MONSTER

Livelihood Index

Q2 2026

3.35

HOLDING

Workers Feel More Adaptable, but Less Secure

The second release of the Monster Livelihood Index reveals a workforce growing more confident in its ability to navigate change and simultaneously less financially equipped to act on that confidence. In Q2 2026, U.S. workers score 3.35 overall, holding flat from Q1. But the four dimensions composing that score weren't static.

The data points to a deepening paradox between confidence and cushion.

Workers increasingly believe their skills transfer, understand that AI is reshaping work, and feel capable of navigating the job market. But the financial buffer that makes career risk-taking possible is eroding, and labor market engagement is quietly retreating. Adaptability that workers cannot afford to act on is adaptability that doesn't move the economy.

MLI Summary

Economic Security	3.10	Stretched
Skill Portability	3.63	Developing
Market Agency	3.47	Passive
Future Readiness	3.18	Uncertain
Overall MLI	3.35	**Holding**

The overall composite is flat but the four dimensions tell a divided story. Economic Security recorded the sharpest single-quarter decline in the entire survey, while all three adaptability dimensions improved. Workers are growing more confident in their capabilities while their financial runway narrows.

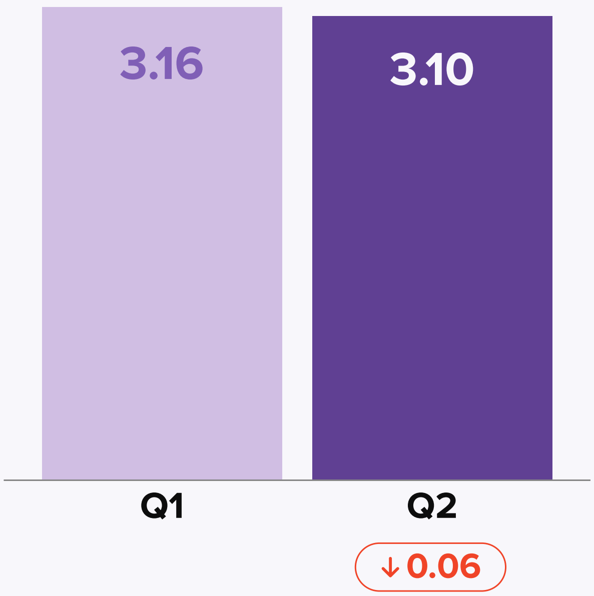
This creates a distinct profile:

- Financial cushion shrinking despite stable employment
- Skill confidence rising without equivalent market engagement
- AI pivot readiness at an all-time high—employer training is not keeping pace
- Professional networks and visibility efforts quietly declining

Economic Security

3.10 (Stretched)

Workers report baseline financial stability but a meaningfully narrowed buffer—the sharpest single-quarter decline in the entire Q2 survey.



WHAT'S DRIVING THE SCORE:

50%
down 7 pts vs Q1 ↓
say they could maintain their standard of living for at least 3 months without income

67%
down 3 pts vs Q1 ↓
have taken steps to improve financial resilience in the past 3 months

65%
down 1 pts vs Q1 ↓
say it would be difficult to replace their income if they lost their job

63%
up 7 pts vs Q1 ↑
say financial concerns make it harder to consider changing jobs

WHAT THIS REVEALS:

Workers are financially stable but not financially flexible. The 7-point drop in 3-month cushion is the largest decrease anywhere in the survey. Most can manage in the short term, but the buffer that enables career risk-taking has narrowed meaningfully.

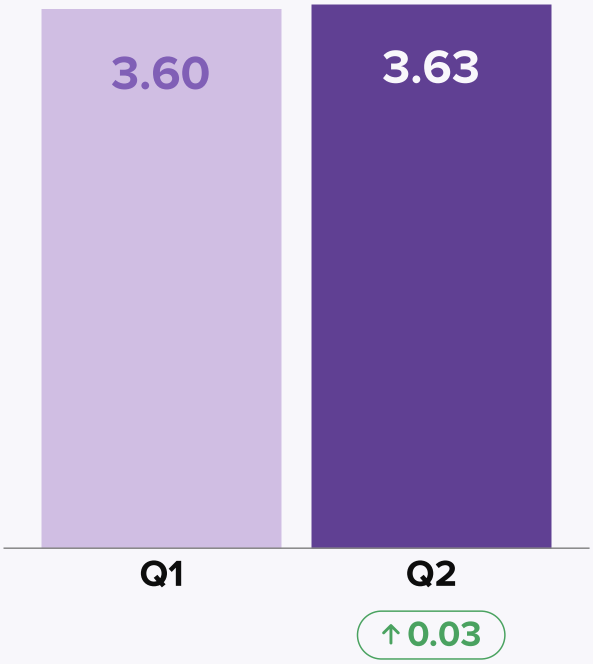
Financial fragility is limiting mobility.

