highest biller mobile app usage (52.5%) and mobile wallet adoption (22.4%) of any generation.

ACI Speedpay is well positioned to serve this next era of bill pay, where payment resiliency, expanded payment options, advanced fraud protection, and robust debit solutions are table stakes for billers seeking to optimize growth, operational efficiency, and customer experience while providing greater peace of mind.

Speedpay ONE, ACI Speedpay’s most recent addition to its bill pay solution portfolio, offers a highly resilient, modernized, “always on” cloud native payment platform with advanced fraud prevention that protects every endpoint, giving consumers greater transactional visibility, flexibility, and control over the timing of their payments, ensuring they never miss a payment.

For more insights into billing and payment trends, download the full report or visit https://www.aciworldwide.com/solutions/aci-speedpay.

About ACI Speedpay Pulse Methodology

The ACI Speedpay Pulse is a longitudinal consumer billing and payment trends research study conducted by ACI Worldwide. Each ACI Speedpay Pulse data set includes responses from a survey of at least 3,000 unique respondents (no repeat participation within a one-year period). Each survey sample is U.S. Census balanced among adults aged 18 and older who are responsible for submitting payments for at least two of their household's monthly bills. Survey margin of error is less than 1.8% for questions answered by the entire sample. Questions with a smaller base will have a higher margin of error. If presented, statistical testing is at the 95% confidence level.

About ACI Worldwide

ACI Worldwide, an original innovator in global payments technology, delivers transformative software solutions that power intelligent payments orchestration in real time so banks, billers, and merchants can drive growth, while continuously modernizing their payment infrastructures, simply and securely. With more than 50 years of trusted payments expertise, we combine our global footprint with a local presence to offer enhanced payment experiences to stay ahead of constantly changing payment challenges and opportunities.

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