

Labor, Income, Finances, and Expectations (LIFE) Survey

Published: May 2025

Consumer Experiences with Auto, Home, and Renters Insurance Costs in 2024 – Survey Data

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Introduction

Housing and transportation comprise a large portion of consumers' annual spending. According to the Bureau of Labor Statistics' Consumer Expenditure (CE) Survey, spending related to shelter and transportation totaled 37 percent of total household expenditures (and 28 percent of gross household income) for the average U.S. household in 2023.¹ A portion of that annual spend comes from insurance on residences (home or renters insurance) and vehicles (auto insurance); insurance costs can make up 3 to 5 percent of expenditures (2 to 3 percent of gross income).

Consumers pay regular premiums for insurance coverage to protect them from unexpected financial hardships that could arise from accidents, weather events, or other incidents that could cause damage to their home, possessions, or vehicles. In the last 10 years, insurance costs have increased faster than both inflation and wages, forcing consumers to evaluate the benefits of coverage against the effects on their monthly finances and the risks of forgoing coverage. While they can proactively manage the monthly cost of their insurance premiums to an extent (e.g., through changing the amount or type of coverage, changing the size of their deductibles, or shopping for a different provider), those efforts do not always yield satisfactory results.

In light of increased attention on insurance costs for U.S. consumers, the Consumer Finance Institute (CFI) at the Federal Reserve Bank of Philadelphia conducted a survey of consumers in late 2024 to investigate experiences with price changes, insurance shopping, and the effect of unexpected expenses on insurance holders in the auto, home, and renters markets. In this report, we share the results of that survey and show that:

¹ Author's calculations based on data from the BLS: www.bls.gov/cex/tables/calendar-year/mean-item-share-average-standard-error/cu-region-1-year-average-2023.xlsx.

- premium cost increases were reported by a wide variety of consumers across the demographic spectrum and across insurance types; for all three types, the proportion of holders who reported premium increases exceeded those who reported decreases by at least 23 percentage points.
- cost increases were not limited to policyholders who filed claims or made changes to their policies; even respondents who did not report changes experienced more increases than decreases.
- shopping behavior is common across insurance types, but only around half of shoppers reported finding a policy they considered satisfactory.
- respondents often encounter unexpected expenses related to their homes or vehicles and they often experience negative consequences resulting from those expenses, including having to forgo repairs, change other spending plans, or skip other bills in order to get by.

Additional Studies/Literature

The information in this report provides additional data to inform discussion on the topic of rising insurance costs and the effect on consumers' financial stability, which has been noted in a variety of publications recently. In June 2024, NPR discussed rising insurance costs driving policyholders to increase the frequency at which they shop for lower insurance rates.² In August 2024, CBS News reported that auto insurance costs were projected to increase by 22 percent year over year.³ That same month, the Federal Reserve Bank of Minneapolis noted that homeowners insurance premiums had increased by 34 percent over the previous seven years, while the amount of coverage decreased.⁴

An April 2025 report from the Consumer Federation of America observed that homeowners insurance rates increased faster than the rate of inflation between 2021 and 2024, and that regions with significant weather-related losses saw higher premium increases as well as higher levels of policy cancellation.⁵ Those cost increases can directly affect consumers' financial decisions — the 2024 Survey of Household Economics and Decisionmaking (SHED) found that 7 percent of homeowners do not carry insurance (with 62 percent of that

² See www.npr.org/2024/06/11/nx-s1-4987948/insurance-rates-quotes-shopping.

³ See www.cbsnews.com/news/car-insurance-rates-up-50-percent-in-these-states-insurify/.

⁴ See www.minneapolisfed.org/article/2024/homeowners-insurance-costs-are-growing-fast-but-coverage-is-shrinking.

