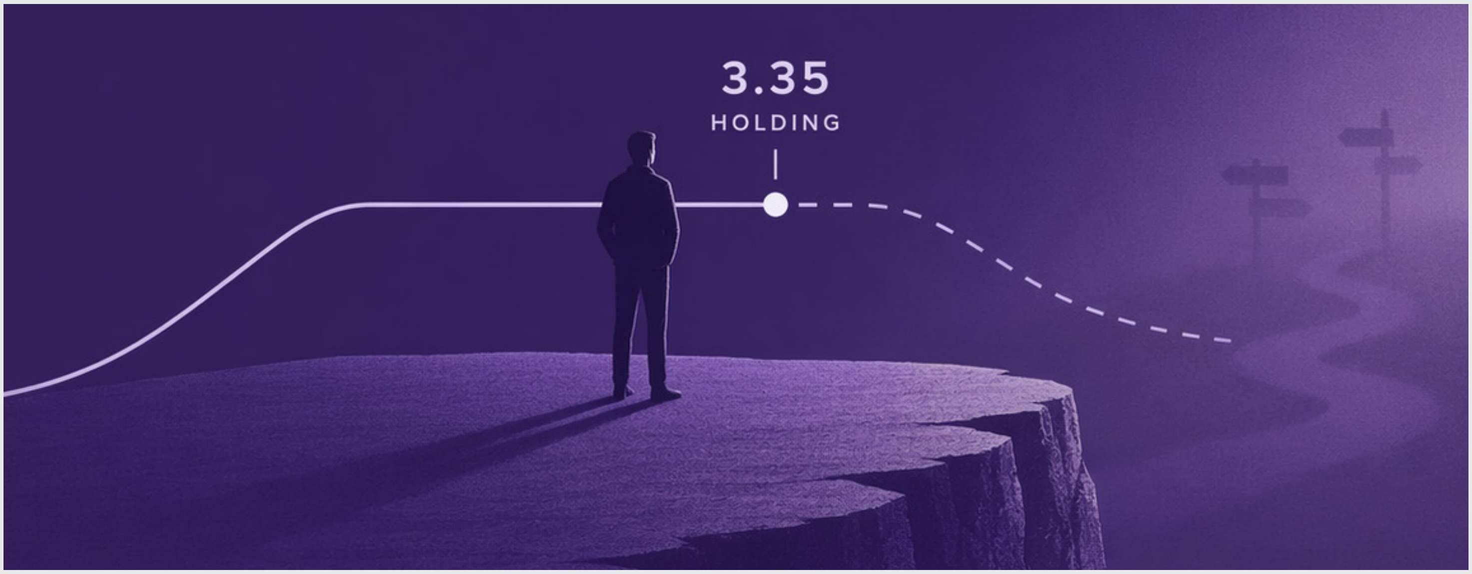


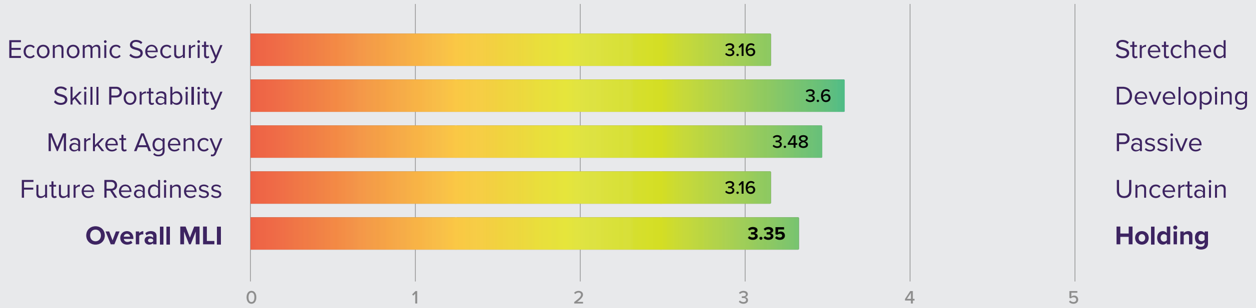
Workers Are Stable, but Not Ready for What's Next

The first release of the Monster Livelihood Index reveals a workforce that is holding steady — but not building the resilience required for what comes next. In Q1 2026, U.S. workers score 3.35 overall, placing them in the "Holding" range: stable, but vulnerable to disruption.

