



What Women Say™ : Insights and Policy Solutions for Lifelong Security

April 2024



What We Did:

National Mixed Mode Survey of Women Ages 25+ with Oversamples of Rural Women and Low-Income Women by Ethnicity - Conducted March 2-13, 2024:

N=1,022 Women Ages 25+, Confidence interval of +/- 3.5%

N=314 Rural Women Ages 25+, Confidence interval of +/- 6.31%

N=260 White Low-Income Women Ages 25+, Confidence interval of +/- 6.93%

N=241 Black/African American Low-Income Women Ages 25+, Confidence interval of +/- 7.2%

N=203 Hispanic/Latina Low-Income Women Ages 25+, Confidence interval of +/- 7.84%

Note -- For purposes of showing the data in charts: when referencing Black/African American Low-Income Women, the label will say Black Low-Income Women. When referencing Hispanic/Latina Low-Income Women, the label will say Hispanic Low-Income Women.

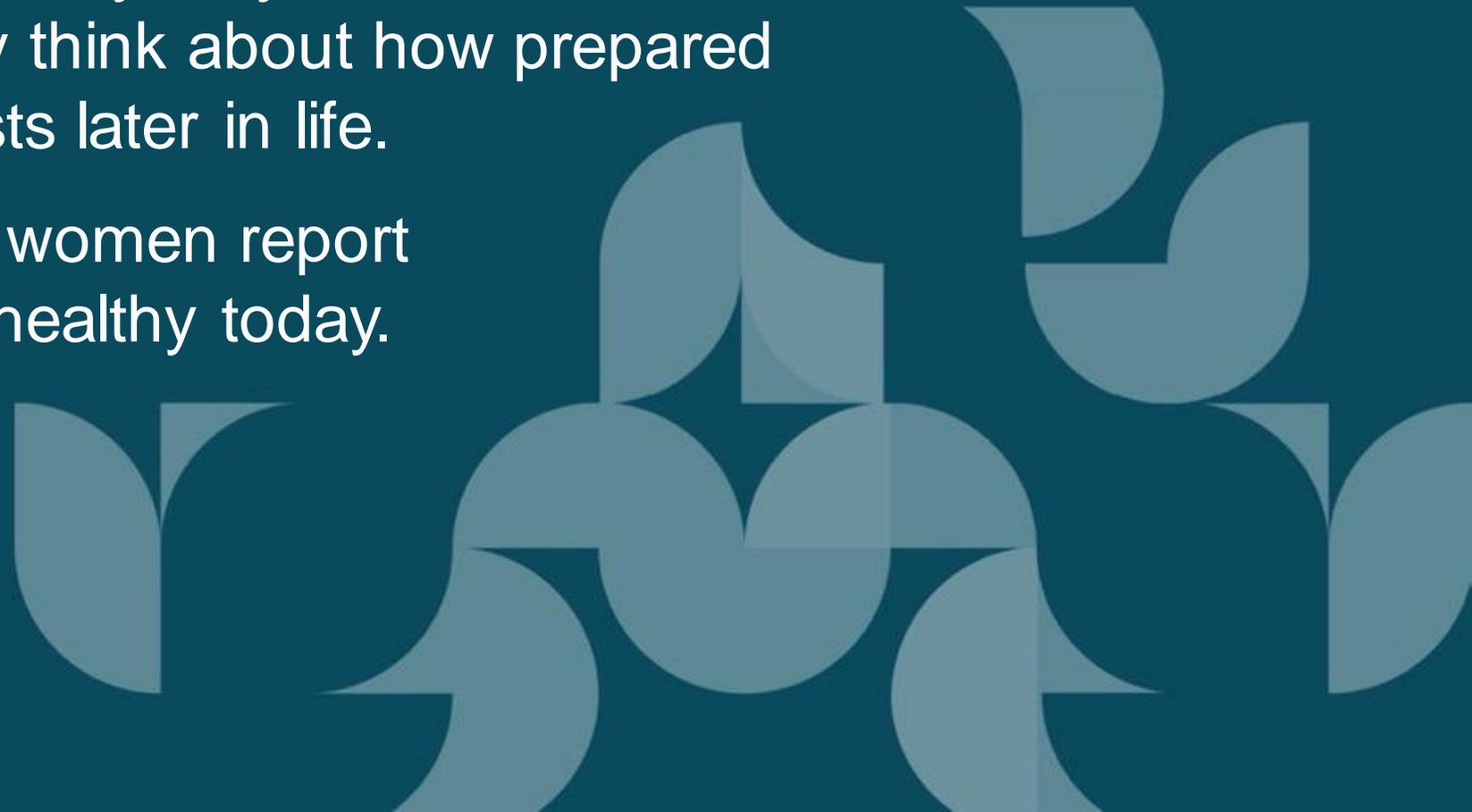
The Topics We Covered:

