UPPER

The Finance & Accounting Talent Market in 2026.

How AI-accelerated, compliant sourcing wins deadline-driven finance and accounting roles — a data-driven field guide for finance staffing agencies and controllership hiring leaders.

EDITION	READING TIME	SOURCES	PUBLISHED BY
H2 2026	11 minutes	17 cited (2022–2025)	UPPER

KEY FINDINGS

73 days	average time-to-fill for CPA-credentialed roles — 41% longer than comparable non-CPA roles.[9]
300K+	U.S. accountants and auditors who left the workforce between 2019 and 2021–2022, a 17% decline.[1]
42%	decline in new CPA exam candidates since 2016 — a record low of ~28,000 in 2024.[3]
87%	of CFOs cite the accounting talent gap as their #1 challenge right now.[10]
44%	of CFOs already run 5+ generative-AI use cases — up from just 7% a year earlier.[12]

01 — The Demand

Why is finance and accounting talent still so scarce in 2026?

> **Because the profession is losing experienced people faster than schools and licensure can replace them.**

Finance and accounting hiring in 2026 is shaped by a structural supply crisis. More than **300,000 accountants and auditors exited the U.S. workforce between 2019 and 2021–2022**, a 17% decline reported by the Wall Street Journal using BLS Current Population Survey data.[1] Departures have skewed toward experienced staff: **82% of workers who exited accounting in 2023 had at least six years of experience**, up from 71% in 2021.[1]

Source: Wall Street Journal, using BLS Current Population Survey data.

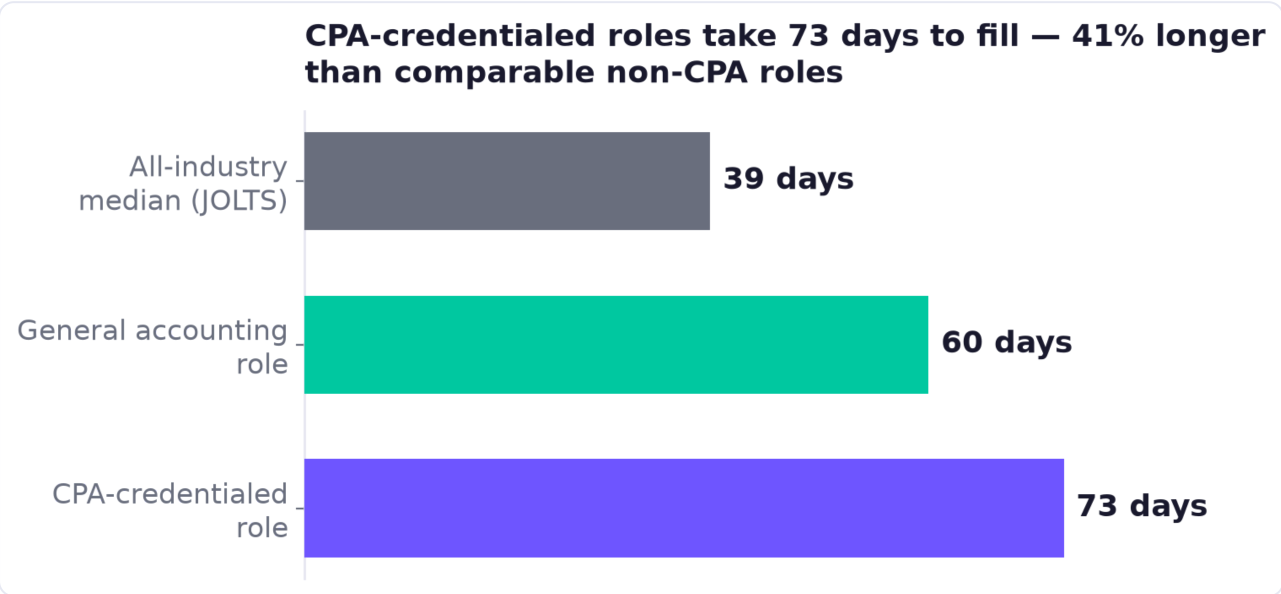
Demand is not shrinking to match. BLS projects **accountant and auditor employment to grow 5% from 2024 to 2034**, with roughly **124,200 job openings projected per year**, mostly from replacement needs.[7] Accounting program enrollment rose **12.4% year-over-year in spring 2025**, the highest since 2020 — but completions lag enrollment by 2–4 years, leaving a multi-year gap employers must staff through today.[5]

