

SOCIAL DETERMINANTS OF HEALTH AMONG SENIORS & ADULTS

Patient Access Network Foundation

DECEMBER 2021





METHODOLOGY

A general population survey was conducted between November 29-30, 2021 among a sample of 2,200 adults. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on gender, educational attainment, age, race, and region. Results from the full survey have a margin of error of plus or minus 2 percentage points.

A separate poll was conducted between November 29-December 5, 2021 among a sample of 2,000 seniors on Medicare. The interviews were conducted online and the data were weighted to approximate a target sample of adults based on gender, educational attainment, age, race, home ownership and region. Results from the full survey have a margin of error of plus or minus 2 percentage points.

Both audiences are analyzed in the following slides. Throughout the analysis seniors on Medicare are referred to as *seniors*.

Key Findings

- 1. Adults are especially concerned about losing their housing or having utility services shut off due to an inability to pay their bills. Among those who have housing, adults (52%) and seniors (23%) with an income of less than \$50k are more likely than those of higher income levels to feel concerned about losing their housing.
- 2. In the past 12 months, the lack of reliable transportation has prevented adults from going where they need to go, specifically among adults with health concerns. A quarter (24%) of adults say in the past 12 months, the lack of reliable transportation often prevented them from getting to where they needed to go. Among those with cancer or a rare disease, a third (35%) say the same.
- 3. A third of adults have been concerned over the past 12 months about their ability to feed themselves and/or their family, and this concern is significantly higher among those with health concerns. Two in five (43%) adults are concerned at least once a week about feeding themselves and/or their family, and 60% adults with cancer and those that frequently make decisions around their illness say the same.

- 4. Low-income adults and seniors report they are not receiving eye exams and dental checkups at the recommended frequency, with even fewer Black and Hispanic seniors getting these checkups. Among adults and seniors who do not receive eye exams and dental checkups at the recommended frequency, they say this is because they do not have this type of insurance, or they cannot afford to go receive this service.
- 5. Adults and seniors alike struggle to pay more than \$499 for a sudden health emergency, especially lowincome adults, Black adults, women, and Hispanic seniors. Two in five adults (43%) say based on their current financial situation, and without turning to money they may have in retirement accounts, they could not pay more than \$499 for a sudden health emergency, compared to 24% of seniors. Additionally, 30% of adults say they could not afford to pay more than \$100 for a sudden health emergency.



Key Findings: **Demographics**

Social Determinant	Adults with an Expressed Need	Seniors with an Expressed Need			
Housing & Utilities	Young, urban, Black & Hispanic, low-income, adults, adults that make frequent decisions around their illness, caregivers	Hispanic, low-income seniors			
Transportation	Young, urban, Black & Hispanic adults, adults that have been diagnosed with cancer or a rare disease, adults that make frequent decisions around their illness, caregivers	Low-income seniors			
Food Insecurity	Young, urban, rural, low-income, Hispanic adults	Hispanic seniors			
Health Services	Adults below age 65, low & middle income adults, caregiver adults	Low & middle income, Black & Hispanic seniors			
Financial Security	Adults below age 65, women, low-income, Black adults, adults that make frequent decisions around their illness	Black & Hispanic, women, low-income seniors, seniors that make frequent decisions around their illness			



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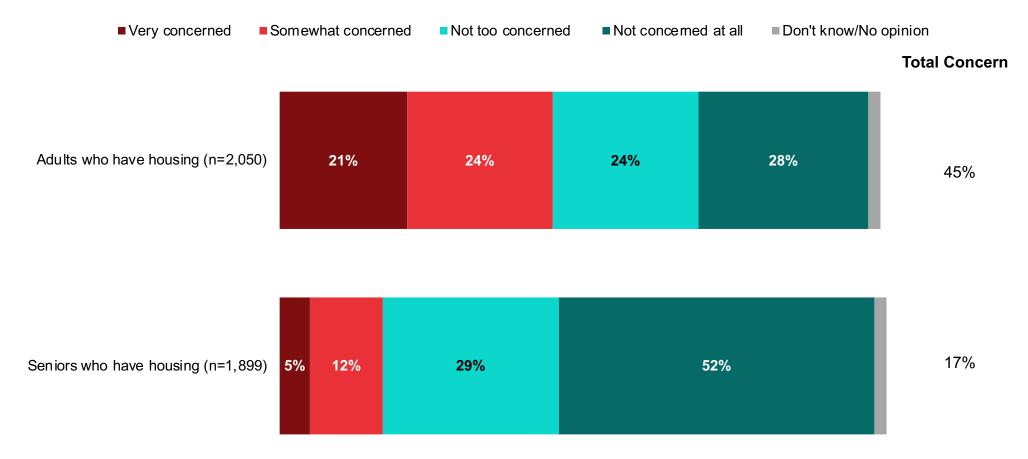


HOUSING & UTILITIES

Among those who have housing, adults (45%) are more likely than seniors (17%) to say they are concerned about losing their housing in the future due to financial struggles.

How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

ADULTS & SENIORS WHO HAVE HOUSING



HOUSING & UTILITIES: DEMOGRAPHICS

Across demographic groups, younger adults, urban adults, adults that make frequent decisions around their illnesses, and caregiver adults are most concerned about losing their housing in the future due to financial struggles. Hispanic adults and seniors and those with an income under \$50k are also likely to express this concern.

How concerned are you today, if at all, about losing your housing in the future due to financial struggles? Among those who have housing

- Adults ages 18-34 (61%) and 35-44 (57%) are more likely than those ages 45-64 (44%) and ages 65+ (17%) to say they are **concerned** about losing their housing due to financial struggles.
- Urban adults (58%) are more likely than suburban (40%) and rural (42%) adults to say they are **concerned** about losing their housing due to financial struggles.
- Black adults (49%) are more likely than white adults to say they are concerned about losing their housing due to financial struggles.
- Adults that frequently make decisions around their illness (53%) are more likely than adults that do not frequently
 make decisions around their illness (30%) and to say they are concerned about losing their housing due to financial
 struggles.
- Caregiver adults (62%) are more likely than non-caregiver adults (41%) to say they are concerned about losing their housing due to financial struggles.
- **Hispanic adults (62%) and seniors (24%)** are more likely than adults and seniors of other racial and ethnic groups to say they are **concerned** about losing their housing due to financial struggles.
- Low- income adults (51%) and seniors (23%) are more likely than middle- and high-income adults and seniors to say
 they are concerned about losing their housing due to financial struggles.



HOUSING & UTILITIES

Among those who have housing, adults (40%) are more likely than seniors (13%) to say they are concerned that the electric, gas, oil, or water company will threaten to shut off services in their home due to late or unpaid bills.

How concerned are you today that the electric, gas, oil, or water company will threaten to or shut off services in your home due to late or unpaid bills?





HOUSING & UTILITIES: DEMOGRAPHICS

Across demographic groups, younger adults, those who live in urban communities, caregiver adults, and adults that frequently make decisions around their illness are most likely to say they are concerned that the electric, gas, oil, or water company will threaten to or shut off services in their home due to late or unpaid bills. Black and Hispanic adults and seniors are also likely to express this concern.

How concerned are you today that the electric, gas, oil, or water company will threaten to or shut off services in your home due to late or unpaid bills?

Among those who have housing

- Adults ages 18-34 (56%) and 35-44 (57%) are more likely than those ages 45-64 (36%) and 65+ (12%) to say they are
 concerned that the electric, gas, oil, or water company will threaten to shut off services in their home due to late or unpaid bills.
- Urban adults (53%) are more likely than suburban (32%) and rural (39%) adults to say they are **concerned** that the electric, gas, oil, or water company will threaten to shut off services in their home due to late or unpaid bills.
- Adults that frequently make decisions around their illness (48%) are more likely than adults that do not frequently make
 decisions around their illness (26%) to say they are concerned that the electric, gas, oil, or water company will threaten to shut off
 services in their home due to late or unpaid bills.
- Caregiver adults (59%) are more likely than non-caregiver adults (34%) to say they are **concerned** that the electric, gas, oil, or water company will threaten to shut off services in their home due to late or unpaid bills.
- Low-income adults (25%) and seniors (19%) are more likely than adults and seniors with a higher income level to be concerned that the electric, gas, oil, or water company will threaten to shut off their services in their home due to late or unpaid bills.
- Black and Hispanic adults (44%, 60%) and seniors (26%, 38%) are more likely than adults and seniors of other racial and ethnic groups to say they are **concerned** that the electric, gas, oil, or water company will threaten to shut off services in their home due to late or unpaid bills.



HOUSING & UTILITIES: DEMOGRAPHICS

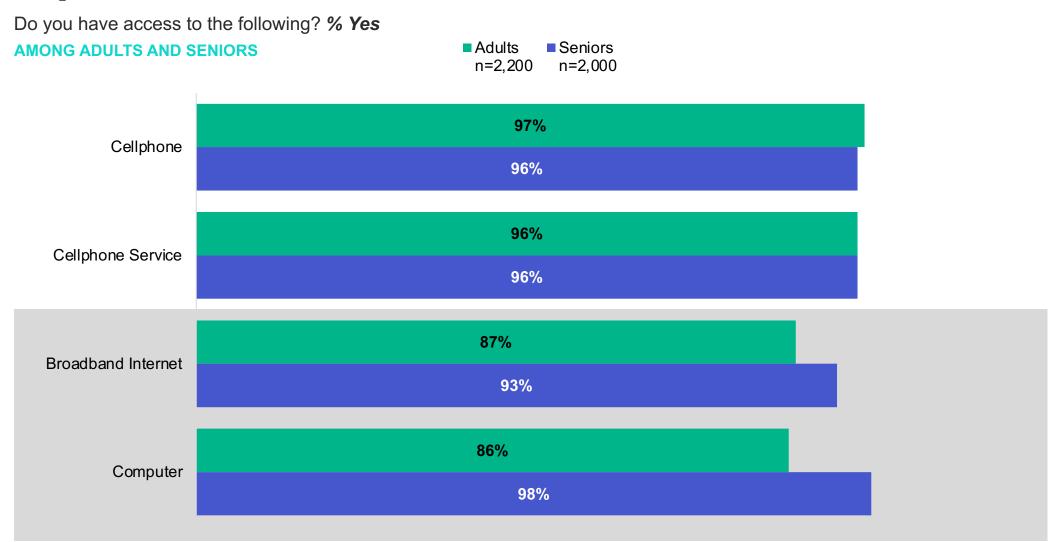
Adults and seniors with an income under \$50k are more likely than those of higher income levels to express concern about losing housing due to financial struggles and their utility services being shut off due to unpaid bills.

% concerned among those who have housing	Adults	Seniors	Adults Income: Under 50k	Adults Income: 50k-100k	Adults Income: 100k+	Seniors Income: Under 50k	Seniors Income: 50k- 100k	Seniors Income: 100k+
Concerned about losing housing due to financial struggles	45%	17%	52%	37%	34%	23%	10%	7%
Concerned about utility services being shut off due to unpaid bills	40%	13%	46%	33%	31%	19%	8%	2%



HOUSING & UTILITIES

Adults are less likely than seniors to say they have access to broadband internet (87% vs 93%) and a computer (86% vs 98%).



Across demographic groups, middle- and high-income adults are most likely to say they have access to broadband internet and a computer. Urban and suburban adults are more likely than rural adults to have access to broadband internet. Additionally, Black and Hispanic adults are less likely than others to say they have access to a computer.

Do you have access to the following? % Yes

Cellphone & Cellphone Services:

 Access to cellphones and cellphone services does not vary across adult or senior demographics, including age, income, community type, and race/ethnicity.

Broadband Internet:

- High- (96%) and middle- (92%) income adults are more likely than low-income adults (83%) to say they have access
 to broadband internet.
- Suburban adults (91%) are more likely than urban (86%) and rural (82%) adults to say they have access to broadband internet.
- Hispanic adults (81%) and seniors (80%) are more likely than non-Hispanic adults and seniors to say they do not have
 access to broadband internet.

Computer:

- High- (96%) and middle- (94%) income adults are more likely than low-income adults (80%) to say they have access
 to computers.
- Black (17%) and Hispanic (19%) adults are more likely than white (12%), Asian, and other adults (10%) of color to say
 they do not have access to a computer.



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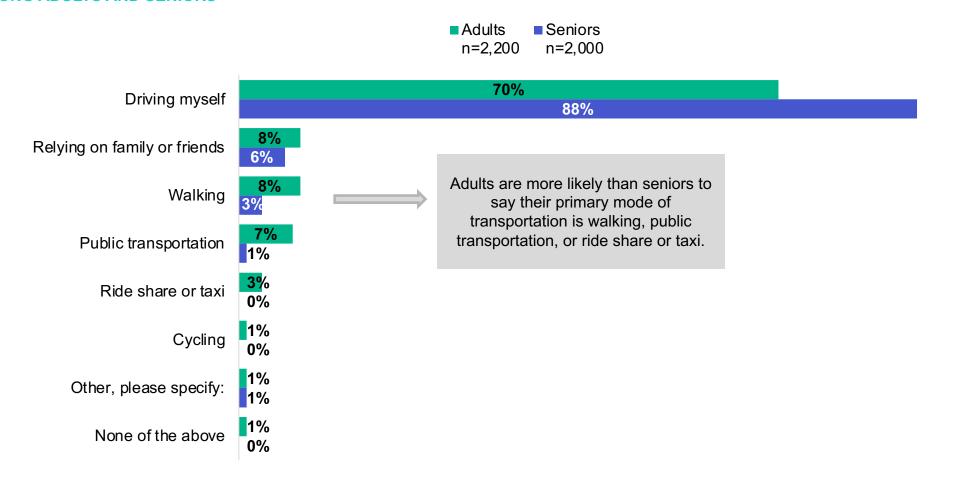


TRANSPORTATION

A majority of seniors and adults say their primary mode of transportation is driving themselves, although seniors (88%) are more likely than adults (70%) to say this.

Which of the following, if any, best describes your primary mode of transportation?

AMONG ADULTS AND SENIORS



Primary modes of transportation for adults and seniors vary by income level and race/ethnicity.

Which of the following, if any, best describes your primary mode of transportation?

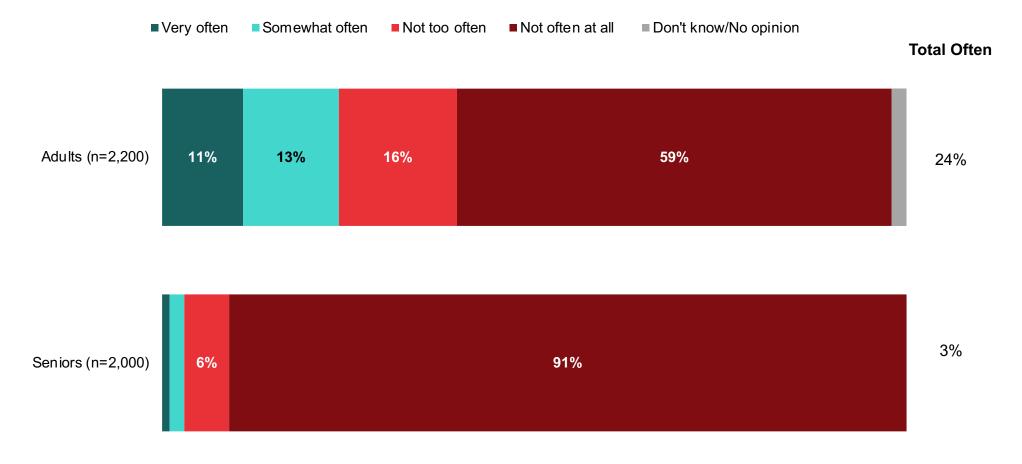
- High-income adults and seniors (87%, 95%) are more likely than middle- (81%, 93%) and low-income (62%, 87%) adults and seniors to say their primary mode of transportation is to **drive themselves**. Low-income adults (11%) and seniors (8%) are more likely than middle- (5%, 4%) and high- (3%, 1%) income adults and seniors to say their primary mode of transportation is to **rely on family or friends**.
- Black (13%) and Hispanic (14%) adults are more likely than white (5%), Asian and other adults of color (7%) to say their primary mode of transportation is **public transportation**. White (76%), Asian and other adults of color (71%) are more likely than Black (58%) and Hispanic (56%) adults to say their primary mode of transportation is to **drive themselves**.

TRANSPORTATION

A quarter (24%) of adults say in the past 12 months, a lack of reliable transportation has *often* prevented them from getting to where they needed to go, compared to 3% of seniors who say the same.

In the past 12 months, how often if at all, has lack of reliable transportation prevented you from getting to where you needed to go, such as a work meeting, the grocery store, a medical appointment, or something else?

AMONG ADULTS AND SENIORS

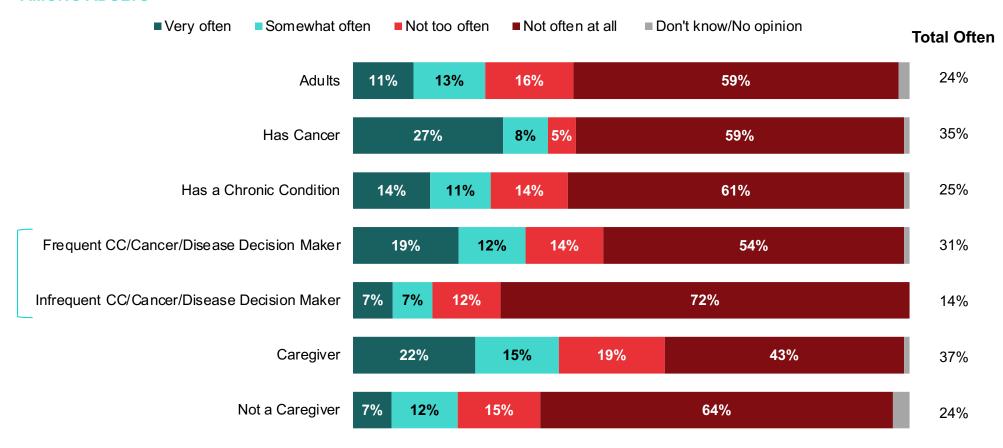


TRANSPORTATION: DEMOGRAPHICS

Adults that frequently make decisions around their illness (31%) are twice as likely as adults who do not frequently make decisions around their illness (14%) to say in the lack of reliable transportation has *often* prevented them from getting to where they needed to go.

In the past 12 months, how often if at all, has lack of reliable transportation prevented you from getting to where you needed to go, such as a work meeting, the grocery store, a medical appointment, or something else?

AMONG ADULTS





TRANSPORTATION: DEMOGRAPHICS

Young adults, those living in urban communities, Hispanic adults, adults with cancer or a rare disease, adults that frequently make decisions around their illness, and caregivers are especially likely to say the lack of reliable transportation has *often* prevented them from getting to where they needed to go.

In the past 12 months, how often if at all, has lack of reliable transportation prevented you from getting to where you needed to go, such as a work meeting, the grocery store, a medical appointment, or something else?

- Adults ages 18-34 (39%) and 35-44 (36%) are more likely than those ages 45-64 (15%) and 65+ (3%) to say in the past 12 months, lack of reliable transportation has **often** prevented them from getting to where they needed to go.
- Urban adults (35%) are more likely than suburban (18%) and rural (18%) adults to say in the past 12 months, lack of reliable transportation has **often** prevented them from getting to where they needed to go.
- Hispanic (38%) and Black (27%) adults are more likely than white (20%) and other adults of color (14%) to say in the past 12 months, lack of reliable transportation has **often** prevented them from getting to where they needed to go.
- Adults with cancer or a rare disease (27%) are especially likely to say in the past 12 months, lack of reliable transportation has very often prevented them from getting to where they needed to go.
- Adults that frequently make decisions around their illness (31%) are twice as likely as adults who do not frequently
 make decisions around their illness (14%) to say in the past 12 months, lack of reliable transportation has often prevented
 them from getting to where they needed to go.
- Caregiver adults (37%) are twice as likely as non-caregiver adults (19%) to say in the past 12 months, lack of reliable transportation has often prevented them from getting to where they needed to go.



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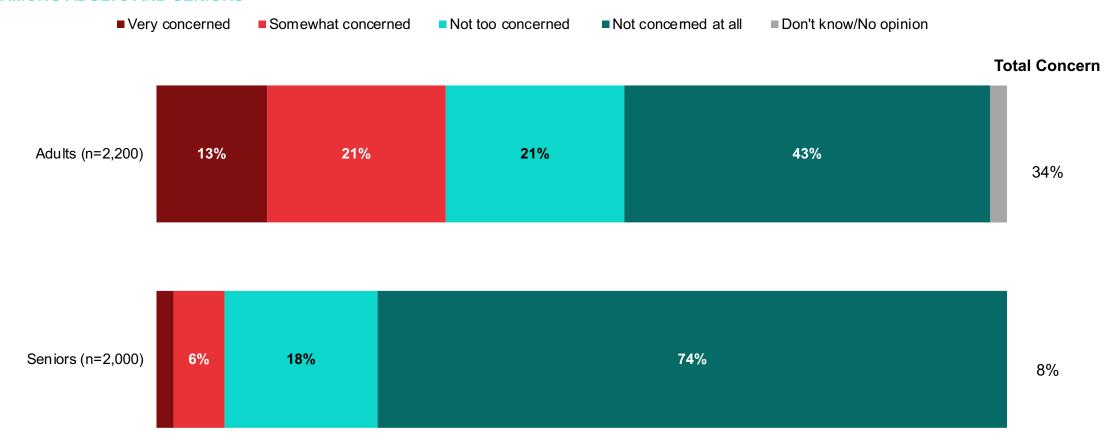


FOOD INSECURITY

A third of adults (34%) have been concerned over the past 12 months about their ability to feed themselves and/or their family, compared to 8% of seniors.

In the past 12 months, how concerned have you been, if at all, about your ability to feed yourself and/or your family?

AMONG ADULTS AND SENIORS



FOOD INSECURITY: DEMOGRAPHICS

Younger adults (18-44), those living in urban communities, Hispanic adults, and caregivers are the demographic groups most likely to be concerned about feeding themselves and/or their family. On the other hand, concern remains low among seniors on Medicare across demographic groups.

In the past 12 months, how concerned have you been, if at all, about your ability to feed yourself and/or your family?

- Younger adults are especially concerned about feeding themselves and/or their family. Nearly half (47%) of 18-34 year olds and 35-44 year olds express concern, compared to 29% of 45-64 year olds and 9% of those 65+.
- Urban adults (42%) are more likely than suburban (27%) and rural adults (34%) to be concerned about feeding themselves and/or their family.
- Hispanic adults (48%) are more likely than adults of other racial and ethnic groups to be concerned about feeding themselves and/or their family.
- Caregivers (52%) are more likely than non-caregivers (28%) to say they are concerned about feeding themselves and/or their family.
- Among seniors on Medicare, concern remains low (less than 16%) about feeding themselves and/or their family across demographic groups.



FOOD INSECURITY

Among those who have been concerned over the past 12 months about feeding themselves and/or their family, adults are twice as likely as seniors to be concerned about this on at least a weekly basis (53% vs. 25%).

How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family?

AMONG THOSE CONCERNED ABOUT FEEDING SELF/FAMILY OVER PAST 12 MONTHS* ■ Daily ■ A few times a week ■ Once a week ■ Once a month ■ Every few months or less ■ Never ■ Don't know/No opinion

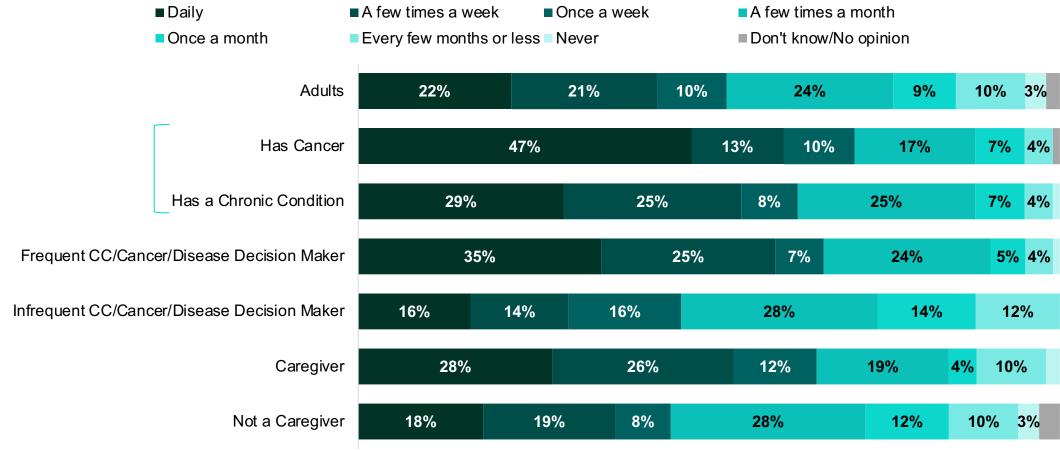


FOOD INSECURITY: DEMOGRAPHICS

Three in five (70%) adults with cancer and those with a chronic condition (62%) are concerned at least once a week about feeding themselves and/or their family.

