

2026 CFO PULSE SURVEY —
FINANCE & ACCOUNTING TALENT

Beyond Hiring: The Rise of the New Hybrid Finance Workforce

Accounting talent is scarcer than ever, and workloads are growing. The CFOs adapting fastest no longer rely on hiring to solve the capacity gap. Instead, they're reshaping how finance work gets done.



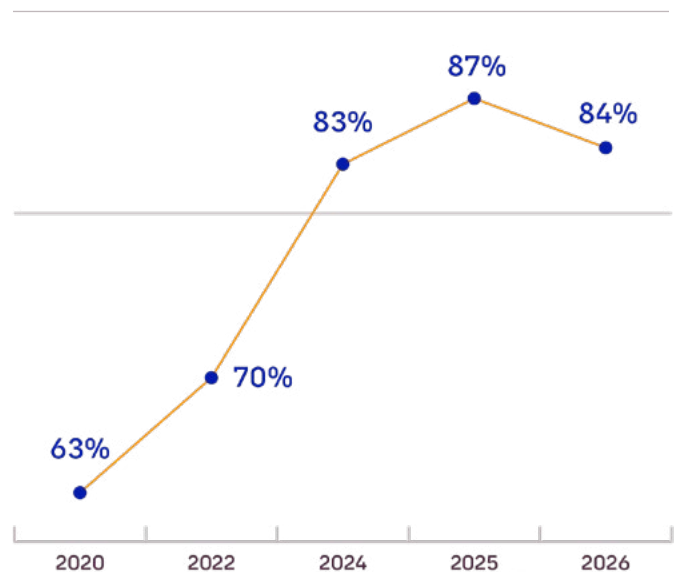
Beyond Hiring: How CFOs Are Building Finance Workforce Capacity Now

Finance and accounting leaders are rethinking how their teams work and how the work gets done. As in each of Personiv's CFO surveys since 2020, the majority of decision makers agree there's a talent shortage.

What's different this year is what they're doing about it. After years of cautious AI implementation, leaders are embracing it to reduce operational costs, free up employee time, and reduce or eliminate hiring needs. That change is due in part to the realization that talent shortages are structural now, not cyclical. It also reflects new expectations for finance and accounting teams to deliver strategic value across the organization.

The result is a new hybrid workforce model that combines in-house talent for the highest-value work; AI and automation for high-volume, standardized work; and outsourcing to handle intermediate-level tasks and fill talent gaps.

Percent of Senior Leaders Who Agree There Is a Talent Shortage



21%



Talent Shortage Increase
in Six Years



The average number of open accounting and finance roles is now 17, up from five in 2025 and two in 2024.

Based on 121 responses



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Open roles are up again, hiring timelines at the largest firms are increasing, and more finance teams are now expected to provide data and insights that shape strategy for the entire organization.

The time for doubling down on recruiting has passed. Now, the innovators are combining resources in new ways to create the capacity they need to get the work done.

MATT WOOD

Global Head of Finance & Accounting Outsourcing

Spring 2026 Survey Participants

203

Finance and accounting leaders completed the survey in March 2026.

94%

DECISION MAKERS

"I am directly involved in deciding who we hire."

6%

INFLUENCERS

"I do not make hiring decisions, but my feedback is influential."



19+ INDUSTRIES INCLUDING

- Advertising & Marketing
- Agriculture
- Airlines, Aerospace & Defense
- Automotive
- Business Support & Logistics
- Construction, Machinery & Homes
- Education
- Entertainment & Leisure
- Finance & Financial Services
- Food & Beverages
- Government
- Health & Fitness
- Healthcare & Pharmaceuticals
- Insurance
- Manufacturing
- Nonprofit
- Real Estate
- Telecommunications, Technology, Internet & Electronics
- Transportation & Delivery

Participant Role

Director of Accounting/Finance



CFO



Accounting Manager



VP of Accounting/Finance



Senior Level Accountant¹



Controller

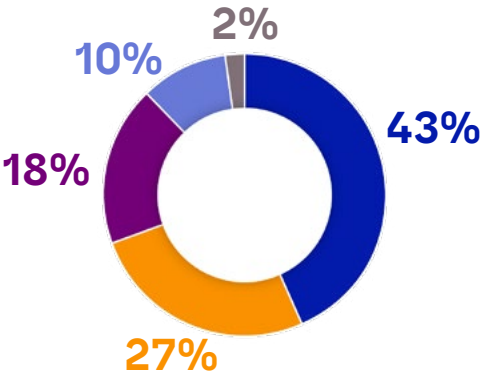


Associate Level Accountant²



1 Five years of experience

2 One to four years of experience



Company Size

- 101-999 Employees
- 11-100 Employees
- 5,000+ Employees
- 1,000-5,000 Employees
- 1-10 Employees

Agile Finance Leaders Are Embracing a Hybrid Workforce Model

After dealing with the accounting and finance talent shortage for years, leaders are adopting a mix of strategies to handle workloads.