Without sufficient runway, workers are less able to act on opportunities even when they recognize them. Nearly two-thirds say financial concerns limit their ability to consider job changes.

Skill Portability

3.63 (Developing)

Workers are highly confident that their skills are transferable, and that confidence strengthened this quarter across multiple measures.



WHAT'S DRIVING THE SCORE:

75%
up 4 pts vs Q1 ↑
say their core skills are still in demand in today's job market

72%
up 2 pts vs Q1 ↑
can clearly explain how their skills apply to a different role or industry

79%
up 1 pts vs Q1 ↑
believe they could shift into a different role using skills they already have

43%
up 1 pts vs Q1 ↑
report taking concrete steps in the past 3 months to improve their long-term career flexibility

WHAT THIS REVEALS:

Confidence in skill portability is high and rising. Unlike Q1, where confidence outpaced investment, Q2 shows both strengthening together: Workers feel more marketable and are increasingly able to articulate why.

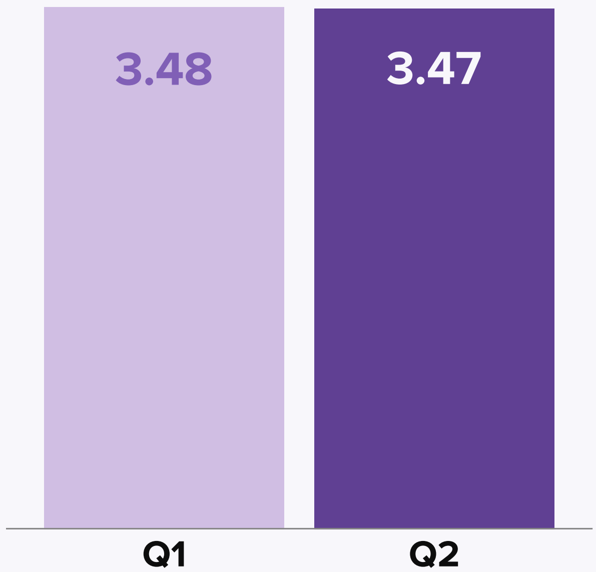
Perceived flexibility is outpacing market engagement.

Without translating skill confidence into visibility, portability remains private. The market can't reward what it can't see.

Market Agency

3.47 (Passive)

Workers feel confident in their ability to navigate the job market, but three separate engagement indicators declined simultaneously this quarter.



↓ 0.01

WHAT'S DRIVING THE SCORE:

60%
down 4 pts vs Q1 ↓
say they have a clear sense of the steps to find a new role if they decided to

41%
down 3 pts vs Q1 ↓
have taken steps to increase their visibility to potential employers in the past 3 months

55%
down 3 pts vs Q1 ↓
say they have professional contacts they could reach out to for new opportunities

65%
up 1 pts vs Q1 ↑
say they stay in their current role because they want to, not because they lack options

WHAT THIS REVEALS:

Confidence is not translating into action. Three market engagement indicators declined in the same quarter: networks, visibility, and job-search clarity. Workers are building adaptability privately while becoming less visible publicly.

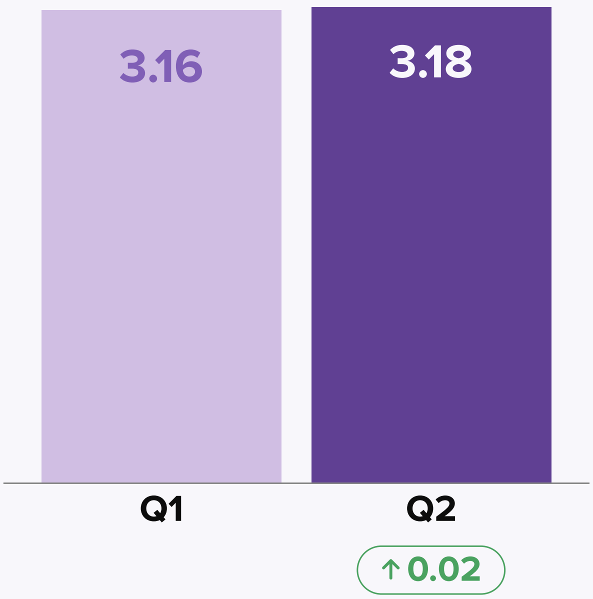
Workers are capable of moving but not actively preparing to move.