How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family?

AMONG THOSE CONCERNED ABOUT FEEDING SELF/FAMILY OVER PAST 12 MONTHS*



FOOD INSECURITY: DEMOGRAPHICS

Younger adults, those living in an urban community, and Hispanic and Black adults are most likely to frequently be concerned about their ability to feed themselves and/or their family. Additionally, caregivers and adults that frequently make decisions about their illness are concerned on at least a weekly basis on their ability to feed themselves and/or their family.

How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family? Among adults concerned about feeding themselves and/or their family over the past 12 months (n=732)

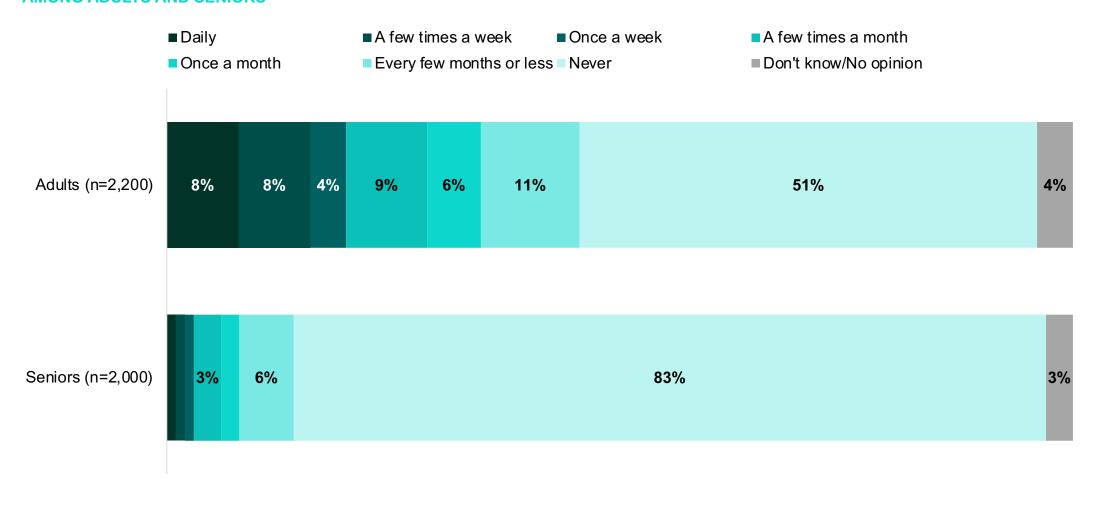
- Younger adults are frequently concerned about being able to feed themselves and/or their family. Over half of 18-34 (60%) and 35-44 year olds (62%) worry at least once a week about feeding themselves and or their family, compared to 38% of 45-64 year olds, and 33% of those ages 65+.
- Urban adults (62%) are more likely than suburban (50%) and rural adults (42%) to be concerned about feeding themselves and/or their family at least once a week.
- Hispanic (33%) and Black adults (25%) are more likely to be concerned about feeding themselves and/or their family at least once a week.
- Three in five (70%) adults with cancer and those with a chronic condition (62%) are concerned at least once a week about feeding themselves and/or their family.
- Caregivers (66%) are concerned more frequently than non-caregivers (45%) about feeding themselves and/or their family.
- Adults that frequently make decisions around their illness (67%) are concerned about feeding themselves and/or their family at least once a week.
- Sample size too small among seniors on Medicare (n=155) for demographic analysis.

FOOD INSECURITY

Over the past 12 months, 20% of adults have worried on at least a weekly basis about running out of food before they would have money to buy more. Only 3% of seniors say the same.

In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

AMONG ADULTS AND SENIORS



Worry about running out of food before having money to buy more is particularly high among younger adults, low-income adults, and urban and rural adults. Hispanic adults and seniors are more likely than other racial and ethnic groups to say they have been worried about this over the past 12 months.

In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

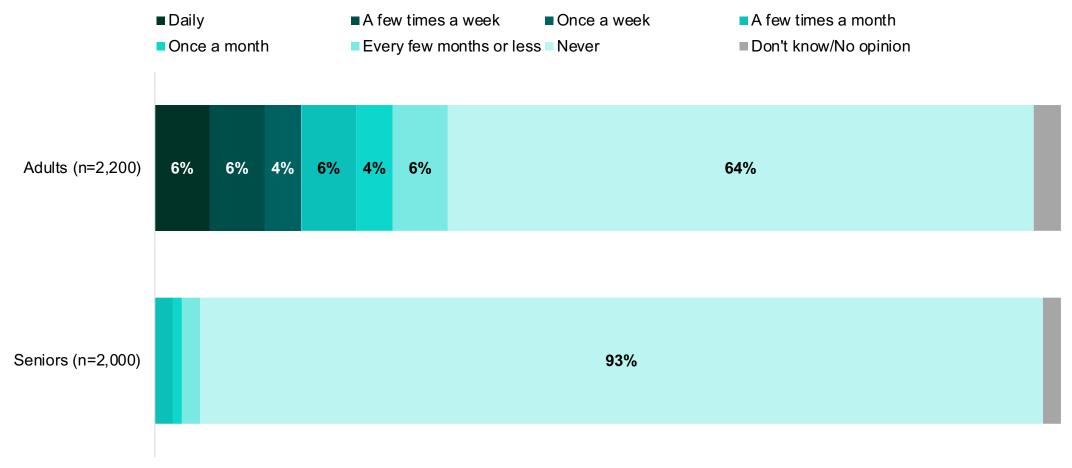
- Adults ages 18-34 (62%) and 35-44 year (57%) have been worried over the past 12 months that they would run out of food before they had money to buy more. These percentages are lower among older adults (45-64, 44%, 65+, 15%).
- Low-income adults (53%) are more like than those with higher incomes to have been worried over the past 12 months about running out of food before they had money to buy more.
- Urban (54%) and rural (48%) are more likely than suburban (38%) adults to have been worried about this over the past 12 months.
- Hispanic adults (60%) and Hispanic seniors (28%) are more likely than other racial and ethnic groups to have been
 worried over the past 12 months about running out of food before they had money to buy more. Additionally, 50% of Black
 adults and 23% of Black seniors worried about this over the past 12 months.

FOOD INSECURITY

A third of adults (33%) say they or someone in their household has had to skip a meal or go hungry because there was not enough money for food over the past 12 months.

In the past 12 months, how frequently, if ever, did you or someone in your household skip a meal or go hungry because there was not enough money for food?





Younger adults, those with an income under \$50k, those living in urban communities, and Hispanic adults are most likely to say they or someone in their household has skipped a meal or gone hungry because there was not enough money for food over the past 12 months.

In the past 12 months, how frequently, if ever, did you or someone in your household skip a meal or go hungry because there was not enough money for food?

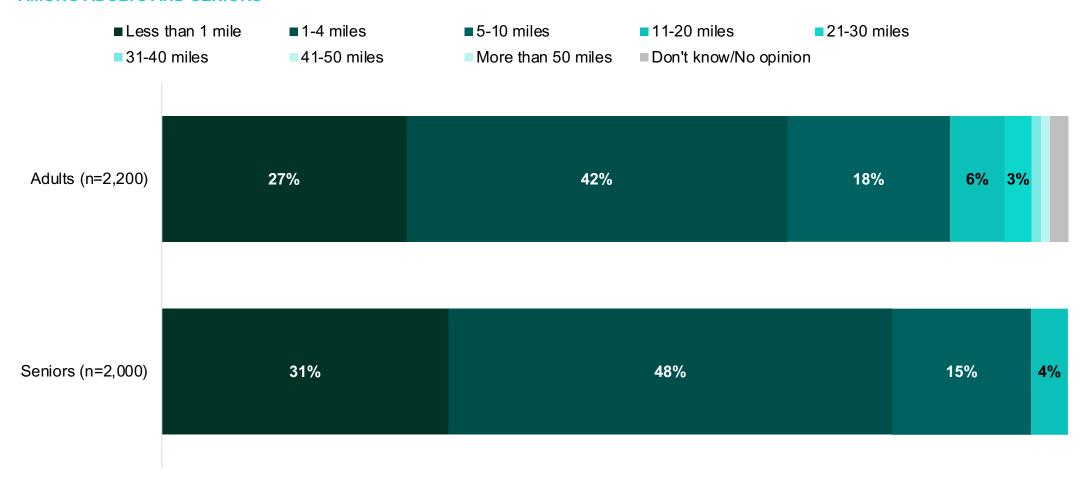
- Adults under the age of 45 are more likely than older adults to say they have skipped a meal or gone hungry in the past 12 months. Nearly half of 18-34 year olds (48%) and 35-44 year olds (45%) say they have done this over the past 12 months compared to 27% of 45-64 year olds and 7% of those ages 65+.
- Low-income adults (38%) are more likely than middle and high income adults to say they or someone in their household has **skipped a meal or gone hungry** in the past 12 months.
- **Urban adults** (42%) are more likely than suburban (25%) and rural adults (32%) to say they or someone in their household has **skipped a meal or gone hungry** in the past 12 months.
- Nearly half (48%) of Hispanic adults say they or someone in their household have skipped a meal or gone hungry in the past 12 months. This percentage is higher in comparison to other racial and ethnic groups.
- Among seniors, there are no significant differences across demographic groups.

FOOD INSECURITY

A majority say their closest grocery store is within 5 miles, however, seniors are more likely than adults to say a grocery store is within 5 miles (79% vs. 69%).

How far away is your closest grocery store?

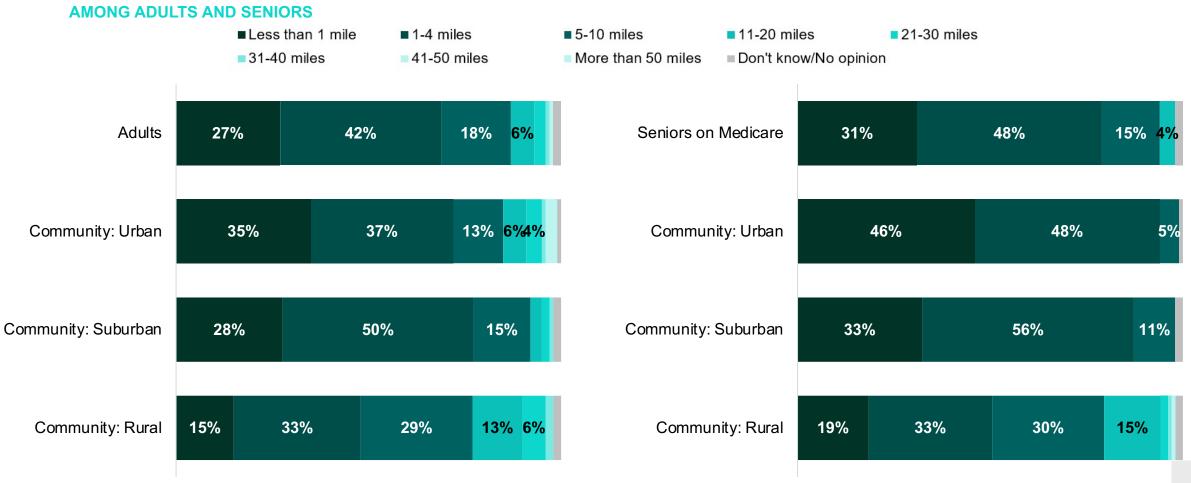
AMONG ADULTS AND SENIORS



FOOD INSECURITY: DEMOGRAPHICS

Among adults and seniors, distance to a grocery store differs by community type. Rural adults and seniors are less likely than suburban and rural adults to have a grocery store within 5 miles of their home.

How far away is your closest grocery store?





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HEALTH SERVICES

Seniors are more likely than adults to receive wellness check ups, dental check ups, and eye exams at the recommended frequency.

How frequently, if ever, do you receive each of the following services?

AMONG ADULTS AND SENIORS*



HEALTH SERVICES: DEMOGRAPHICS

Adults with a lower income level are less likely than high income adults to receive a wellness check up, dental check up, or eye exam at the recommended frequency.

How frequently, if ever, do you receive each of the following services?

AMONG ADULTS*

Receiving Service at Recommended Frequency	Adults	Income: Under 50k	Income: 50k- 100k	Income: 100k+	Ethnicity: White	Ethnicity: Hispanic	Ethnicity: Black	Ethnicity: Other
Wellness check up or physical (Once every year)	69%	64%	73%	79%	69%	67%	66%	64%
Dental check up or cleaning (Once every six months)	36%	25%	47%	63%	36%	31%	33%	41%
Eye Exam (Once every year)	49%	42%	54%	64%	49%	51%	46%	52%

HEALTH SERVICES: DEMOGRAPHICS

Among seniors, there is the greatest variance in the percent who receive the health services at the recommended frequency across income and ethnicity.

How frequently, if ever, do you receive each of the following services?

AMONG SENIORS*

Receiving Service at Recommended Frequency	Seniors	Income: Under 50k	Income: 50k- 100k	Income: 100k+	Ethnicity: White	Ethnicity: Hispanic	Ethnicity: Black	Ethnicity: Other
Wellness check up or physical (Once every year)	88%	86%	91%	89%	88%	83%	93%	86%
Dental check up or cleaning (Once every six months)	47%	36%	57%	70%	48%	32%	33%	47%
Eye Exam (Once every year)	66%	63%	67%	70%	66%	74%	71%	65%

Lower income adults and seniors are especially likely to say they do not receive eye exams, dental check ups, and wellness check ups at the recommended frequency.

How frequently, if ever, do you receive each of the following services?

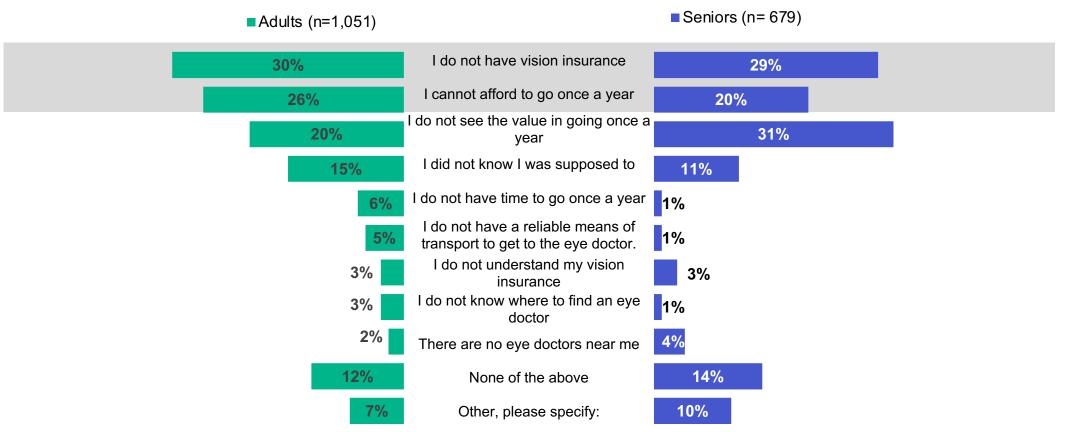
- Adults below the age of 65 are more likely than adults 65+ to say they do not receive eye exams, dental check ups,
 and wellness check ups at the recommended frequency.
- Low- and middle- income adults are more likely than high-income adults to say they do not receive eye exams, dental
 check ups, and wellness check ups at the recommended frequency.
- Caregiver adults are more likely than non-caregiver adults to say they do receive eye exams and dental check ups at the recommended frequency.
- Low- and middle-income seniors are more likely than high-income seniors to say they do not receive dental check ups
 at the recommended frequency.
- Black (66%) and Hispanic (68%) seniors are more likely than other seniors to say they do not receive dental check ups
 at the recommended frequency.

HEALTH SERVICES

Among those who do not receive an eye exam at the recommended frequency, three in ten adults (30%) and seniors (29%) say this is because they do not have vision insurance, while a quarter of adults (26%) and a fifth of seniors (20%) who do not receive an eye exam at the recommended frequency say they cannot afford to go once a year.

You previously indicated you do not receive an eye exam once a year. Which of the following best describes why you do not visit the eye doctor once a year? Please select all that apply.

AMONG SENIORS AND ADULTS WHO DO NOT RECEIVE AN EYE EXAM ONCE A YEAR OR MORE

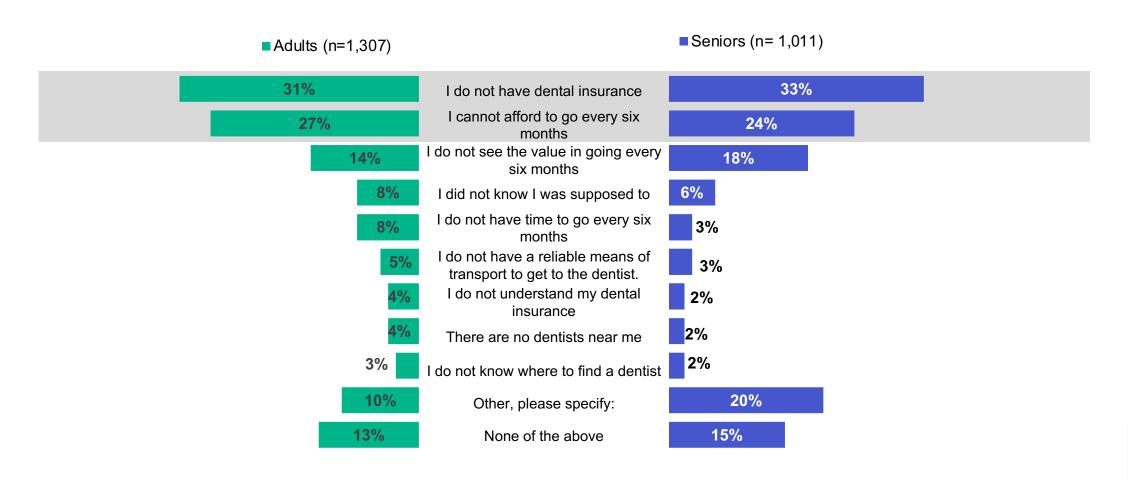


HEALTH SERVICES

The top reasons adults and seniors do not receive a dental cleaning or check up at the recommended frequency are that they do not have dental insurance and they cannot afford to go every six months.

You previously indicated you do not receive a dental cleaning or check up every six months. Which of the following best describes why you do not visit your dentist every six months? Please select all that apply.

AMONG SENIORS AND ADULTS WHO DO NOT RECEIVE A DENTAL CLEANING OR CHECK UP EVERY 6 MONTHS OR MORE



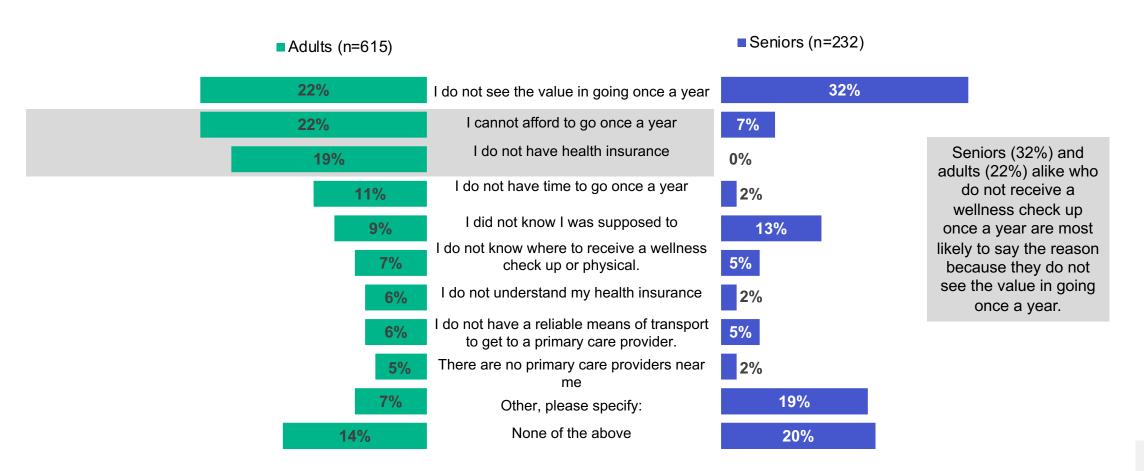


HEALTH SERVICES

A fifth of adults who do not receive a wellness check up at the recommended frequency say they cannot afford to go once a year (22%) and that they do not have health insurance (19%).

You previously indicated you do not receive a wellness check up or physical once a year. Which of the following best describes why you do not receive a wellness check up or physical once a year? Please select all that apply.

AMONG SENIORS AND ADULTS WHO DO NOT RECEIVE A WELLNESS CHECK UP OR PHYSICAL ONCE A YEAR OR MORE





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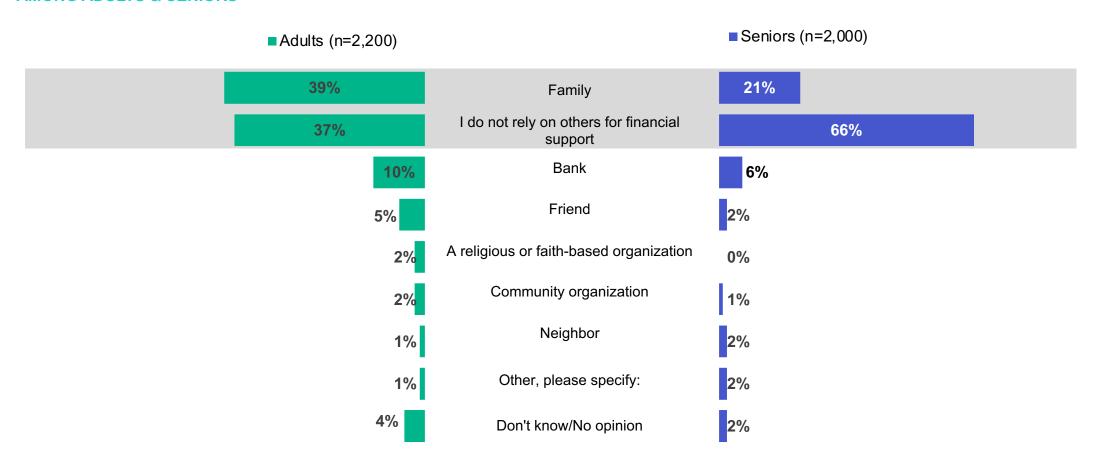
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Two thirds of seniors (66%) say they do not rely on others for financial support during an emergency, compared to 37% of adults who say the same. Two in five adults (39%) say they rely on family the most for financial support during an emergency, compared to 21% of seniors.

Which of the following do you rely on the most for financial support during an emergency?

AMONG ADULTS & SENIORS





Adults that are young, Hispanic, low-income, and frequently make decisions around their illness are more likely than others to say they rely on family for financial support during an emergency.

Which of the following do you rely on the most for financial support during an emergency?

- Younger adults are more likely than older adults to say they rely on family the most for financial support during an
 emergency.
- Hispanic adults (45%) are more likely than white adults to say they rely on family the most for financial support during
 an emergency.
- Adults that frequently make decisions around their illness (41%) are more likely than adults that do not frequently
 make decisions around their illness (34%) to say they rely on family the most for financials support during an emergency.
- Adults that do not frequently make decisions around their illness (49%) are more likely than those that do (31%) to say they do not rely on others for financial support during an emergency.
- White (71%), Asian and other seniors of color (63%) are more likely than Black seniors to say they do not rely on others for financial support.
- Low-income adults (41%) and seniors (26%) are more likely than middle- and high- income adults and seniors to say
 they rely on family the most for financial support during an emergency.