The data points to a consistent gap between confidence and action.

Workers believe their skills transfer, understand that AI is reshaping work, and feel capable of navigating the job market. But relatively few are actively investing in their skills, using AI tools, or positioning themselves for change. Financial fragility compounds the problem — without a meaningful buffer, workers are less able to take risks even when they recognize the need to.

MLI Summary



Scores are tightly clustered across all four dimensions, indicating a workforce that is consistently mid-level rather than strong in any one area. None reach the Resilient threshold of 4.0. Two — Economic Security and Future Readiness — fall into the lower Stretched and Uncertain bands.

This creates a distinct profile:

- Financial stability without meaningful buffer
- Skill confidence without sustained investment
- Awareness of opportunity without consistent action
- Recognition of technological change without readiness to adapt

Economic Security: 3.16 (Stretched)

Workers report baseline financial stability but limited flexibility to absorb disruption or act on opportunity.

What's driving the score:

66%
say it would be difficult to replace their income if they lost their job

62%
say financial concerns make it harder to consider changing jobs

57%
say they could maintain their standard of living for at least 3 months, only 48% report having multiple realistic income streams

What this reveals:

Workers are financially stable but not financially flexible. Most can manage in the short term, but lack the redundancy and security needed to take risks or respond to change.

Financial fragility is limiting mobility.

Stability exists, but without sufficient buffer, it constrains rather than enables

Skill Portability: 3.60 (Developing)

Workers are highly confident that their skills are transferable—but far fewer are actively investing in that flexibility.

What's driving the score:

79%
say their skills would be valuable across multiple industries, and 77% believe they could shift into a different role using their existing skills

70%
say they can clearly explain how their skills transfer to other roles or industries

42%
report taking concrete steps in the past three months to improve their long-term career flexibility

What this reveals:

Confidence in skill portability is high but reinforcement is limited. Workers believe they are adaptable, but relatively few are actively strengthening that adaptability through training, certification, or portfolio-building.

Perceived flexibility is outpacing actual investment.

Without continued skill development, confidence in portability may

Market Agency: 3.48 (Passive)

Workers feel confident in their ability to navigate the job market, but are not consistently acting on that confidence.

What's driving the score:

64%
say they know the steps to find a new role, and 59% feel confident navigating a job transition

44%
have taken steps to increase their visibility to potential employers in the past 3 months

65%
say they understand what their skills are worth, and 58% report having professional contacts they could leverage

What this reveals:

Confidence is not translating into action. While most workers believe they could successfully navigate a job change, far fewer are actively positioning themselves to do so.

Workers are capable of moving but not actively preparing to move.

Market agency is limited not by knowledge or confidence, but by a lack of consistent engagement and visibility.

Future Readiness: 3.16 (Uncertain)

Workers recognize that AI will impact their jobs, but are not yet prepared to adapt.

What's driving the score:

61%
of workers say they understand which parts of their work could be automated or assisted by AI, but only 43% say they've used AI tools to improve the quality or speed of work in the past 3 months

43%
worry AI will make their skills less valuable

46%
feel confident using AI tools like ChatGPT or Copilot effectively

37%
say they've received enough training or support to use AI in their work

What this reveals:

Awareness is outpacing action. Workers largely understand how AI may affect their roles, but far fewer are actively using these tools or feel equipped to do so.

