

# Health Outcomes Related to Economic Wellbeing among Older Adults

Behavioral Risk Factor Surveillance System, 2022

September 2025



An individual's economic situation can impact their health. For example, having a lower income and high health care costs can negatively impact an older adult's health.<sup>1</sup> This data brief shows the percentage of certain economic risk factors present among Vermont residents ages 55 and older, including Federal Poverty Level (FPL), type of health insurance, participation in the supplemental nutrition assistance program (SNAP), delaying health care due to cost, and being housing or food insecure. Approximately 232,000 Vermonters are 55 and older. More than half of Vermonters 55 and older have at least one economic risk factor. As the number of economic risk factors increases, so does the risk of worse health outcomes.

If you need help accessing or understanding this information, contact [ahs.vdhhpdpanalytics@vermont.gov](mailto:ahs.vdhhpdpanalytics@vermont.gov).

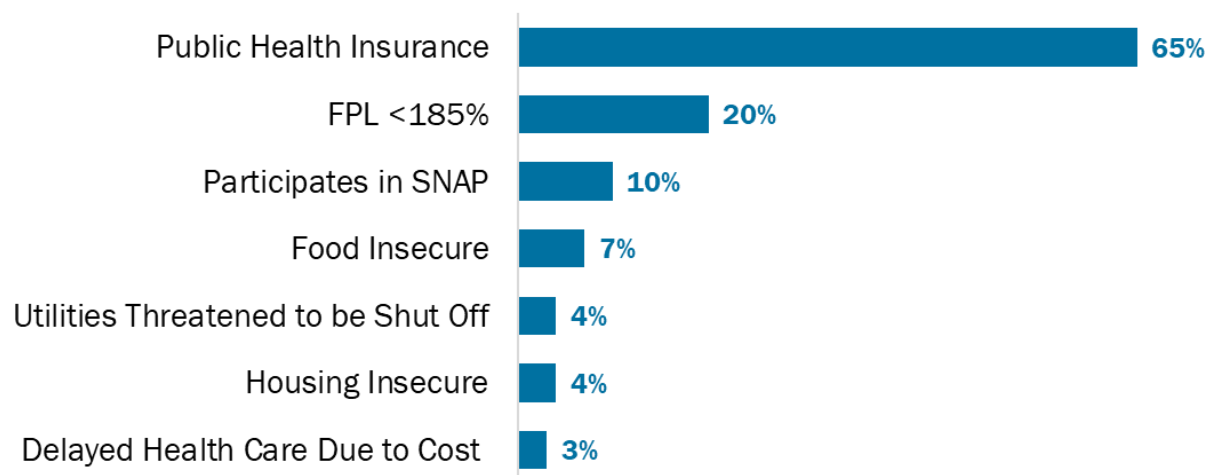
## Key Points

- **Economic factors can impact an older adult's physical and mental health.**
- **Two-thirds of Vermonters 55 and older have at least one economic risk factor.**
- **The more economic risk factors an older adult has, the more likely they are to experience worse health outcomes.**

## Prevalence of economic risk factors

Two-thirds (65%) of Vermont residents 55 and older participate in public health insurance (such as Medicare or Medicaid) and one in five (20%) have an income below 185% of the FPL. One in 10 (10%) participates in SNAP, while 7% reported food insecurity. Four percent are housing insecure and 4% had their utilities threatened to be shut off. Of Vermont residents 55 and older, 3% report that they delayed receiving needed health care due to cost.

### Prevalence of economic risk factors among Vermonters ages 55 and older



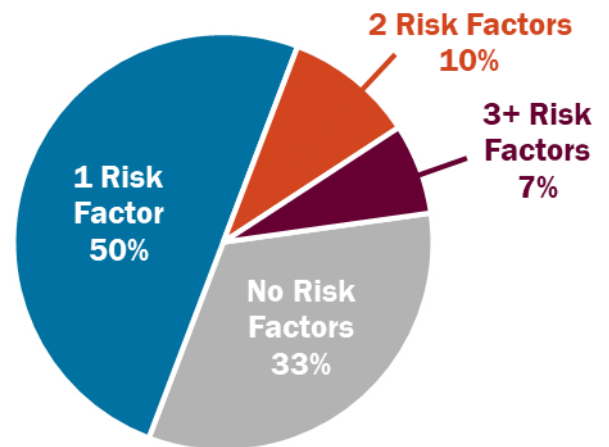
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## Number of economic risk factors among older adults

- Two-thirds (67%) of Vermont residents 55 and older have at least one economic risk factor that may impact on their health.
  - Half (50%) of adults 55 and older have only one economic risk factor.
  - One in 10 (10%) have two economic risk factors.
  - Seven percent have three or more economic risk factors.
- One-third of Vermonters 55 and older have no economic risk factors.