Two in five adults (43%) say based on their current financial situation, and without turning to money they may have in retirement accounts, they could not pay more than \$499 for a sudden health emergency, compared to 24% of seniors.

Suppose that you have a sudden health emergency expense. Based on your current financial situation, and without turning to money you may have in retirement accounts, how much could you afford to pay out of pocket for this expense?

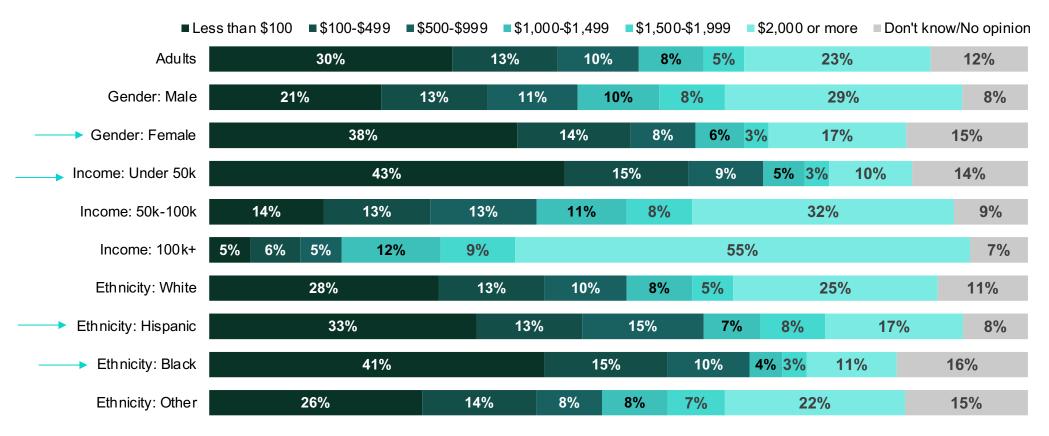
AMONG ADULTS & SENIORS



About half of women (52%), low-income adults (58%), Hispanic adults (46%), and Black adults (56%) say they could not afford to pay more than \$499 for a sudden health emergency without turning to money in retirement accounts.

Suppose that you have a sudden health emergency expense. Based on your current financial situation, and without turning to money you may have in retirement accounts, how much could you afford to pay out of pocket for this expense?

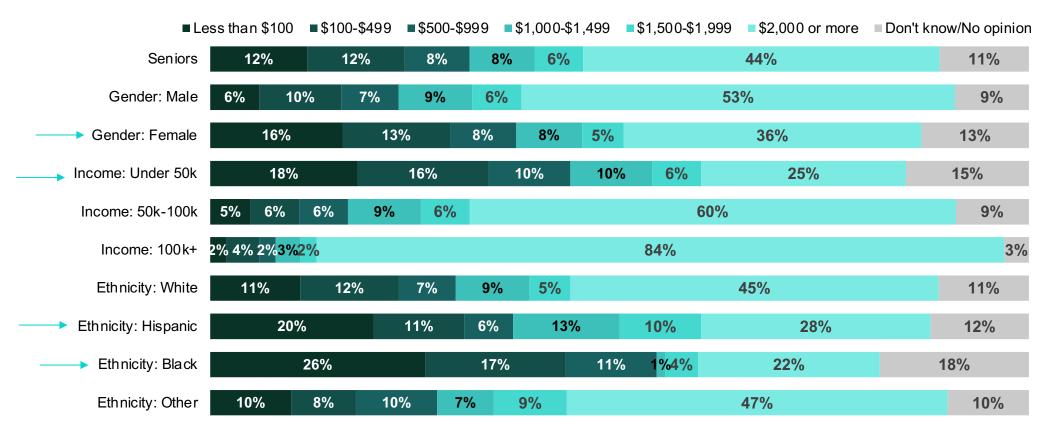
AMONG ADULTS



Similarly, among seniors, women (29%), low-income seniors (34%), Hispanic (31%) seniors, and Black seniors (43%) are most likely to say they could not afford to pay more than \$4999 for a sudden health emergency without turning to money in retirement savings.

Suppose that you have a sudden health emergency expense. Based on your current financial situation, and without turning to money you may have in retirement accounts, how much could you afford to pay out of pocket for this expense?

AMONG SENIORS



Female, low-income and black adults and seniors, along with adults and seniors that frequently make decisions around their illness are more likely than other adults and seniors to say they could not afford to pay more than \$499 for a sudden health emergency.

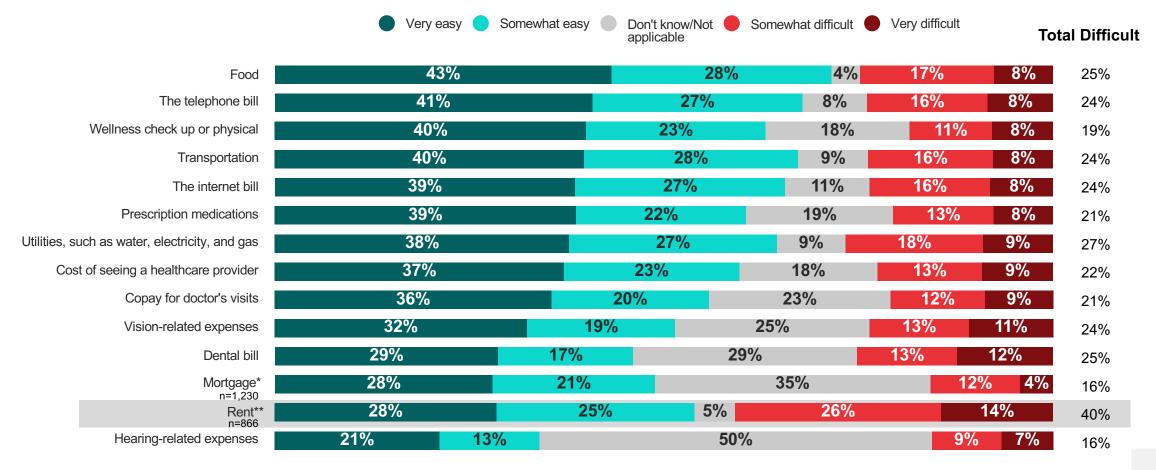
Suppose that you have a sudden health emergency expense. Based on your current financial situation, and without turning to money you may have in retirement accounts, how much could you afford to pay out of pocket for this expense?

- Adults ages 18-34 (50%), 35-44 (48%), and 45-64 (47%) are more likely than adults age 65+ (23%) to say based on their current financial situation, and without turning to money they have in retirement accounts, they **could not afford to pay more than \$499** for a sudden health emergency.
- **Hispanic seniors** (31%) are more likely than white (22%) and Asian or other (16%) seniors of color to say say based on their current financial situation, and without turning to money they have in retirement accounts, they **could not afford to pay more than \$499** for a sudden health emergency.
- Women (52%) and women that are seniors (29%) are more likely than men (34%) and men who are seniors (16%) to say based on their current financial situation, and without turning to money they have in retirement accounts, they **could not afford to pay more than \$499** for a sudden health emergency.
- Low-income adults (58%) and seniors (34%) are more likely than middle- and high- income adults and seniors to say based on their current financial situation, and without turning to money they have in retirement accounts, they could not afford to pay more than \$499 for a sudden health emergency.
- Black adults (54%) and seniors (44%) are more likely than adults and seniors of other ethnicities to say based on their current financial situation, and without turning to money they have in retirement accounts, they could not afford to pay more than \$499 for a sudden health emergency.
- Adults (45%) and seniors (31%) that frequently make decisions around their illness are more likely than adults (32%) and seniors (17%) that do not to say based on their current financial situation, and without turning to money they have in retirement accounts, they could not afford to pay more than \$499 for a sudden health emergency.

Two in five adults that rent their homes (40%) say it has been difficult to pay for rent in the past 12 months.

How easy or difficult has it been for you to pay for each of the following necessities in the past 12 months?

AMONG ADULTS, n=2,200

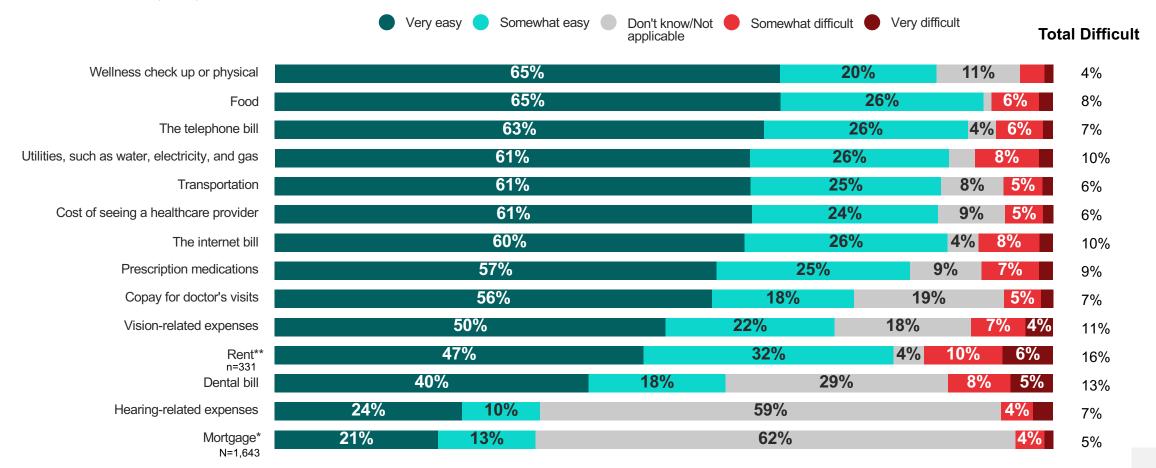


^{*} Shown only to homeowners ** Shown only to renters

A majority of seniors say it has been easy to pay for all of the tested necessities in the past 12 months.

How easy or difficult has it been for you to pay for each of the following necessities in the past 12 months?

AMONG SENIORS, n=2,000



^{*} Shown only to homeowners ** Shown only to renters

Women, adults below the age of 65, low-income adults, rural and urban adults, caregiver adults, and adults that frequently make decisions around their illness are especially likely to say it has been difficult to pay for nearly all of the tested necessities in the past 12 months.

How easy or difficult has it been for you to pay for each of the following necessities in the past 12 months?

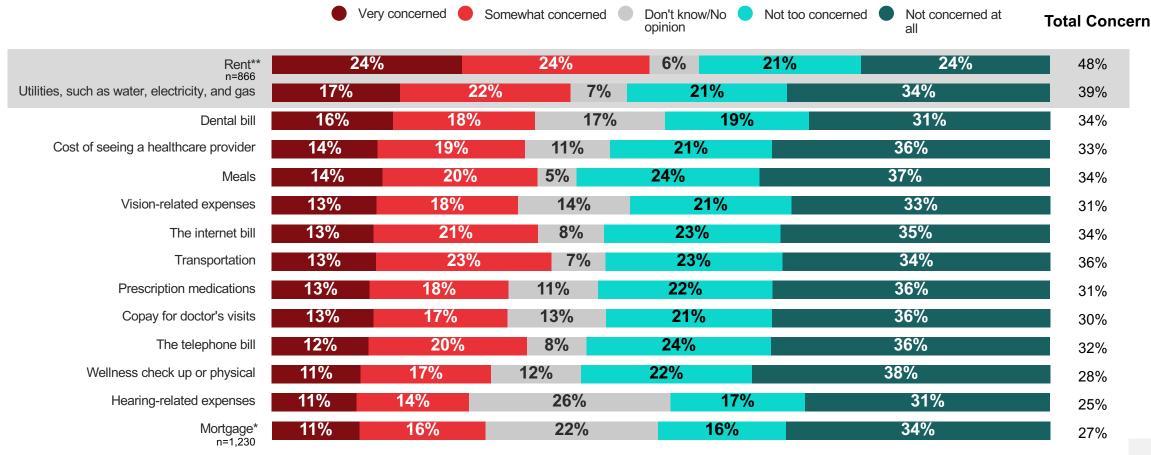
- Women are more likely than men to say it has been difficult to pay for food, rent, transportation, utilities, the internet bill, telephone bill and vision related care in the past 12 months.
- Adults below age 65 are more likely than adults 65+ to say it has been difficult to pay for all of the tested necessities in the past 12 months.
- Low-income adults are more likely than middle- and high- income adults to say it has been difficult to pay for all of the tested necessities in the past 12 months.
- Rural and urban adults are more likely than suburban adults to say it has been difficult to pay for all of the tested
 necessities in the past 12 months except prescription medication, the dental bill, and vision and hearing related bills.
- Caregiver adults are more likely than non-caregiver adults to say it has been difficult to pay for nearly all of the tested
 necessities in the past 12 months except for utilities.
- Adults that frequently make decisions around their illness are more likely than adults that do not to say it has been
 difficult to pay for nearly all of the tested necessities in the past 12 months except for rent and dental bills.
- Low-income seniors (18%) are more likely than middle- (9%) and high- (6%) income seniors to say it has been difficult to pay for the dental bill in the past 12 months.



Of the necessities tested, adults are most likely to say they are concerned about their ability to pay rent (48%) and utilities (39%) in the next 12 months.

How concerned are you, if at all, about your ability to pay for each of the following necessities in the next 12 months?



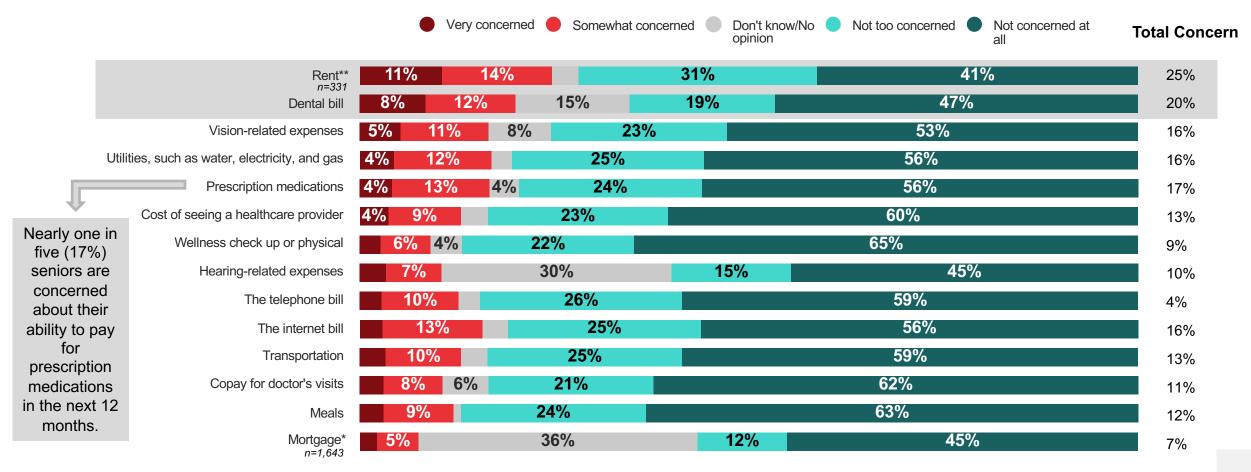


^{*} Shown only to homeowners ** Shown only to renters

Of the necessities tested, seniors are most likely to say they are concerned about their ability to pay for rent (25%) and their dental bill (24%).

How concerned are you, if at all, about your ability to pay for each of the following necessities in the next 12 months?

AMONG SENIORS, n=2,000



^{*} Shown only to homeowners ** Shown only to renters

Concern for their ability to pay for the tested necessities varies by gender, age, community type, and race/ethnicity across adult and senior populations.

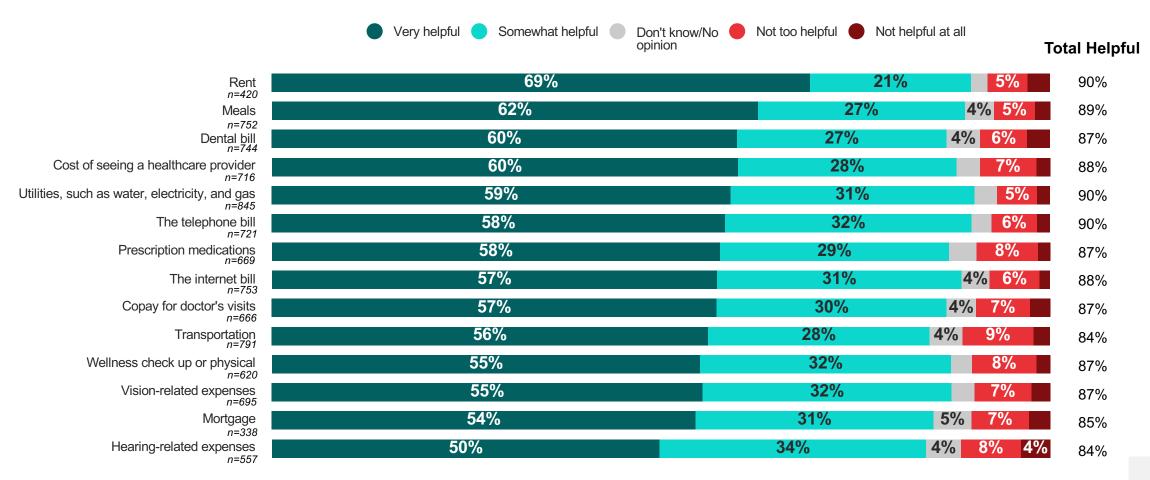
How concerned are you, if at all, about your ability to pay for each of the following necessities in the next 12 months?

- Men that own a home (32%) are more likely than women that own a home (23%) to say they are concerned about their ability to pay for their mortgage in the next 12 months.
- Adults below the age of 45 are more likely than adults 45+ to say they are concerned about their ability to pay for all of the
 tested necessities in the next 12 months.
- Urban adults are more likely than suburban and rural adults to say they are concerned about their ability to pay for nearly all of
 the tested necessities. Suburban adults are less likely than urban and rural adults to say they are concerned about their ability
 to pay for transportation and copay for doctor's visits in the next 12 months.
- Hispanic adults are more likely than non-Hispanic adults to say they are concerned about their ability to pay for nearly all of the
 tested necessities in the next 12 months.
- Caregiver adults are more likely than non-caregiver adults to say they are concerned about their ability to pay for all of the
 tested necessities in the next 12 months.
- Adults that frequently make decisions around their illness are more likely than adults that do not frequently make decisions around their illness to say they are concerned about their ability to pay for all of the tested necessities in the next 12 months.
- Female seniors are more likely than male seniors to say they are concerned about their ability to pay for **nearly all of the tested necessities** in the past 12 months, with the exception of wellness check ups, hearing related expenses, mortgage and rent in the next 12 months.
- Rural seniors are more likely than suburban and urban seniors to say they are concerned about their ability to pay their
 mortgage and wellness check ups in the next 12 months.
- Seniors that frequently make decisions around their illness are more likely than seniors that do not to say they are concerned about their ability to pay for health related and other tested necessities.
- Low-income adults and seniors are more likely than middle- and high- income adults to say they are concerned about their ability to pay for **nearly all of the tested necessities** with the expenses in the next 12 months.

Among those who said they were concerned about their ability to pay for the tested necessity in the next 12 months, at least 8 in 10 adults say financial assistance would be helpful in decreasing their concern.

How helpful, if at all, would financial assistance be in decreasing your concern about your ability to pay for each of the following?

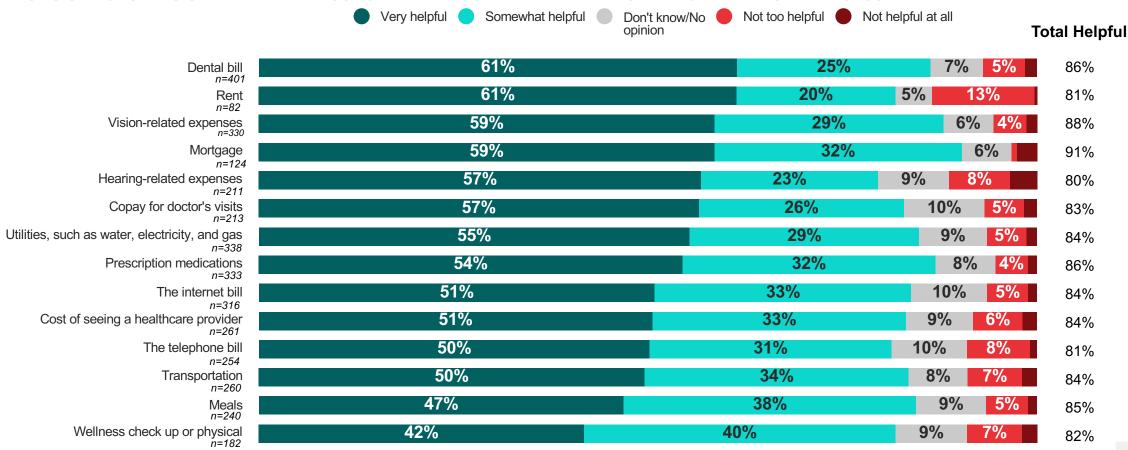
AMONG ADULTS WHO SAID THEY WERE CONCERNED ABOUT THEIR ABILITY TO PAY FOR THE TESTED NECESSITY



Similarly, among seniors who said they were concerned about their ability to pay for the tested necessity in the next 12 months, at least 8 in 10 seniors say financial assistance would be helpful in decreasing their concern.

How helpful, if at all, would financial assistance be in decreasing your concern about your ability to pay for each of the following?

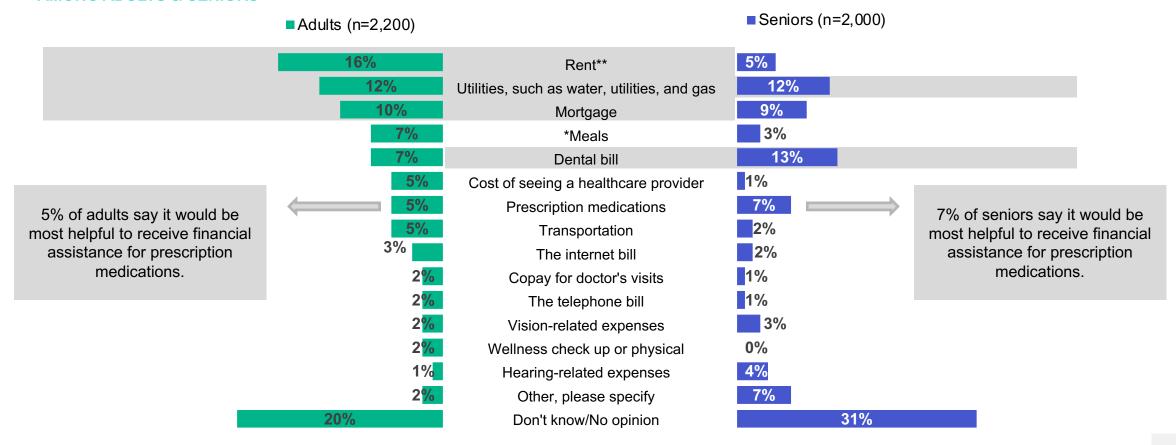
AMONG SENIORS WHO SAID THEY WERE CONCERNED ABOUT THEIR ABILITY TO PAY FOR THE TESTED NECESSITY



Adults are most likely to say it would be most helpful to receive financial assistance for rent (16%), utilities (12%) and their mortgage (10%), compared to seniors who say it would be most helpful to receive financial assistance with their dental bill (13%) and utilities (12%).

Which of the following necessities, if any, would it be most helpful to receive financial assistance for?

AMONG ADULTS & SENIORS



^{*} Shown only to homeowners ** Shown only to renters

Across demographic groups, adults and seniors with a low income, Black adults and seniors, adults that have a chronic condition, and Hispanic adults are especially likely to say it would be most helpful to receive financial assistance for rent or utilities.

Which of the following necessities, if any, would it be most helpful to receive financial assistance for?

