Supplemental Materials

Data sources for area-level measures

For our area-level analysis, we drew from a number of publicly available data sources to characterize aspects of potential COVID vulnerability. We used the following data sources:

- The *American Community Survey* (ACS)**,** administered by the Census Bureau annually to track population and housing data in the United States. We used the 2016–2020 ACS five-year estimates for our analysis.

- The Agency for Healthcare Research and Quality's database of *Social Determinants of Health* (SDOH) beta files, which aggregates data from existing sources related to social context, economic context, education, and physical infrastructure. We used the SDOH file from 2018 for our analysis.

- The 2021 *County Health Rankings*, which provides county-level data on health outcomes and health factors. These measures are weighted and aggregated to provide a ranking for each county.

- The *COVID-19 Pandemic Vulnerability Index (PVI) Model 11.2*, which aggregates 18 components of pandemic vulnerability related to infection spread, population concentration, intervention measures, and the health environment of each county to estimate its vulnerability to the COVID-19 pandemic. The PVI is updated daily.

- *COVID Act Now***,** which tracks COVID-19 risk level, case numbers, and vaccination rates at the county level. This data is updated daily.

- The National Conference of State Legislatures**,** which produces yearly statistics of state-level political party representation in state legislatures and in the governor's office.

Supplemental Tables

Table S.1. Association between area-level Pandemic Vulnerability Index and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Pandemic Vulnerability Index (PVI)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
PVI	1.05	1.03	1.04	1.0	1.0	0.9	1.0	1.0	1.0
Disability	1.94 ***	1.89 ***	1.90 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	1.99 ***	1.48 ***	1.48 ***	1.0	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.11 ***	1.60 ***	1.61 ***	1.1	0.9	0.9	1.5 ***	0.9	0.9
Hispanic	2.17 ***	1.64 ***	1.63 ***	0.9 **	0.8 ***	0.8 ***	1.4 ***	1.1 *	1.2 *
PVI* Disability	N/A	N/A	0.93	N/A	N/A	1.0	N/A	N/A	0.9
PVI*Black	N/A	N/A	1.04	N/A	N/A	1.0	N/A	N/A	1.0
PVI*Other	N/A	N/A	1.01	N/A	N/A	1.0	N/A	N/A	1.0
PVI* Hispanic	N/A	N/A	1.09	N/A	N/A	1.1	N/A	N/A	0.9
Individual Covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,503	8,486	8,486	8,505	8,487	8,487	8,533	8,507	8,507
Number of Counties	781	778	778	779	776	776	781	777	777
AIC	10,082.7	9,719.9	9,724.8	10,441.3	10,066.7	10,073.5	9765.9	8,352.6	8,356.5
BIC	10,132.0	9,889.0	9,922.1	10,490.7	10,228.8	10,263.8	9815.3	8,514.7	8,546.8

Table S.2. Association between area-level COVID case counts and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Cases per 100,000 (C100)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
C100	1.06 *	1.05	1.05	0.9 **	1.0 *	0.9 **	1.0	1.0	1.0
Disability	1.94 ***	1.88 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.04 ***	1.50 ***	1.50 ***	0.9	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.14 ***	1.61 ***	1.63 ***	1.1	0.9	0.9	1.5 ***	0.8	0.8
Hispanic	2.18 ***	1.64 ***	1.63 ***	0.9 **	0.8 ***	0.8 ***	1.4 ***	1.1	1.2 *
C100* Disability	N/A	N/A	0.92	N/A	N/A	1.1 *	N/A	N/A	1.0
C100*Black	N/A	N/A	1.09	N/A	N/A	1.0	N/A	N/A	1.0
C100*Other	N/A	N/A	0.95	N/A	N/A	0.9	N/A	N/A	1.3 **
C100* Hispanic	N/A	N/A	1.08	N/A	N/A	1.1	N/A	N/A	1.0
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,497	8,480	8,480	8,499	8,481	8,481	8,527	8,501	8,501
Number of counties	777	774	774	775	772	772	777	773	773
AIC	10,074.1	9,710.4	9,713.3	10,433.1	10,062.8	10,063.6	9,760.1	8,348.8	8,350.1

	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
BIC	10,123.4	9,879.5	9,910.6	10,482.5	10,231.9	10,253.8	9,809.5	8,510.9	8,540.4

Notes: * Indicates $p < 0.10$, ** indicates $p < 0.05$, and *** indicates $p < 0.01$. N/A = not applicable.

