

POLL QUESTIONS

# Making Ends Meet: Financial Strain and Well-Being Among Older Adults



INSTITUTE FOR HEALTHCARE  
POLICY AND INNOVATION  
**NATIONAL POLL  
ON HEALTHY AGING**  
UNIVERSITY OF MICHIGAN

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[www.healthyagingpoll.org](http://www.healthyagingpoll.org)



## Q1. How well do the following statements describe you or your situation over the past year?

	Completely	Very well	Somewhat	Very little	Not at all
Because of my money situation, I feel like I will never have the things I want in life.					
I am just getting by financially.					
I am concerned that the money I have or will save won't last as long as I need it to.					

## Q2. In the past year, how often do the following statements apply to you?

	Always	Often	Sometimes	Rarely	Never
I have money left over at the end of the month.					
My finances control my life.					

**Q3. In the past year, have you had to cut back on any of the following? *Select all that apply.***

1. Gas
2. Groceries
3. Utilities (including cell phone bills)
4. Personal items (clothing, toiletries)
5. Home maintenance
6. Social and recreational activities
7. None of these

**Q4. In the past year, did you have trouble paying for health insurance, prescription drugs, or health care services or did you delay getting or not get needed health care (like doctor's visits or dental or vision care)?**

1. Yes
2. No

**Q6. In the past year, how much stress have you felt regarding your personal finances?**

1. A lot
2. Some
3. A little or none

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**If a caregiver**

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**Q7. In the past year, how much stress have you felt related to the financial and personal costs to you for the caregiving you provide?**

1. A lot
2. Some
3. A little
4. None

**Q8. In the past year, have you or has anyone in your household done any of the following to increase income? *Select all that apply.***

1. Worked more hours
2. Got a new job or second job
3. Taken money out of savings or a retirement account
4. Sold items / possessions
5. None of these

**Q9. In the past year, have you or has anyone in your household done any of the following to reduce expenses or make money available for other purposes? *Select all that apply.***

1. Cut back on discretionary spending / extras (travel, recreation, etc.)
2. Cut back on necessities (food, shelter, etc.)
3. Cut back on saving for the future
4. Used credit cards without paying the monthly balance
5. Borrowed money from family or friends
6. Taken out new loans or refinanced your home
7. None of these

**Q10. In the past year, how much would you say inflation has impacted you?**

1. A great deal
2. A little bit
3. Very little or not at all

## Data Source and Methods

This National Poll on Healthy Aging report presents findings from a national household survey conducted exclusively by NORC at the University of Chicago for the University of Michigan's Institute for Healthcare Policy and Innovation. This survey module was administered online and by phone from February 22nd–March 12th, 2024 to a randomly selected, stratified group of U.S. adults age 50–101 (n=3,379), with an oversample of non-Hispanic Black and Hispanic populations. The survey completion rate was 44% among probability-panel members invited to participate. The margin of error is +/-1 to 4 percentage points for questions asked of the full sample and higher among subgroups.

The sample for the Michigan Poll on Healthy Aging included Michigan respondents ages 50-94 (n=1,079); 367 from the AmeriSpeak probability-based panel, and 712 from non-probability panels. The survey completion rate was 40% among probability-based panel members in Michigan that were invited to participate. The margin of error is +/-3 to 10 percentage points for questions asked of the full Michigan sample and higher among subgroups.

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