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What's Keeping Americans Up at Night? Money Concerns Top the List

New Atlantic Union Bank research finds 3 out of 5 Americans surveyed experience financial insomnia

RICHMOND, Va.--(BUSINESS WIRE)-- Money is keeping Americans up at night more than family, health, work or world events, according to new research from Atlantic Union Bank Proprietary research conducted by the bank found that more than half of Americans surveyed (58%) say money or finances keep them up at night, making it the top concern measured.

"Financial stress can come from many places," said Shawn O'Brien, Consumer and Business Banking Executive at Atlantic Union Bank. "Whether it's building savings, making thoughtful spending decisions or planning for what's next, finances are part of so many everyday choices. We wanted to better understand what's on consumers' minds and how we can help them feel more confident about their financial futures."

Key findings from Atlantic Union Bank's research include:

- Financial insomnia crosses all income levels. Nearly two-thirds (65%) of Americans earning less than $50,000 say money keeps them up at night, but the concern also extends to higher earners, including 61% of those with household incomes over $150,000.

- Three out of four (75%) respondents say they worry about money at least some of the time, while 43% say they worry about it often.

- When asked what money advice they would give their younger selves, nearly half (48%) said they wish they had started saving sooner, twice the percentage who wish they had started investing earlier (24%).

  While financial worry spans age groups, it weighs most heavily on younger adults. Seven in 10 Americans ages 25 to 34 (70%) say money keeps them up at night, the highest percentage of any age group surveyed. That compares with 67% of those ages 18 to 24, 66% of those ages 35 to 44, 59% of those ages 45 to 54, 52% of those ages 55 to 64 and 36% of those ages 65 to 74.

- Across every income level, people who spoke with a financial expert reported greater confidence than those who did not.

Financial Worries Go Beyond Paying the Bills

Nearly four in 10 Americans (38%) say they often worry about making the best financial decisions for their situation, while 37% often worry about saving for the future and 35% about

covering bills and regular expenses.

“Financial confidence isn’t simply a function of how much someone earns. People at every income level can face uncertainty about their finances, reinforcing the value of having trusted guidance to help navigate financial decisions,” O’Brien said.

Consumers Are Seeking Guidance

When financial questions or concerns arise, consumers turn to a mix of personal, professional and digital resources. More than half (51%) say they turn to family members, while 38% consult a financial professional and 34% use AI or online search.

When seeking help, consumers are looking for clarity and direction. More than half (55%) say they want factual answers, while 52% want advice on how to get back on track and nearly half (49%) are looking for reassurance that they’re making the right financial decisions.

Helping Alleviate Financial Insomnia

The research is part of Atlantic Union Bank’s broader effort to help consumers better understand and address the financial worries that may be keeping them up at night. The bank’s microsite, AUBhelpsYouSleep.com, offers stories from real bankers, answers to financial questions, and highlights of tools and services to help more easily manage money and build greater financial confidence. Visitors can also find branded YouTube sleep ambience created from the sounds of money, banking and commerce to help them get back to sleep.

Methodology

Atlantic Union Bank surveyed 1,973 U.S. consumers nationally in July 2026 to measure the frequency and intensity of financial worry relative to other life priorities, and to understand how people seek help when they have financial questions or concerns. Respondents were split roughly evenly across age brackets from 18-74 and across household income levels from less than $25,000 to $200,000 or more. Household Incomes were not adjusted for geography.

About Atlantic Union Bank

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