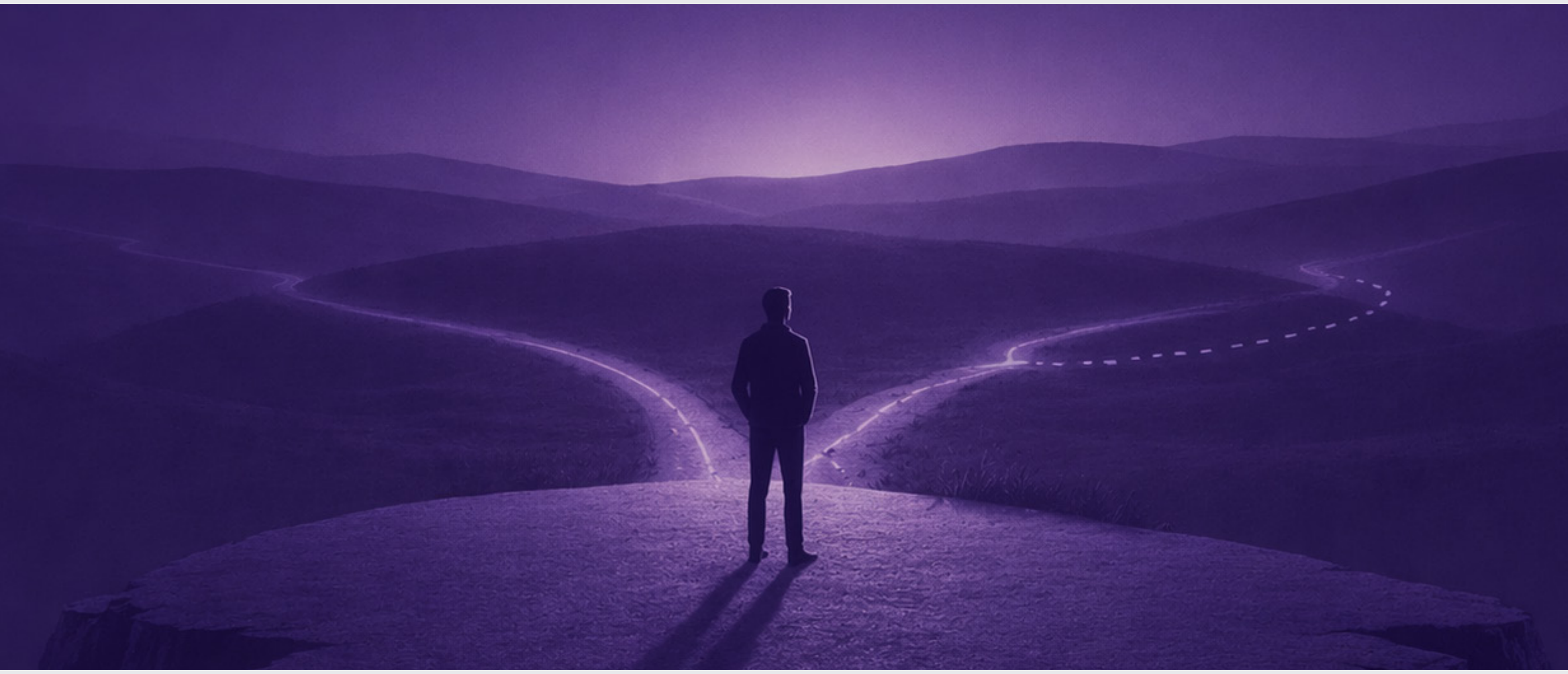
The barrier to future readiness is not recognition, it's enablement.

Without training and hands-on ap plication, workers risk falling behind

Looking Ahead

The Q1 2026 MLI establishes a baseline. What it reveals is not a workforce in crisis, but one holding steady while the conditions around it continue to shift.

The more important question is whether that changes, and in which direction. Future waves will track whether financial flexibility improves enough to enable real mobility, whether skill confidence translates into actual investment, and whether AI training access begins to close the gap between awareness and readiness.



Methodology

The Q1 2026 Monster Livelihood Index (MLI) is based on a national survey of 1,000 currently employed U.S. workers conducted via Pollfish on March 24–25, 2026. The index measures four dimensions of worker livelihood — Economic Security, Skill Portability, Market Agency, and Future Readiness — using 28 Likert-scale items scored 1–5 and averaged into pillar scores and an overall composite. The sample included representation across generations: Gen Z 18–24 (4%), Millennials 25–34 (18%), 35–44 (22%), Gen X 45–54 (20%), 55–64 (22%), and 65+ (13%). Respondents identified their gender as 46% male and 54% female. Industries represented include Healthcare, Education, Technology,