Older Millennials Are the Most Stressed Age Group

77% lose sleep over money, relationships, work and more

NEW YORK – August 16, 2018 – More than 3 in 4 (77%) older millennials (ages 28-37) lose sleep over things like money, work, relationships and more, the most of any age group, according to a new Bankrate.com report. Click here for more information:


Forty-three percent of older millennials say that money has caused restless nights, more than any age range. Older millennials top all age groups in worrying about credit card debt (24% are losing sleep because of this) and paying the monthly rent or mortgage (17%).

Younger millennials (ages 18-27) are equally as likely as older millennials to say that work has caused them to lose sleep (39%), which is 10 percentage points higher than Gen Xers and Baby Boomers (ages 38-72). And, while 36% of younger millennials are stressed about money matters, they are the most likely to lose sleep over relationship issues with family (32%), romantic partners (31%) and/or friends (24%).

Overall, half of millennials say they lose sleep over relationships, compared to just over one-third (36%) of those who are older. And 17% of millennials say they lose sleep because of educational costs, about three times as many as their elders (6%).

“Millennials have a lot to worry about,” said Bankrate.com analyst Amanda Dixon. “The economy overall is in good shape, but wages are stagnant, housing costs are rising and the job market has become more competitive. It’s no wonder so many 20- and 30-somethings lie awake at night.”

Younger Baby Boomers (ages 54-63) and Gen Xers (ages 38-53) show the highest propensity to be stressed about saving for retirement (25% and 22%, respectively), however, older millennials are not far behind (20%). Younger Baby Boomers are also the most likely to lose sleep over medical expenses (17%), but older millennials again come in only a tick under (16%).

In total, about 7 in 10 U.S. adults lose sleep due to stress, including more than one-third who say money is to blame. The biggest financial predicament keeping Americans up at night is saving enough for retirement (18%), followed by credit card debt (14%), healthcare costs (13%), the ability to make the monthly rent or mortgage payment (12%) and educational costs (10%).

Aside from money, many Americans also at least occasionally lose sleep over relationship issues (41%) – including family (29%), romance (18%) and/or friends (14%) – work (30%), health (28%) and politics (14%).
This study was conducted for Bankrate.com by GfK Custom Research North America on its OmniWeb online omnibus. The sample consists of 1,000 completed interviews, weighted to ensure accurate and reliable representation of the total population, 18 years and older. Fieldwork was undertaken June 29-July 1, 2018. The margin of error for total respondents is +/-3%.

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