Allianz

THE ALLIANZ 3AM REPORT

2026

FINANCE FOCUS

It's 3am. And the bills are still there. 😠

Financial anxiety can feel like a solo battle. **It's not.** Almost half the planet is tossing and turning over money right now.

We asked 10,000 people in 10 countries what's robbing them of sleep.
The result? A wake-up call.
And a roadmap to do something about it. 🙂

3am money thoughts

27% **stable**
needs met comfortably

5% very stable
saving & investing

38% **managing**
occasional challenges

20% **struggling**
basics covered with difficulty

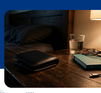
11% struggling significantly
basics unmet

48% of people worldwide lose sleep over money. But this isn't freefall. It's something quieter and almost worse. A world stuck on pause, with the vast majority **clinging to the middle.**

Not desperate, but never at ease. Living in a constant state of adjustment. One single goal: **keep things from getting worse by cutting here, stretching there.**

What hit your wallet?

What rocked people's finances in the last two years? Forces beyond anyone's control. **The economy decides. We adapt.**



Money out the door

38%
Brazil
Health and wellness rank as the second-biggest budget drain due to high out-of-pocket medical costs.

46%
Turkey
Clothing and accessories climb to #2. In a high-inflation economy, people move cash into physical goods.

62%
Australia
Housing dominates everyday spending here, more than anywhere else in the world.

Miles apart. Minds aligned.

Indonesia: A saving nation

39% **of Indonesian people save 10 - 20% of their income per month.**
17% even save more than 20% of their income.

60% **of Indonesians are very optimistic or optimistic** about their financial outlook.

On **optimism**, Indonesia leads the world.

Brazil: Optimism against the odds

40% **of people in Brazil are unable to save money.** No chance to build a safety net.

But surprisingly...

46% **of people in Brazil feel optimistic or very optimistic about their financial future.**

Hope: Who's still holding on?

The global mood tilts dark. But dig deeper and you'll find a generation that refuses to give up.

42% **Driven by hope**
While deeply split, this generation forms the study's most optimistic age group, actively expecting their financial situation to improve.

35% **Somehow balanced**
Millennials are evenly split among three groups: optimists, realists and pessimists, with optimists holding a slight lead (35%).

40% **Under Pressure**
Caught in a tight, multi-generational squeeze, Gen X holds the most negative outlook and expects their financial situation to worsen.

43% **Cautiously Neutral**
Statistically the most financially stable generation, Baby Boomers are the most cautious and expect their situation to remain exactly the same.

The World hits the brakes

34%
Global Priority: Cutting Expenses

When the ground shakes, people pull back. But how they do it reveals everything about who they are.

From 3am worries to 7am plans

You can't tame inflation.
You can't predict the next crisis.
But you can get smarter about your own money.

At Allianz, we believe knowledge makes you more prepared.
More confident. More in control.

Your bedtime reading on financial literacy:
www.allianz.com/school-for-life/

Any deviations from 100% are due to rounding.
Source: Ipsos (What Worries the World Study, April to June 2026, Online survey, 10,000 respondents), Allianz Survey (The 3am Report), Data Analysis & Graphics: Allianz SE