

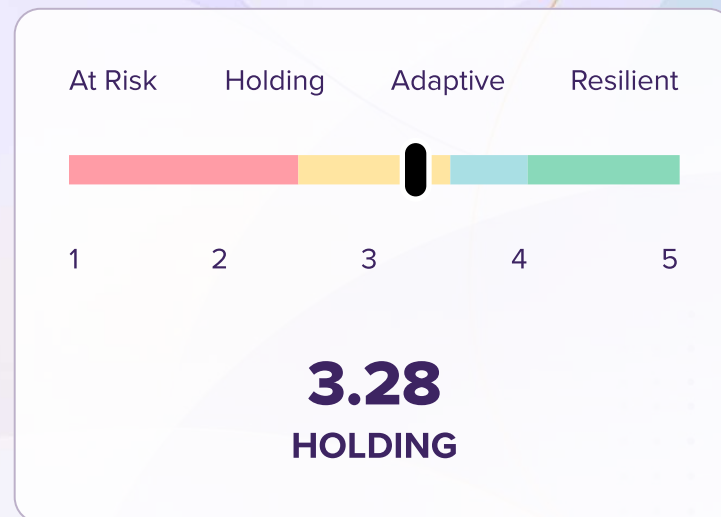
MONSTER RESEARCH INSTITUTE | MONSTER LIVELIHOOD INDEX

Q3 2026 Monster Livelihood Index

3.28 / 5 **HOLDING**

The Monster Livelihood Index measures how employed U.S. adults view their financial security, transferable skills, job-market options, and preparedness for change. For employers, the findings offer context for hiring, retention, and workforce development decisions.

Q3 2026 | Survey fielded September 28–October 3, 2026



Q3 2026 at a Glance

The Q3 2026 MLI registered 3.28 out of 5, placing workers in the Holding category. Scores varied across the four dimensions, from 3.04 for Economic Security to 3.55 for Skill Portability.

Economic Security

3.04 **Stretched**

Can workers withstand an income disruption?

Skill Portability

3.55 **Developing**

Can workers use their skills in other roles and industries?

Market Agency

3.13 **Passive**

Do workers feel they have suitable job opportunities and meaningful choices?

Future Readiness

3.42 **Uncertain**

Do workers feel prepared for changing skill requirements?

What Workers Are Experiencing

39%

could maintain their current standard of living for at least three months if they lost their primary income.

48%

feel confident they could find a job that meets their pay, schedule, and work requirements.

32%

say their income's ability to keep up with expenses is worse compared with three months ago.

46%

feel they have to accept whatever work situation they can get because of the job market.

About the classifications: Labels describe workers' self-reported circumstances, not predicted outcomes. "Passive" refers to perceived job-market choice, not motivation or effort.



Economic Security

Can workers financially withstand disruption?

Economic Security measures workers' perceived ability to meet regular financial obligations, handle unexpected expenses, and withstand a disruption in income.

3.04

Stretched

39%

say they could maintain their current standard of living for at least three months if they lost their primary source of income.

49%

Current income comfortably covers regular household expenses

44%

Income allows them to save after covering regular expenses

55%

Could cover an unexpected \$400 expense without borrowing money or carrying a credit-card balance

42%

Worry about maintaining their current standard of living over the next three months



Employer Takeaway

Review whether pay, benefits, and scheduling provide the stability workers need. Financial pressure may make a job change difficult, so staying with an employer should not automatically be read as satisfaction.



Skill Portability

Can workers use their skills in other roles and industries?

Skill Portability measures whether workers believe their existing skills can transfer to other roles or industries and remain relevant in the job market.

3.55

Developing

71%

believe their skills would be useful to employers outside their current occupation or industry.

71%

Can identify more than one type of job they realistically qualify for

62%

Regularly see job openings requiring skills they already have

57%

Believe their skills are in demand in today's job market



Employer Takeaway

Look beyond matching job titles when assessing candidates. Ask applicants to demonstrate how their existing skills apply to the role, and make internal opportunities visible to employees with transferable experience.

Compared with three months ago

Demand for their skills

27%

59%

14%

Number of job opportunities matching their skills

27%

54%

19%

👤 Market Agency

Do workers feel they have suitable job opportunities and meaningful choices?

Market Agency measures workers' perceived choice and leverage in the job market, including whether they believe suitable opportunities are available and whether changing jobs would require significant tradeoffs.

3.13

Passive

"Passive" describes perceived job-market choice, not workers' motivation or effort.

48%

feel confident they could find a job meeting their pay, schedule, and work requirements.

41%

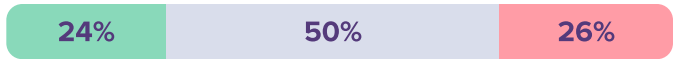
Believe they could change jobs without a significant cut in pay or benefits

46%

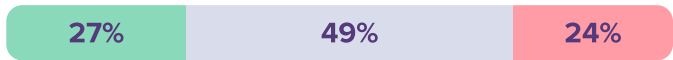
Feel they have to accept whatever work situation they can get because of the job market

Compared with three months ago

Number of job opportunities meeting their needs



Choice about where and how they work



Employer Takeaway

Make pay, schedules, benefits, and working conditions clear early in the hiring process. These findings also give employers reason to check whether current employees feel their jobs meet their needs.

💡 Future Readiness

Do workers feel prepared for changing skill requirements and technological change?

Future Readiness measures workers' perceived preparedness for changing skill requirements and technological change.

