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# American Psychological Association Survey Shows Money Stress Weighing on Americans' Health Nationwide

*Stress in America™ survey finds parents, younger generations and lower-income households have higher stress than others overall*

WASHINGTON — While aspects of the U.S. economy have improved, money continues to be a top cause of stress for Americans, according to the new *Stress in America™: Paying With Our Health* survey released today by the American Psychological Association. According to the survey, parents, younger generations and those living in lower-income households report higher levels of stress than Americans overall, especially when it comes to stress about money.

“Regardless of the economic climate, money and finances have remained the top stressor since our survey began in 2007. Furthermore, this year’s survey shows that stress related to financial issues could have a significant impact on Americans’ health and well-being,” APA CEO and Executive Vice President Norman B. Anderson, PhD, said.

The survey, which was conducted by Harris Poll on behalf of APA among 3,068 adults in August 2014, found that 72 percent of Americans reported feeling stressed about money at least some of the time during the past month. Twenty-two percent said that they experienced extreme stress about money during the past month (an 8, 9 or 10 on a 10-point scale, where 1 is “little or no stress” and 10 is “a great deal of stress”). For the majority of Americans (64 percent), money is a somewhat or very significant source of stress, but especially for parents and younger adults (77 percent of parents, 75 percent of millennials [18 to 35 years old] and 76 percent of Gen Xers [36 to 49 years old]).

A gap also appears to be emerging in stress levels between people living in lower-income (making less than \$50,000 per year) and higher-income households that mirrors the growing wealth gap nationwide. In 2007, there was no difference in reported average stress levels between those who earned more and those who earned less than \$50,000, with both groups reporting the same average levels of stress (6.2 on a 10-point scale). By 2014, a clear gap had emerged with those living in lower-income households reporting higher overall stress levels than those living in higher-income households (5.2 vs. 4.7 on the 10-point scale).

Stress about money and finances appears to have a significant impact on many Americans’ lives. Some are putting their health care needs on hold because of financial concerns. Nearly 1 in 5 Americans say that they have either considered skipping (9 percent) or skipped (12 percent) going to the doctor when they needed health care because of financial concerns. Stress about money also impacts relationships: Almost a third of adults with partners (31 percent) report that money is a major source of conflict in their relationship.

The report also uncovered good news about stress management. Americans who say they have someone they can ask for emotional support, such as family and friends, report lower stress levels and better related outcomes than those without emotional support. Unfortunately, some Americans say that they do not have anyone to rely on for emotional support. According to the survey, 43 percent of those who say they have no emotional support report that their overall stress has increased in the past year, compared with 26 percent of those who say they have emotional support.

On average, Americans' stress levels are trending downward: The average reported stress level is 4.9 on a 10-point scale, down from 6.2 in 2007. Regardless of lower stress levels, it appears that Americans are living with stress levels higher than what we believe to be healthy — 3.7 on a 10-point scale — and some (22 percent) say they are not doing enough to manage their stress.

“This year’s survey continues to reinforce the idea that we are living with a level of stress that we consider too high,” Anderson said. “Despite the good news that overall stress levels are down, it appears that the idea of living with stress higher than what we believe to be healthy and dealing with it in ineffective ways continues to be embedded in our culture. All Americans, and particularly those groups that are most affected by stress — which include women, younger adults and those with lower incomes — need to address this issue sooner than later in order to better their health and well-being.”

To read the full *Stress in America* report or download graphics, visit the [webpage](#).

For additional information on stress, lifestyle and behaviors, visit the [APA Help Center](#) webpage and read [APA's Mind/Body Health campaign blog](#). Join the conversation about stress on Twitter by following [@APAHelpCenter](#) and [#stressAPA](#).

## Methodology

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The *Stress in America* survey was conducted online within the United States by Harris Poll on behalf of the American Psychological Association between Aug. 4 and 29, 2014, among 3,068 adults ages 18 and older who reside in the U.S. Because the sample is based on those who were invited and agreed to participate in the Harris Poll online research panel, no estimates of theoretical sampling error can be calculated. To read the full methodology, including the weighting variables, visit the [Stress in America Press Room](#) webpage.

*The American Psychological Association, in Washington, D.C., is the largest scientific and professional organization representing psychology in the United States. APA's membership includes nearly 130,000 researchers, educators, clinicians, consultants and students. Through its divisions in 54 subfields of psychology and affiliations with 60 state, territorial and Canadian provincial associations, APA works to advance the creation, communication and application of psychological knowledge to benefit society and improve people's lives*