Table S.3. Association between area-level Social Vulnerability Index and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Social Vulnerability Index (SVI)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
SVI	1.05	1.04	1.06	1.0	1.0	0.9	0.9 *	1.0	1.0
Disability	1.94 ***	1.88 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.01 ***	1.48 ***	1.48 ***	1.0	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.12 ***	1.59 ***	1.59 ***	1.1	0.9	0.9	1.5 ***	0.9	0.9
Hispanic	2.16 ***	1.63 ***	1.62 ***	0.9 *	0.8 ***	0.8 ***	1.4 ***	1.2 *	1.2 **
SVI* Disability	N/A	N/A	0.94	N/A	N/A	1.1	N/A	N/A	0.9
SVI*Black	N/A	N/A	1.00	N/A	N/A	1.0	N/A	N/A	1.0
SVI*Other	N/A	N/A	1.01	N/A	N/A	1.0	N/A	N/A	1.1
SVI* Hispanic	N/A	N/A	1.01	N/A	N/A	1.1	N/A	N/A	0.9
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,503	8,486	8,486	8,505	8,487	8,487	8,533	8,507	8,507
Number of counties	781	778	778	779	776	776	781	777	777

AIC	10,082.5	9,719.2	9,725.9	10,441.4	10,068.0	10,074.3	9,762.9	8,352.0	8,354.7
BIC	10,131.8	9,888.3	9,923.2	10,490.7	10,230.0	10,271.6	9,812.3	8,514.1	8,545.1

Notes: * Indicates $p < 0.10$, ** indicates $p < 0.05$, and *** indicates $p < 0.01$. N/A = not applicable.

Table S.4. Association between area-level residential racial segregation and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Non-White–White residential racial segregation (NWS)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
NWS	0.99	0.98	0.94	1.0	1.0	1.1	1.1 **	1.1 **	1.1
Disability	1.95 ***	1.89 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.05 ***	1.51 ***	1.51 ***	0.9	0.8 ***	0.7 ***	1.2 ***	0.9	0.9 *
Other	2.12 ***	1.60 ***	1.61 ***	1.1	0.9	0.9	1.5 ***	0.8	0.9
Hispanic	2.20 ***	1.65 ***	1.70 ***	0.9 **	0.8 ***	0.8 ***	1.4 ***	1.1	1.1
NWS* Disability	N/A	N/A	0.96	N/A	N/A	0.9	N/A	N/A	1.0
NWS*Black	N/A	N/A	1.09	N/A	N/A	1.0	N/A	N/A	1.1
NWS*Other	N/A	N/A	1.22	N/A	N/A	0.8	N/A	N/A	1.2
NWS* Hispanic	N/A	N/A	1.16 **	N/A	N/A	1.0	N/A	N/A	1.0
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,490	8,473	8,473	8,492	8,474	8,474	8,520	8,494	8,494
Number of counties	772	769	769	770	767	767	772	768	768
AIC	10,075.0	9,711.9	9,713.0	10,425.6	10,050.6	10,054.9	9,752.4	8,340.9	8,346.2
BIC	10,124.4	9,880.9	9,910.3	10,474.9	10,212.6	10,245.1	9,801.7	8,503.0	8,536.5

Notes: * Indicates $p < 0.10$, ** indicates $p < 0.05$, and *** indicates $p < 0.01$. N/A = not applicable.