⁵ See www.consumerfed.org/wp-content/uploads/2025/03/OverburdenedReport.pdf.

group citing affordability or cost as a reason), leaving them vulnerable to financial ruin in the event of a disaster.⁶ Researchers at the Federal Reserve Bank of Dallas found that higher insurance premiums are related to higher probability of delinquency on mortgage and credit card loans, affecting borrowers' credit worthiness. Dissatisfaction with cost increases leads many insurance holders to shop around in order to find less expensive coverage, often with limited success or compromised coverage, per separate reports from TransUnion⁷ and J.D. Power.⁸

Data Collection and Weighting

Data collection for this survey took place from December 11 to 16, 2024. The initial respondent population is weighted to reflect the demographics of the 2019 American Community Survey. This is comparable with the process used for CFI's [Labor, Income, Finances, and Expectations \(LIFE\) Survey](#) of consumers, which we will use to make certain population comparisons in **Table 1** (see appendix). The final sample used for the primary analysis in this report focuses on respondents who self-report that they are knowledgeable about the types of insurance held by their household, based on their answer to the following question:

We have some questions about insurance that covers your healthcare, residence, vehicle, or other personal belongings and activities (personal insurance, not insurance you may hold on behalf of a business).

How knowledgeable, if at all, would you say you are about your household's insurance situation – meaning the types of insurance your household carries, the general costs of that insurance, and changes in the types or amount of coverage in the last 12 months (i.e., since December 2023)?

- 1) *Very knowledgeable*
- 2) *Knowledgeable*
- 3) *Somewhat knowledgeable*
- 4) *Slightly knowledgeable*
- 5) *Not at all knowledgeable*
- 6) *Not applicable - my household does not have any type of insurance*

⁶ See www.federalreserve.gov/publications/files/2024-report-economic-well-being-us-households-202505.pdf.

⁷ See www.transunion.com/lp/q1-2025-personal-lines-trends-and-perspectives-report.

⁸ See www.jdpower.com/business/press-releases/2024-us-home-insurance-study.

Respondents who selected answers 1 or 2 received the remainder of the survey and their responses are reflected in **Tables 2–17** in the appendix; all other respondents were terminated from the survey. As shown in **Table 1**, the demographic characteristics of respondents who are knowledgeable about their insurance are different from the general adult population as reflected in the demographics of the LIFE Survey. To be precise, those differences in demographic characteristics reflect BOTH of the following factors: The respondent has experience with at least one of these types of insurance AND feels knowledgeable about at least one of those types of insurance.⁹

To that end, when we compare the insurance survey respondent demographics to those from the separate nationally representative survey (in this case CFI's LIFE Survey), we see that the respondents in the final sample of the insurance survey contain a higher concentration of late middle-age (56–65 years old, offset by a decrease in the 36–55 year old population) and higher-income (\$70,000 or greater, offset by a decrease in the less than \$40,000 population) respondents than the LIFE survey population (**Table 1**).

The results reported in this paper focus only on the “knowledgeable” respondent population that owns auto, home or rent insurance. The final unweighted sample contained 2,642 respondents.

Metrics and Definitions

Owners of each insurance type were asked a series of questions about the cost of that insurance at the end of 2024 (the time of the survey) compared to the end of 2023, whether changes had been made to the insurance policies over that period, and whether they had experienced any unexpected expenses that related to the type of insurance in question. To measure and compare results between groups and across insurance types, we calculate the following metrics from the survey results.

Ownership Rate – the percentage of respondents who have a particular type of insurance policy.

Premium Index and *Deductible Index* – respondents compare their current premium and deductible to the prior year, indicating whether it is lower or higher on a five-point scale ordered from *significantly lower* to *significantly higher*. The difference between each is a diffusion index that subtracts the percentage of respondents reporting lower costs from the percentage reporting higher costs; a positive value indicates that the group generally

⁹ It would not be appropriate, then, to interpret those differences as an unbiased measure of a respondent's access to specific types of insurance.

reported increased prices. Note that the size of positive or negative value does not imply the magnitude of cost changes, simply the difference in the proportion of policyholders experiencing cost changes.