- Low-income adults are more likely than middle- and high-income adults to say it would be most helpful to receive
 financial assistance for rent (21%) and utilities (14%).
- Urban adults (22%) are more likely than suburban (14%) and rural (11%) adults to say it would be most helpful to receive financial assistance for **rent**. Rural adults (17%) are more likely than suburban (10%) and urban (9%) adults to say it would be most helpful to receive financial assistance for **utilities**.
- Adults that have a chronic condition are more likely than adults with cancer to say it would be most helpful to receive
 financial assistance for rent (13%) and utilities (11%).
- Low-income seniors (15%) are more likely than middle (9%) and high (4%) income seniors to say say it would be most helpful to receive financial assistance for **utilities**.
- A third (29%) of Hispanic adults say it would be most helpful to receive financial assistance for utilities.
- Black adults (27%) and seniors (16%) are especially likely to say it would be most helpful to receive financial assistance for **rent** compared to white (13%, 4%), Hispanic (19%, 8%), Asian and other (16%, 5%) adults and seniors. Black seniors (18%) are also especially likely to say it would be most helpful to receive financial assistance for **mortgage**.



HOUSING & UTILITIES

HEALTH SERVICES

TRANSPORTATION

FINANCIAL SECURITY

FOOD INSECURITY

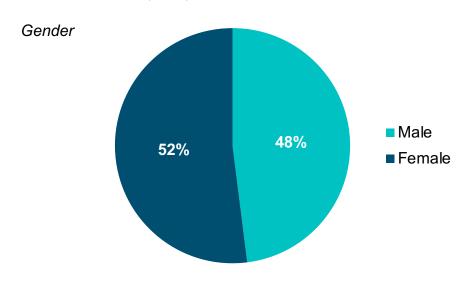
DEMOGRAPHICS

APPENDIX

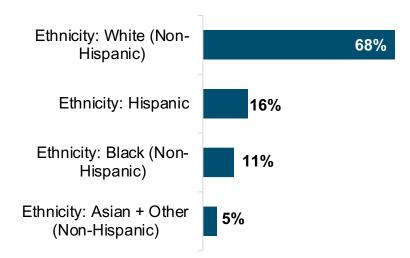


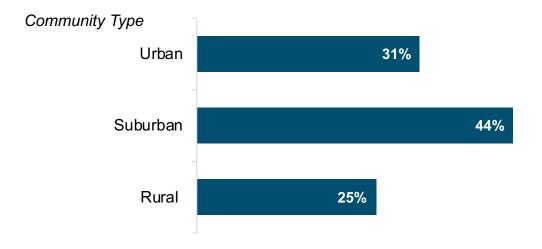


AMONG ADULTS, n=2,200

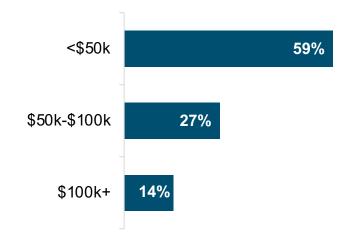


Race/Ethnicity





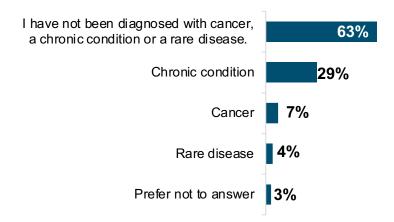
Income



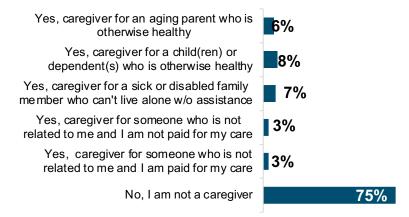


AMONG ADULTS, n=2,200

Have you been diagnosed with any of the following before? Please select all that apply.

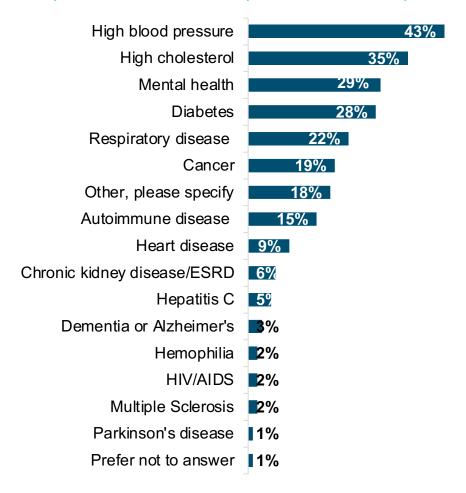


Are you currently a caregiver for any of the following individuals? Please select all that apply.



What condition(s) have you been diagnosed with?

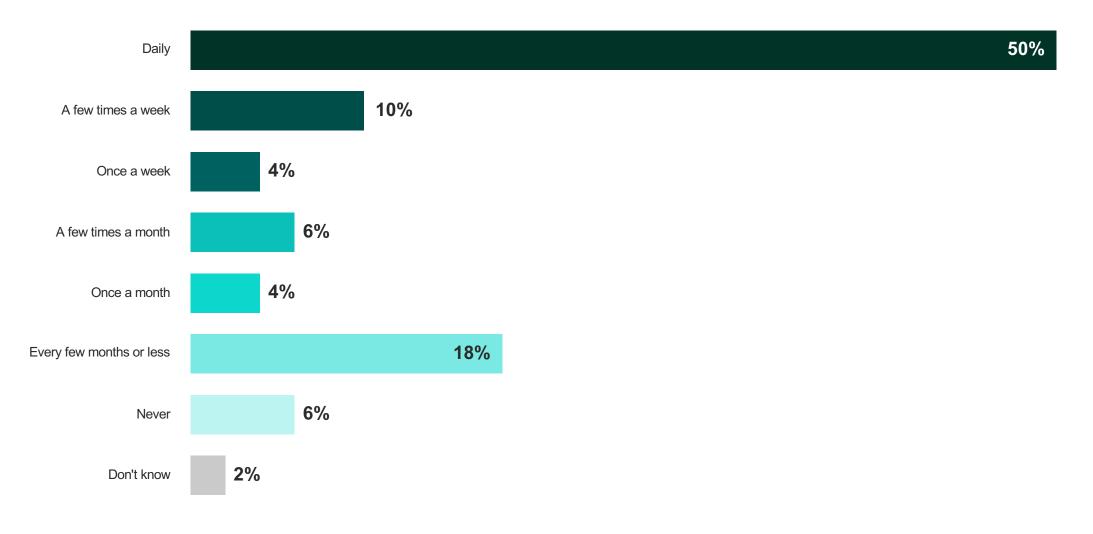
AMONG ADULTS WHO HAVE BEEN DIAGNOSED WITH CANCER, A CHRONIC CONDITION, OR RARE DISEASE, n=754





How frequently, if at all, do you have to make decisions to manage your cancer, chronic condition, or rare disease? Decisions can include determining or changing your treatment plan, how frequently to take medication, etc.

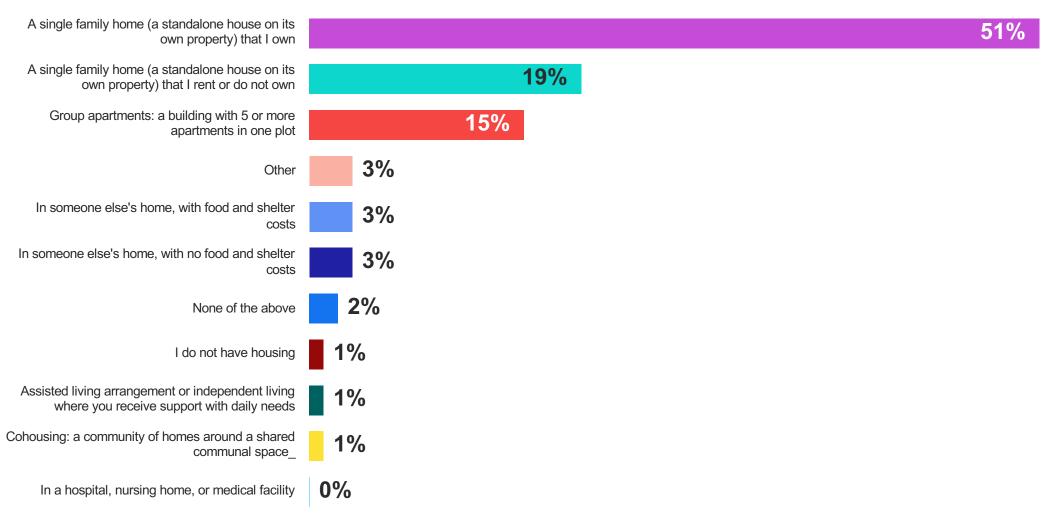
AMONG ADULTS WHO HAVE BEEN DIAGNOSED WITH CANCER, A CHRONIC CONDITION, OR RARE DISEASE, n=754





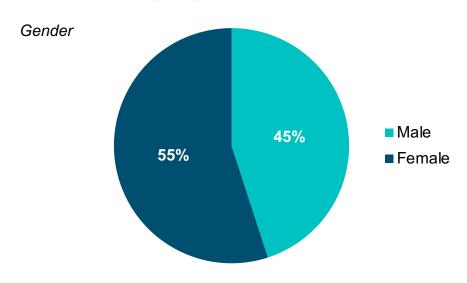
Which of the following best describes your current living arrangement?

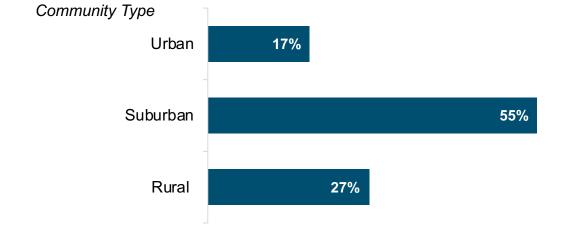
AMONG ADULTS, n=2,200



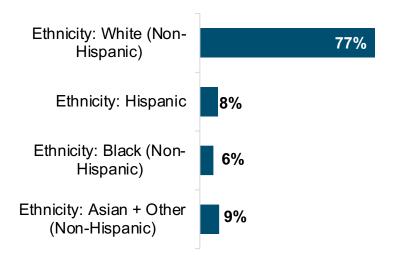


AMONG SENIORS, n=2,000

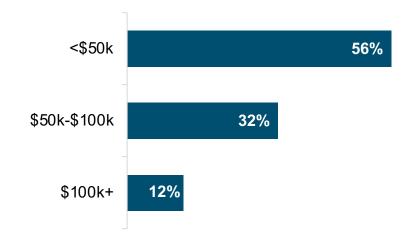




Race/Ethnicity



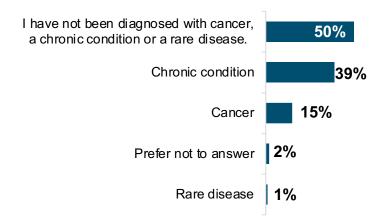
Income



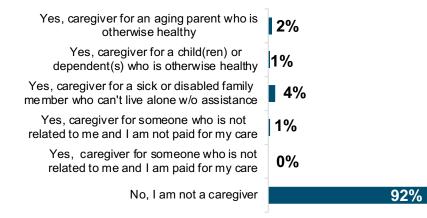


AMONG SENIORS, n=2,000

Have you been diagnosed with any of the following before? Please select all that apply.

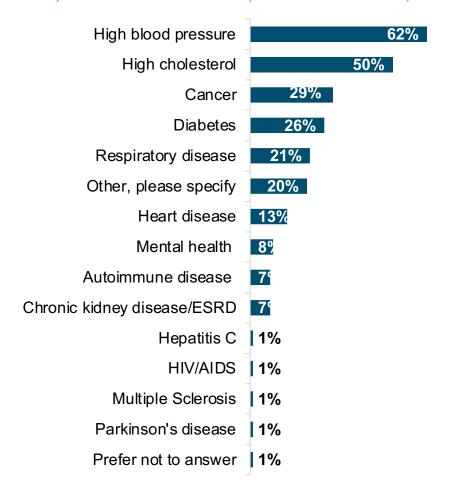


Are you currently a caregiver for any of the following individuals? Please select all that apply.



What condition(s) have you been diagnosed with?

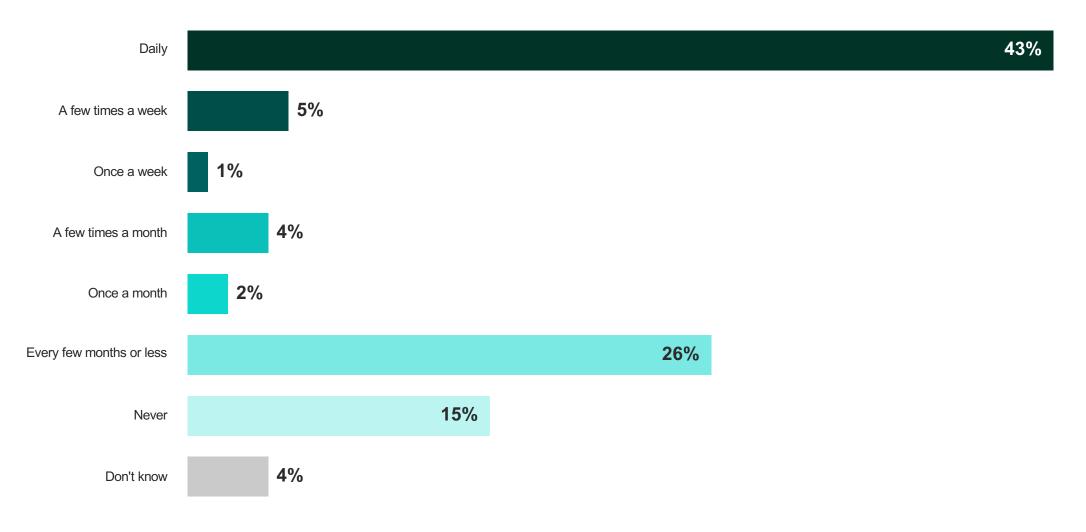
AMONG SENIORS WHO HAVE BEEN DIAGNOSED WITH CANCER, A CHRONIC CONDITION, OR RARE DISEASE, n=973





How frequently, if at all, do you have to make decisions to manage your cancer, chronic condition, or rare disease? Decisions can include determining or changing your treatment plan, how frequently to take medication, etc.

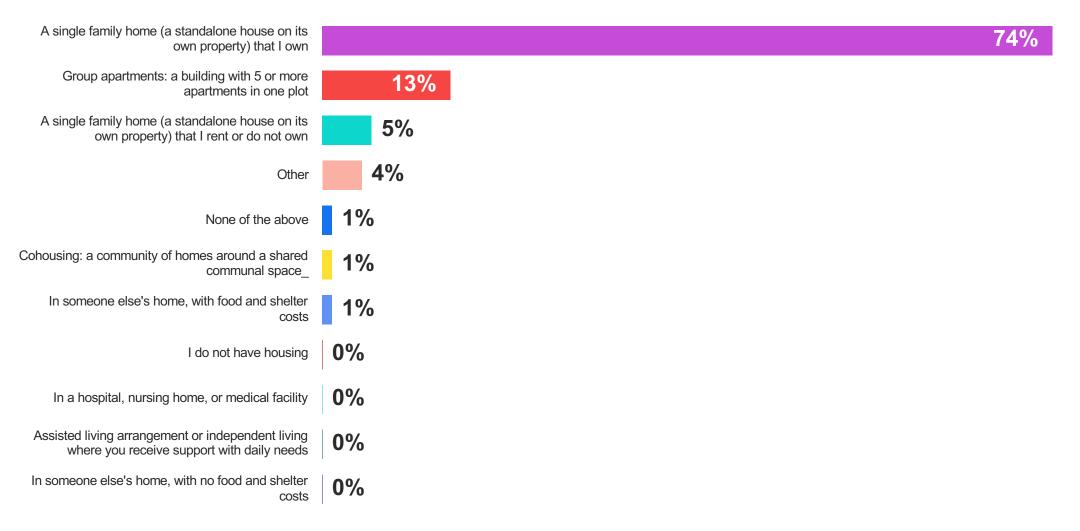
AMONG SENIORS WHO HAVE BEEN DIAGNOSED WITH CANCER, A CHRONIC CONDITION, OR RARE DISEASE, n=973





Which of the following best describes your current living arrangement?

AMONG SENIORS, n=2,000





HOUSING & UTILITIES

HEALTH SERVICES

TRANSPORTATION

FINANCIAL SECURITY

FOOD INSECURITY

DEMOGRAPHICS

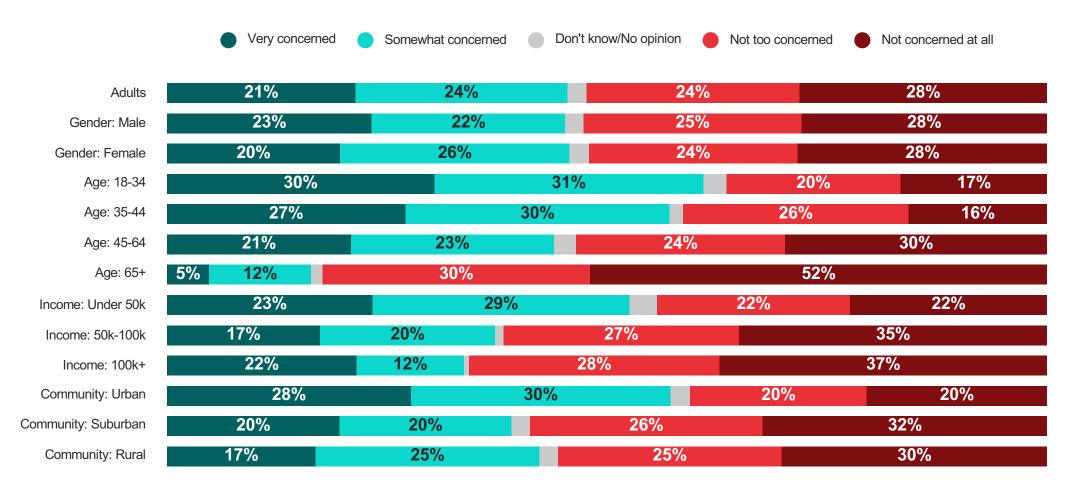
APPENDIX





How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

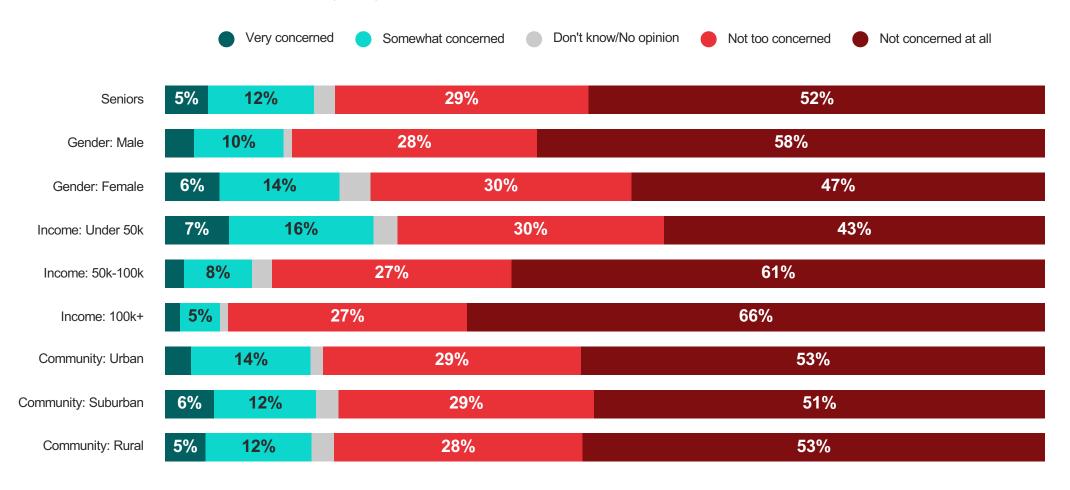
AMONG ADULTS WHO HAVE HOUSING, n=2050





How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

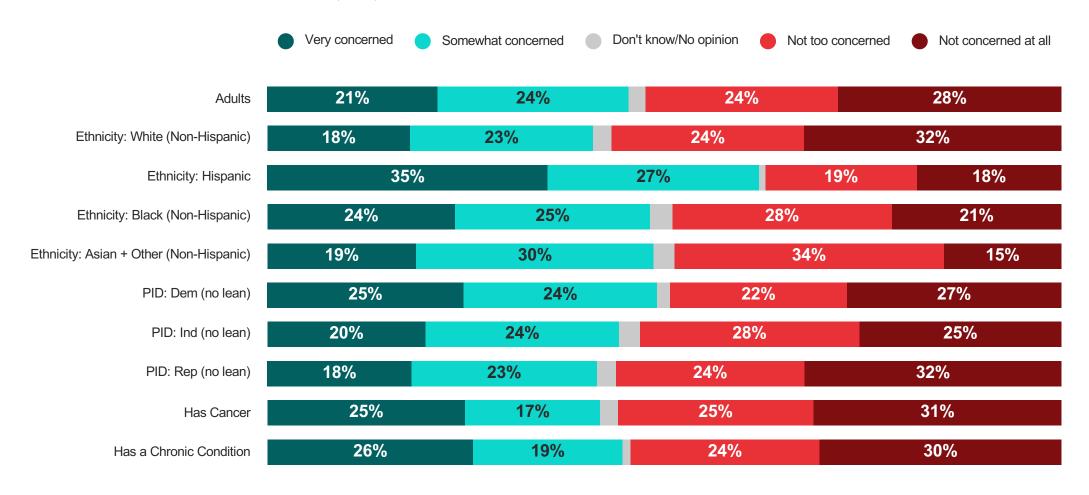
AMONG SENIORS WHO HAVE HOUSING, n= 1,899





How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

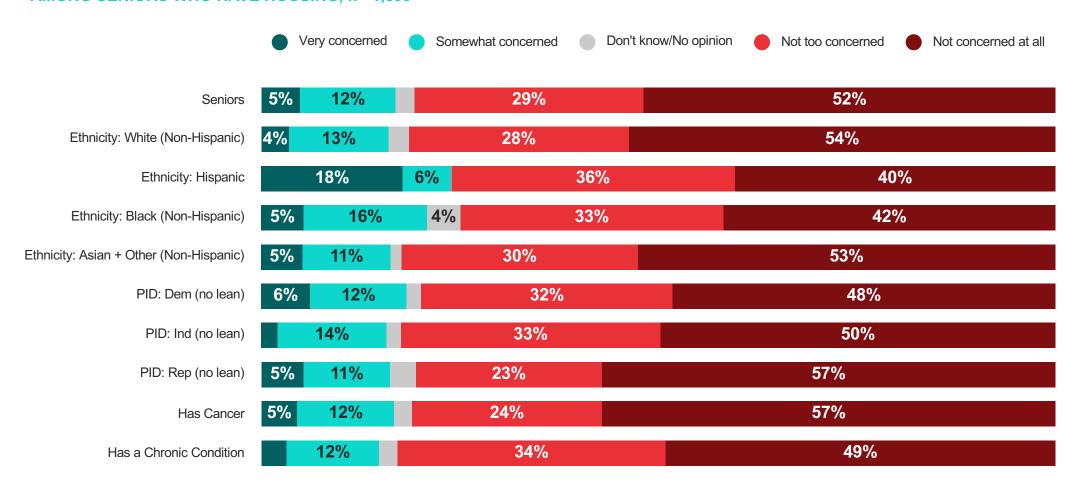
AMONG ADULTS WHO HAVE HOUSING, n=2,050





How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

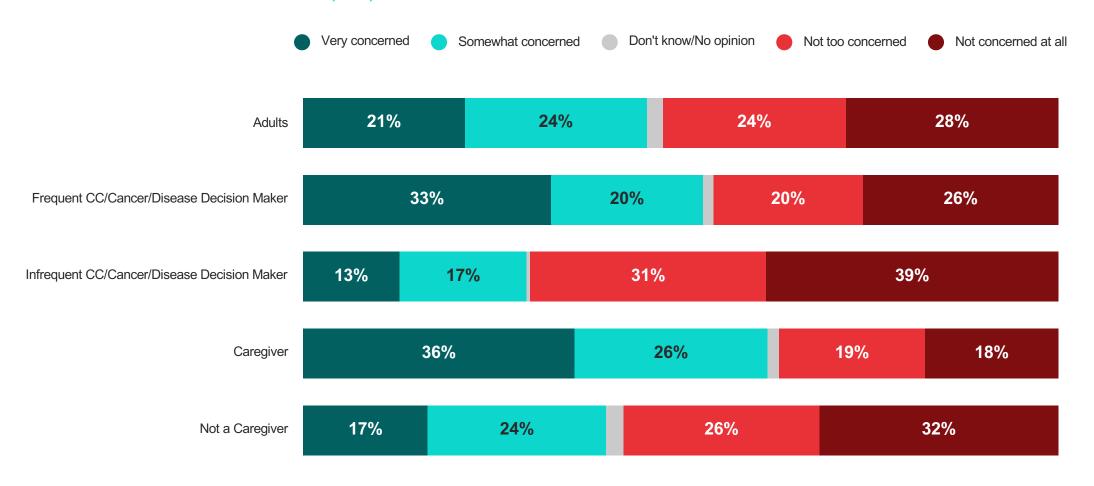
AMONG SENIORS WHO HAVE HOUSING, n= 1,899





