

Regret by Age: Who Walks Away Sorriest

The same loan lands very differently at 22 and at 62. The gap is wider than we expected.

6 age groups compared	25-34 highest regret age group	45.6 its regret share, %
18-24 lowest regret age group	3.6 gap between oldest and youngest, points	

The numbers

All age bands, averaged across states with at least 20 respondents in the group.

Age group	Respondents	Would NOT do it again, %	Would do it again, %	Fell into rollovers, %	Median fees paid, \$
18-24	1649	29.4	22.9	33.3	50
25-34	3635	45.6	30.4	45.1	66
35-44	2901	37.9	29.1	40.8	63
45-54	2194	35.5	28.3	35.1	52
55-64	1196	32.7	25.3	34.5	51
65+	472	33.0	29.0	40.6	56

How we counted

- Age groups are self-reported bands.
- Only state-level groups with at least 20 respondents feed the averages.

Data updated 2026-07-31. Full dataset in CSV at <https://sbloan.net/research/regret-by-age/data.csv>

How to cite

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