Change Event – we identify situations where an event or change occurred in the prior 12 months that may have affected the overall cost of the respondent's insurance. Respondents who selected any options from a list of six scenarios are classified as having a *change event* relating to their insurance policy. The following example of change events relates to home insurance — language in the list was tailored for each individual insurance type, but the basic nature of each item was the same:

1. Filed one or more claims
2. Added additional coverage to an existing policy
3. Removed or reduced coverage on an existing policy
4. Changed the deductible (the amount you will pay before insurance pays out) on an existing policy
5. Changed insurance providers
6. Opened a homeowners insurance policy for the first time

Insurance Shopping – if respondents indicated that they shopped for a new auto, home, or rent policy (brand new or as a replacement for an existing policy) in the prior 12 months, we label them as *shopping* for new insurance.

Shopping Satisfaction – *shoppers* were asked about the results of their shopping. *Shoppers* who indicated that they found a policy they were satisfied with are labeled as *satisfied*, and if they were unhappy with their new policy or could not find one they were willing to accept, they are labeled as *unsatisfied*.

Unexpected Expense – we asked respondents whether they experienced an unexpected expense related to either their vehicle (for auto insurance holders) or their residence (for home and rent insurance holders), specifying that we are interested in things other than routine service or maintenance. We do not specify that the expense be directly related to the insurance coverage or that the expense be covered by the insurance; our goal was simply to identify how frequently respondents are experiencing these types of expenses, which may be above and beyond the cost of their insurance.

Auto Insurance Ownership, Changes, and Shopping

Auto insurance was the most commonly owned of the three insurance types in our sample at 75.3 percent of respondents (**Table 2**). Auto insurance ownership increases with age, from 57.6 percent of those under 36 years old to 89.5 percent of those over 66. Respondents earning less than \$40,000 are least likely to own auto insurance at 63.1 percent, compared to 82 percent or higher for those earning above that level. Auto insurance

ownership is highest among White non-Hispanic respondents (80.4 percent), followed by Hispanic and Black respondents at 68.5 percent and 59.5 percent, respectively.

Almost 54 percent of auto insurance owners reported at least one *change event* in the 12 months prior to the survey (**Table 3**). The most common change was *adding, removing, or replacing a vehicle* (25.1 percent), followed by *changing insurance providers* (16.3 percent). Changes to the *coverage limit* or the *deductible amount* on a policy were slightly less common at 15.2 percent and 13.3 percent, respectively.¹⁰ Just over 14 percent of auto insurance owners reported filing claims against their policies. About 30 percent of respondents who filed claims attributed those to a *natural disaster or weather event* (not shown). Only 7 percent indicated that they opened their first policy over that period.

The *Premium Index* for auto insurance holders was +46.7 (e.g., the percentage who reported year-over-year increases exceeded the percentage of those who reported decreases by 46.7 percentage points) (**Table 4**). Reporting a *change event* did not dramatically affect the *Premium Index* result — the *Premium Index* for those who had a *change event* was +47.7 versus +45.6 for those who did not. The *Deductible Index* for auto insurance holders was much smaller at +2.1. That value rose to +3.9 for those with a *change event* and was neutral for those with no event (-0.1).

In the 12 months before the survey, 42.9 percent of auto insurance holders said that they shopped for a policy; shopping behavior was higher among respondents who are younger or non-White (**Table 5**). Of those who shopped for a policy, just under half (47.7 percent) opened a policy that they found satisfactory, 22.7 percent opened an unsatisfactory policy, and 29.6 percent did not open a new policy at all. Among shoppers who did not find a satisfactory policy, the most commonly cited reason was premium cost (54.4 percent and 70.4 percent for shoppers who opened an unsatisfactory policy and those who did not open a new policy, respectively), followed by the coverage levels available, deductible costs, and being declined for coverage (**Table 6**).

