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# Rising Debt and Economic Uncertainty Are Reshaping How Structured Settlement Recipients Use Lump-Sum Payments

*New CBC Settlement Funding transaction data shows consumers are prioritizing debt reduction, housing stability, and long-term financial planning.*

CONSHOHOCKEN, PA, UNITED STATES, July 30, 2026 /EINPresswire.com/ -- Rising household debt, elevated borrowing costs, and ongoing economic uncertainty are influencing how structured settlement recipients manage their finances, according to new transaction data released by CBC Settlement Funding.

Based on aggregated customer transactions reviewed over the past year, CBC found that recipients are increasingly using lump-sum payments to strengthen their financial position through debt reduction, homeownership, business investment, education, and other long-term financial goals.

Among the most common reasons consumers sought a structured settlement transfer were:
- Paying off high-interest credit card and personal loan debt
- Purchasing or renovating a home
- Preventing foreclosure or resolving housing-related financial challenges
- Starting or expanding a small business
- Covering medical expenses
- Funding higher education or career development
- Purchasing reliable transportation

"Our customers are making thoughtful financial decisions," said Mike Aiello, Director of CBC Settlement Funding. "We're seeing many people use structured settlement funds to reduce debt, invest in opportunities, and create greater financial stability for themselves and their families."

The data also suggests that more consumers are exploring their options before facing a financial emergency. Rather than reacting to unexpected expenses, many recipients are proactively evaluating whether accessing a portion of their future payments can help them achieve broader financial goals.

"We're finding that customers are planning ahead," Aiello said. "Instead of waiting until they're in a crisis, many are reviewing their options earlier to pay off expensive debt, purchase a home, or capitalize on business opportunities."

CBC also reported continued interest in partial structured settlement transfers, allowing recipients to access only the funds they need while preserving future payments.

"One of the biggest misconceptions is that someone has to sell their entire structured settlement," Aiello said. "Many customers choose to sell only a portion of their future payments. That flexibility allows them to address an immediate financial need while continuing to receive future income."

The company believes these trends reflect broader changes in consumer financial behavior as households navigate higher living costs, increased borrowing expenses, and continued economic uncertainty.

Every structured settlement transfer is unique and, in most states, requires court approval to help ensure the transaction is in the recipient's best interest. CBC works with customers throughout the process to explain available options, evaluate different transfer structures, and help consumers make informed financial decisions.

"Education is one of the most important parts of what we do," Aiello said. "Our role is to help consumers understand their options, explain the process, and structure a transaction that makes sense for their individual circumstances."

CBC Settlement Funding plans to continue monitoring consumer trends and publishing educational insights to help structured settlement recipients better understand their financial options.

Consumers interested in learning more about structured settlement transfers or obtaining a free, no-obligation quote can contact CBC Settlement Funding for a personalized review.

About CBC Settlement Funding
Founded in 2009, CBC Settlement Funding helps structured settlement recipients convert future payments into lump-sum cash through court-approved transfers. The company specializes in customized funding solutions, including partial structured settlement transfers, while emphasizing transparency, education, and personalized service to help consumers make informed financial decisions.

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