3.42

Uncertain

48%

Believe they are keeping pace with how AI is changing the skills and tools used in their work.

61%

Are actively developing skills that will help them remain competitive

64%

Believe their current skills are keeping pace with changes in their occupation

69%

Have a clear understanding of the skills they will need over the next two years

45%

Worry their skills could become less valuable as employer needs change

Compared with three months ago

How well their skills keep pace with changes in their occupation or industry



Perceived career security as AI and technology change work



Employer Takeaway

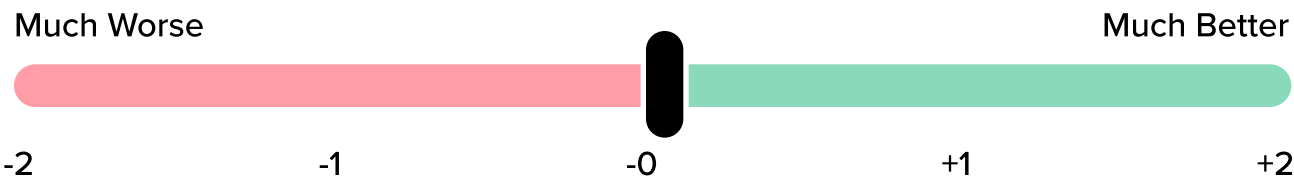
Explain how roles and skill expectations are changing, then give employees practical opportunities to learn. Assess confidence with AI tools separately from awareness of future skill needs.

MLI Momentum

+0.04

Broadly Unchanged

MLI Momentum tracks workers' assessments of how their financial and career circumstances changed over the past three months. Scores range from -2 to +2, with zero representing broadly unchanged conditions overall.



“About the same” was the most common response across all eight measures. The overall result combines reported improvements in some areas with reported deterioration in others, so a near-zero score does not mean every area was unchanged.

Over the past three months...	Better	About the same	Worse
Overall financial situation	22%	50%	28%
Income's ability to keep up with expenses	22%	46%	32%
Demand for their skills	27%	59%	14%
Number of job opportunities matching their skills	27%	54%	19%
Number of job opportunities meeting their needs	24%	50%	26%
Choice about where and how they work	27%	49%	24%
How well their skills keep pace with changes in their occupation or industry	29%	54%	17%
Perceived career security as AI and technology change work	25%	47%	28%

Worker Activity

In the past three months, workers reported the following activities. These measures provide context and do not contribute to either the MLI Level or Momentum scores.

56%

Took steps to learn or improve a skill they expect to need in the future

44%

Started or increased their use of AI tools for work, job searching, or career development

39%

Were contacted by a recruiter or potential employer about a job opportunity

38%

Applied for a new job



Employer Takeaway

Make learning and internal opportunities easy to find, and be clear about which AI tools employees can use and how.

How the Monster Livelihood Index Works

The MLI separates where workers stand today, how they say conditions have changed, and the activities they report.

1

Current readiness (MLI Level)

Twenty statements across four equally weighted dimensions.

2

Reported change (MLI Momentum)

Eight questions about changes over the past three months.

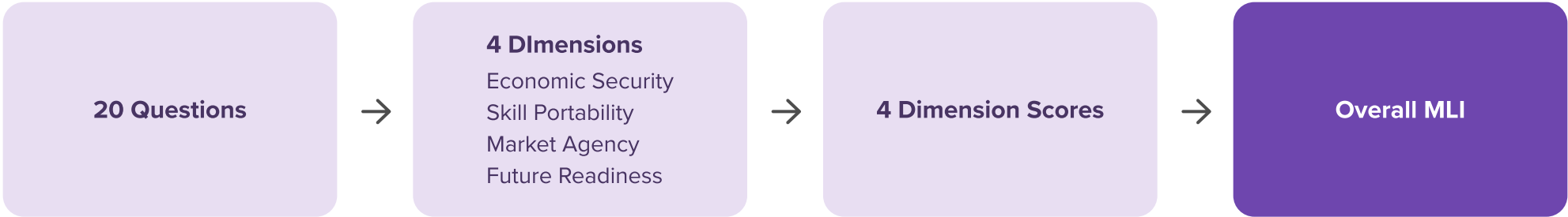
3

Worker activity

Four separate measures that provide additional context.

Level: The MLI Level score measures workers' current perceived readiness and resilience. It is based on 20 statements across four equally weighted dimensions.

MLI Level Calculation



MLI Level Classification



Momentum

Momentum is calculated separately using eight questions about changes over the past three months, scored from –2 for "much worse" to +2 for "much better."

Activity

Four additional activity measures provide context but are excluded from both scores.

Q3 2026 Methodology

The Level index uses 20 statements, with five statements in each of the four dimensions. Respondents answer on a five-point agreement scale. Four negatively phrased statements are reverse scored so that higher scores consistently indicate stronger perceived readiness. Item responses are averaged into dimension scores, and the four dimensions receive equal weight in the overall index.

The updated Q3 questionnaire establishes a new baseline; Q3 scores are not directly compared with earlier editions. Findings reflect employed adults' perceptions and reported experiences, rather than objective measures of financial circumstances or labor-market conditions.

Momentum is calculated separately using eight questions about change over the past three months, scored from –2 for "much worse" to +2 for "much better." Four activity questions are reported individually and excluded from both scores.

Sample:
1,033 currently employed U.S. adults

Age:
18–74

Field dates:
September 28–October 3, 2026

Provider:
Pollfish