Home Insurance Ownership, Changes, and Shopping

Home insurance was owned by 51.1 percent of respondents (**Table 2**). It increases with both age (31.9 percent to 70.0 percent from the youngest to oldest groups) and income (32.5 percent to 74.0 percent from the lowest- to the

¹⁰ The change question did not distinguish between changes that may have increased costs and those that may have decreased costs. For instance, respondents could indicate that they changed their deductible but not whether they increased or decreased it.

highest-earning groups). White non-Hispanic respondents are the most likely to have home insurance, at 57.8 percent, followed by Hispanic and Black respondents, at 37.0 percent and 33.8 percent, respectively.

A little over one-third (36.2 percent) of home insurance owners reported at least one *change event* in the 12 months before the survey (**Table 7**). The most common change was *changing insurance providers* (11.8 percent), followed by *changing deductible* (11.2 percent). Changes that *added coverage* or *reduced coverage* were made by 9.5 percent and 7.2 percent of policyholders, respectively. Just under 10 percent of home insurance owners reported filing claims against their policies (with 68.9 percent of those claims arising from a *natural disaster or weather event*), while only 7.5 percent indicated that they opened their *first policy* over that period.

The *Premium Index* for home insurance holders was +53.3 (e.g., the percentage who reported year-over-year increases exceeded the percentage of those who reported decreases by 53.3 percentage points) (**Table 8**). Unlike what was observed with auto insurance, reporting a *change event* decreased the *Premium Index* among home insurance holders — the *Premium Index* for those who had a *change event* was +46.7 versus +57.1 for those who did not. The *Deductible Index* for home insurance holders was +21.1 overall and rose to +31.9 for those with a *change event*; holders without a change event reported increased deductibles at +14.9. A possible interpretation of this pattern (a lower *net change experience* of premium increases and a higher *net change experience* of deductible increases for those who made changes to their policies versus those who did not) is that some home insurance holders elected to increase their risk of paying more out-of-pocket for a claim in order to get the benefit of a lower monthly insurance cost.

In the 12 months before the survey, 16.3 percent of home insurance holders said that they shopped for a policy; shopping behavior was higher among respondents who are younger, more affluent, or White non-Hispanic (**Table 9**). Of those who shopped for a policy, just under half (47.6 percent) opened a policy that they found satisfactory, 22.8 percent opened an unsatisfactory policy, and 29.6 percent did not open a new policy. Among shoppers who did not find a satisfactory policy, the most cited reason was premium cost (53.4 percent and 53.5 percent for shoppers who opened an unsatisfactory policy and those who did not open a new policy, respectively), followed by the coverage levels available, deductible costs, and being declined for coverage (**Table 10**).

Renters Insurance Ownership, Changes, and Shopping

Renters insurance was owned by 19.7 percent of respondents (**Table 2**). It decreases with age (21.8 percent to 17.7 percent from the youngest to oldest groups) and income (above 20 percent to below 15 percent from the lowest- to the highest-earning groups). Black respondents are the most likely to have renters insurance, at 27.5 percent, followed by Hispanic and White non-Hispanic respondents, at 20.0 percent and 17.5 percent, respectively.

Nearly half (47.1 percent) of renters insurance owners reported at least one *change event* in the 12 months before the survey (**Table 11**). The most common change was *opening a first policy* (17.9 percent), followed by *changing providers* (13.5 percent). Changes that *added coverage* or *reduced coverage* were made by 12.6 percent and 10.9 percent of policyholders, respectively. Just over 10 percent of respondents indicated that they *changed deductible*. Just under 10 percent of renters insurance owners reported filing claims against their policies. Among those filing claims, two-thirds (66.8 percent, not shown) attributed those claims to a *natural disaster or weather event*.

