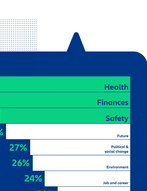
Allianz

THE ALLIANZ 3AM REPORT 2025

The worries that keep us all awake at night.

The best thing to do at **3am** is to sleep. But there are thoughts that can **hold us back**.

Although they are unique to each of us, there are many that **we all share**, all over the world.



To find out what **keeps** people **awake** at night, we surveyed **8,000 people** across eight countries.

And we have **gained a database** that we can use to work together on finding **better ways** to **secure the future**. After all, that's **what we are here for**.

What is the **world thinking** about at **3am**?

THE TOP 3AM THOUGHTS

The **3 biggest 3am worries** are

health, finances and **safety** – but each country has it's unique top 3 worries.

Concerns about health are becoming increasingly important. Today, they keep every second surveyed person **awake at night**.

You might be surprised - and perhaps a little reassured - to find that your **own worries** are **shared** not only by your neighbours, but also by **many people** around the globe.

For example:

42% TURKIYE
future is their top concern

43% GERMANY
political and **social change** is their 2nd biggest worry

36% AUSTRALIA
struggle with **housing** and **living costs** are ranking 3rd

HEALTH

Health is more important than ever.

Concerns about health are becoming increasingly important. Today, they keep every second surveyed person **awake at night**.

47% Personal physical health

44% Health of family members or relatives

43% Access to medical care or treatment

40% Healthcare costs and insurance

38% Fear of serious illnesses or diagnoses

36% Mental health and well-being

30% Long-term or chronic conditions

25% Stress and its management

Here, the worries differ strongly across countries and generations.

Turkiye is the only country where fear of **serious illnesses** causes the most sleepless night.

While **health of family members** keeps the largest part of **GenX** up at night.

FINANCES

Money makes the world stay awake.

Unpaid bills, growing debts, pension concerns, and financial decision-making are **the second biggest concern** in the world.

47% AUSTRALIA

59% INDONESIA

In **Indonesia**, it's the issue that worries people most, particularly around **healthcare costs** – a concern **shared** at 3 am with neighboring **Australia**.

48% Millennial

42% Gen Z

Millennials don't find sleep over getting their **"finances fixed"** – **financial security** is their top concern.

SAFETY

Safety, it's a thing for all ages.

Personal security is the third **biggest reason** for sleepless nights.

One in three people across all generations worries about safety.

41% Baby Boomers

37% Gen X

36% Millenial

29% Gen Z

Feeling insecure outside the door, struggling with accidents on the roads, and fearing disaster warnings keep **many people of all ages** awake around the world.

Most of them are **baby boomers** – for **GenZ job and career** issues seem to cause more sleepless nights.

Source: Ipsos (What worries the world Study 2025)
Allianz Survey (The 3am report), Data Analysis & Graphics: Allianz SE