- ✓ Health
- ✓ Financial security
- ✓ Potential federal policy solutions

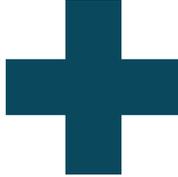
1. Health

Roughly half of women say they feel “uncertain” or “worried” when they think about how prepared they are for health costs later in life.

Low-income and rural women report challenges to staying healthy today.



From a list of words, women ages 25+ select “uncertain” and “worried” the most when asked how prepared they are for health costs later in life. Women select more negative than positive words by large margins.



<i>Positive Emotions Shown</i>	All Women Ages 25+	All Low-Income Women Ages 25+ (36%)
Total Selecting Positive Words	49%	35%
<i>Hopeful</i>	32%	22%
<i>Accepting</i>	16%	13%
<i>Satisfied</i>	14%	9%
<i>Confident</i>	14%	6%
<i>Curious</i>	8%	5%
<i>Pleased</i>	7%	5%
<i>Proud</i>	3%	1%
<i>Delighted</i>	2%	1%

<i>Negative Emotions Shown</i>	All Women Ages 25+	All Low-Income Women Ages 25+ (36%)
Total Selecting Negative Words	76%	84%
<i>Uncertain</i>	54%	53%
<i>Worried</i>	47%	50%
<i>Frustrated</i>	26%	35%
<i>Helpless</i>	22%	31%
<i>Terrified</i>	19%	25%
<i>Bewildered</i>	6%	8%
<i>Embarrassed</i>	6%	9%



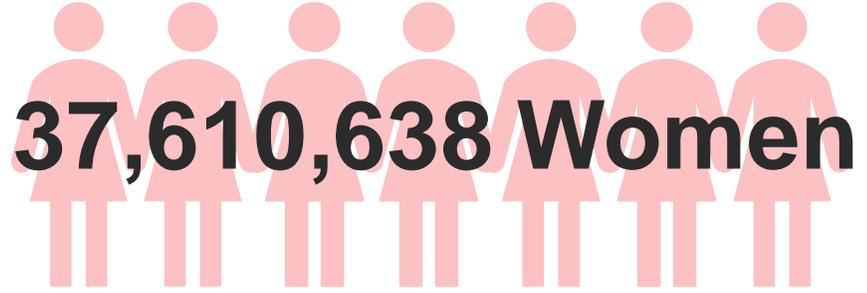
Women ages 25+ rate their general health worse than their mental health. Low-income and rural women ages 25+ rate their general and mental health a net negative.

	General Health		
	All Women Ages 25+	All Rural Women Ages 25+	All Low-Income Women Ages 25+
Excellent/ Very Good	31%	23%	17%
Fair/Poor	29%	33%	41%
Net Difference	+2%	-10%	-24%
Good	40%	44%	42%

	Mental/Emotional Health		
	All Women Ages 25+	All Rural Women Ages 25+	All Low-Income Women Ages 25+
Excellent/ Very Good	38%	30%	28%
Fair/Poor	26%	31%	37%
Net Difference	+12%	-1%	-9%
Good	36%	39%	36%

In the past year, roughly 1 in 3 women ages 25+ report having experienced delays in access to health care or food insecurity issues, and 1 in 5 report delays in filling prescription medicines.

In the past 12 months I have experienced delays in getting access to or making appointments with health care providers, preventive tests, or screenings.