When 63% say money concerns limit their ability to consider a job change, disengagement follows logically. Financial pressure may be suppressing market engagement as much as it suppresses mobility.

Future Readiness

3.18 (Uncertain)

Workers are building AI readiness independently, but employer support has not kept pace, keeping the gap between awareness and action wide.



WHAT'S DRIVING THE SCORE:

50%
up 4 pts vs Q1 ↑
say if parts of their job were automated, they know how they would pivot

45%
up 2 pts vs Q1 ↑
have used an AI tool to improve the quality or speed of their work in the past 3 months

61%
flat vs Q1 —
understand which parts of their work could be automated or assisted by AI

37%
flat vs Q1 —
say they've received enough training or support to use AI tools effectively in their work

WHAT THIS REVEALS:

For the first time, half of U.S. workers say they have a plan for AI disruption to their role. Workers are figuring things out for themselves instead of waiting for employer training.

The barrier to future readiness is enablement.

With employer AI training flat at 37%, the gap between worker initiative and institutional support is widening. Q3 will reveal whether workers can sustain this without structural backing.

Looking Ahead

The Q2 2026 MLI establishes the adaptability paradox as the defining pattern of this moment. What it reveals is not a workforce in crisis, but one in which confidence and cushion are moving in opposite directions.

The more important question is whether the paradox resolves or deepens. Future waves will track whether the financial cushion stabilizes enough to enable real mobility, whether AI readiness continues building without institutional support, and whether labor market disengagement corrects or compounds.

Three signals will determine the answer: the 3-month financial cushion (the survey's sharpest mover at –7 points), AI pivot readiness (at an all-time high of 50%), and job-search clarity (down 4 points, part of a broader engagement retreat).

About the Monster Livelihood Index

What the MLI Measures

The index evaluates worker readiness across four core dimensions:

Dimension	Question	Measures
Economic Security	**Can workers withstand financial disruption?**	Measures financial stability, income flexibility, and ability to absorb economic shocks.
Skill Portability	**Can workers apply their value across roles and industries?**	Measures how transferable and adaptable worker skill sets are.
Market Agency	**Can workers navigate and act on job opportunities?**	Measures awareness, confidence, and engagement in the labor market.
Future Readiness	**Are workers prepared for technological change?**	Measures AI readiness, training, and ability to adapt to emerging tools.

MLI Methodology

The Monster Livelihood Index is constructed from 28 statements grouped across four dimensions: Economic Security, Skill Portability, Market Agency, and Future Readiness. Respondents rate each statement on a 5-point scale, and scores are averaged into dimension scores and an overall composite. Reverse-scored items are adjusted so that higher scores consistently reflect stronger livelihood durability. Dimension scores are the average of their respective items. The overall MLI score is the equally weighted average of all four dimensions.

The MLI is fielded quarterly using consistent methodology to support reliable comparison across waves. To maintain comparability, question wording, response scales, and sampling parameters remain fixed, and surveys are fielded during a consistent quarterly window.

Small fluctuations may reflect short-term sentiment shifts. Sustained movement across multiple quarters is more likely to indicate structural changes in worker confidence and labor market conditions.

How to Read the Index

Scores run from 1 to 5. Higher scores reflect greater economic durability and readiness for change.

Overall score bands:

4.0–5.0	3.5–3.99	2.5–3.49	Below 2.5
Resilient	Adaptive	Holding	At Risk

Score Range	Economic Security	Skill Portability	Market Agency	Future Readiness
4.0 – 5.0	Secure	Transferable	Proactive	Future-Ready
3.5 – 3.99	Stable	Developing	Active	Aware
2.5 – 3.49	Stretched	Narrow	Passive	Uncertain
Below 2.5	Fragile	Locked	Stuck	Exposed

Q2 Report Details

The Q2 2026 Monster Livelihood Index (MLI) is based on a national survey of 1,002 currently employed U.S. workers conducted via Pollfish in June 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 to 5 and averaged into pillar scores and an overall composite. Five items are reverse-scored so that higher scores consistently reflect stronger livelihood durability. Segmentation analyses are based on respondent-level averages by gender, age bracket, and industry. Quarter-over-quarter comparisons reflect Q1 2026 data collected March 24 to 25, 2026 (n=1,000). Sample included representation across generations: 18 to 24 (8%), 25 to 34 (20%), 35 to 44 (21%), 45 to 54 (23%), 55 to 64 (22%), 65+ (7%). Respondents identified as 41% male, 59% female. Industries represented include healthcare, education, technology, business & finance, retail, construction, manufacturing, government/non-profit, food & beverage, and others.