02 — The Clock

How long do finance and accounting roles really take to fill?

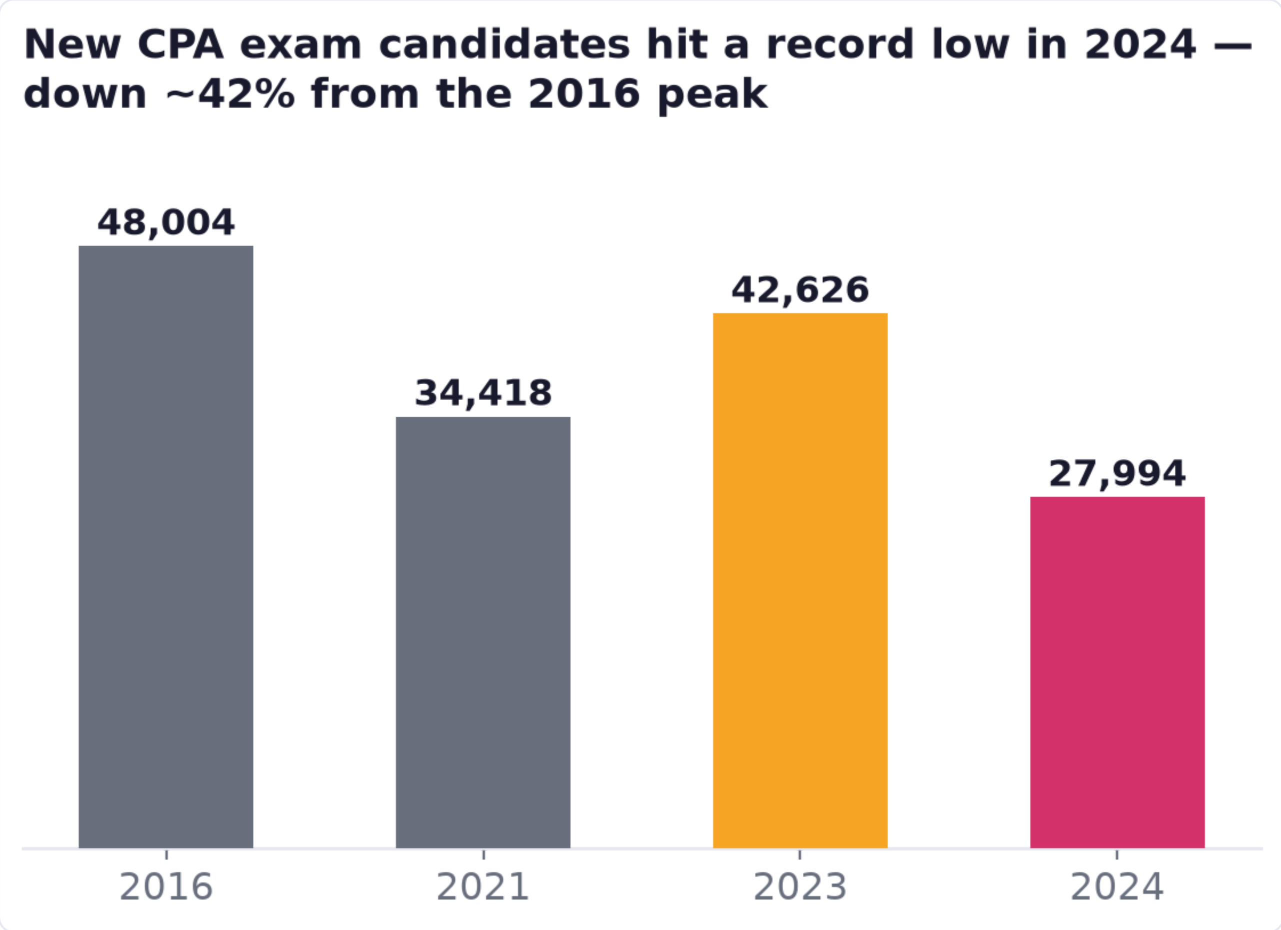
> **Credentials make an already-slow market slower — 41% slower, precisely when deadlines leave no room for delay.**