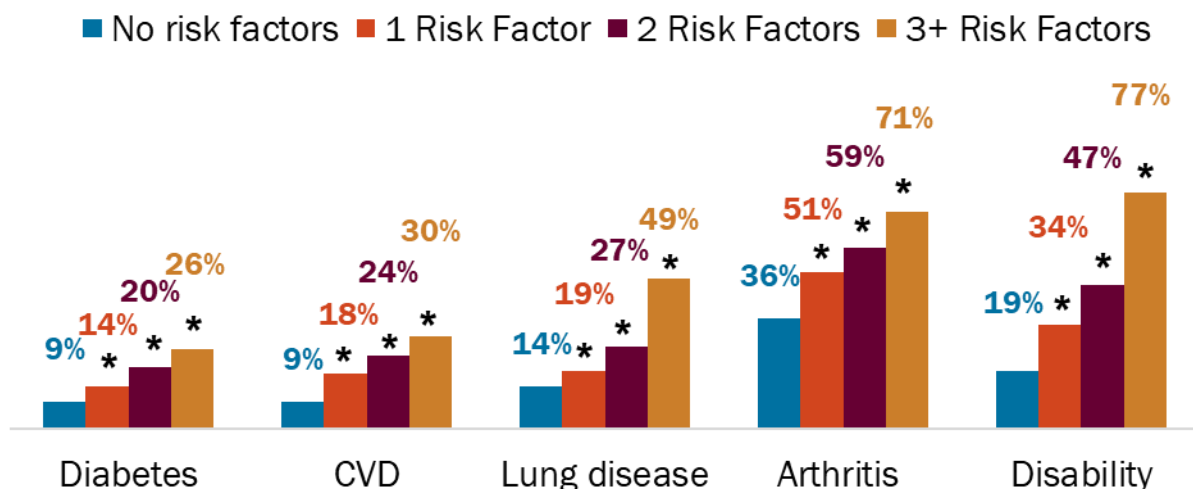


## Health impact of multiple risk factors among adults 55 and older

### Chronic Conditions

In general, as the number of economic risk factors an individual has increases, so does the rate of having multiple chronic conditions. Having even one economic risk factor significantly increases the likelihood of diabetes, cardiovascular disease (CVD), arthritis and disability compared to having no risk factors. For example, the prevalence of arthritis among individuals with three or more economic risk factors is 71%, which is significantly higher than the prevalence of arthritis among those with no economic risk factors, which is 36%.

### The rate of chronic physical conditions increases with increasing number of economic risk factors

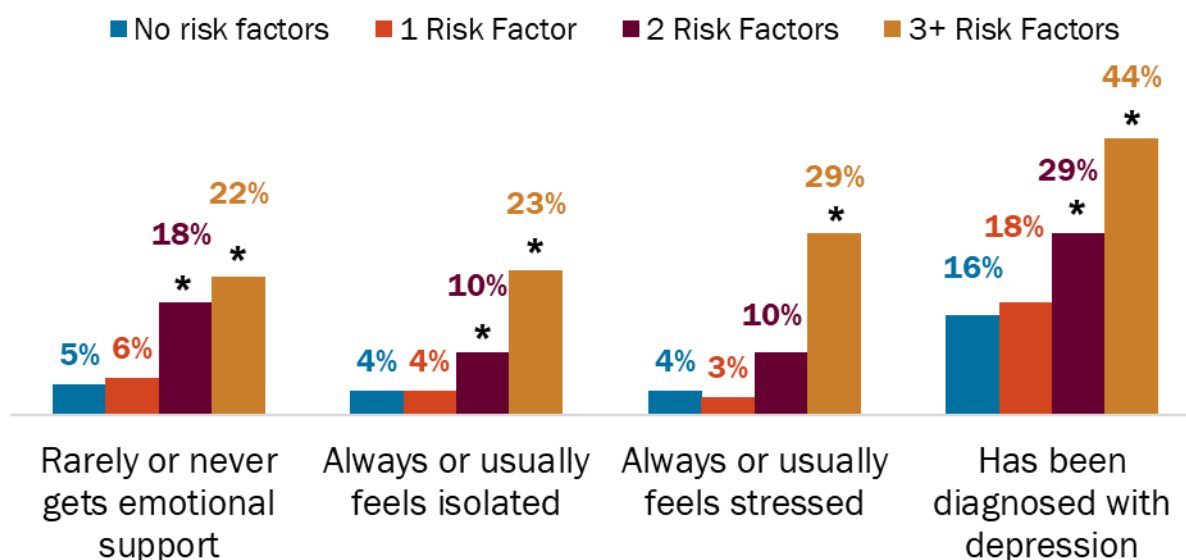


\*Denotes statistically significant difference from 0 risk factors.

## Mental Health

As the number of economic risk factors an individual has increases, so does the rate of poor mental health outcomes. Vermonters with three or more economic risk factors have a significantly higher rate of being dissatisfied with their life, rarely or never getting the emotional support they need, always or usually feeling isolated or stressed, and being diagnosed with depression, compared to those with one or no risk factors. For example, among individuals with three or more risk factors, 44% have been diagnosed with depression, which is significantly higher than the percentage of individuals who have been diagnosed with depression and have no economic risk factors (16%).

### The rate of poor mental health outcomes increases with increasing number of economic risk factors



\*Denotes statistically significant difference from 0 risk factors.

## Key takeaways

The data in this brief show how factors that affect economic wellbeing, such as housing and food insecurity, and low household income can negatively impact the health of older adults. With two-thirds of Vermonters 55 and older having at least one economic risk factor, this places a large number of older adults at potential health risk. Furthermore, as the number of risk factors an individual has increases, so do the chances of having multiple chronic conditions and mental health outcomes, specifically arthritis, disability, and being diagnosed with depression.

## Resources for action

- Get support with financial security, employment, and economic empowerment through the Agency of Human Services (AHS) and partnering organization [programs and services](#).
- Build your money skills using [MyMoney Financial Education Resources](#).
- Find long-term services and support for aging adults through [DAIL's Adult Services Division](#) or by dialing 802.241.0294.
- Contact [Vermont 211](#) for resources such as housing, food assistance, health care and crisis support.

## References

1. Social Determinants of Health and Older Adults. ODPHP.gov. Updated March 17, 2025. Accessed July 24, 2025. <https://odphp.health.gov/our-work/national-health-initiatives/healthy-aging/social-determinants-health-and-older-adults>