REDUCING

the need to fill some roles by adopting AI and automation

ENHANCING

employee productivity and value creation through AI and automation

OUTSOURCING

roles requiring human expertise to regions where high-quality talent is more available

This hybrid approach requires finance and accounting leaders to finally leverage AI at scale. The data indicates that shift is happening rapidly now.

AI Use Cases Gain Momentum

In our Q1 2025 survey, only 23 percent of leaders said AI and automation were reducing the need for certain roles in their organizations. Now, **63 percent say they're using these technologies to reduce the need to fill roles.**

This aligns with a wider adoption trend. In Q1 2025, 12 percent of organizations hadn't implemented F&A AI and automation. Now, only three percent haven't. As AI use cases spread and begin to show results, the pace of adoption is likely to accelerate even more.

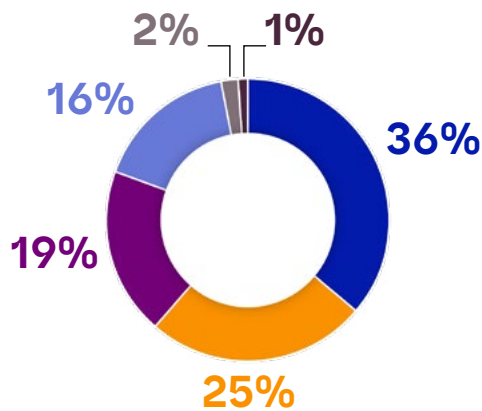
AI implementation doesn't necessarily mean job elimination. Of this year's survey participants, **26 percent said they use AI and automation to help finance and accounting teams work more efficiently, without replacing jobs.** Another three percent said AI and automation allow them to slow hiring without reducing total headcount.

Reducing Costs, Saving Time, & Controlling Headcount

FINDING

Almost all organizations are now seeing finance operating cost reductions because of AI and automation.

Q What percentage reduction in finance operating costs has AI or automation enabled to date?



- 11-20% Reduction
- 21-30% Reduction
- >30% Reduction
- 1-10% Reduction
- Not yet Measured
- None

2.7x

Year-over-year growth in the percentage of leaders using AI and automation to reduce pressure to fill roles.

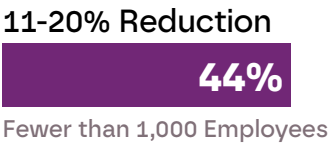


FINDING

The average amount of cost reduction correlates with company size.

Finance Operating Cost Reduction Using AI & Automation

Per Company Size, Highest Level Selected

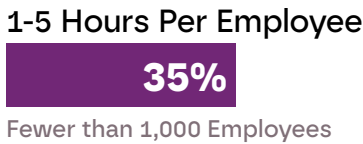


FINDING

A similar size-to-benefit correlation also applies to time savings.

Finance Operating Employee Hours Redeployed Using AI & Automation

Per Company Size, Highest Level Selected



It's clear from the data that the largest organizations are realizing the most cost savings and time savings from their AI and automation deployments. That could be due to larger technology solution budgets, more in-house AI-management talent, or because AI and automation have allowed these larger organizations to streamline legacy processes in ways that deliver larger improvements at scale.