General accounting time-to-hire has climbed past **60 days**, but **CPA-credentialed roles now average 73 days to fill**.[9] BLS's JOLTS data puts average U.S. time-to-fill across all occupations at roughly 36–42 days — CPA-licensed roles take meaningfully longer.[8] Controllers and Tax Accountants are the hardest-to-fill roles, and **87% of CFOs cite the accounting talent gap as their #1 challenge**.[10]



Sources: BLS JOLTS, Personiv Spring 2025 CFO Pulse Survey, Talentfoot.

The bottleneck traces to a shrinking licensed pipeline: new CPA exam candidates fell to a record low of roughly **27,994–28,082 in 2024**, down about **42% from the 2016 peak of 48,004**.[3] CPA exam completions fell from 20,036 in 2023 to just 13,070 in 2024.[14]



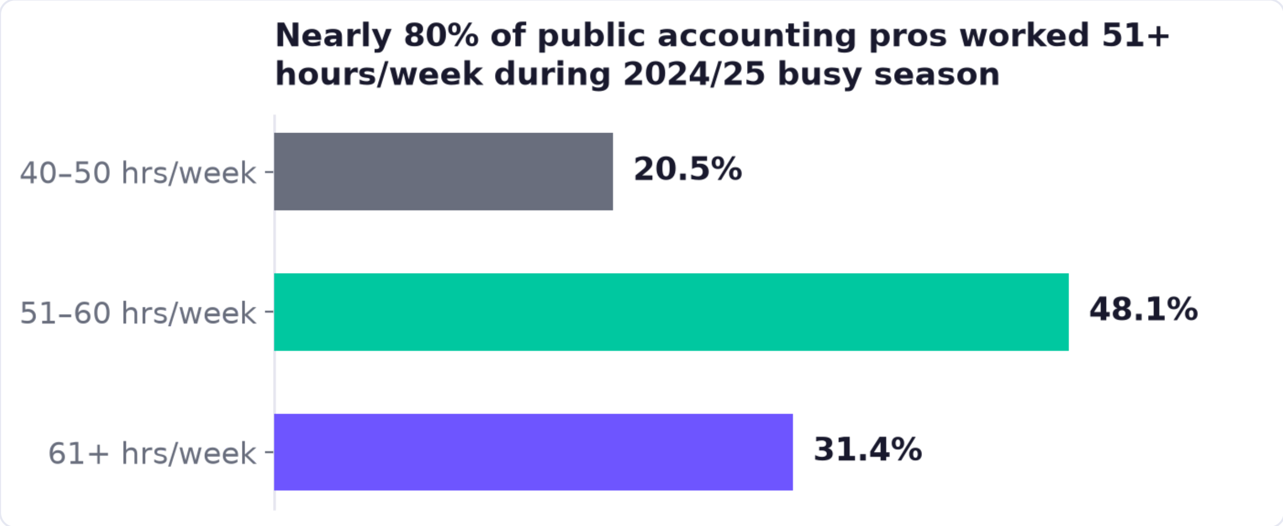
Source: AICPA 2025 Trends Report; Atlas CPA Index analysis of NASBA/AICPA data.