In the past 12 months I have had to cut the size of my meals or skipped meals because there was not enough money for food.



In the past 12 months, I have had to delay or not fill my prescription medicines, skip doses, or take less of it than prescribed, or had to stop taking it altogether because there was not enough money for prescription medicines.



Note: Used the U.S. Census: 2022 American Community Survey Data estimates of adult women ages 25+. Total population: 117,533,244.

Low-income women are more likely to report barriers to staying healthy. Food insecurity is high among low-income women audiences.

*Ranked by %Yes, Applies to Me – All Women
Ages 25+*

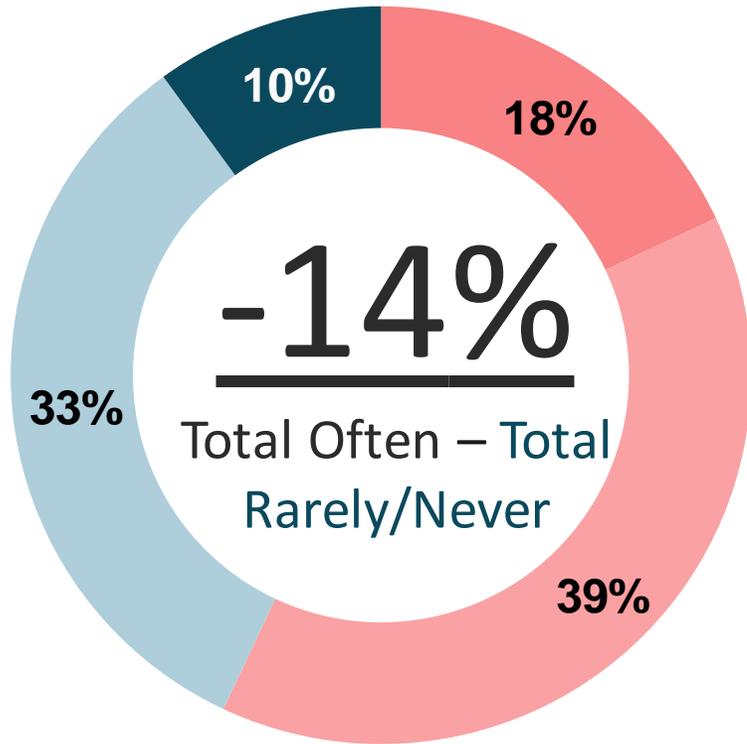
	All Women Ages 25+	All Rural Women Ages 25+	All Low- Income Women Ages 25+ (36%)	Low- Income White Women Ages 25+	Low- Income Black Women Ages 25+	Low- Income Hispanic Women Ages 25+
<i>I find it hard or difficult to be physically active regularly.</i>	45%	50%	54%	57%	42%	53%
<i>In the past 12 months I have experienced delays in getting access to or making appointments with health care providers, preventive tests, or screenings.</i>	32%	34%	35%	38%	27%	44%
<i>In the past 12 months I have had to cut the size of my meals or skipped meals because there was not enough money for food.</i>	29%	32%	45%	47%	38%	51%
<i>In the past 12 months, I have had to delay or not fill my prescription medicines, skip doses, or take less of it than prescribed, or had to stop taking it altogether because there was not enough money for prescription medicines.</i>	20%	21%	24%	26%	19%	30%

Note: Yellow highlights note differences above the margin of error.

Majorities of women ages 25+ believe the health care system often treats people unfairly based on their race or ethnic background.

All Women Ages 25+

Total Very/Somewhat Often	57%
Total Rarely/Never	43%



■ Very Often ■ Somewhat Often ■ Rarely ■ Never

	% Total Often
Millennials (Ages 28-43)	69%
Gen X (Ages 44-59)	51%
Baby Boomers (Ages 60-78)	52%
White Women	53%
Women of Color	64%
Low-Income White Women	54%
Low-Income Black Women	62%
Low-Income Hispanic Women	58%

Women ages 25+ view having a low-income as the most negative influence on a person's health. Being a woman, having a low education, being Black or Hispanic are also viewed as net negatives.

