



## More Than Half of Americans Lose Sleep Over Money

*Nearly 1 in 3 lose sleep over everyday expenses*

New York – June 27, 2019 – Nearly 8 in 10 (78%) of U.S. adults lose sleep over daily stresses like work, relationships, and more, according to a new Bankrate.com report. More than half (56%) of Americans, ages 18 and older, toss and turn over at least one money issue. The biggest money stressor: everyday expenses, which nearly 1 in 3 (32%) say they occasionally lose sleep over. Click here for more information:

[www.bankrate.com/credit-cards/losing-sleep-survey/](http://www.bankrate.com/credit-cards/losing-sleep-survey/)

Other than everyday expenses, the most popular financial insomnia contributors include saving enough money for retirement (24%), health care or insurance bills (22%), the ability to pay credit card debt (18%), mortgage or rent payments (18%), educational expenses (11%) and stock market volatility (5%). Those who are losing sleep over money include:

- Two-thirds of parents with children under age 18 compared to 54% who don't have young children.
- Sixty-four percent of Gen Xers (ages 39-54) versus 58% of Millennials (ages 23-38) and 54% of Baby Boomers (ages 55-73).
- Fifty-nine percent of women compared to 54% of men.
- More than 6 in 10 (61%) Northeasterners versus 52% of Midwesterners.
- Nearly two-thirds (63%) of the lowest earners (under \$30,000 per year) compared to 53% of those who make \$80,000 or more.

Aside from financial woes, Americans say health is the next largest contributor to a lack of shut-eye (37%, up from 28% last year). Many U.S. adults also experience restless nights over relationships – including those with family members (29%), romantic partners (21%) and friends (17%) – as well as work (28%), politics (21%), climate change (14%) and raising children (13%).

Digging deeper, 38% of those who lose sleep over at least one stressor say a money issue is the main culprit, more than relationships (20%), health (15%) and work (11%). The average U.S. adult is losing sleep over three different problems.

Among generations, Millennials are more likely to lose sleep over work (39%) and relationships with friends (22%), while Gen X tops all other age groups in losing sleep over the ability to pay housing costs (24%), and Baby Boomers are more worried about health (41%) and politics (25%) than those who are younger.

Millennials and Gen Xers have a much greater tendency to feel uneasy over education costs for themselves or a family member (16% and 11%, respectively, versus just 3% of Baby Boomers).

Almost two-thirds (63%) of people struggling to get a good night's rest are optimistic they'll be able to resolve their biggest issue and more than three-quarters (77%) are actively doing something to address it. However, more than half (51%) of U.S. adults who lose sleep primarily due to credit card debt say they are pessimistic about improving their situation. The other net pessimistic topics are politics (62% pessimistic) and climate change (66% pessimistic).

“When you're wrestling with a big issue, it's important to break it into manageable chunks. Devising a plan and starting to execute against it – piece by piece – is the best way to get things done,” said Bankrate.com analyst

Ted Rossman. “Simply getting started should help you begin to feel better and settle your racing mind. That holds true whether you’re worried about health, money, relationships, work or anything else.”

**Methodology:**

Bankrate.com commissioned YouGov Plc to conduct the survey. All figures, unless otherwise stated, are from YouGov Plc. Total sample size was 2,504 adults. Fieldwork was undertaken on May 29-31, 2019. The survey was carried out online and meets rigorous quality standards. It employed a non-probability-based sample using both quotas upfront during collection and then a weighting scheme on the back end designed and proven to provide nationally representative results.

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