The *net premium change experience* for renters insurance holders was +23.5 (e.g., the percentage who reported year-over-year increases exceeded the percentage of those who reported decreases by 23.5 percentage points) (**Table 12**). Reporting a *change event* increased the *Premium Index* among renters insurance holders — the *Premium Index* for those who had a *change event* was +28.7, versus +18.8 for those who did not. The *Deductible Index* for renters insurance holders was +6.4 overall and rose to +14.6 for those with a *change event*; holders without a change event reported a small net-negative change to their deductibles at -0.9.

In the 12 months before the survey, 34.9 percent of renters insurance holders said that they shopped for a policy; shopping behavior was higher among respondents who are younger, more affluent, or non-White (**Table 13**). Of those who shopped for a policy, 59.3 percent opened a policy that they found satisfactory, 24.1 percent opened an unsatisfactory policy, and 16.6 percent did not open a new policy. Among shoppers who did not find a satisfactory policy, the most commonly cited reason was premium cost (38.6 percent and 40.4 percent for shoppers who opened an unsatisfactory policy and those who did not open a new policy, respectively), followed by the coverage levels available and deductible costs (**Table 14**).

Unexpected Expenses

Consumers purchase insurance policies on their vehicles or residences to protect themselves from the risk of unexpected expenses that could arise. While insurance may cover an event, there could also be situations in which the expense is not covered or the policyholder elects not to make a claim for one reason or another. When people experience an unexpected expense, they are often forced to make decisions about how to address it, while recognizing that the consequences of those decisions could have longer-term effects.

We asked holders of auto, home, or renters insurance about their experiences with unexpected expenses related to their vehicles or residences in the prior 12 months, noting that we wanted them to report things that were outside of regular maintenance or servicing expenses (we did not ask for the specifics of the expense, simply whether they had experienced one). Unexpected expenses were most common for auto insurance holders, at

39.7 percent, with home and rent insurance holders reporting frequencies of 28.8 percent and 26.2 percent, respectively (**Table 15**).

Younger respondents were more likely to report unexpected expenses across all insurance types (as high as 56.0 percent of auto insurance holders under the age of 36), as were respondents who are male or Hispanic. We do not see clear patterns across income ranges — auto insurance holders earning \$40,000–\$69,999 were most likely to report unexpected expenses, whereas home and renters insurance owners in the highest-income group (greater than \$150,000) were most likely to report unexpected expenses.

When respondents indicated having had an unexpected expense, we asked them whether they experienced any of the following aftereffects:

1. Skipped having a repair done on your [vehicle/residence] because of the cost.
2. Skipped another important purchase because of an unexpected [vehicle/residential] expense.
3. Missed a debt payment due to an unexpected [vehicle/residential] expense.
4. Financed an unexpected [vehicle/residential] expense using a loan or a credit card to pay over time.

Respondents who selected at least one option are classified as having a *negative consequence* due to the expense experience. While financing the expense is not an inherently negative consequence if the individual has available resources to do so, we are assuming that the debt and any related interest or fees is unplanned/unbudgeted and therefore has a negative, albeit potentially small, effect on the respondent's finances. While the results are similar if we exclude financing as a negative consequence, there are some differences that we will highlight here.

Unexpected expenses frequently resulted in negative consequences for respondents. The most commonly reported negative experience for auto insurance holders was *skipped a repair* (39.1 percent of those who had an unexpected expense), followed by *skipped a purchase* and *missed a debt payment* at 33.5 percent and 15.5 percent, respectively (**Table 16**). Among home insurance holders, *skipped a purchase* was most common, at 30.1 percent, followed by *skipped a repair* (27.6 percent) and *missed a debt payment* (19.9 percent). Renters insurance holders reported all three negative consequences at higher rates than other insurance types, citing *skipped a purchase* at 45.9 percent, *skipped a repair* at 40.5 percent, and *missed a debt payment* at 26.9 percent frequencies. For all three insurance types, about one-third of respondents noted that they had to finance the expense over time.