MATT WOOD
Global Head of Finance & Accounting Outsourcing



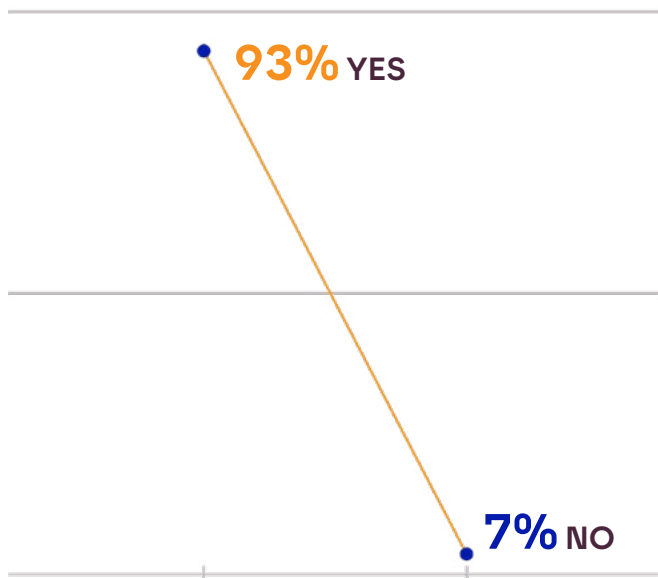
Managing Headcount & Hiring Challenges

While AI and automation are unlocking cost- and time-efficiency gains for many organizations, they're also allowing most companies to cut back on hiring.

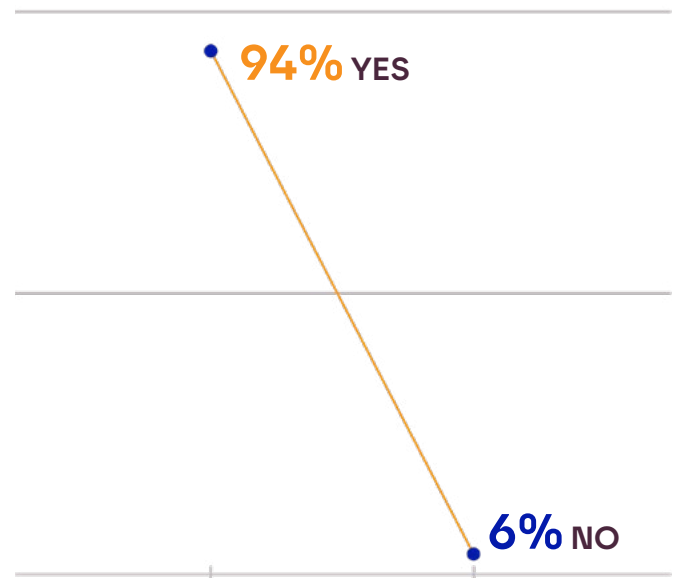
This percentage was stable across company sizes, with 95% of the largest companies, 92% of those with 1,000-5,000 employees, and 94% of the smallest companies using AI and automation to reduce current or future headcount.

AI and automation can handle many high-volume, highly standardized processes with ease. **Companies still need to fill many roles with human expertise, and the vast majority use strategic outsourcing.**

Q Has the use of AI or automation reduced your headcount or the need for future headcount?



Q Do you currently use outsourcing as a strategy to fill open accounting positions?



The Top 3 Most-outsourced Accounting and Finance Functions

81%

Accounts Payable

72%

Accounts Receivable

70%

Cash Application



“”



Forward-thinking finance leaders are done waiting for the talent shortage to resolve. Instead, they're building a next-generation finance workforce that combines the unique strengths of in-house experts, powerful technology, and global talent to close capacity gaps. This approach also allows leaders to realize more value from their resources, such as by giving in-house teams more time to focus on higher-value work.

MEGAN WEIS

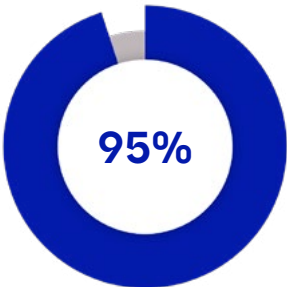
VP and General Manager, FAO Services

The Talent Shortage Is Now Structural

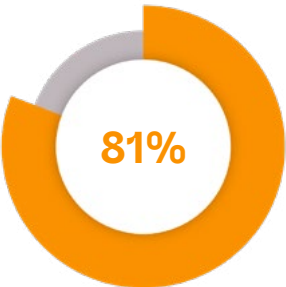
The move toward a hybrid workforce may be driven in part by wider acceptance of AI and automation in finance and accounting. It's also a response to a long-established lack of qualified talent. The number of U.S. college students majoring in accounting declined from 2016 through 2022.¹

The trend started to reverse in 2023,² but leaders are now dealing with a structural challenge to keeping finance functions operational. This appears to be a larger issue for the biggest organizations.