*Ranked by Net Difference (Negative Influence)
All Women Ages 25+*

	Positive Influence	Negative Influence	Net Difference
Having a low-income	8%	76%	-68%
Being Black or African American	10%	39%	-29%
Being Latina or Hispanic	10%	33%	-23%
Having a high school degree or lower education level	26%	38%	-12%
Being a woman	23%	29%	-6%
The neighborhood or area where a person lives	44%	22%	+22%
Being a man	37%	8%	+29%
Being White	44%	5%	+39%
Having a college degree or higher education level	61%	5%	+56%
Having a high income	77%	6%	+71%
Having family and friends nearby to count on	82%	4%	+78%
Eating a healthy diet and staying physically active	84%	4%	+80%

2. Financial Security

American women report substantial economic stress.

Compared to 2023, fewer women consider themselves financially secure, and they are not confident about how to plan and save for retirement.

The cost of housing and cuts to Medicare and Social Security are top concerns.

A decrease from last year, less than half (49%) of women ages 25+ and only 1/3 of rural women report having saved for retirement. Majorities report they are *not* financially secure (with significant majorities of rural and low-income women saying so).

	All Women Ages 25+		All Rural Women Ages 25+		All Low-Income Women Ages 25+ (36%)	
	April 2023	March 2024	April 2023	March 2024	April 2023	March 2024
<i>Saved money for retirement</i>						
Yes	55%	49%	47%	33%	8%	9%
<i>“I consider myself to be financially secure”</i>						
Total Disagree	51%	56%	58%	67%	77%	79%

Low-income White and Hispanic women ages 25+ view their own financial security are worse compared to last year.

	Low-Income Women Ages 25+					
	White Women		Black Women		Hispanic Women	
	April 2023	March 2024	April 2023	March 2024	April 2023	March 2024
<i>“I consider myself to be financially secure”</i>						
Total Disagree	75%	83%	76%	72%	72%	81%

Confidence levels in being able to plan and save for retirement are worse than last year. More than 7 in 10 low-income women say they are not confident.

How confident are you that you have the information you need to plan and save for retirement?

	All Women Ages 25+		All Low-Income Women Ages 25+ (36%)	
	April 2023	March 2024	April 2023	March 2024
Total Confident	57%	50%	37%	29%
Total Not Confident	43%	50%	63%	71%
<i>Net Difference</i>	+14%	-0-	-26%	-42%

Majorities of low-income women report these negative financial statements apply to them.

*Ranked by %Yes, Applies to Me
All Low-Income Women Ages 25+*

	All Women Ages 25+	All Low- Income Women Ages 25+ (36%)	Low-Income White Women Ages 25+	Low-Income Black Women Ages 25+	Low-Income Hispanic Women Ages 25+
<i>I worry that I will not have enough savings for retirement if my (spouse/partner) passes away.</i>	64%	79%	79%	72%	84%
<i>I do not make enough money right now to save for retirement.</i>	59%	81%	84%	69%	81%
<i>I do not have enough money to take care of my loved ones if they are no longer able to care for themselves.</i>	58%	71%	77%	60%	70%
<i>Making decisions about saving for retirement is very complicated and confusing.</i>	48%	59%	60%	46%	59%
<i>I am one unexpected major crisis, illness, or injury away from financial disaster or bankruptcy.</i>	40%	50%	53%	45%	44%

Majorities of women ages 25+ as well as rural women report not having any emergency funds to cover expenses. Significant majorities of low-income women do not have emergency funds.

	All Women Ages 25+	All Rural Women Ages 25+	All Low-Income Women Ages 25+ (36%)	Low-Income White Women Ages 25+	Low-Income Black Women Ages 25+	Low-Income Hispanic Women Ages 25+	Women Ages 65+ (26%)
% Yes, Have emergency funds to cover expenses for three (3) months	41%	33%	14%	13%	18%	15%	56%
% Yes, Have some emergency fund to cover expense for less than three months	9%	9%	6%	5%	4%	5%	9%
% No, Do not have any emergency funds to cover expenses for a set amount of time in case of sickness, job loss, economic downturn	50%	58%	79%	82%	78%	79%	36%

From a list of life's worries, the top concerns for women ages 25+ continue to be the cost of housing and cuts to Social Security and Medicare.