Table S.5. Association between area-level hospital capacity and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Hospital capacity, available beds (HB)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
HB	1.01	1.02	0.99	1.0	1.0	1.0	1.0	1.0	1.0
Disability	1.95 ***	1.89 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.05 ***	1.51 ***	1.50 ***	0.9	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.14 ***	1.61 ***	1.65 ***	1.1	0.9	0.9	1.5 ***	0.9	0.9
Hispanic	2.21 ***	1.66 ***	1.65 ***	0.8 **	0.8 ***	0.8 ***	1.4 ***	1.1	1.1
HB* Disability	N/A	N/A	1.1 **	N/A	N/A	1.0	N/A	N/A	1.2 ***
HB*Black	N/A	N/A	0.9	N/A	N/A	1.0	N/A	N/A	0.9 *
HB*Other	N/A	N/A	0.8	N/A	N/A	1.0	N/A	N/A	0.8
HB*Hispanic	N/A	N/A	1.0	N/A	N/A	0.8 **	N/A	N/A	1.1
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,503	8,486	8,486	8,505	8,487	8,487	8,533	8,507	8,507
Number of counties	781	778	778	779	776	776	781	777	777
AIC	10,084.6	9,720.5	9,721.1	10,442.7	10,068.5	10,071.5	9,766.7	8,352.9	8,346.4
BIC	10,133.9	9,889.6	9,918.4	10,492.1	10,230.6	10,261.8	9,816.0	8,515.0	8,536.7

Notes: * Indicates p < 0.10, ** indicates p < 0.05, and *** indicates p < 0.01. N/A = not applicable.

Table S.6. Association between area-level county unemployment rate and self-reported health, work, and financial experiences during the COVID-19 pandemic

	County unemployment rate (UR)								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
UR	1.05	1.01	1.03	1.0	1.0	1.0	1.0	1.0	1.0
Disability	1.94 ***	1.89 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.01 ***	1.50 ***	1.52 ***	0.9	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.12 ***	1.61 ***	1.59 ***	1.1	0.9	0.9	1.5 ***	0.9	0.8
Hispanic	2.18 ***	1.65 ***	1.64 ***	0.9 **	0.8 ***	0.8 ***	1.4 ***	1.2 *	1.2 **
UR* Disability	N/A	N/A	1.0	N/A	N/A	1.0	N/A	N/A	0.9
UR*Black	N/A	N/A	0.9	N/A	N/A	1.0	N/A	N/A	0.9
UR*Other	N/A	N/A	1.1	N/A	N/A	0.9	N/A	N/A	0.9
UR*Hispanic	N/A	N/A	1.0	N/A	N/A	1.1	N/A	N/A	0.8 **
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,503	8,486	8,486	8,505	8,487	8,487	8,533	8,507	8,507
Number of counties	781	778	778	779	776	776	781	777	777
AIC	10,082.4	9,720.6	9,725.0	10,442.8	10,068.2	10,075.8	9,766.5	8,351.3	8,351.7
BIC	10,131.7	9,889.7	9,922.3	10,492.2	10,230.3	10,273.1	9,815.9	8,513.4	8,542.0

Notes: * Indicates $p < 0.10$, ** indicates $p < 0.05$, and *** indicates $p < 0.01$. N/A = not applicable.

Table S.7. Association between residents in county receiving government assistance and self-reported health, work, and financial experiences during the COVID-19 pandemic

	Residents receiving government assistance (GA), percentage								
	Finance			Health care delays			Work		
	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2	Model 0	Model 1	Model 2
GA	1.04	1.03	1.07	1.0	1.0	1.0	0.9 **	0.9 **	1.0
Disability	1.94 ***	1.88 ***	1.89 ***	1.4 ***	1.6 ***	1.6 ***	0.4 ***	0.7 ***	0.7 ***
Race									
Black	2.02 ***	1.49 ***	1.50 ***	0.9	0.8 ***	0.8 ***	1.3 ***	0.9	0.9
Other	2.13 ***	1.60 ***	1.61 ***	1.1	0.9	0.9	1.5 ***	0.9	0.9
Hispanic	2.17 ***	1.64 ***	1.63 ***	0.9 **	0.8 ***	0.8 ***	1.4 ***	1.2 *	1.2 **
GA* Disability	N/A	N/A	0.9	N/A	N/A	1.0	N/A	N/A	0.9
GA*Black	N/A	N/A	1.0	N/A	N/A	1.0	N/A	N/A	1.0
GA*Other	N/A	N/A	1.0	N/A	N/A	1.1	N/A	N/A	1.1
GA*Hispanic	N/A	N/A	1.0	N/A	N/A	1.1	N/A	N/A	1.0
Individual covariates		Yes	Yes		Yes	Yes		Yes	Yes
Interaction terms			Yes			Yes			Yes
N	8,503	8,486	8,486	8,505	8,487	8,487	8,533	8,507	8,507
Number of counties	781	778	778	779	776	776	781	777	777
AIC	10,082.9	9,719.8	9,725.6	10,442.3	10,068.5	10,075.5	9,760.2	8,349.3	8,355.3
BIC	10,132.3	9,888.9	9,922.92	10,491.7	10,230.6	10,272.8	9,809.6	8,511.4	8,545.6

Notes: * Indicates p < 0.10, ** indicates p < 0.05, and *** indicates p < 0.01. N/A = not applicable.