How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

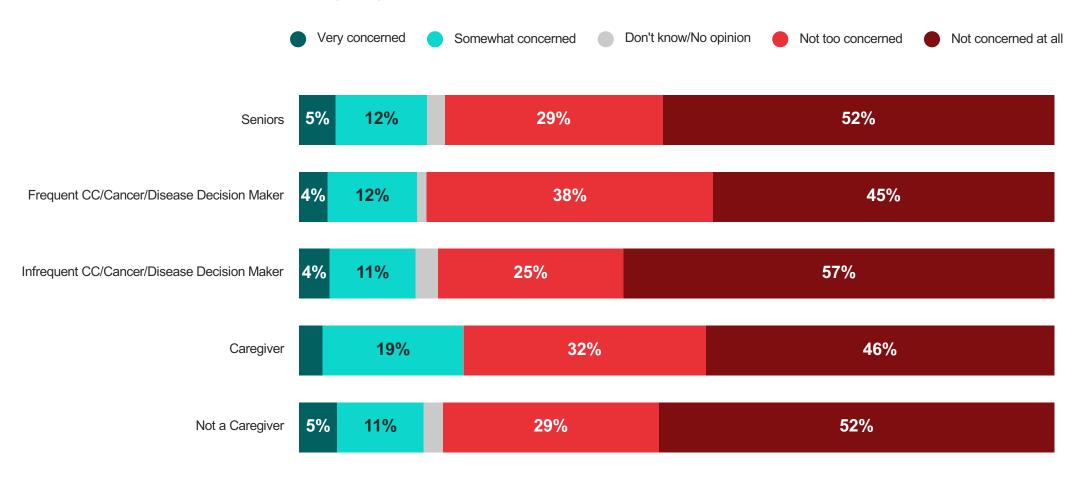
AMONG ADULTS WHO HAVE HOUSING, n=2,050





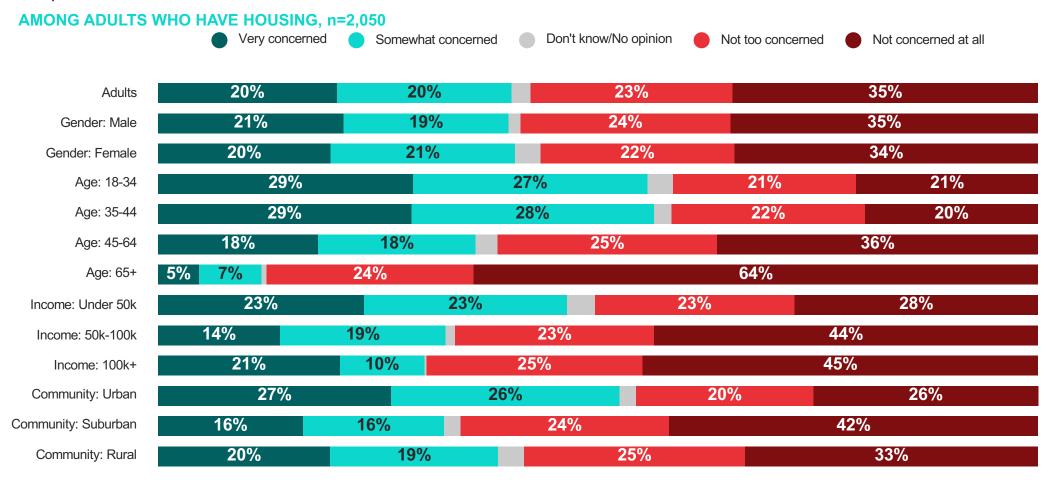
How concerned are you today, if at all, about losing your housing in the future due to financial struggles?

AMONG SENIORS WHO HAVE HOUSING, n= 1,899



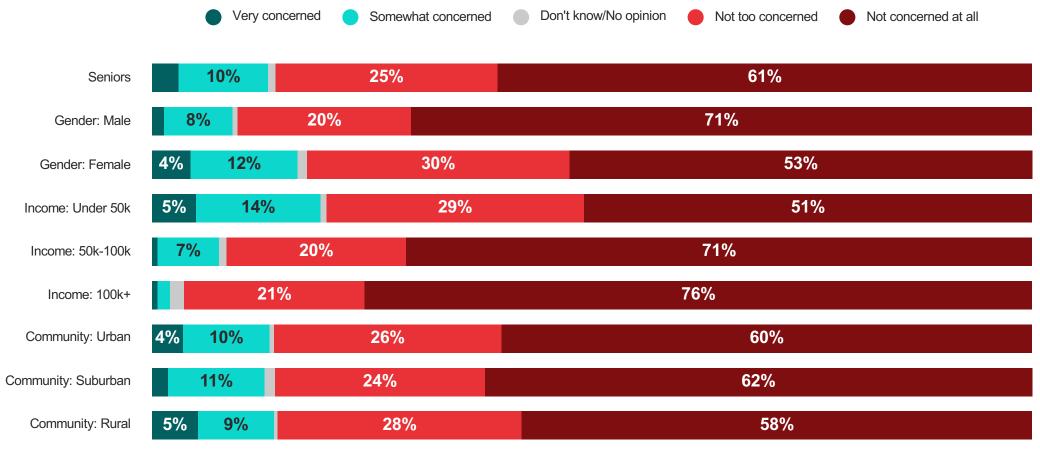


How concerned are you today that the electric, gas, oil, or water company will threaten to or shut off services in your home due to late or unpaid bills?