Greater than 71 percent of insurance holders who experienced an unexpected expense reported negative consequences (75.8 percent for auto insurance, 71.5 percent for home insurance, and 88.8 percent for renters insurance) (**Table 17**). At least half of every demographic group reported problems, with the only exception being home insurance holders over 65 years old, at 41.2 percent. Younger, lower-income, and non-White respondents were more likely to report negative consequences.

When we remove respondents who only chose *financed an unexpected expense* from the outcomes list, the frequency of negative outcomes decreases, but more than half of each type of insurance holder still report negative effects (60.2 percent for auto insurance, 56.1 percent for home insurance, and 77.9 percent for renters insurance) (**Table 17**).¹¹ While the relationship between most demographic groups remains the same when *finance-only* responses are removed, we see an interesting change in the results by race/ethnicity. The percentage of Black respondents, particularly those who are auto and homeowners policyholders, decreases further than that of White non-Hispanic or Hispanic respondents (more than 21 percentage points versus 13 to 18 percentage points). Based on this, Black respondents who experience an unexpected expense appear more likely in our data to have financed it without having to skip a repair, postpone other purchases, or compromise other debt payments.

Conclusion

The results of the insurance cost survey conducted by CFI in December 2024 show that cost increases for residential and auto insurance holders have been pervasive and affect nearly every demographic group we examined. Premium increases appear to be largely disconnected from policy changes; respondents across all three insurance types are more likely to report increases than decreases, regardless of whether they also report change events relating to their insurance.

Perhaps partially as a response to the volatility in prices, a portion of insurance holders shopped for new policies in the year before to the survey; however, less than half of shoppers reported that they opened a policy that they

¹¹ Responses are not mutually exclusive; in the second half of **Table 16**, we remove only those who selected *financed an unexpected expense* as a singular reason from the numerator in the calculation in this section. In other words, respondents who *financed an unexpected expense* in addition to any other negative consequence are still part of the calculation.

considered satisfactory. The most common complaint from those who reported dissatisfaction with their shopping result was the premium cost.

In addition to the rising costs associated with residential and automotive insurance policies, unexpected home and vehicle expenses also create financial strain on a large portion of the population, particularly lower-income and younger consumers. Whether those expenses are covered by insurance, they often require the people experiencing them to make financial trade-offs in order to make ends meet.

Appendix

Table 1 - Weighted Response Distributions (Insurance Survey vs. LIFE Survey)

	Insurance Survey	CFI LIFE Survey	Difference (Insurance Survey - LIFE Survey)
Unweighted N	2,642	5,089	
18–35	31.1%	31.5%	-0.4
36–55	28.9%	32.4%	-3.5
56–65	21.7%	16.4%	5.3
66+	18.3%	19.7%	-1.4
<\$40,000	33.8%	44.9%	-11.1
\$40,000–\$69,999	20.3%	19.4%	0.9
\$70,000–\$99,999	14.0%	12.4%	1.6
\$100,000–\$149,999	12.9%	8.0%	4.9
\$150,000+	9.6%	5.1%	4.5
DK/PNTA	9.4%	10.3%	-0.9
Male	48.5%	48.7%	-0.2
Female	51.5%	51.3%	0.2
White non-Hispanic	64.3%	62.8%	1.5
Black	12.0%	12.1%	-0.1
Hispanic	15.5%	16.4%	-0.9
Other	8.2%	8.7%	-0.5

Note: LIFE Survey data reflects response distributions from January 2025. Demographic percentages show the post-weighting distributions of each survey population; weighting methodology is described above. The difference column reflects the percentage point difference between the two survey population distributions.