Table S.8. Pair-wise correlation matrix for area-level measures, Pearson's correlation

	Pandemic Vulnerability Index	Cases per 100,000	Social Vulnerability Index	Residential racial segregation	Years of potential life lost	Available hospital beds	Unemployment rate	Residents receiving government assistance
Pandemic Vulnerability Index	1.00							
Cases per 100,000	0.0683	1.00						
Social Vulnerability Index	0.7467	0.0846	1.00					
Residential racial segregation	0.1906	0.0715	0.0496	1.00				
Years of life lost	0.4251	0.1803	0.6025	0.0482	1.00			
Available hospital beds	0.3277	-0.0395	0.0324	0.1409	-0.1895	1.00		
Unemployment rate	0.4337	-0.0313	0.5825	0.0992	0.5369	0.0121	1.00	
Residents receiving government	0.5069	0.0569	0.7343	0.0672	0.6552	-0.0603	0.7326	1.00

assistance								

Table S.9. Self-reported health, work, and financial experiences during the COVID-19 pandemic by alternative disabling conditions

	All older adults	Work-limiting condition	No work-limiting condition	p-value[a]	SSI/DI receipt	No SSI/DI receipt	p-value[a]
Unweighted number	8,828	3,358	5,083		1,149	7,679	
Health outcomes (%)							
Ever received a COVID diagnosis				###			###
Yes	3.5	3.6	3.5		2.0	3.7	
Probably yes	0.6	0.7	0.6		0.4	0.6	
Probably no	0.7	0.9	0.5		0.9	0.7	
No	95.3	94.8	95.5		96.8	94.5	
Ever tested	32.3	33.8	32.0		32.7	32.2	
If tested, any positive results	9.9	9.3	10.5		5.5	10.8	***
If positive diagnosis, hospitalization	15.5	23.2	10.9	***	12.4	15.9	
Delayed any type of health care	30.7	37.3	27.1	***	32.6	30.4	
Delayed surgery	13.1	15.8	10.3	***	15.2	12.6	
Delayed doctor visit	57.2	58.0	56.8		52.2	58.1	**
Delayed filling a prescription	7.3	7.9	6.3		8.3	7.0	
Delayed dental care	72.2	71.5	73.4		73.0	72.1	
Delayed other health care	22.7	26.7	18.9	***	24.4	22.3	
Reasons for delaying care							
Could not afford it	14.5	15.3	13.6		17.0	13.8	*
Could not get an appointment	15.7	15.8	15.9		15.2	15.8	
The clinic/hospital/doctor's office canceled, closed, or suggested rescheduling	51.8	50.5	53.5		47.9	52.5	
Decided it could wait	33.3	33.6	33.4		31.6	33.5	
Was afraid to go	23.9	25.2	22.3		24.0	23.9	
Work outcomes (%)							
Work affected because of the pandemic				###			###
Yes	28.7	20.3	34.3		11.8	31.2	