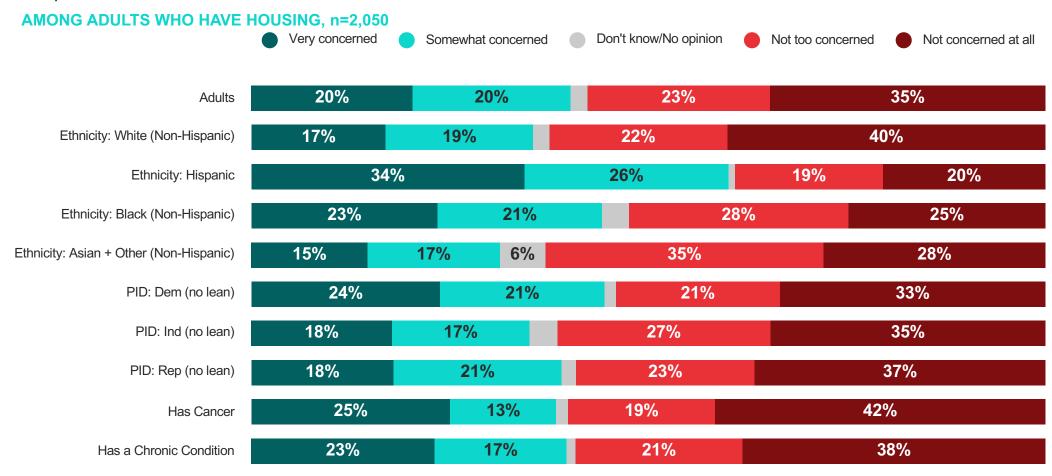




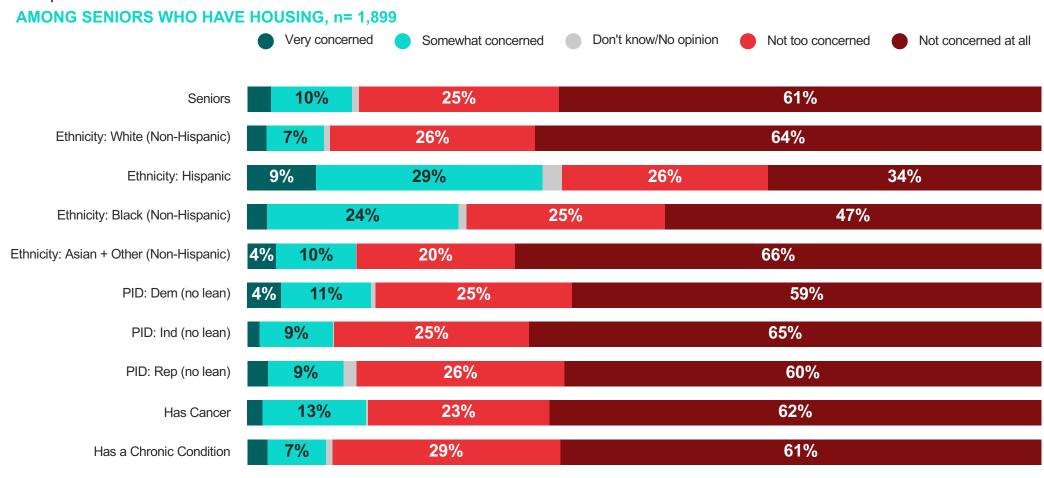






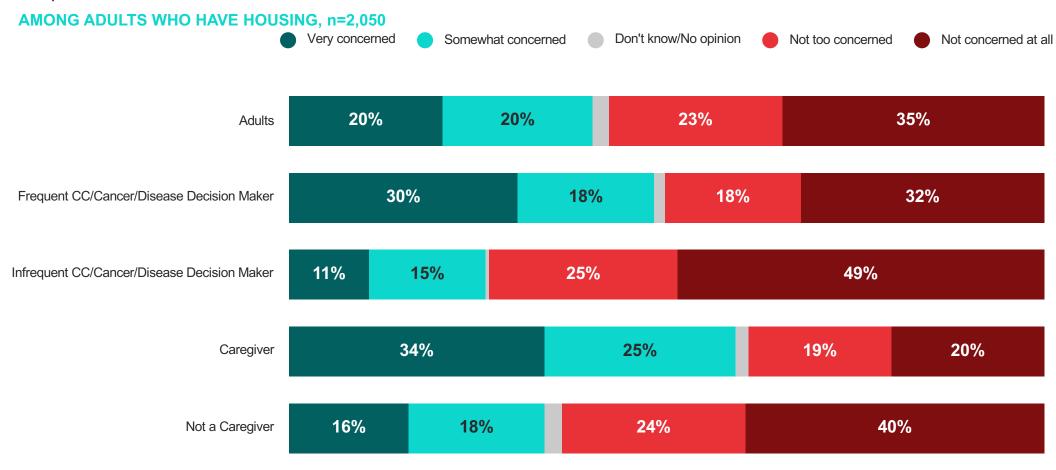




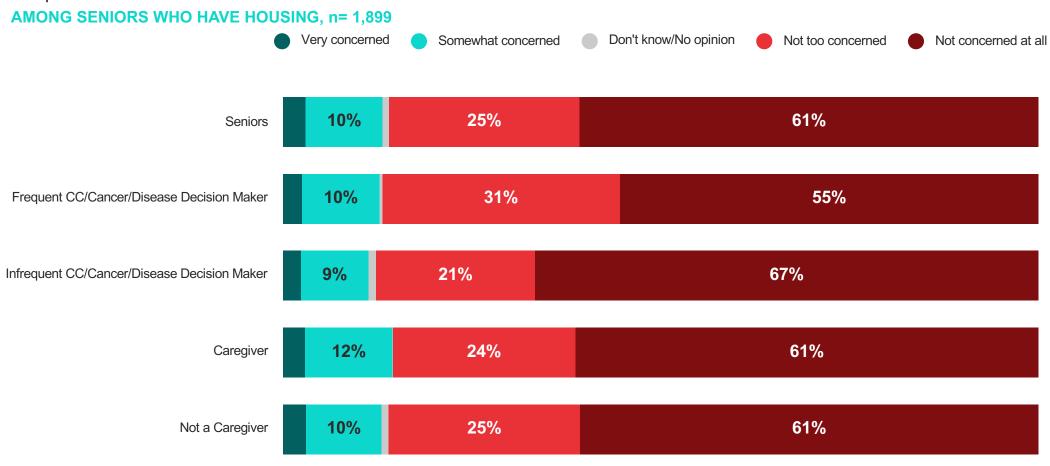




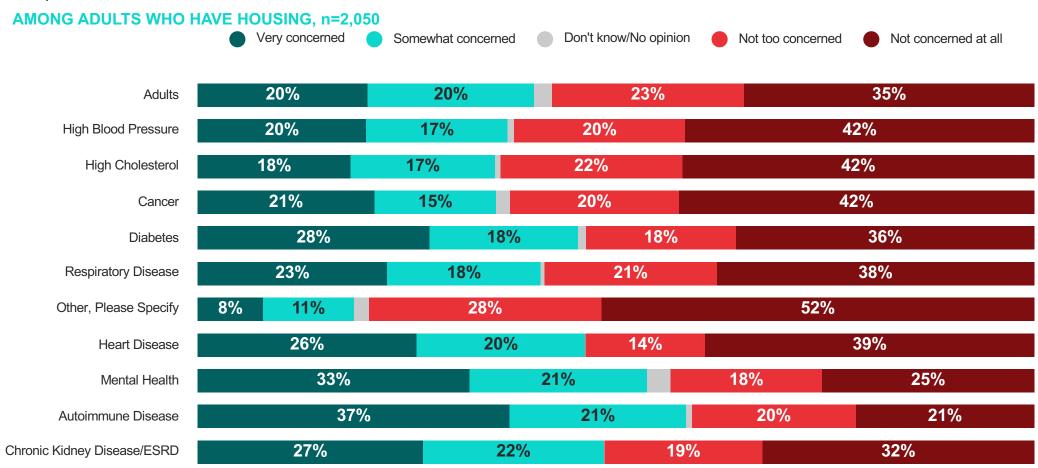




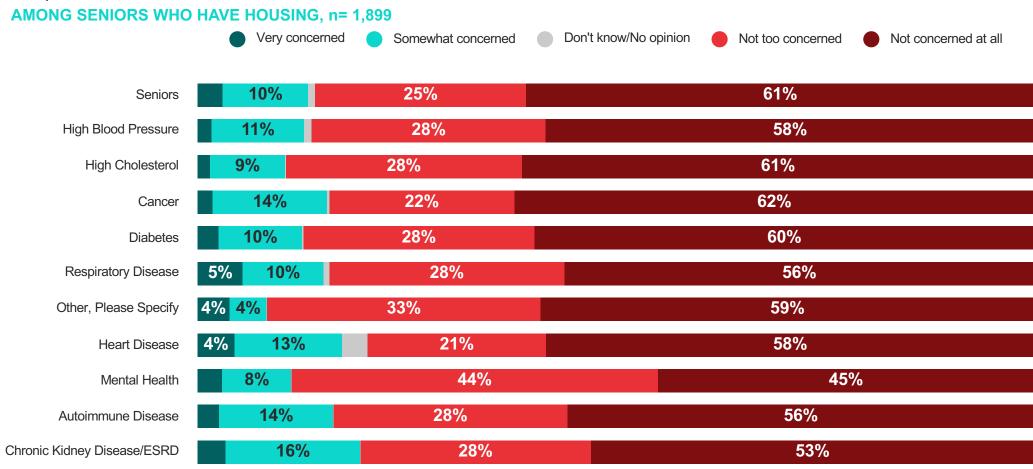




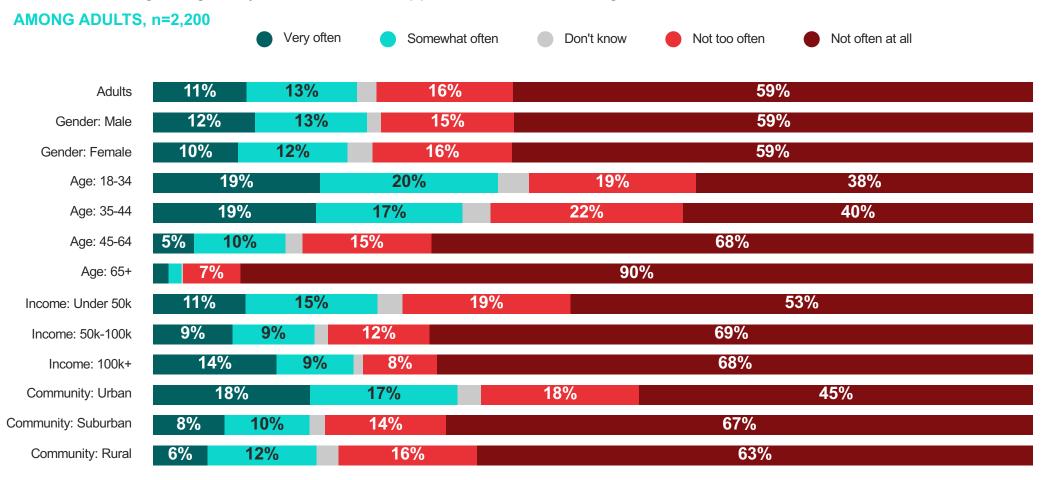




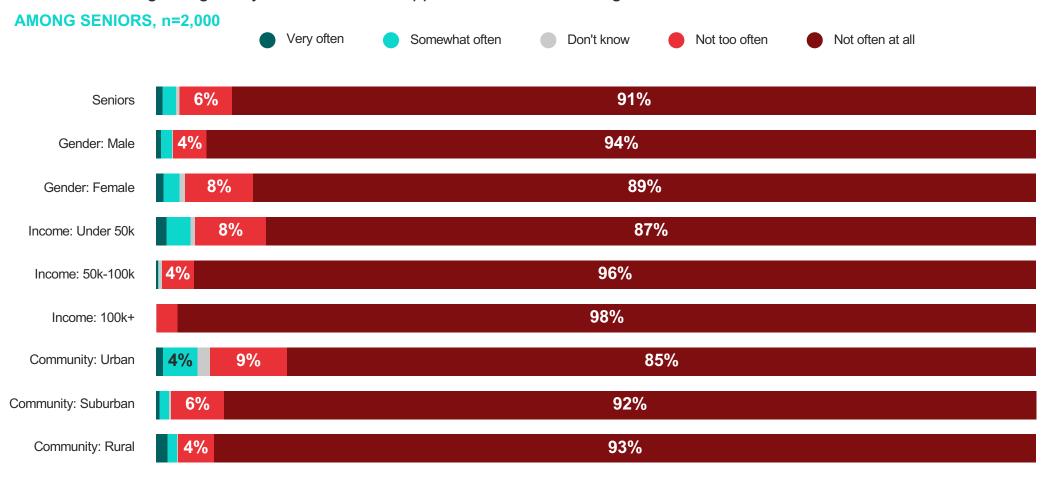




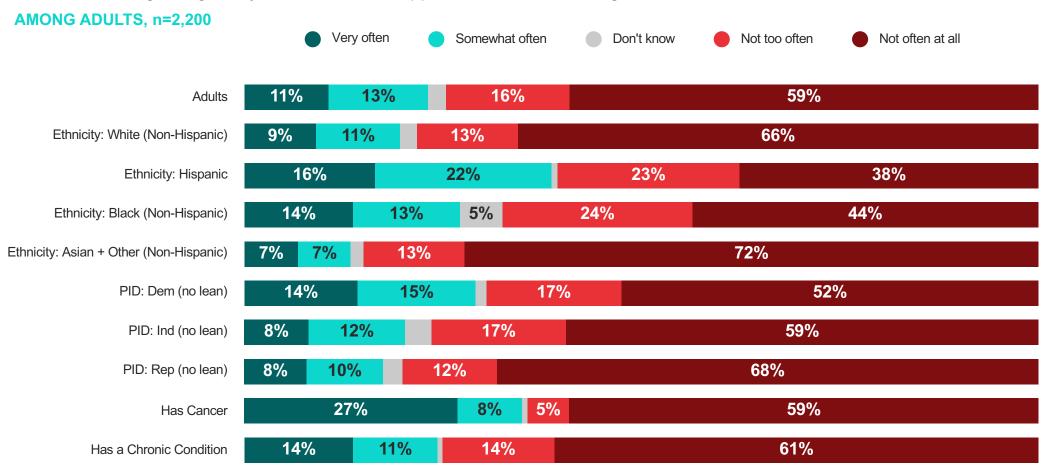




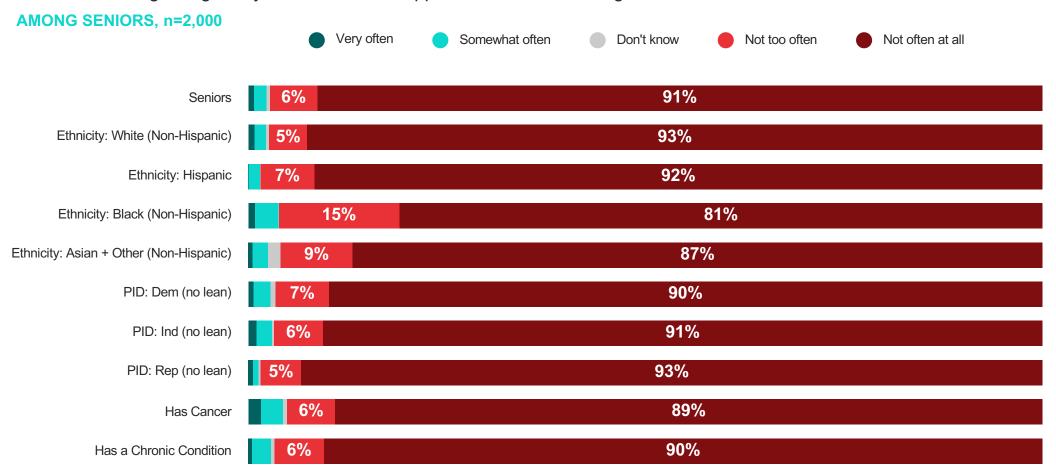




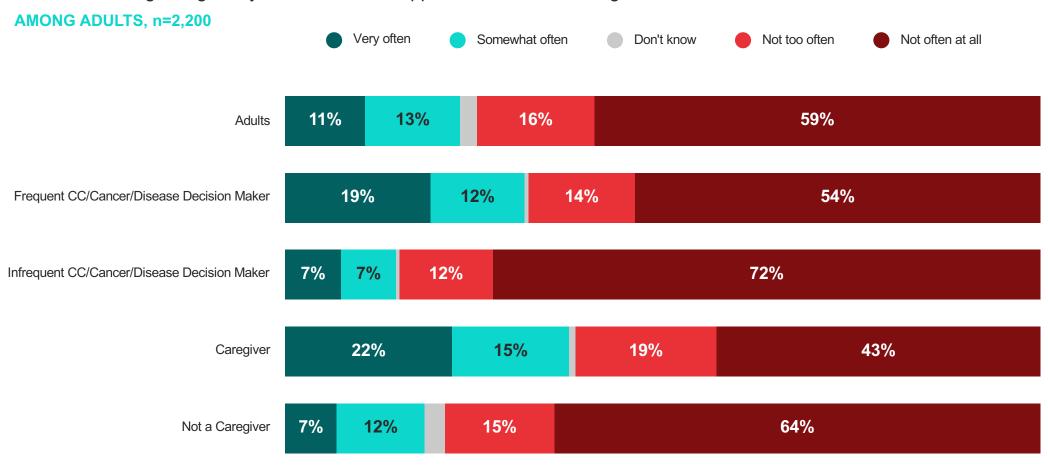




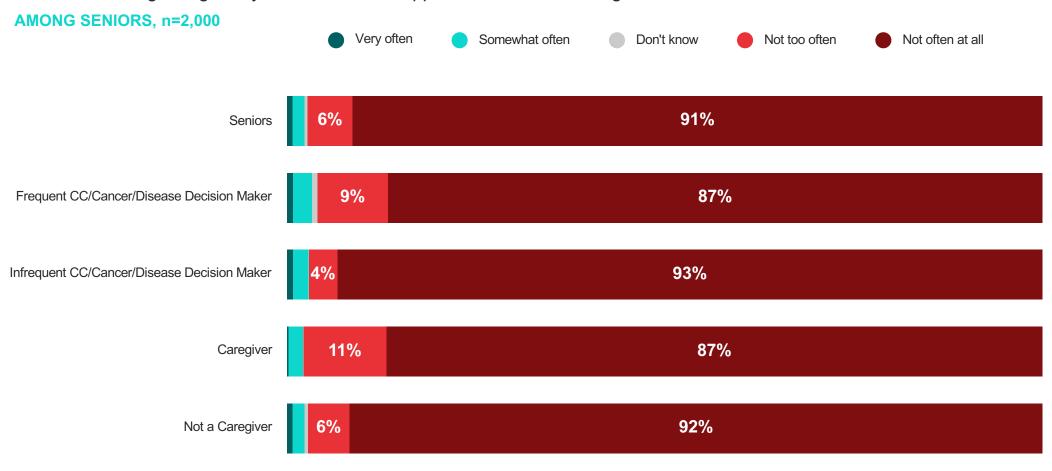




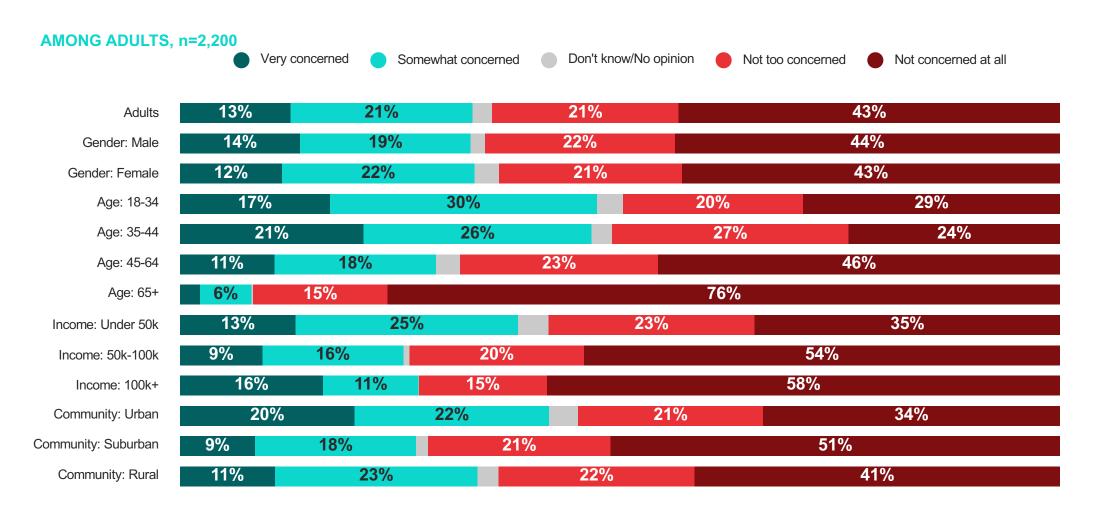






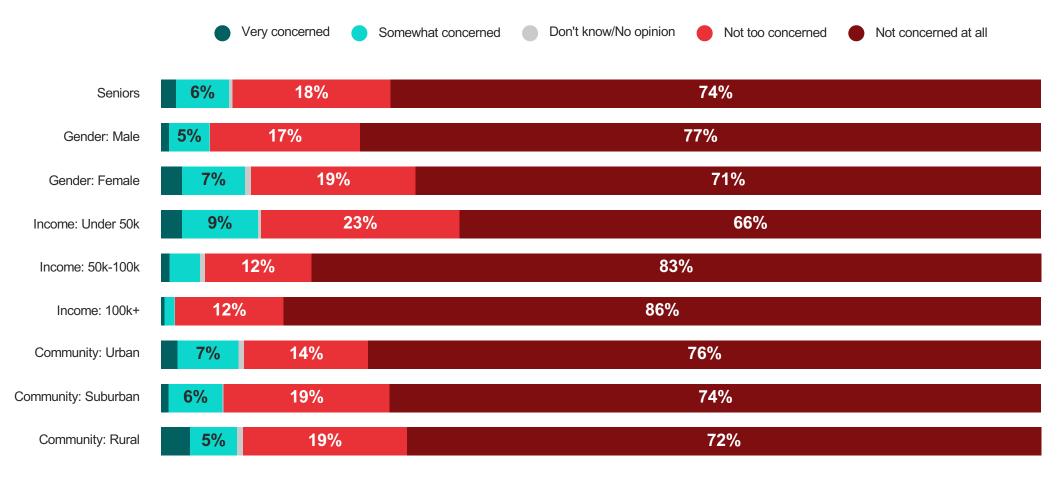




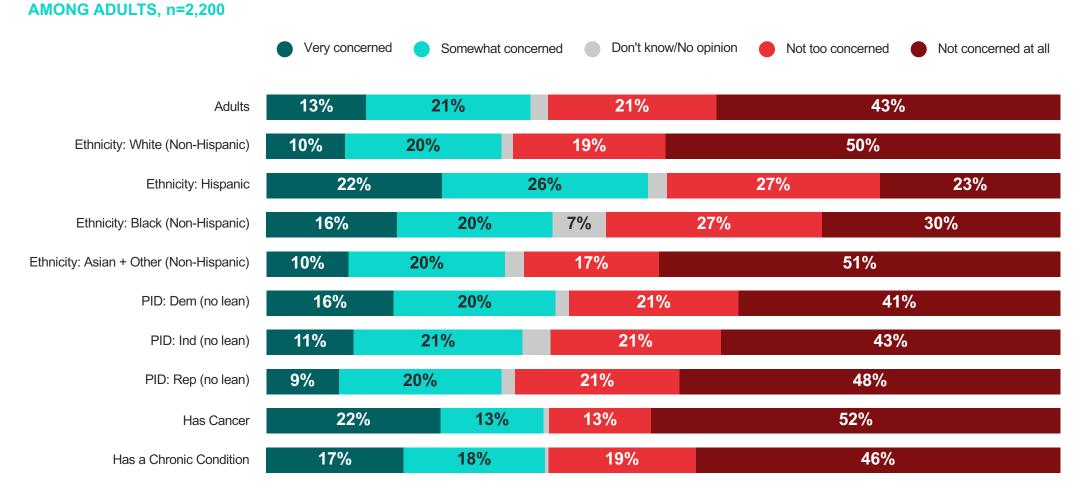




AMONG SENIORS, n=2,000

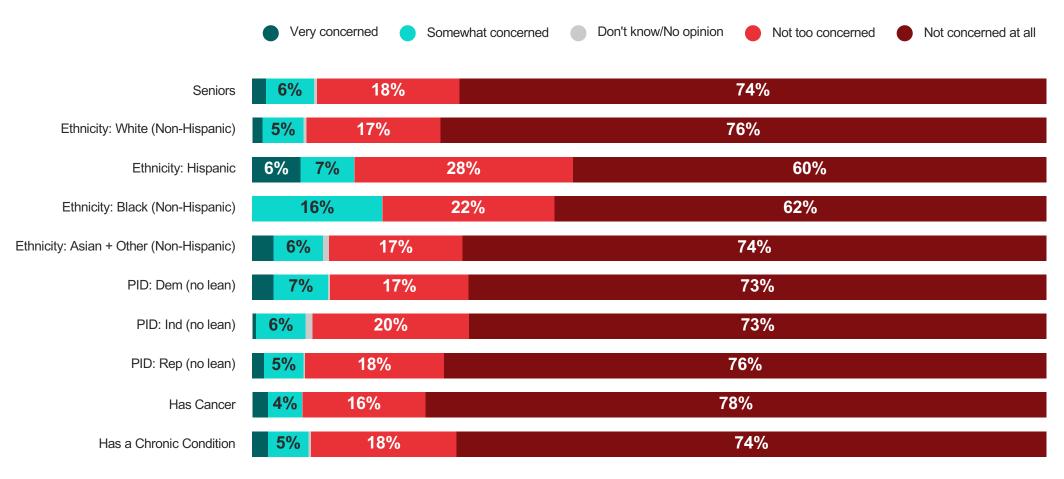






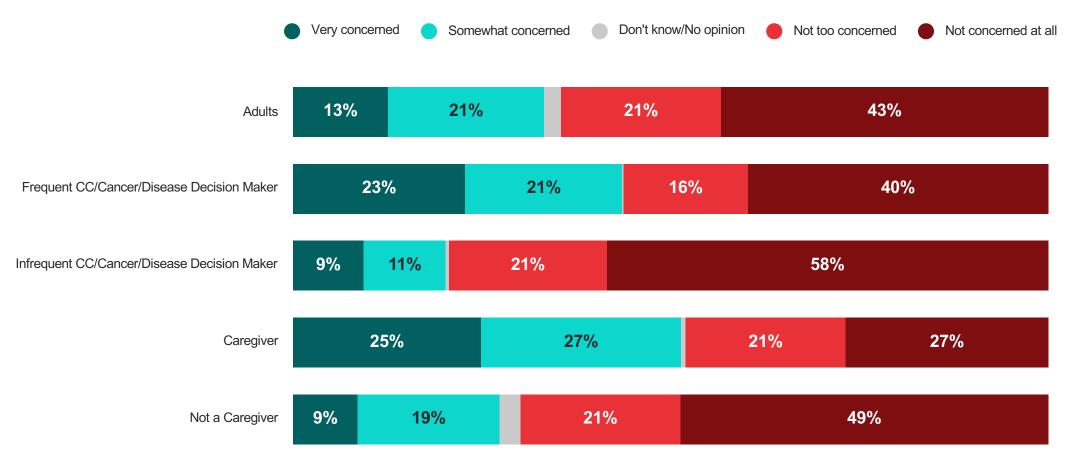


AMONG SENIORS, n=2,000



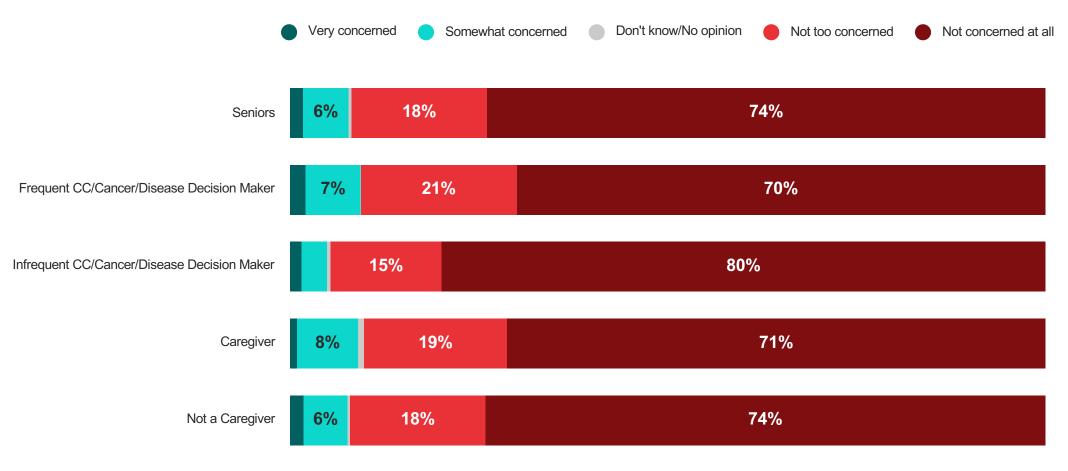


AMONG ADULTS, n=2,200





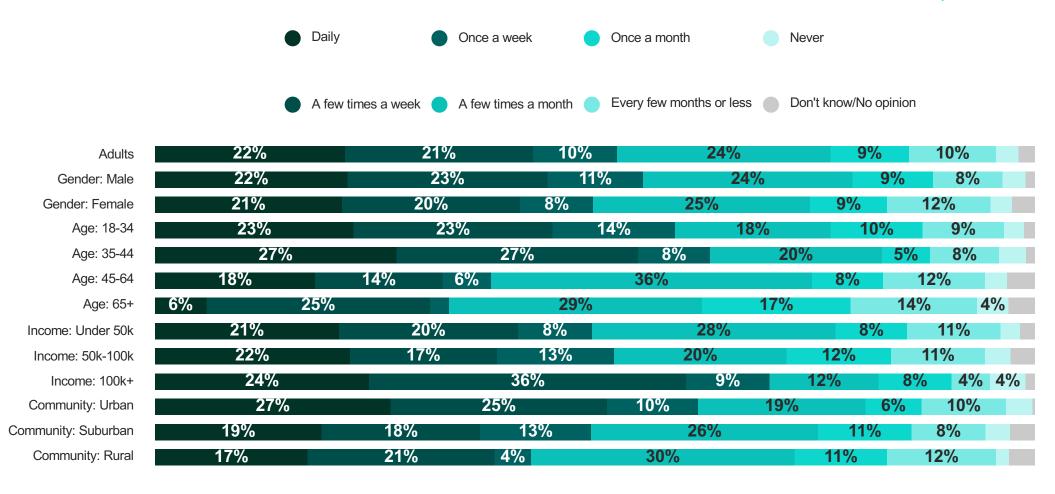






How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family?

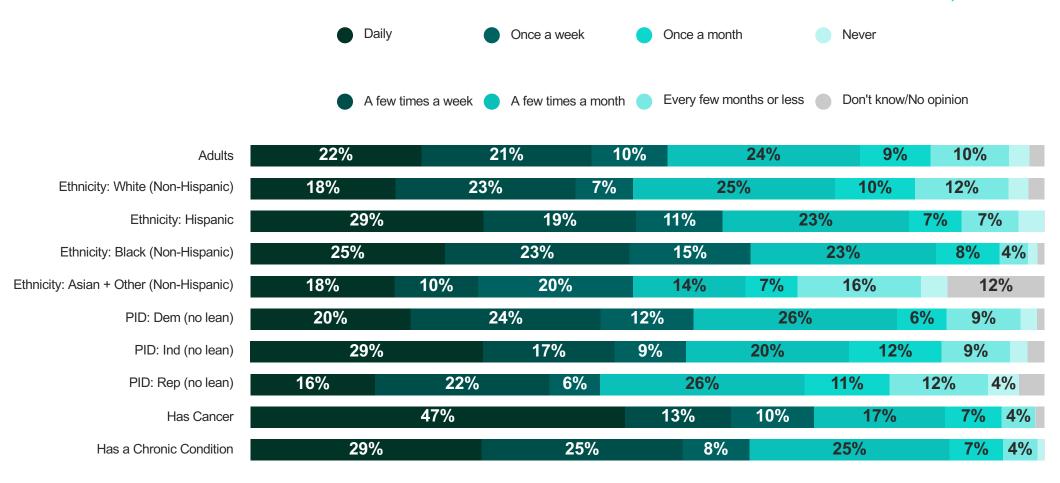
AMONG ADULTS WHO HAVE BEEN CONCERNED ABOUT THEIR ABILITY TO FEED SELF/FAMILY IN THE PAST 12 MONTHS, n=732





How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family?

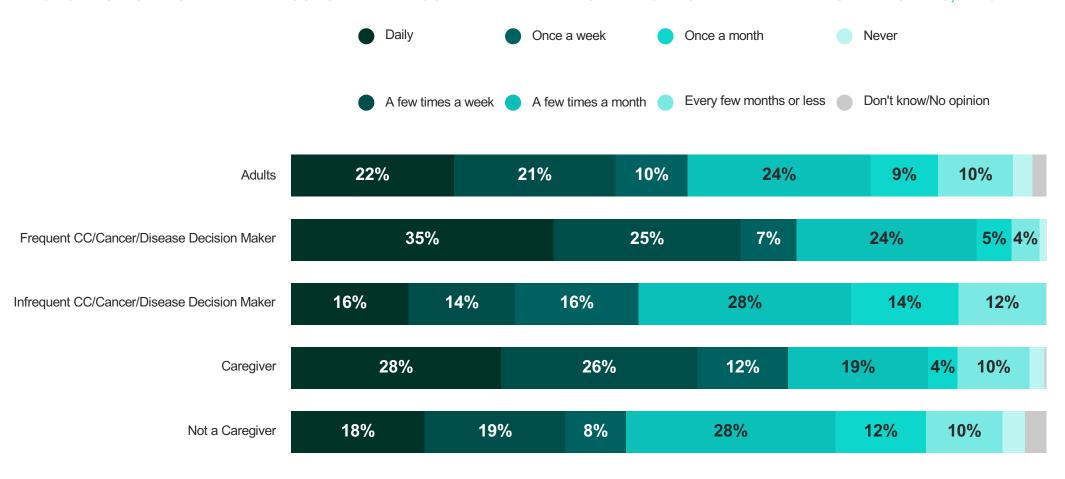
AMONG ADULTS WHO HAVE BEEN CONCERNED ABOUT THEIR ABILITY TO FEED SELF/FAMILY IN THE PAST 12 MONTHS, n=732





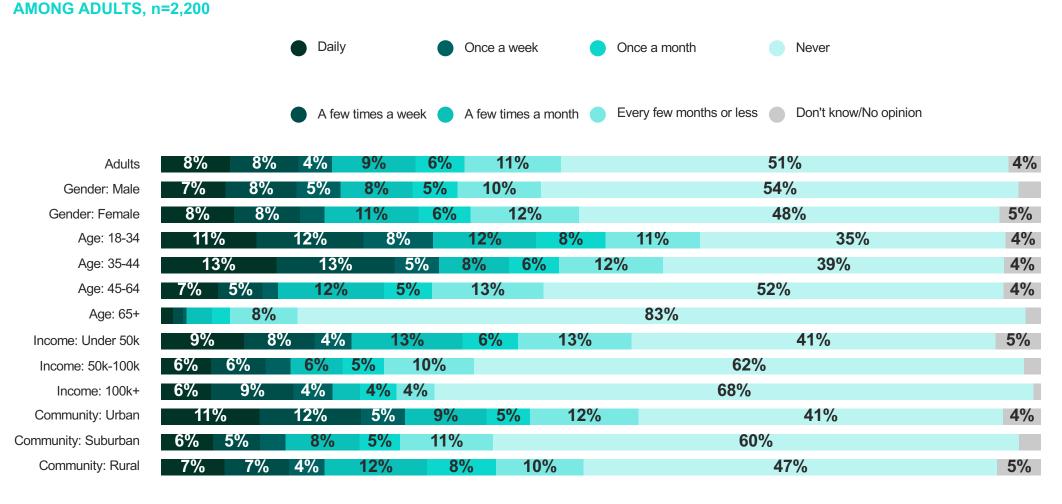
How frequently, if ever, have you been concerned about your ability to feed yourself and/or your family?

AMONG ADULTS WHO HAVE BEEN CONCERNED ABOUT THEIR ABILITY TO FEED SELF/FAMILY IN THE PAST 12 MONTHS, n=732





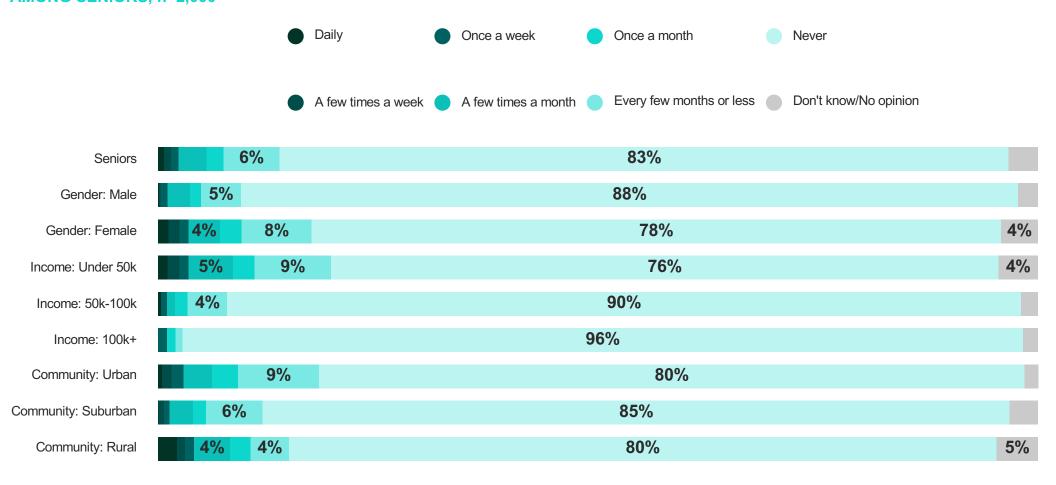
In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?





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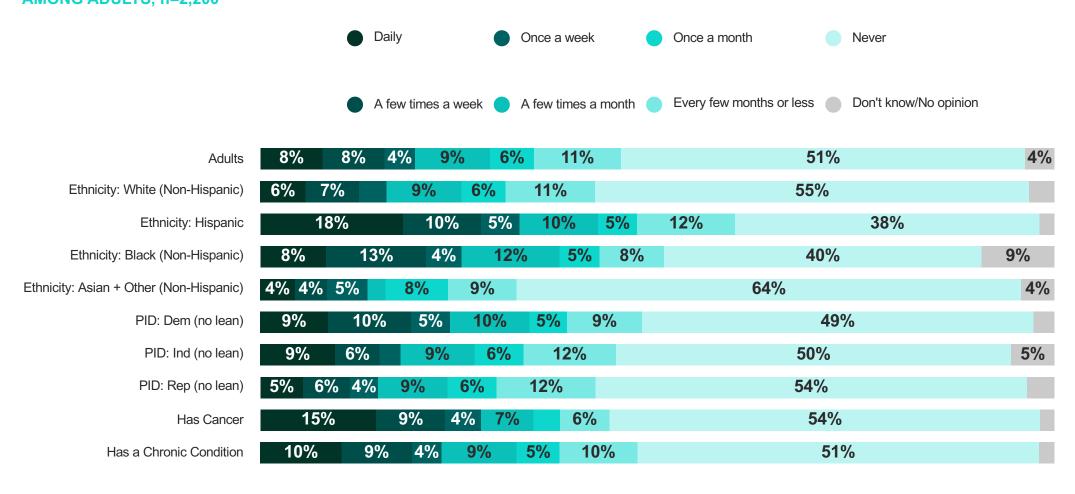
AMONG SENIORS, n=2,000