April 2023

March 2024

Ranked by First Choice March 2024

First Choice	Combined 1 st -3 rd Choices		Combined 1 st -3 rd Choices	First Choice
14%	37%	<i>The cost of housing, rent, or mortgage</i>	37%	16%
13%	35%	<i>Social Security or Medicare benefits being cut</i>	32%	12%
9%	30%	<i>Not being able to pay your household bills during a period of serious illness or disability</i>	33%	11%
13%	33%	<i>Not having enough savings to be able to retire</i>	28%	10%
12%	31%	<i>Outliving your savings</i>	27%	10%
9%	22%	<i>Not being able to pay off personal debt such as credit cards or student loans</i>	20%	8%
8%	25%	<i>The cost of health care</i>	25%	7%
4%	15%	<i>Not being able to pay for your or a loved one's long-term care needs such as nursing home care</i>	17%	6%
2%	10%	<i>Job security</i>	11%	3%
2%	9%	<i>The cost of prescription drugs</i>	10%	2%
1%	9%	<i>Medical debt</i>	10%	2%
2%	8%	<i>Lack of financial opportunities available because of your gender, ethnicity, or education level</i>	8%	2%

Roughly 1/3 of all women and half (49%) of low-income women say their retirement income or savings will not be enough to pay their monthly bills—an increase from 2023.

	All Women Ages 25+		All Rural Women Ages 25+		All Low-Income Women Ages 25+ (36%)	
	April 2023	March 2024	April 2023	March 2024	April 2023	March 2024
<i>Will be enough to allow you to live comfortably</i>	20%	16%	16%	7%	7%	4%
<i>Will be enough to only pay your monthly bills and obligations</i>	16%	14%	17%	18%	15%	12%
<i>Will be somewhere between living comfortably and enough to pay your monthly bills</i>	25%	23%	24%	23%	13%	12%
<i>Will not be enough to even pay your monthly bills and obligations?</i>	24%	31%	28%	36%	41%	49%
<i>Don't Know</i>	15%	16%	15%	15%	24%	23%

3. Policy Solutions

Women across demographic and party lines continue to voice strong support for federal policy solutions to improve their health and financial security.



We tested 12 federal policies aimed at helping people plan and save for retirement and for their health later in life. Respondents were provided with the following context as it relates to how these new policies would be paid for:

These proposed items would be new programs or offerings, would likely have a cost associated with them, and may require new federal government spending or reductions in spending on other federal programs in order to pay for them.

There is overwhelming support across party for all the Medicare proposals we tested (over 90% total support). And majorities across party “strongly support” each of these proposals.

Ranked by % Strongly Support – All Women Ages 25+

	All Women Ages 25+		All Women Ages 25+					
	Strongly	Total	GOP		IND		Dem	
			Strongly	Total	Strongly	Total	Strongly	Total
<i>Improve Medicare and Medicaid (that is the federal government program that provides health coverage for low-income adults, children, the elderly, and the disabled) programs and services to better ensure that older adults have the option to receive care at home rather than having to go into a nursing home.</i>	69%	94%	63%	92%	62%	92%	77%	97%
<i>Expand Medicare coverage, so beneficiaries have access to the full range of care and treatments for serious chronic diseases like COPD, cancer, type 2 diabetes, high blood pressure, obesity, high cholesterol or other long-term health conditions.</i>	68%	95%	62%	95%	64%	93%	75%	95%
<i>Strengthen Medicare efforts to help low-income older adults sign up for benefits they are eligible for but are not currently receiving.</i>	67%	94%	60%	93%	61%	94%	76%	95%
<i>Strengthen Medicare by adding health promotion and disease prevention programs to help people better manage their chronic diseases, lessen their risk of falls, and reduce social isolation.</i>	65%	94%	59%	94%	61%	92%	72%	95%
<i>Increase resources to state assistance programs that provide independent, free Medicare counseling and education for older adults and their caregivers to better understand and navigate Medicare costs, coverage, and plan choices.</i>	62%	93%	54%	92%	57%	91%	73%	96%

Support levels for the non-Medicare proposals we tested are also high, with substantial majorities across party supporting all proposals, including a proposal to address direct care workforce shortages.