Table 2 - Percentage of Respondents with Auto, Home, or Renters Insurance

	% with Auto Policy	% with Home Policy	% with Renters Policy
Grand Total	75.3%	51.1%	19.7%
18–35	57.6%	31.9%	21.8%
36–55	77.7%	50.1%	21.6%
56–65	85.4%	64.1%	15.7%
66+	89.5%	70.0%	17.7%
<\$40,000	63.1%	32.5%	23.2%
\$40,000–\$69,999	82.7%	53.8%	24.4%
\$70,000–\$99,999	83.6%	59.2%	16.8%
\$100,000–\$149,999	86.9%	68.6%	14.2%
\$150,000+	84.0%	74.0%	14.5%
Male	76.4%	50.1%	19.1%
Female	74.2%	52.1%	20.3%
White non-Hispanic	80.4%	57.8%	17.5%
Black	59.5%	33.8%	27.5%
Hispanic	68.5%	37.0%	20.0%
Other	71.4%	50.3%	24.6%

Table 3 - Auto Insurance Holder Changes Made (Prior 12 Months)

	% Made Any Change	% Filed Claims	% Changed Vehicles Covered	% Changed Coverage Limits	% Changed Deductible	% Changed Providers	% Opened 1st Policy
Grand Total	53.8%	14.3%	25.1%	15.2%	13.3%	16.3%	7.1%
18–35	70.3%	21.9%	29.7%	27.6%	21.8%	19.6%	19.1%
36–55	57.5%	14.8%	29.2%	13.6%	15.4%	17.1%	6.4%
56–65	47.8%	10.7%	22.8%	9.9%	8.5%	15.1%	2.0%
66+	37.6%	9.4%	16.8%	9.8%	6.4%	13.2%	0.6%
<\$40,000	50.8%	12.0%	20.1%	15.6%	13.4%	15.2%	8.7%
\$40,000–\$69,999	55.7%	14.2%	25.8%	16.2%	13.3%	17.2%	4.4%
\$70,000–\$99,999	48.6%	12.4%	24.1%	12.7%	10.0%	15.0%	5.5%
\$100,000–\$149,999	61.9%	16.7%	29.3%	17.6%	17.6%	17.4%	9.2%
\$150,000+	62.2%	20.9%	37.5%	16.5%	16.6%	19.3%	9.0%
Male	57.5%	15.8%	26.6%	16.8%	15.4%	16.1%	10.2%
Female	50.3%	12.9%	23.6%	13.7%	11.2%	16.6%	4.1%
White non-Hispanic	52.1%	14.6%	24.4%	14.0%	11.7%	15.5%	6.0%
Black	62.6%	19.0%	22.8%	23.4%	17.0%	20.8%	15.0%
Hispanic	55.1%	11.8%	28.0%	15.8%	15.1%	14.1%	8.3%
Other	56.2%	10.9%	28.3%	14.6%	19.5%	22.2%	4.6%

Note: Respondents could select multiple answers. Totals will sum to more than 100 percent.

Table 4 - Net Cost Change Experience for Auto Policyholders

	All Auto Policyholders		Auto Policyholders WITH ANY Changes		Auto Policyholders WITHOUT Changes	
	Premium Index	Deductible Index	Premium Index	Deductible Index	Premium Index	Deductible Index
Grand Total	46.7%	2.1%	47.7%	3.9%	45.6%	-0.1%
18–35	35.2%	5.4%	43.4%	7.7%	16.0%	0.0%
36–55	48.5%	1.9%	52.3%	3.3%	43.4%	0.0%
56–65	47.6%	0.3%	44.5%	1.4%	50.4%	-0.7%
66+	56.0%	0.6%	51.7%	1.1%	58.6%	0.3%
<\$40,000	41.9%	1.7%	45.9%	3.5%	37.7%	0.0%
\$40,000–\$69,999	48.1%	0.2%	47.1%	0.8%	49.4%	-0.5%
\$70,000–\$99,999	44.4%	1.7%	42.0%	4.3%	46.6%	-0.7%
\$100,000–\$149,999	48.9%	3.1%	51.2%	4.5%	45.2%	0.8%
\$150,000+	54.0%	6.4%	54.6%	10.0%	53.1%	0.5%
Male	46.8%	3.0%	48.8%	5.7%	43.9%	-0.5%
Female	46.7%	1.1%	46.5%	2.0%	47.0%	0.2%
White non-Hispanic	49.5%	2.0%	48.3%	4.0%	50.7%	-0.1%
Black	37.0%	2.3%	44.2%	4.7%	25.0%	-1.7%
Hispanic	41.3%	1.8%	46.0%	3.2%	35.5%	0.0%
Other	44.4%	2.4%	50.4%	3.0%	36.7%	1.6%