	All older adults	Work-limiting condition	No work-limiting condition	*p*-value[a]	SSI/DI receipt	No SSI/DI receipt	*p*-value[a]
No	45.6	45.9	45.8		51.3	44.7	
Not working when pandemic started	25.7	31.6	19.1		38.5	23.7	
Work affected because of the pandemic (among those working)	38.6	31.0	42.7	***	20.3	40.8	***
Stopped work entirely	43.6	57.0	40.0	***	73.6	42.2	***
Reason for work ending				##			
Lost job/laid off permanently	14.0	20.7	11.9		18.9	13.7	
Furloughed/laid off temporarily	48.8	39.0	53.0		31.9	50.4	
Quit	6.1	9.9	4.4		8.6	5.9	
Changed work days or hours	27.8	27.3	27.9		24.8	27.8	
Work became more risky or dangerous	20.8	24.9	20.2		17.2	20.8	
Work became harder	21.4	26.7	20.5	*	14.7	21.5	
Switched to working remotely	46.5	41.3	47.4		34.7	46.7	
Other changes	34.2	36.3	34.0		40.4	34.1	
Income changed because of the pandemic				###			###
Income went up	5.1	3.5	6.3		3.7	5.4	
Income went down	17.8	17.5	18.4		12.0	18.7	
About the same	77.1	79.1	75.3		84.3	75.9	
Financial outcomes (%)							
Missed rent or mortgage payments	5.5	7.5	4.5	***	5.6	5.4	
Missed credit card or other debt payments	6.7	9.4	5.2	***	7.7	6.5	
Missed other payments (such as utilities or insurance)	7.1	9.2	5.8	***	9.0	6.6	***
Could not pay medical bills	6.2	8.2	4.8	***	7.6	5.8	**
Didn't have enough money to buy food	8.9	11.4	7.2	***	12.0	8.2	***
Had trouble buying food even though had money	16.0	19.7	13.4	***	21.3	15.0	***
No hardship	68.6	61.3	73.1	***	61.6	69.8	***
Other material hardship	6.9	9.3	5.5	***	7.2	6.8	
Received stimulus payment in late 2020/early 2021	80.3	82.6	79.6	***	83.6	79.8	**
Retirement preparedness[b]							
Probability of working full-time after age 65 in 2020	43.4	36.8	44.2	***	23.9	43.7	***

	All older adults	Work-limiting condition	No work-limiting condition	*p*-value[a]	SSI/DI receipt	No SSI/DI receipt	*p*-value[a]
Probability of working full-time after age 65 in 2018	45.0	41.8	45.4		20.0	45.4	***
Expected retirement age in 2020 (mean)	69.0	68.7	69.0		68.8	69.0	
Expected retirement age in 2018 (mean)	68.8	68.6	68.8		68.2	68.8	
Frequency of thoughts about retirement in 2020 (%)				###			###
Hardly at all	27.8	23.2	28.4		33.0	27.7	
A little	18.0	17.4	18.0		18.5	18.0	
Some	25.7	30.8	25.1		27.6	25.7	
A lot	28.6	28.8	28.5		21.4	28.7	

[a] T-test significance is shown in each applicable row using *. For categorical variables, Chi-square significance is shown in the variable heading row. Chi-square significance is shown using #. * Indicates p < 0.10, ** indicates p < 0.05, and *** indicates p < 0.01. Blank columns indicate a p-value that is not significant at the p < 0.10 level. We use an F-test for continuous variables rather than a Chi-square test.

[b] Among those working in 2018 and 2020.

DI = Disability Insurance; SSI = Supplemental Security Income.

Table S.10. Self-reported health, work, and financial experiences during the COVID-19 pandemic by number of chronic conditions

	All older adults	2+ chronic conditions	<2 chronic conditions	_p_-value[a]	5+ chronic conditions	<5 chronic conditions	_p_-value[a]
Unweighted number	8,828	5,920	2,908				
Health outcomes (%)							
Ever received a COVID diagnosis				###			###
Yes	3.5	3.3	3.7		4.8	3.3	
Probably yes	0.6	0.6	0.6		0.8	0.6	
Probably no	0.7	0.7	0.6		1.0	0.6	
No	95.3	95.4	95.1		93.4	95.4	
Ever tested	32.3	34.0	28.8	***	38.8	31.6	***
If tested, any positive results	9.9	9.5	10.5		12.6	9.5	
If positive diagnosis, hospitalization	15.5	17.0	13.2		33.2	13.5	***
Delayed any type of health care	30.7	33.3	25.9	***	39.8	29.8	***
Delayed surgery	13.1	14.4	10.0	***	18.2	12.4	***
Delayed doctor visit	57.2	58.7	53.8	**	63.4	56.4	**
Delayed filling a prescription	7.3	8.6	4.4	***	8.3	7.1	
Delayed dental care	72.2	70.6	76.0	***	61.3	73.6	***
Delayed other health care	22.7	23.9	19.9	**	28.8	21.9	***
Reasons for delaying care							
Could not afford it	14.5	15.8	11.6	***	19.1	13.9	**
Could not get an appointment	15.7	15.9	15.2		15.3	15.7	
The clinic/hospital/doctor's office canceled, closed, or suggested rescheduling	51.8	51.7	52.0		50.9	51.9	
Decided it could wait	33.3	31.9	36.3	**	32.9	33.3	
Was afraid to go	23.9	24.8	21.9		27.3	23.5	
Work outcomes (%)							
Work affected because of the pandemic				###			###
Yes	28.7	25.5	33.8		15.7	29.6	
No	45.6	46.3	44.1		49.2	45.2	