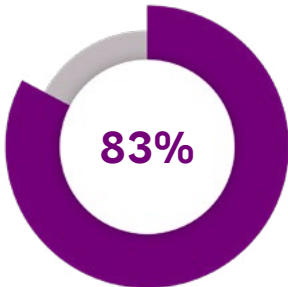
Accounting Talent Shortage



Companies with
5,000+ Employees



Companies with
1,000-5,000 Employees



Companies with fewer
than 1,000 Employees

¹ Accounting has a Gen Z problem. It's time for new talent strategies | CFO.com

² U.S. Accounting Undergraduate Enrollment Rises for Third Straight Year | News | AICPA & CIMA

Which Roles Are Hardest to Fill Now and Why?

The talent pipeline is constrained at both ends. This year, senior-level accountants are the scarcest talent in finance and accounting.

The scarcity may stem from the fact that many of the most experienced accountants have already reached retirement age or will soon.

The oldest members of Generation X turn 62 in 2027, and 69% of this age group prioritize early retirement.¹

The talent that remains in the marketplace expects competitive compensation, posing another problem for leaders looking to hire new people.

51% 

of leaders ranked increased salary expectations as their biggest hiring challenge.

The Roles Most Difficult to Hire

43.0%	Senior Accountant
26.0%	Staff Accountant
11.0%	Tax Accountant
6.0%	Auditor
4.0%	Accounts Receivable
3.0%	Accounts Payable
2.0%	Controller
2.0%	Other
1.5%	Payroll
0.5%	FP&A

“”

To close the capacity gap between work requirements and available talent, finance leaders must rethink how work gets done. Simply trying to replace every open role is now a prescription for falling behind. Blending hiring with strategic outsourcing and technology deployment can deliver results faster.”

MEGAN WEIS

VP and General Manager, FAO Services

¹ 69% of Gen X Feel Retiring Before Age 65 is Important to the American Dream. Here's How to Stay on Track for That Goal.

The Capacity Gap: Slower Hiring, Growing Workloads

The structural talent shortage is widening the gap between finance teams' responsibilities and their ability to hire people to help carry the load.

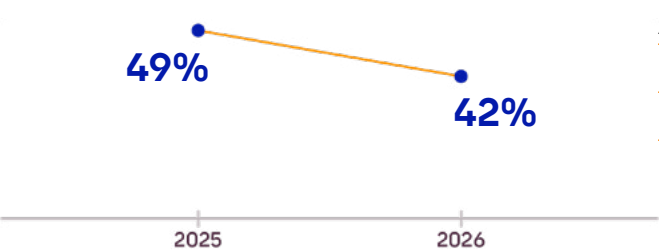
The time to fill open roles is one factor in the capacity gap. The other factor is the new set of expectations for finance-team value creation.

FINDING

On average, companies need less time to fill open roles this year than last year.

Percent of Companies That Need 60 Days or More to Fill Open Roles

Average



Average Time to Fill Roles
Decreased, But That's Not
the Whole Story

“”

It's no longer accurate to think of the accounting talent shortage as a temporary labor-market fluctuation. The comparatively low numbers of new talent entering the field and the approaching retirement of senior talent make the shortage a structural feature of finance and accounting. That requires a different approach to managing F&A workloads.