In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

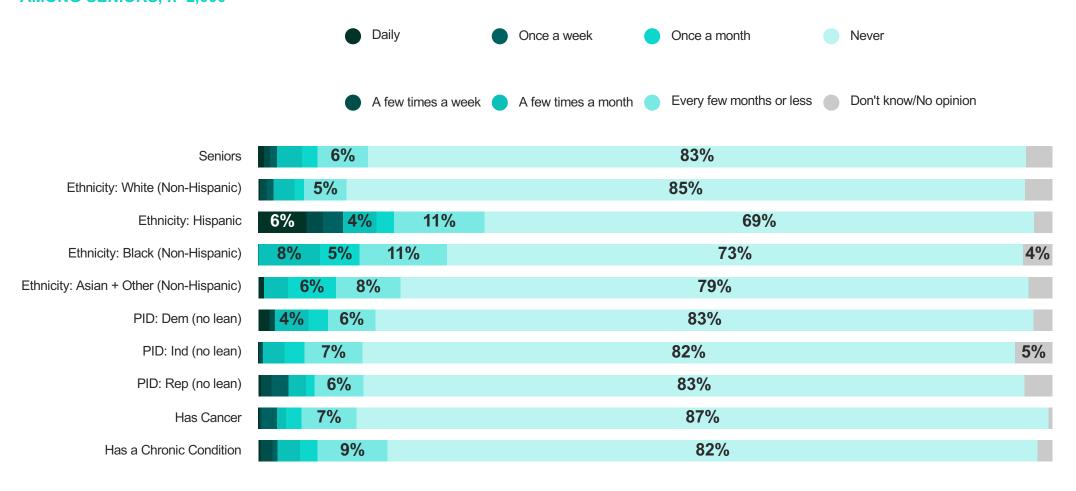
AMONG ADULTS, n=2,200





In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

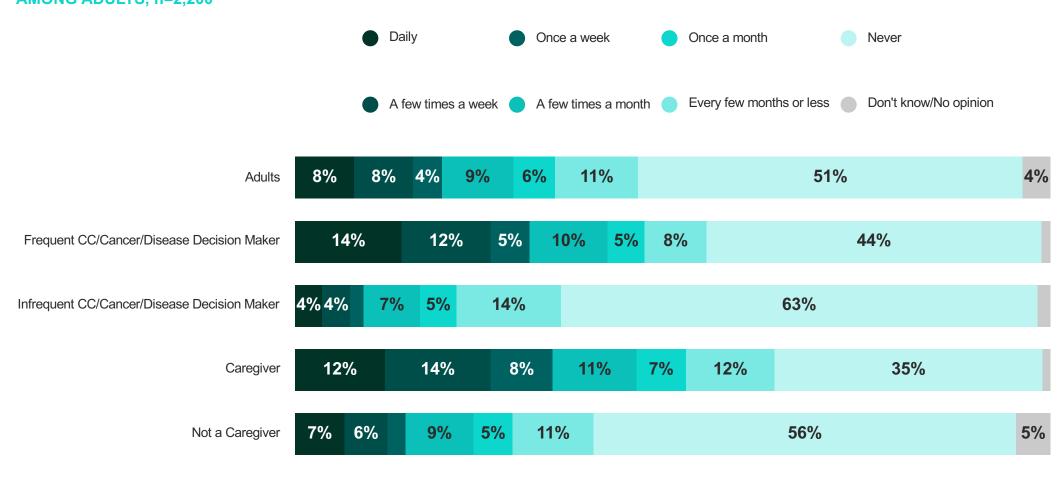
AMONG SENIORS, n=2,000





In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

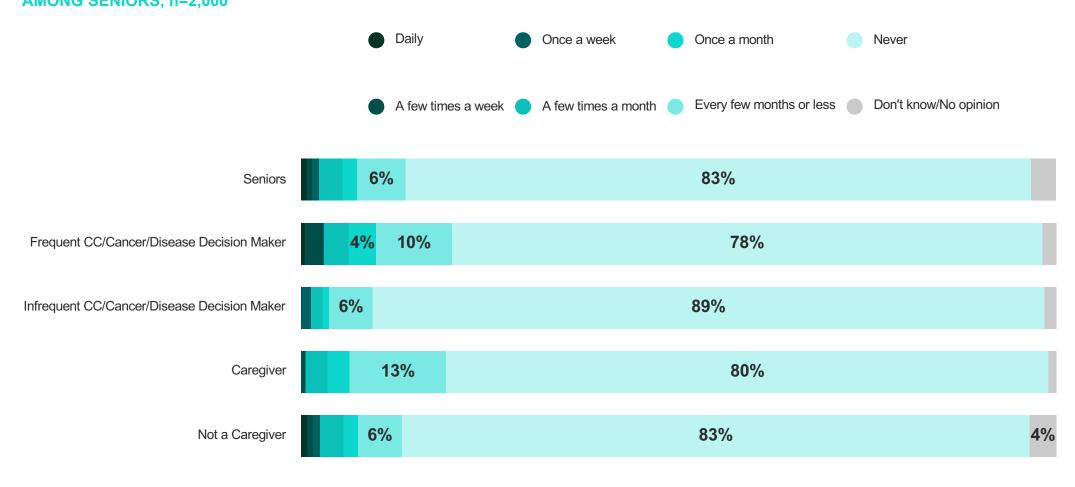
AMONG ADULTS, n=2,200



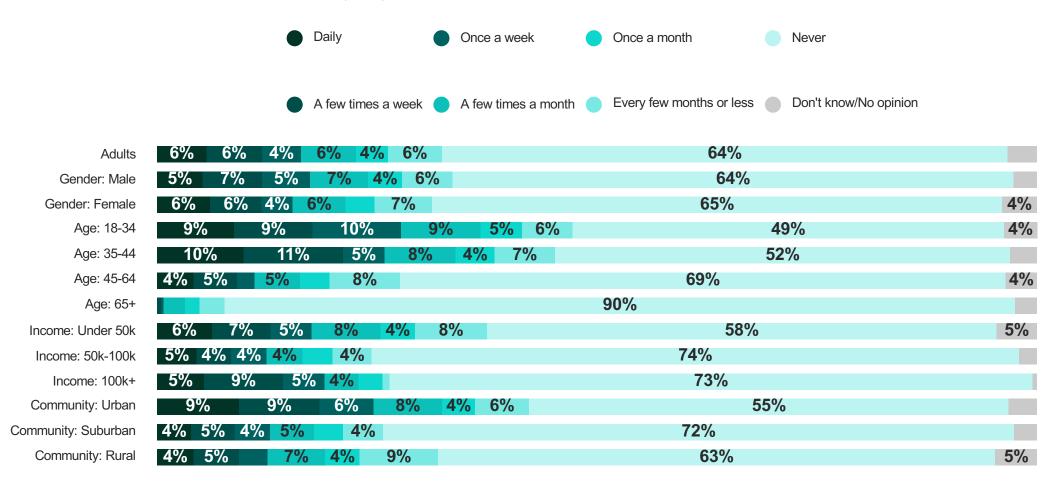


In the past 12 months, how frequently, if ever, were you worried your food would run out before you had money to buy more?

AMONG SENIORS, n=2,000

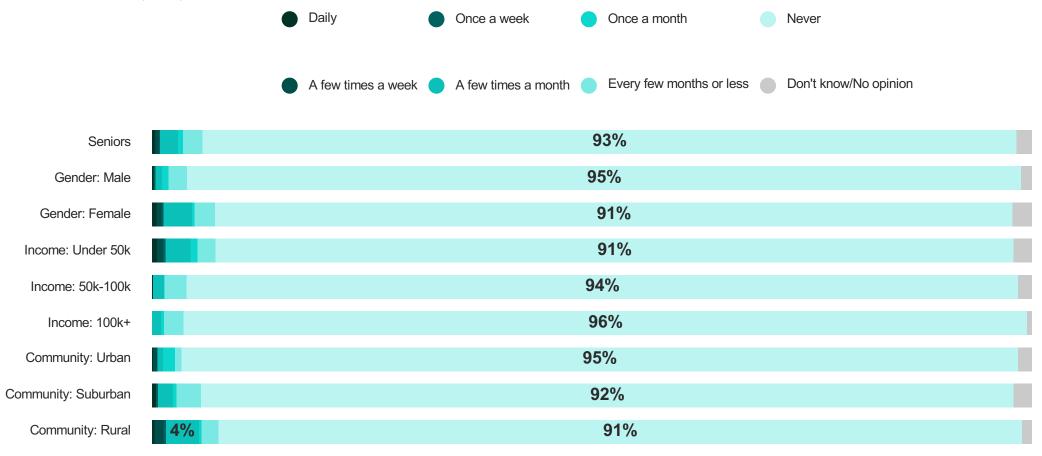






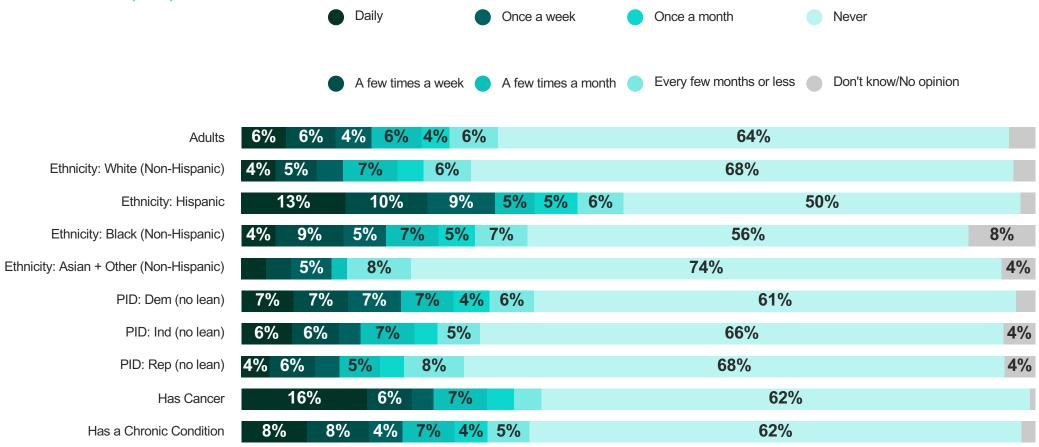


AMONG SENIORS, n=2,000



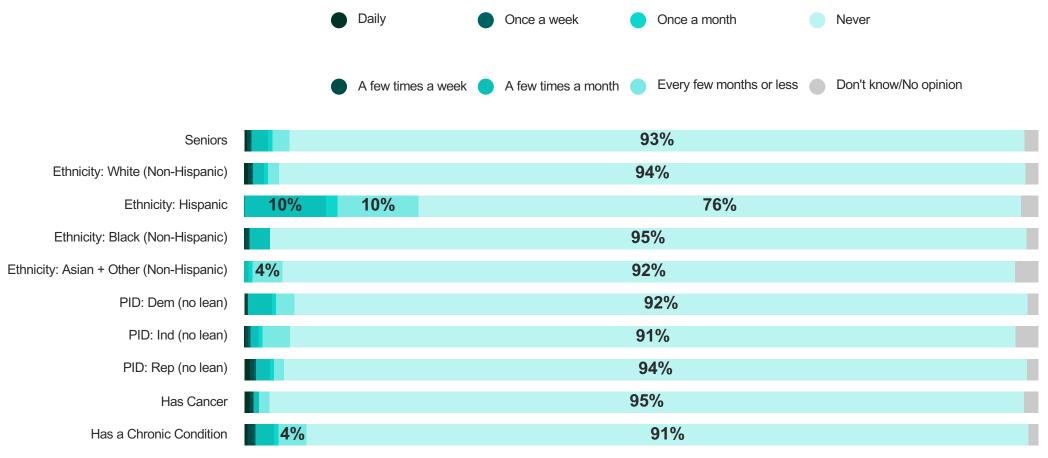


AMONG ADULTS, n=2,200

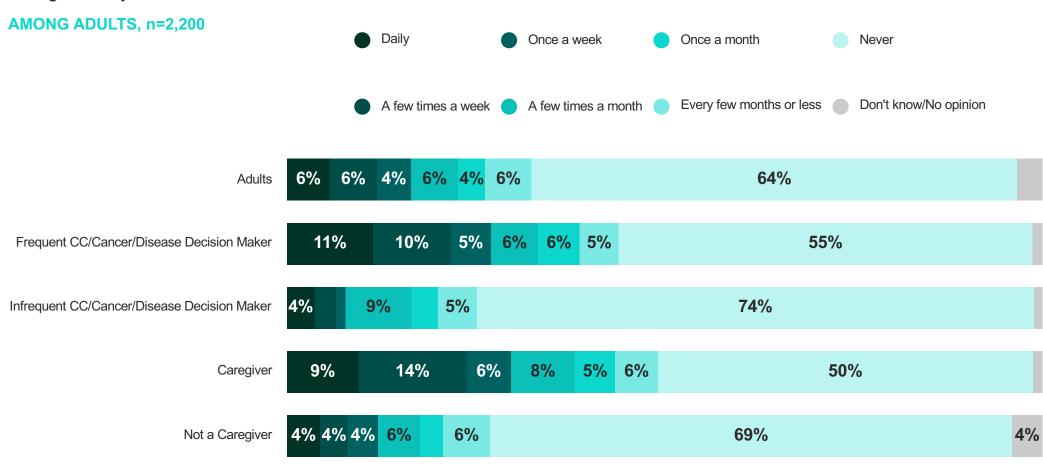




AMONG SENIORS, n=2,000

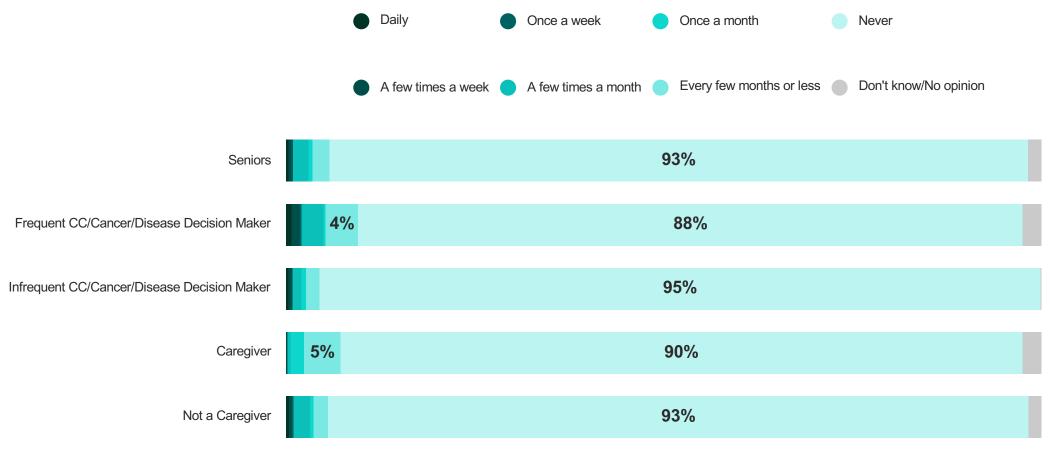








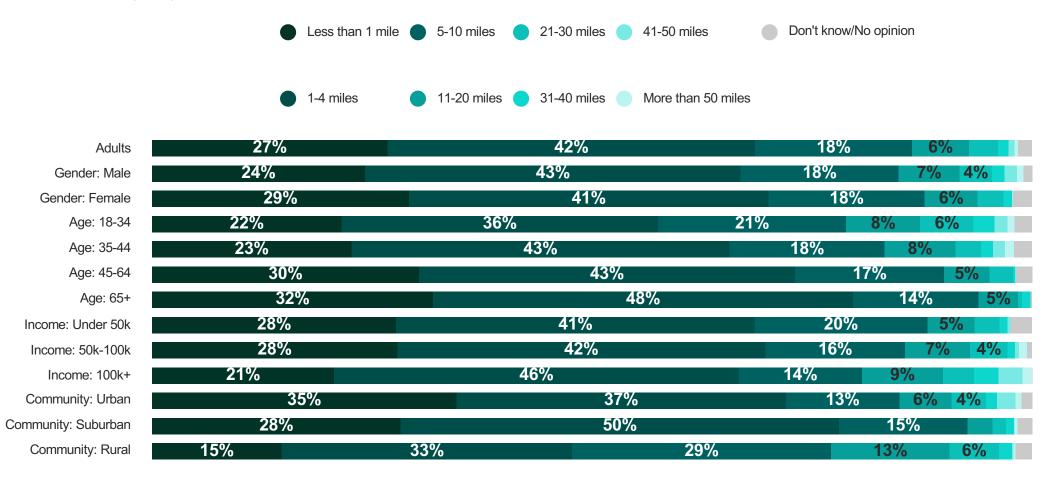
AMONG SENIORS, n=2,000





How far away is your closest grocery store?

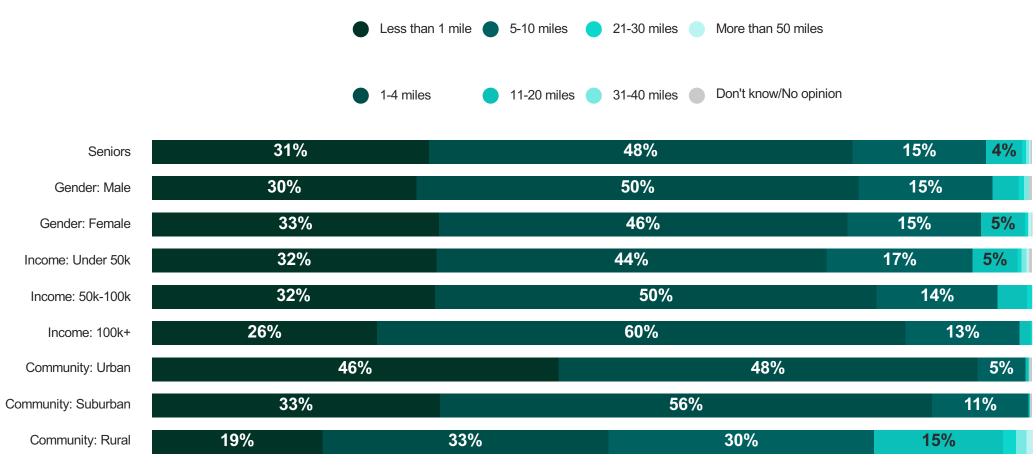
AMONG ADULTS, n=2,200



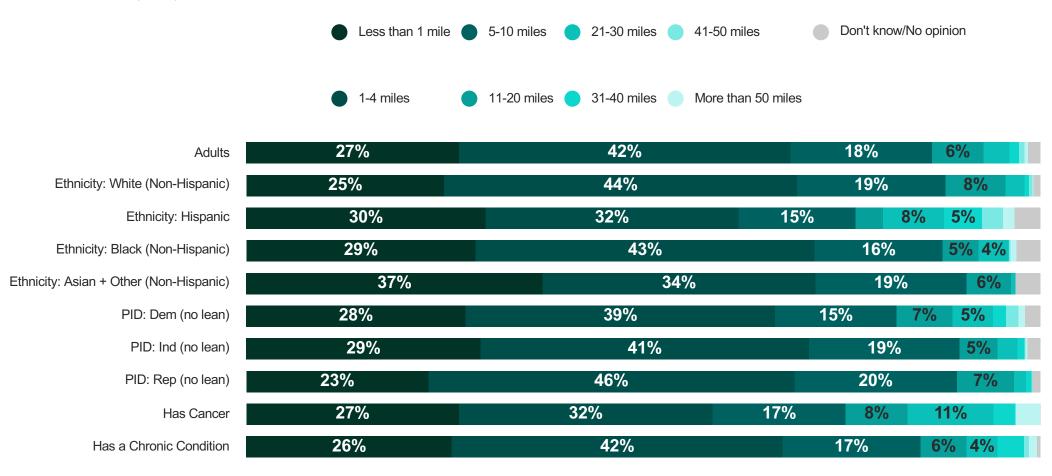


How far away is your closest grocery store?