03 — The Cycle

Why does finance hiring spike so sharply every year?

> **Busy season concentrates demand into a few unforgiving weeks — and every competing firm is hiring for the same window.**

Accounting and audit demand is sharply seasonal, concentrated around tax season (January–April) and quarterly/annual close. In the 2024/25 busy season, **nearly 80% of public accounting professionals worked more than 51 hours per week.**[11] Peer-reviewed research found busy-season workload rising to approximately **63 hours a week**, with a direct relationship between workload and burnout.[11]



Source: Distinct Recruitment US, Busy Season 2025 Survey.

> **"Finance and accounting staffing cannot be solved with steady-state hiring alone — firms need surge capacity deployed on compressed timelines precisely when the general labor market is least able to supply it."**

04 — The Skill Shift

Is AI replacing finance talent or reshaping what firms need?

> **Neither replacement nor irrelevance — a dual-track requirement spanning traditional depth and AI fluency.**

A McKinsey survey of 102 CFOs found **44% used generative AI for more than five use cases in 2025, up from just 7% the prior year**.[12] Yet nearly two-thirds of organizations have not yet begun scaling AI across the enterprise — meaning hiring needs to account for both AI-fluent specialists and traditional technical accounting depth simultaneously.[12] Generative AI is also cited as a factor in professionals leaving the field, as automation displaces routine work without a corresponding redesign of career paths.[15]

05 — The Hidden Pool

Where did all the experienced accountants actually go?

> **Mostly not out of the workforce — into adjacent finance, tech, and banking roles where job boards won't find them.**

A meaningful share of the shortage stems from experienced professionals moving into adjacent tech, banking, and private equity roles rather than leaving the workforce entirely.[15] With 82% of recent leavers holding six or more years of experience, many qualified candidates are not on job boards — they moved to adjacent roles and can be re-engaged with the right outreach.[1]

06 — The Playbook

What should a finance and accounting staffing desk do about it?

Five moves separate the desks that will win the next 24 months of finance and accounting hiring:

1. Build surge capacity ahead of predictable seasonal peaks. Source contract and interim finance talent months before January–April demand hits.
2. Separate credential-gating from skill-gating. Assess which roles truly require active CPA licensure versus equivalent technical competency.
3. Widen sourcing beyond active job seekers to laterally-departed finance professionals. Most qualified leavers moved to adjacent roles, not out of the workforce.
4. Hire for dual-track capability. Prioritize candidates who can execute traditional close/audit/tax work and validate AI-automated processes.
5. Treat time-to-fill as a compliance risk metric. Finance recruiting should be resourced with the same urgency as the regulatory deadlines it supports.[9]

This is precisely the model UPPER was built to run: autonomous, compliant, multi-channel sourcing that scores candidates against the requirement and starts outreach in one loop — so a lean finance staffing team can submit qualified, credential-verified candidates before the deadline, not after.

Sources

1. Wall Street Journal — “Why So Many Accountants Are Quitting” (2022)
2. AICPA & CIMA — 2025 Trends Report
3. AICPA & CIMA — Undergraduate Enrollment Rises for Third Straight Year
4. BLS Occupational Outlook Handbook — Accountants and Auditors
5. BLS — Job Openings and Labor Turnover Survey
6. Talentfoot — How the CPA Shortage Is Extending Time-to-Fill
7. Personiv — Spring 2025 CFO Pulse Survey
8. Distinct Recruitment US — Busy Season 2025 Survey
9. McKinsey & Company — How finance teams are putting AI to work today
10. Atlas CPA Index — The CPA Candidate Pipeline in 2026
11. Forbes — AI Is Taking Over Accounting Jobs As People Leave The Profession

This report synthesizes third-party research current as of July 2026; figures are attributed to their original sources above. Some forward projections are inherently uncertain. UPPER edition H2 2026 — refreshed semiannually.