



Insights and Policy Solutions for Lifelong Security

Executive Summary:

1. Roughly half of women say they feel **“uncertain”** or **“worried”** when they think about how prepared they are for health costs later in life, and low-income and rural women report challenges to staying healthy today.
2. 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, with the cost of housing and cuts to Medicare and Social Security being top concerns.
3. Women across demographic and party lines continue to voice **strong support** for federal policy solutions to improve their health and financial security.



Key Findings – Health:

- From a list of words, women ages 25+ select “uncertain” (54%) and “worried” (47%) the most when asked how prepared they are for health costs later in life. Women select more negative (76%) than positive (49%) words by large margins.
- Women ages 25+ rate their general health worse (31% excellent/very good) than their mental health (38% excellent/very good). Low-income (general health net -24%, mental health net -9%) and rural women (general health net -10%, mental health net -1%) ages 25+ rate their general health and mental health a net negative.
- In the past year, roughly 1 in 3 women ages 25+ report having experienced delays in access to health care (32%) or food insecurity issues (29%), and 1 in 5 report delays in filling prescription medicines (20%).
- Low-income women are more likely to report barriers to staying healthy. Food insecurity is high among low-income women audiences.

Selected: Yes, applies to me

54%	I find it hard or difficult to be physically active regularly.
35%	In the past 12 months I have experienced delays in getting access to or making appointments with health care providers, preventive tests, or screenings.
45%	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.
24%	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.

- Majorities of women ages 25+ believe the health care system often treats people unfairly based on their race or ethnic background (57% total very/somewhat often).
- Women ages 25+ view having a low-income as the most negative influence (76%) on a person's health. Being a woman (29% negative influence), having a low education (38% negative influence), being Black (39% negative influence) or Hispanic (33% negative influence) are also viewed as net negatives.



Key Findings – Financial Security:

- A decrease from last year, less than half (55% April 2023, 49% March 2024) of women ages 25+ and only 1/3 (33%) of rural women report having saved for retirement. Majorities report they are not financially secure (56%) (with significant majorities of rural, 67%, and low-income women, 79%, saying so).
- Low-income White (75% April 2023, 83% March 2024) and Hispanic women (72% April 2023, 81% March 2024) ages 25+ view their own financial security as worse compared to last year.
- Confidence levels in being able to plan and save for retirement are worse than last year (57% total confident April 2023, 50% total confident March 2024). More than 7 in 10 low-income women say they are not confident (71% total not confident).
- Majorities of low-income women report these negative financial statements apply to them:

Selected: Yes, applies to me

79%	I worry that I will not have enough savings for retirement if my (spouse/partner) passes away.
81%	I do not make enough money right now to save for retirement.
71%	I do not have enough money to take care of my loved ones if they are no longer able to care for themselves.
59%	Making decisions about saving for retirement is very complicated and confusing.
50%	I am one unexpected major crisis, illness, or injury away from financial disaster or bankruptcy.

- Majorities of women ages 25+ (50%) as well as rural women (58%) report not having any emergency funds to cover expenses. Significant majorities of low-income women (79%) do not have emergency funds.
- From a list of life's worries, the top concerns for women ages 25+ continue to be the cost of housing (37% combined choices) and cuts to Social Security and Medicare (32% combined choices).
- Roughly 1/3 (24% April 2023, 31% March 2024) of all women and half of low-income women (41% April 2023, 49% March 2024) say their retirement income or savings will not be enough to pay their monthly bills—an increase from 2023.



Key Findings – Potential Federal Policy Solutions:

- 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 (over 50% strongly support across party).

Selected: Total Support

95%	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.
94%	Improve Medicare and 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.
94%	Strengthen Medicare efforts to help low-income older adults sign up for benefits they are eligible for but are not currently receiving.
94%	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.
93%	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.

- Support levels for the non-Medicare proposals we tested are also high, with substantial majorities across party supporting all proposals (over 80% total support across party), including a proposal to address direct care workforce shortages (over 90% total support across party).

Selected: Total Support

96%	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.
94%	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.
93%	Provide government assistance to lower income older adults to help pay for basic needs, such as food, housing, and transportation.
93%	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/
92%	Create a new government program to pay for some long-term care costs, including for nursing home and home care.
90%	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.
86%	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.

- 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.

Selected: Strongly Support

2023	2024	
57%	→ 66%	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.
57%	→ 66%	Provide government assistance to lower income older adults to help pay for basic needs, such as food, housing, and transportation.
55%	→ 64%	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.
52%	→ 62%	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.
51%	→ 60%	Create a new government program to pay for some long-term care costs, including for nursing home and home care.
48%	→ 54%	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.

- Of the 12 policies tested, the most important for women ages 25+ are providing government assistance for low-income adults (35% combined choices), improving Medicare/Medicaid to cover home care (33% combined choices), and expanding Medicare coverage (30% combined choices).
- Improving Medicare and Medicaid for at home care is particularly important for Baby Boomers (44% combined choices).

Methodology:

Public Opinion Strategies and Lake Research Partners conducted a national mixed mode survey of women ages 25+ with oversamples of rural women and low-income women by ethnicity, March 2-13, 2024, among:

- 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%

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