Ranked by % Strongly Support – All Women Ages 25+

	All Women Ages 25+		All Women Ages 25+					
	Strongly	Total	GOP		IND		Dem	
			Strongly	Total	Strongly	Total	Strongly	Total
<i>Provide a tax break to family caregivers to help cover the out-of-pocket costs of providing care to a seriously ill, disabled, or elderly loved one</i>	66%	96%	60%	96%	61%	96%	74%	96%
<i>Provide government assistance to lower income older adults to help pay for basic needs, such as food, housing, and transportation</i>	66%	93%	58%	90%	62%	92%	75%	95%
<i>Modernize and update the federal Supplemental Security Income (SSI) program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older*</i>	64%	94%	54%	92%	65%	94%	73%	96%
<i>Address elder care and disability care workforce shortages by ensuring that home care workers (meaning those who help older adults and people with disabilities with daily activities in their homes and communities) receive a livable and competitive wage of at least \$18-\$20/per hour along with health insurance, retirement, and other key employment benefits.</i>	62%	92%	54%	90%	60%	90%	69%	95%
<i>Create a new government program that provides up to 12 weeks of paid leave to workers who need to leave work to care for a seriously ill family member or following the birth or adoption of a child^</i>	62%	90%	52%	86%	57%	88%	73%	95%
<i>Create a new government program to pay for some long-term care costs, including for nursing home and home care</i>	60%	92%	48%	88%	55%	89%	73%	96%
<i>Reduce or eliminate the requirements that limit the amount of savings or assets that older adults are allowed to have in order to qualify for government low-income benefits</i>	54%	86%	49%	81%	50%	89%	61%	89%

Looking at the six federal policy proposals that we tested both last year and this year... the intensity of support has increased for all of them.

April 2023			March 2024	
% Strongly Support	% Total Support	<i>Ranked by %Strongly Support – March 2024</i>	% Total Support	% Strongly Support
57%	94%	<i>Provide a tax break to family caregivers to help cover the out-of-pocket costs of providing care to a seriously ill, disabled, or elderly loved one</i>	96%	66%
57%	90%	<i>Provide government assistance to lower income older adults to help pay for basic needs, such as food, housing, and transportation</i>	93%	66%
55%	92%	<i>Modernize and update the federal Supplemental Security Income (SSI) program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older*</i>	94%	64%
52%	90%	<i>Create a new government program that provides up to 12 weeks of paid leave to workers who need to leave work to care for a seriously ill family member or following the birth or adoption of a child^</i>	90%	62%
51%	89%	<i>Create a new government program to pay for some long-term care costs, including for nursing home and home care</i>	92%	60%
48%	86%	<i>Reduce or eliminate the requirements that limit the amount of savings or assets that older adults are allowed to have in order to qualify for government low-income benefits</i>	86%	54%

*2/23 survey question read as “Improve access to the federal Supplemental Security Income (SSI) program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older”

^3/24 survey question language added “or following the birth or adoption of a child”

Of the 12 policies tested, the most important for women ages 25+ are providing government assistance for low-income adults, improving Medicare/Medicaid to cover home care, and expanding Medicare coverage.

Ranked by % First Choice

	First Choice	Combined 1st-3rd Choices
<i>Government Assistance for Low-Income Adults</i>	16%	35%
<i>Improve Medicare and Medicaid Programs to Help Adults Get Care at Home</i>	13%	33%
<i>Expand Medicare So Beneficiaries Have Access to Full Range of Care & Treatments for Serious Chronic Diseases</i>	11%	30%
<i>Address Elder Care and Disability Care Workforce Shortages</i>	8%	24%
<i>Reduce Saving Requirements for Benefits</i>	7%	24%
<i>Improved Access to SSI Program</i>	7%	23%
<i>Tax Breaks to Family Caregivers</i>	7%	19%
<i>Strengthen Medicare Efforts to Help Low-Income Older Adults</i>	6%	20%
<i>Paid Leave for Family Care</i>	6%	17%
<i>Government Plan for Long Term Care</i>	5%	19%
<i>Strengthen Medicare by Adding Health Promotion and Disease Prevention</i>	5%	17%
<i>Increase Resources to State Assistance Programs</i>	4%	17%
<i>None of these are important to you</i>	5%	7%

Improving Medicare and Medicaid for at home care is particularly important for Baby Boomers.