MATT WOOD
Global Head of Finance & Accounting Outsourcing

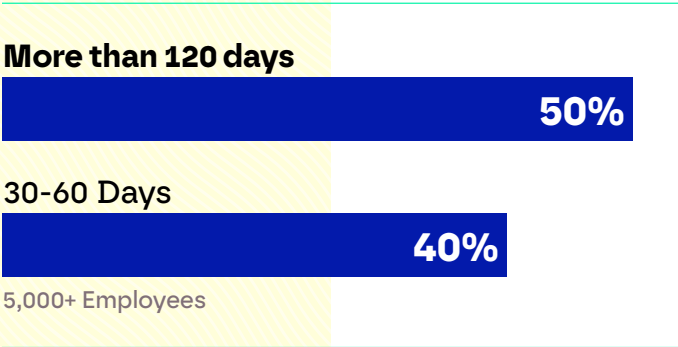


FINDING

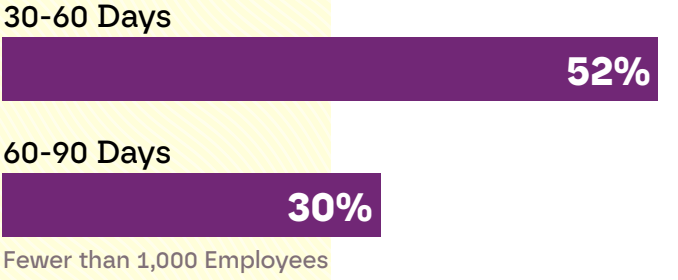
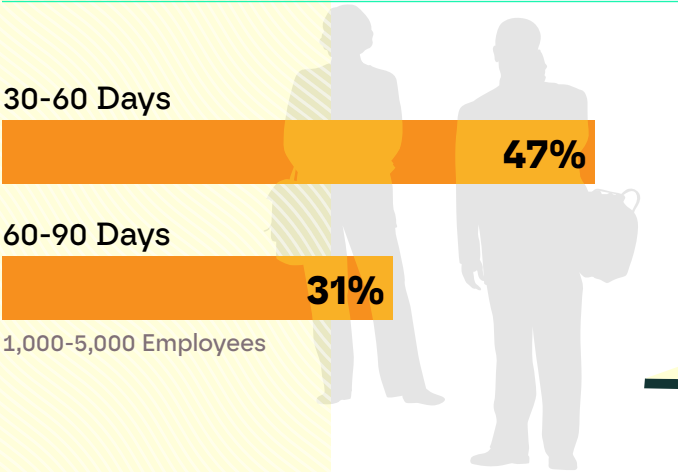
The average time-to-fill varies dramatically by company size this year.

Average Time to Fill Open Roles

Per Company Size



The largest organizations require much more time to fill open roles. They also tend to have the largest responsibility for value creation as companies look for data to drive decision making.



Finance Team Workloads Expand Faster Than Leaders Can Hire

AI, automation, and analytics give organizations the tools they need for data-driven decision-making. The data they rely on most is financial, which means today's finance and accounting teams need to provide clean data and expert analysis in near real time. Now, F&A keeps the books, provides the forecasts and plans, and helps map the organization's path forward.

Almost all finance and accounting leaders incorporate outsourcing into their strategy to close capacity gaps.



94%

of finance leaders use outsourcing to fill open accounting positions.



Q How has outsourcing most impacted your finance and accounting operations?

86%

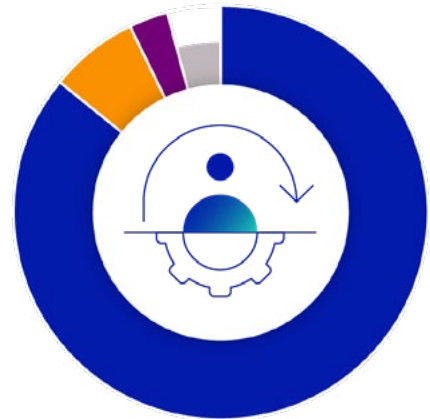
Improved Efficiency & Faster Turnaround Times

7%

Streamlined Access Specialized Expertise That was Difficult to Find In-house

3%

Saved Costs Compared to Hiring & Retaining In-house Talent



57%

of finance leaders are now “among the top leaders influencing strategy development across the organization.”¹

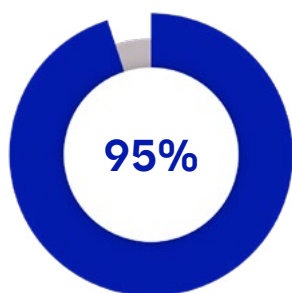


¹ Finance Trends 2026: Navigating the expanded scope of finance | Deloitte Insights

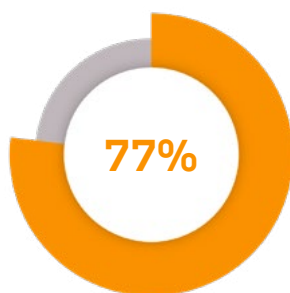
FINDING

Company size correlates to efficiency and turnaround benefits of outsourcing.

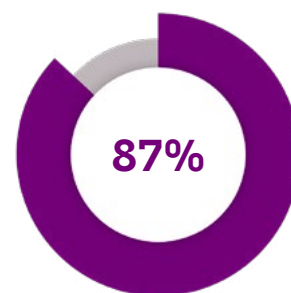
Improved Efficiency and Faster Turnaround Times



Companies with
5,000+ Employees



Companies with
1,000-5,000 Employees



Companies with fewer
than 1,000 Employees

FINDING

Secondary outsourcing benefits varied by company size as well.