	All older adults	2+ chronic conditions	<2 chronic conditions	*p*-value[a]	5+ chronic conditions	<5 chronic conditions	*p*-value[a]
Not working when pandemic started	25.7	28.3	19.6		32.1	25.0	
Work affected because of the pandemic (among those working)	38.6	35.8	42.8	***	24.6	39.5	***
Stopped work entirely	43.6	45.6	41.5	**	46.9	43.5	
Reason for work ending							
Lost job/laid off permanently	14.0	12.8	15.3		12.2	14.0	
Furloughed/laid off temporarily	48.8	50.7	46.7		58.5	48.5	
Quit	6.1	6.3	5.8		9.1	6.0	
Changed work days or hours	27.8	29.2	26.4		31.8	27.6	
Work became more risky or dangerous	20.8	23.0	18.7	*	27.9	20.6	
Work became harder	21.4	23.3	19.6		33.3	21.0	*
Switched to working remotely	46.5	45.5	47.2		42.9	46.5	
Other changes	34.2	33.1	35.6		34.6	34.4	
Financial outcomes (%)							
Missed rent or mortgage payments	5.5	6.0	4.8	**	8.8	5.2	***
Missed credit card or other debt payments	6.7	7.8	5.0	***	10.8	6.4	***
Missed other payments (such as utilities or insurance)	7.1	8.1	5.4	***	10.9	6.7	***
Could not pay medical bills	6.2	7.7	3.7	***	10.9	5.7	***
Didn't have enough money to buy food	8.9	9.8	7.1	***	12.1	8.5	***
Had trouble buying food even though had money	16.0	17.8	12.5	***	23.1	15.3	***
No hardship	68.6	65.2	75.0	***	58.0	69.7	***
Other material hardship	6.9	7.7	5.3	***	10.1	6.6	***
Income changed because of the pandemic				###			###
Income went up	5.1	5.2	5.0		3.9	5.2	
Income went down	17.8	16.7	19.4		15.2	18.0	
About the same	77.1	78.1	75.5		80.9	76.8	
Received stimulus payment in late 2020/early 2021	80.3	81.4	78.1	***	81.6	80.2	40.1
Retirement preparedness[b]							

	All older adults	2+ chronic conditions	<2 chronic conditions	p-value[a]	5+ chronic conditions	<5 chronic conditions	p-value[a]
Probability of working full-time after age 65 in 2020	43.4	42.0	44.3		27.7	43.6	***
Probability of working full-time after age 65 in 2018	45.0	43.1	46.4	**	33.9	45.1	*
Expected retirement age in 2020	69.0	68.7	69.2	**	69.3	69.0	
Expected retirement age in 2018	68.8	68.6	69.0	*	68.7	68.8	
Frequency of thoughts about retirement in 2020 (%)				###			###
Hardly at all	27.8	26.2	29.3		34.6	27.7	
A little	18.0	16.9	18.9		17.2	18.0	
Some	25.7	25.7	25.7		15.6	25.9	
A lot	28.6	31.3	26.1		32.0	28.5	

[a] T-test significance is shown in each applicable row using *. For categorical variables, Chi-square significance is shown in the variable heading row. Chi-square significance is shown using #. * Indicates $p < 0.10$, ** indicates $p < 0.05$, and *** indicates $p < 0.01$. Blank columns indicate a p-value that is not significant at the $p < 0.10$ level. We use an F-test for continuous variables rather than a Chi-square test.

[b] Among those working in 2018 and 2020.