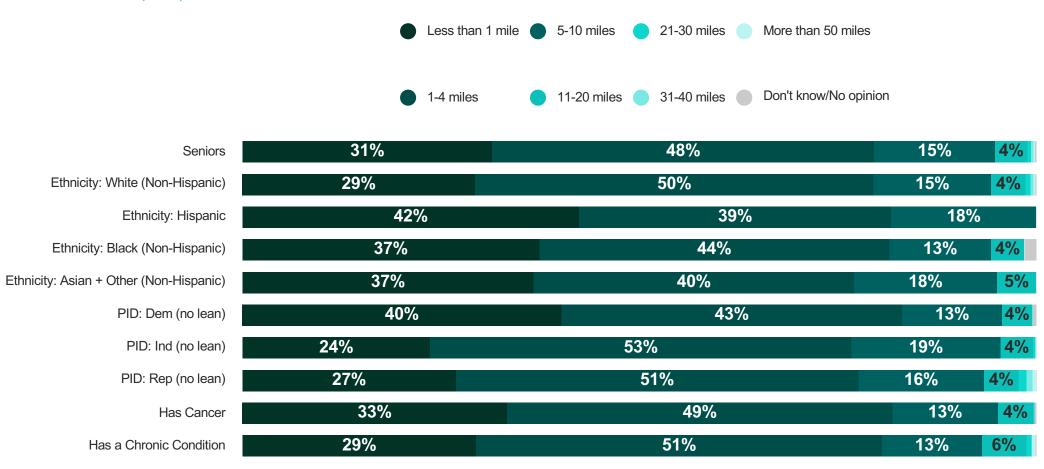
AMONG SENIORS, n=2,000



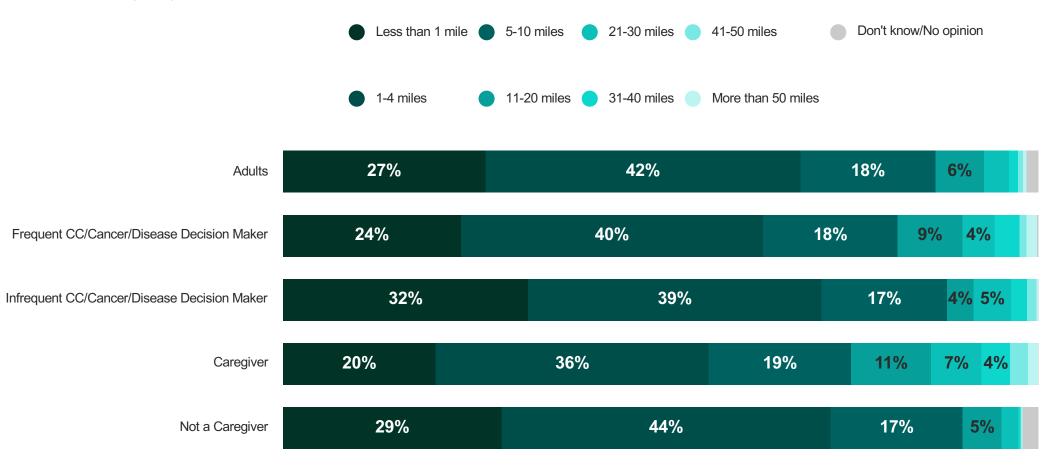








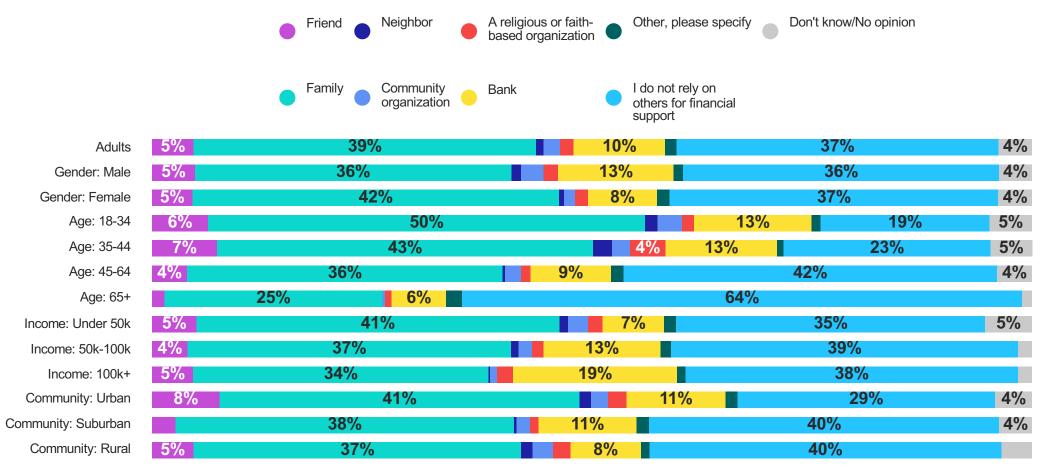




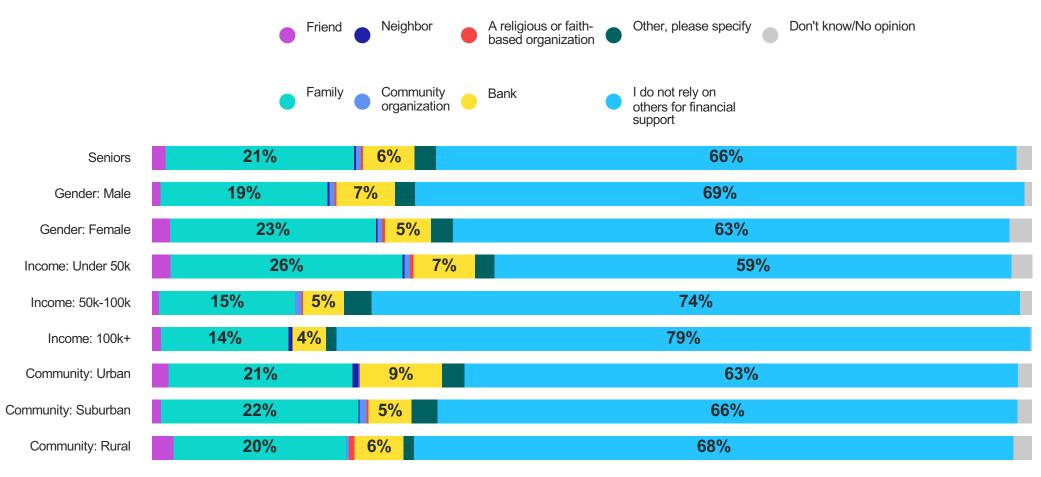




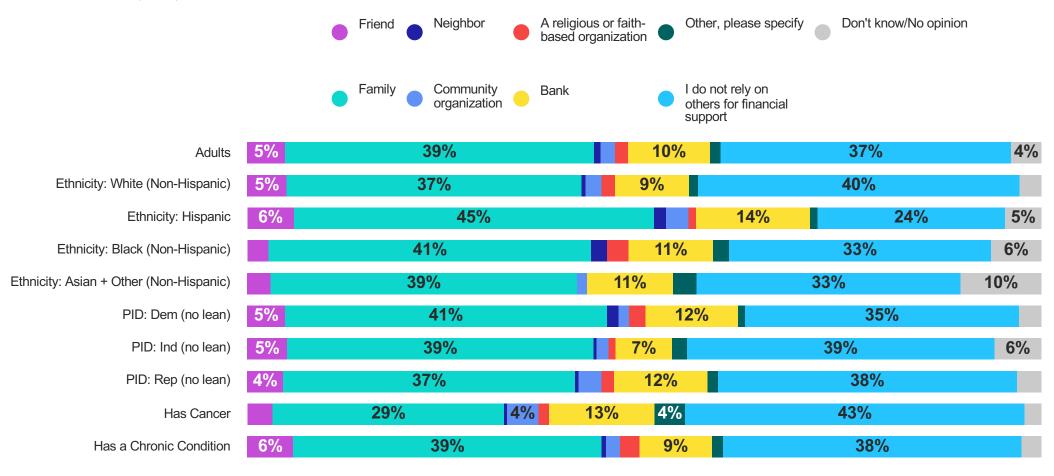




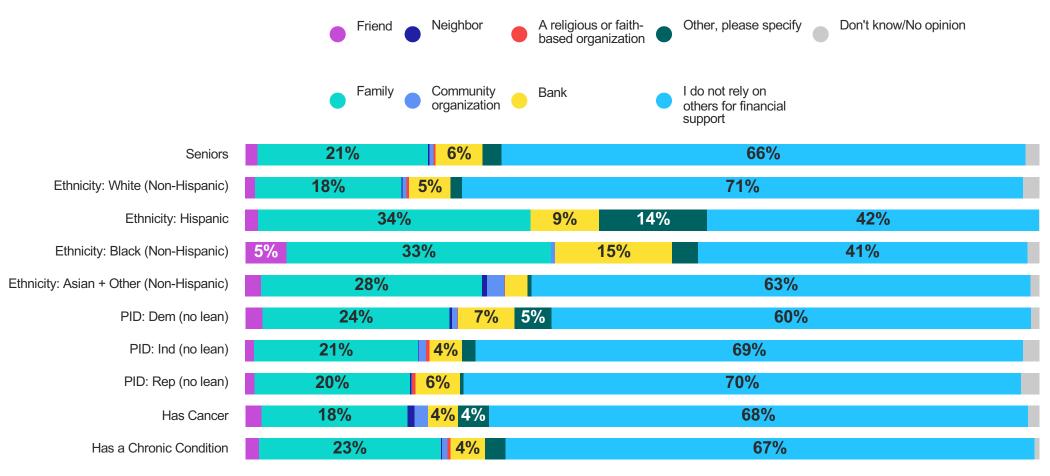




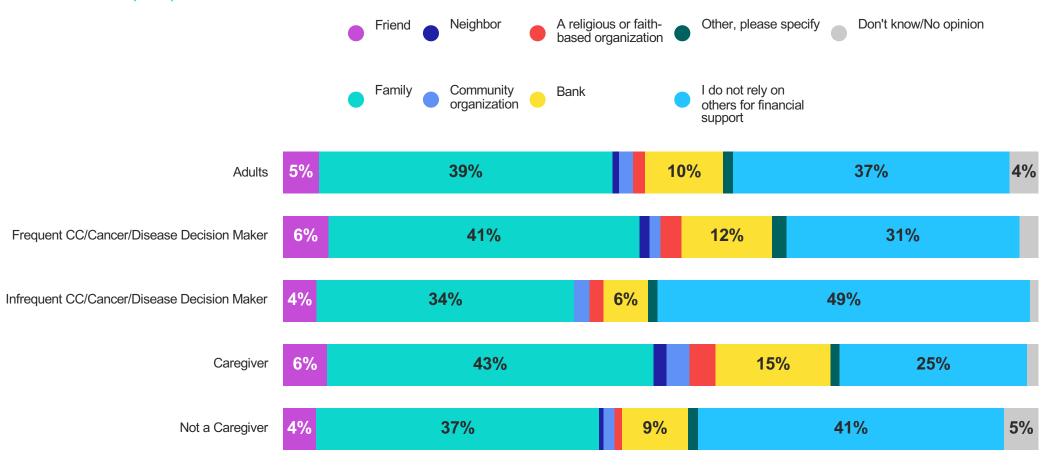




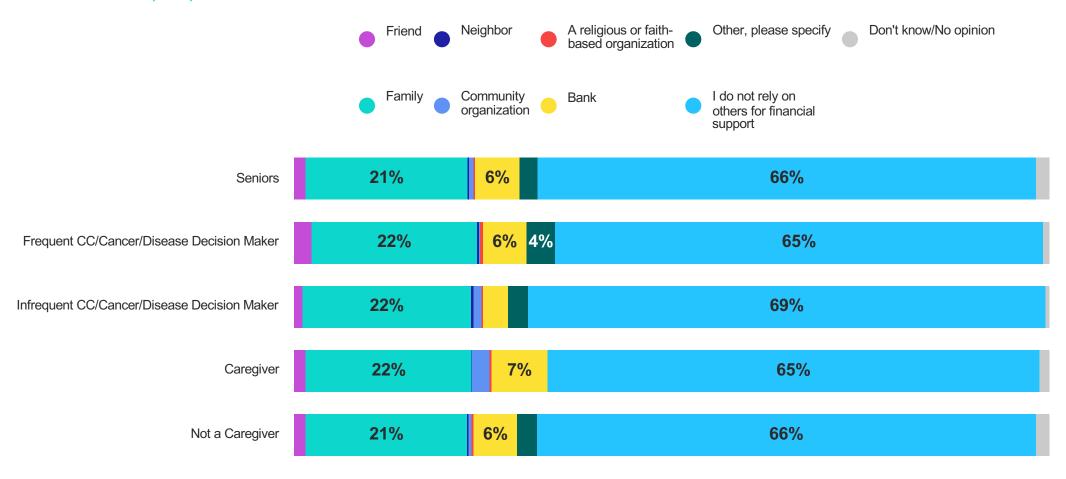








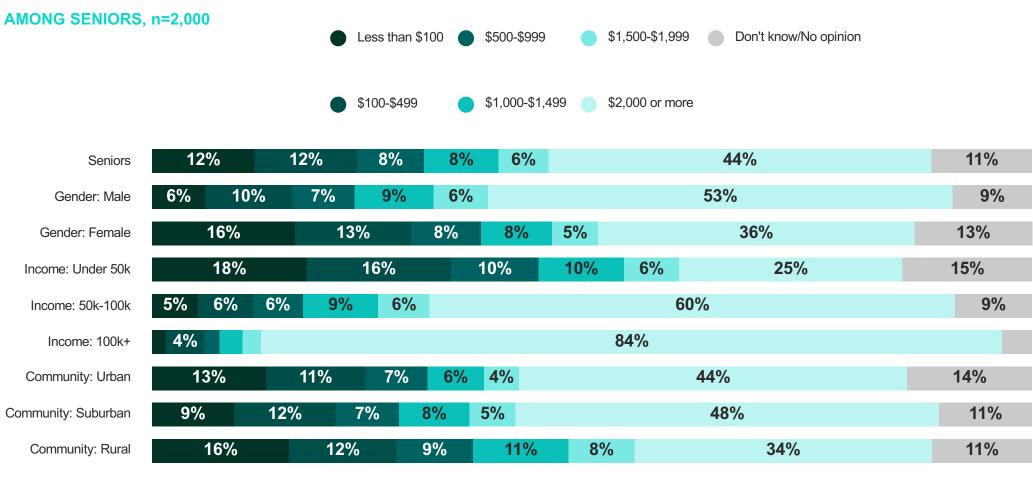




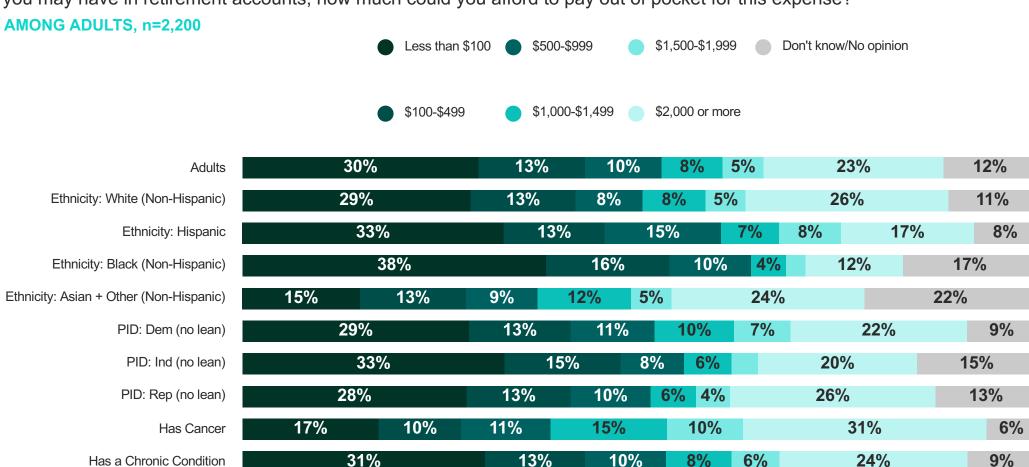




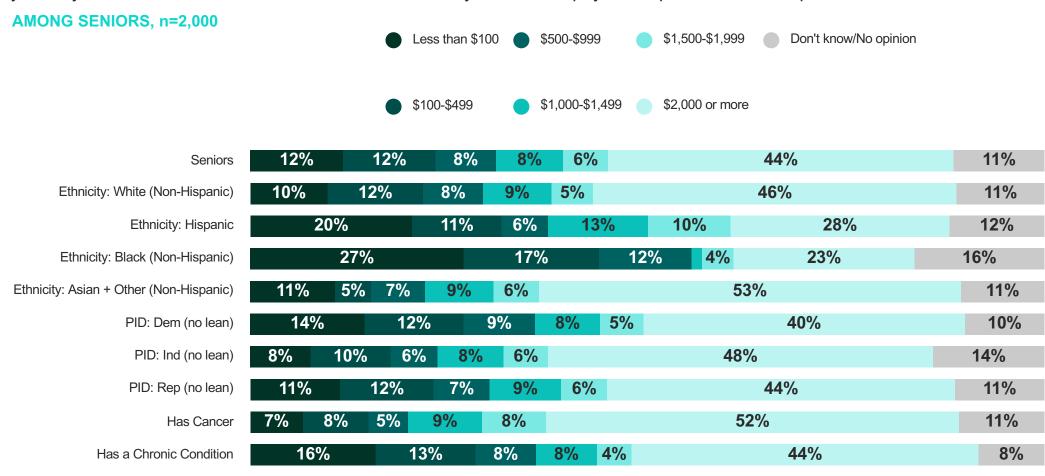




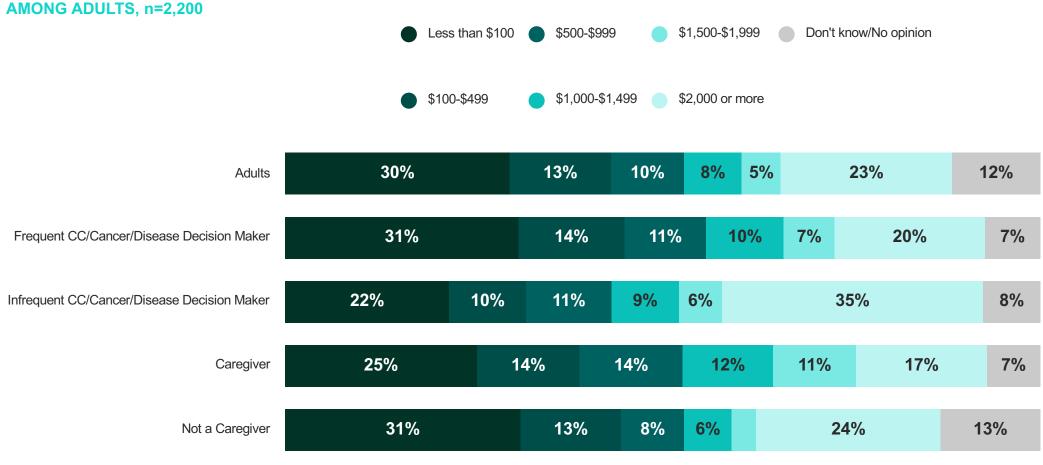




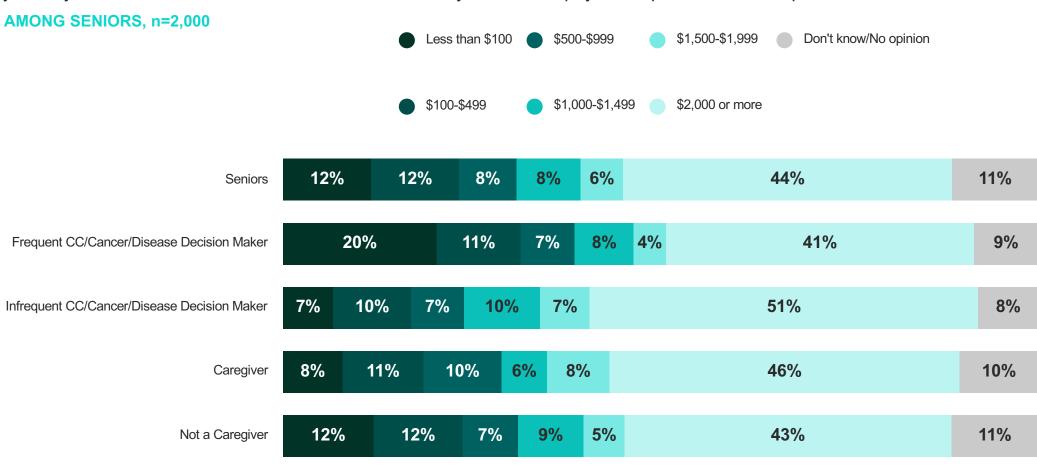




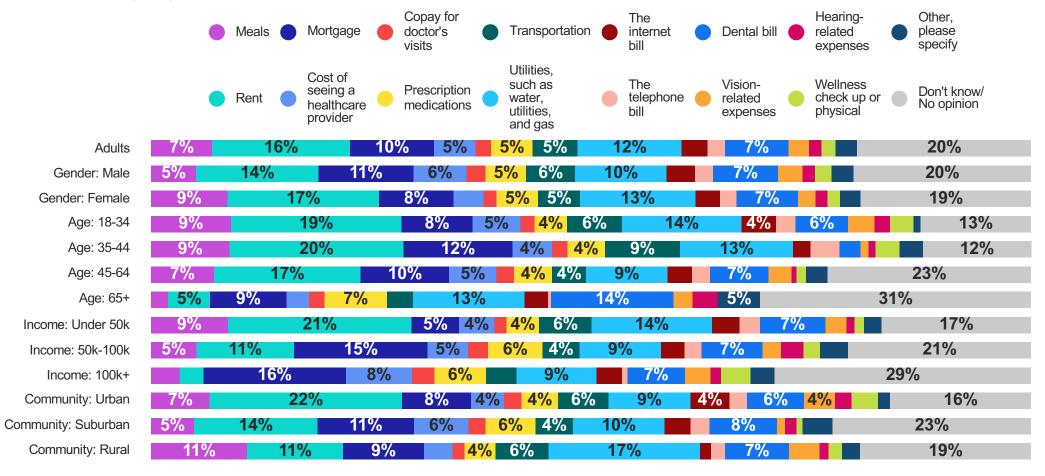




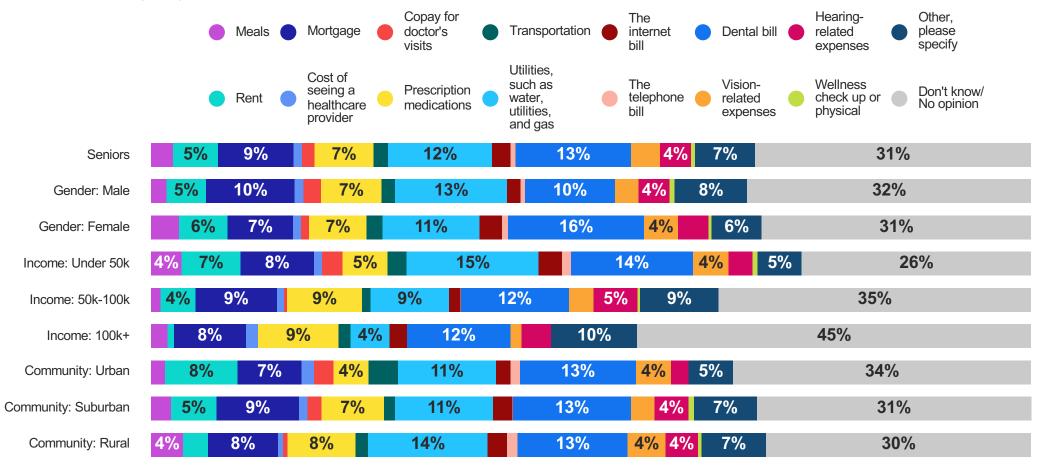




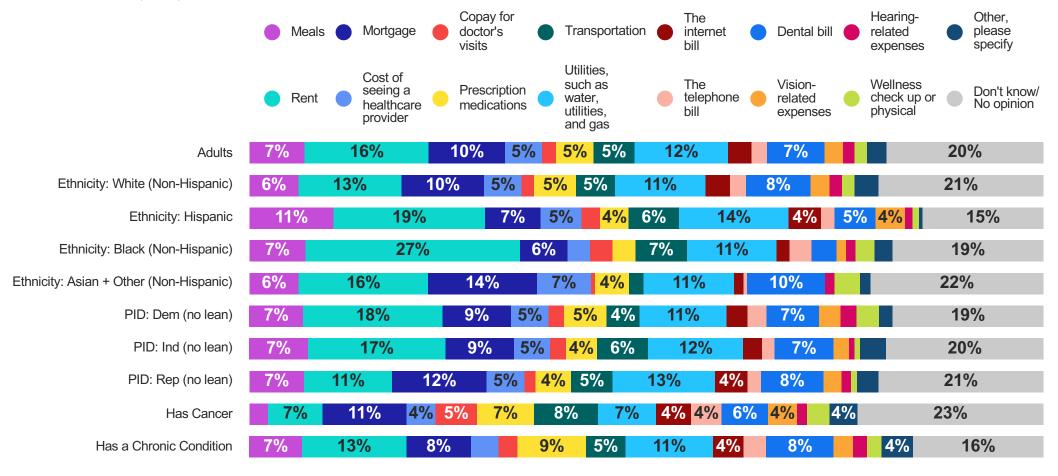




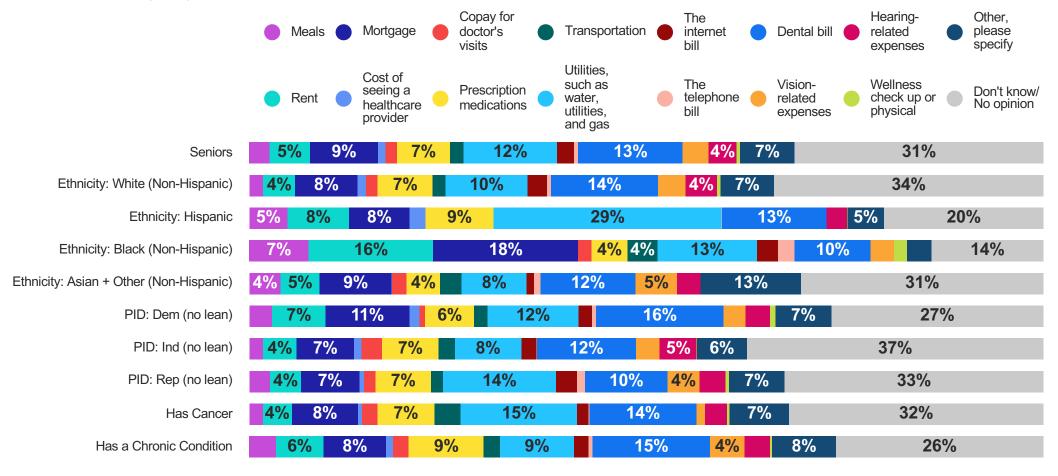




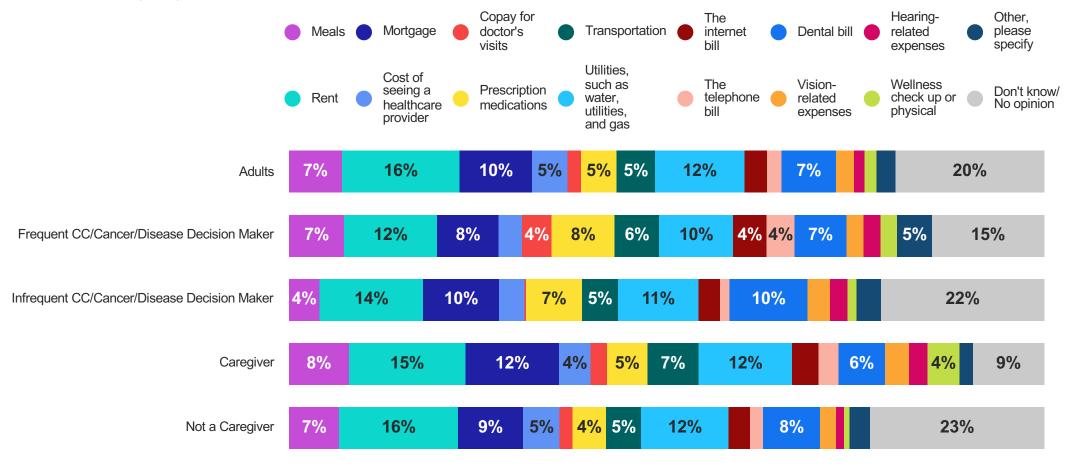




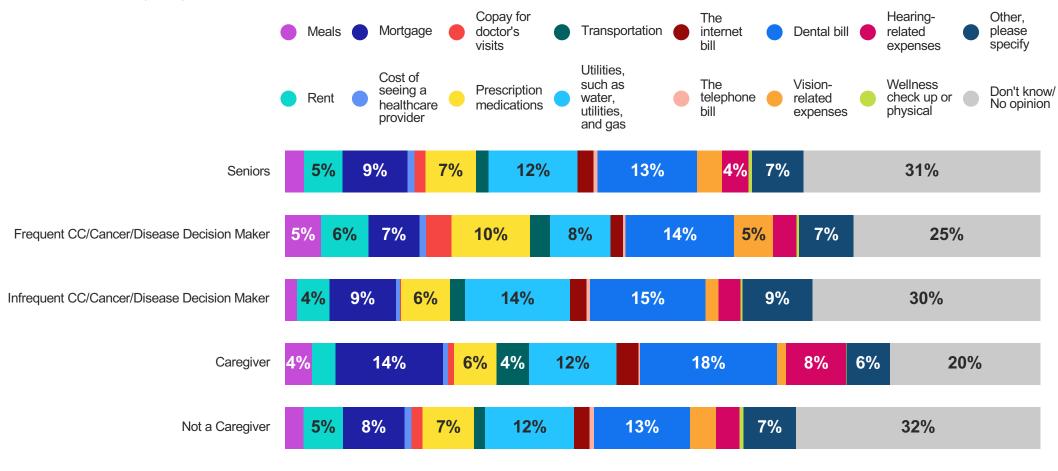












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