*Showing Top 3 Chosen by Generation & Party
% Combined 1st-3rd Choices*

	Millennials (Ages 28-43) (31%)	Gen X (Ages 44-59) (29%)	Baby Boomers (Ages 60-78) (33%)	Republicans (33%)	Independents (26%)	Democrats (41%)
Government Assistance for Low-Income Adults	31%	39%	37%	36%	35%	34%
Improve Medicare and Medicaid Programs to Help Adults Get Care at Home	22%	31%	44%	35%	28%	35%
Expand Medicare So Beneficiaries Have Access to Full Range of Care & Treatments for Serious Chronic Diseases	33%	26%	32%	27%	30%	33%
Address Elder Care and Disability Care Workforce Shortages	31%	23%	27%	24%	21%	26%



Learn more:

ncoa.org/WhatWomenSay

Appendix



Abbreviations For The Federal Policies Tested (Medicare)

<i>Improve Medicare and Medicaid Programs to Help Adults Get Care at Home</i>	<i>Improve Medicare and Medicaid (that is the federal government program that provides health coverage for low-income adults, children, the elderly, and the disabled) programs and services to better ensure that older adults have the option to receive care at home rather than having to go into a nursing home.</i>
<i>Expand Medicare So Beneficiaries Have Access to Full Range of Care & Treatments for Serious Chronic Diseases</i>	<i>Expand Medicare coverage, so beneficiaries have access to the full range of care and treatments for serious chronic diseases like COPD, cancer, type 2 diabetes, high blood pressure, obesity, high cholesterol or other long-term health conditions.</i>
<i>Strengthen Medicare Efforts to Help Low-Income Older Adults</i>	<i>Strengthen Medicare efforts to help low-income older adults sign up for benefits they are eligible for but are not currently receiving.</i>
<i>Strengthen Medicare by Adding Health Promotion and Disease Prevention</i>	<i>Strengthen Medicare by adding health promotion and disease prevention programs to help people better manage their chronic diseases, lessen their risk of falls, and reduce social isolation.</i>
<i>Increase Resources to State Assistance Programs</i>	<i>Increase resources to state assistance programs that provide independent, free Medicare counseling and education for older adults and their caregivers to better understand and navigate Medicare costs, coverage, and plan choices.</i>

Abbreviations For The Federal Policies Tested (Non-Medicare)

<i>Tax Breaks to Family Caregivers</i>	<i>Provide a tax break to family caregivers to help cover the out-of-pocket costs of providing care to a seriously ill, disabled, or elderly loved one</i>
<i>Government Assistance for Low-Income Adults</i>	<i>Provide government assistance to lower income older adults to help pay for basic needs, such as food, housing, and transportation</i>
<i>Improved Access to SSI Program</i>	<i>Modernize and update the federal Supplemental Security Income (SSI) program that pays monthly benefits to people with limited income and resources who are disabled, blind, or age 65 or older*</i>
<i>Address Elder Care and Disability Care Workforce Shortages</i>	<i>Address elder care and disability care workforce shortages by ensuring that home care workers (meaning those who help older adults and people with disabilities with daily activities in their homes and communities) receive a livable and competitive wage of at least \$18-\$20/per hour along with health insurance, retirement, and other key employment benefits.</i>
<i>Paid Leave for Family Care</i>	<i>Create a new government program that provides up to 12 weeks of paid leave to workers who need to leave work to care for a seriously ill family member or following the birth or adoption of a child^</i>
<i>Government Plan for Long Term Care</i>	<i>Create a new government program to pay for some long-term care costs, including for nursing home and home care</i>
<i>Reduce Saving Requirements for Benefits</i>	<i>Reduce or eliminate the requirements that limit the amount of savings or assets that older adults are allowed to have in order to qualify for government low-income benefits</i>