5,000+ Employees

Ability to scale finance functions up or down as business needs change

All Others

Streamlined access to specialized expertise that was difficult to find in-house

Outsourcing Offers Relief

Another benefit for organizations is relief from work overload that can lead to errors, burnout, and employee churn.

By outsourcing high-volume tasks, companies can help keep their in-house talent engaged and focused on high value projects.



Building Your Organization's Hybrid Finance and Accounting Workforce

The structure of today's talent pipeline, the adoption of new technology to manage tasks and processes, and new goals for value creation call for a new approach to sourcing and optimizing talent.

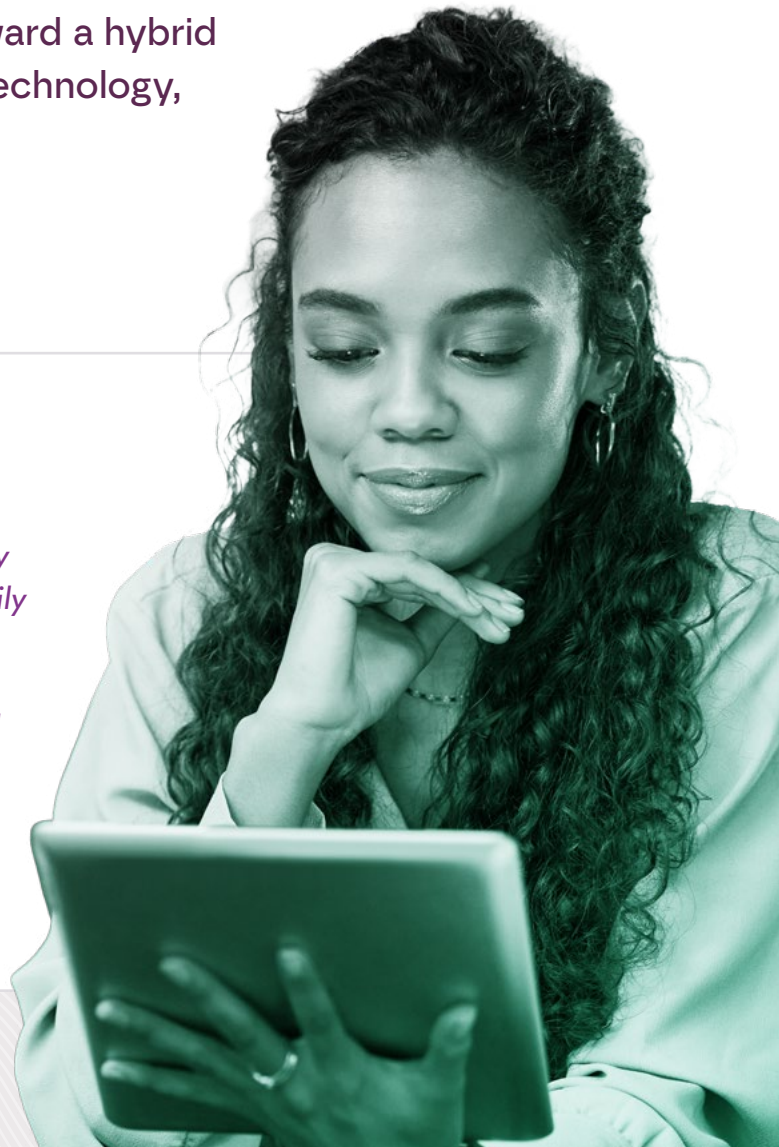
The most forward-looking finance leaders are already moving away from reliance on hiring, toward a hybrid capacity strategy that balances talent, technology, and operational flexibility.

“”

The most successful finance leaders now are redesigning their operating model for balance and agility. The demands on F&A teams are likely to keep growing as organizations rely more heavily on financial data to make decisions, so the time to close capacity gaps with technology and outsourcing is now. Working with an experienced partner is the most effective way to define your hybrid workforce needs and build your strategy.

MEGAN WEIS

VP and General Manager, FAO Services



About Personiv

Personiv has over 35 years of experience building customized solutions for U.S. teams with goals that can't be constrained by borders and time zones.

Our industry- and technology-agnostic approach centers your objectives, team and culture in a custom virtual accounting solution that gives you:

- up to 50% cost savings
- GAAP-compliant accounting talent
- Six Sigma certified managers
- teams as small as one
- stateside client relations

Contact us today and learn how Personiv helps finance leaders across industries solve their talent challenges without compromise on quality, cohesion and results.





personiv.com

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