Note: *Net cost change experience* is calculated as the percentage of respondents reporting an increase in their cost minus the percentage reporting a decrease. A positive result from this calculation indicates that more respondents experienced a cost increase. The size of the result is not indicative of the magnitude of the cost change — it simply reflects the difference in size between the portion of the group experiencing increases versus decreases.

Table 5 - Auto Policyholder Shopping Behavior and Results

	% Who Shopped for Policy in Last 12 Months	Of auto policyholders who shopped for a policy....		
		Found a Satisfactory Policy	Found a Policy - Unsatisfied with Result	Did Not Find a Policy
Grand Total	42.9%	47.7%	22.7%	29.6%
18-35	60.6%	51.8%	27.7%	20.5%
36-55	46.9%	47.5%	24.8%	27.7%
56-65	33.1%	46.9%	18.6%	34.5%
66+	29.1%	39.8%	11.6%	48.5%
<\$40,000	45.0%	42.7%	24.8%	32.5%
\$40,000-\$69,999	42.3%	45.0%	26.9%	28.0%
\$70,000-\$99,999	43.4%	47.4%	16.8%	35.8%
\$100,000-\$149,999	44.4%	54.8%	19.4%	25.8%
\$150,000+	43.1%	54.6%	22.7%	22.7%
Male	44.5%	48.0%	23.6%	28.4%
Female	41.4%	47.4%	21.7%	31.0%
White non-Hispanic	39.8%	51.2%	19.7%	29.1%
Black	50.7%	43.7%	25.9%	30.5%
Hispanic	48.4%	42.9%	31.6%	25.5%
Other	50.6%	36.3%	23.9%	39.7%

Table 6 - Reasons for Dissatisfaction with Auto Policy Shopping Result

	Opened Unsatisfactory Policy				Did Not Open New Policy			
	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined
Grand Total	54.4%	10.9%	27.1%	2.3%	70.4%	6.8%	13.2%	3.0%
18–35	43.8%	15.3%	36.5%	3.1%	46.8%	14.2%	30.4%	8.7%
36–55	60.3%	8.8%	25.8%	2.8%	80.9%	5.8%	9.0%	1.1%
56–65	61.2%	9.2%	12.5%	0.0%	85.5%	1.8%	6.5%	0.0%
66+	69.8%	0.0%	12.3%	0.0%	65.9%	5.5%	8.0%	2.7%
<\$40,000	55.5%	10.0%	27.4%	3.9%	75.6%	6.0%	10.1%	4.0%
\$40,000–\$69,999	51.4%	8.8%	26.2%	2.5%	67.5%	6.6%	14.6%	4.1%
\$70,000–\$99,999	47.4%	14.8%	33.5%	0.0%	74.5%	5.9%	9.2%	0.0%
\$100,000–\$149,999	55.3%	9.3%	31.6%	0.0%	54.6%	14.3%	21.5%	4.1%
\$150,000+	52.4%	15.9%	24.4%	3.1%	74.6%	0.0%	21.8%	3.6%
Male	48.9%	11.8%	30.7%	1.2%	66.1%	7.1%	15.3%	4.4%
Female	60.6%	9.7%	23.1%	3.5%	74.4%	6.5%	11.1%	1.7%
White non-Hispanic	54.6%	8.8%	27.2%	1.2%	75.8%	3.5%	10.8%	1.3%
Black	48.1%	19.4%	15.9%	10.0%	57.1%	17.7%	14.4%	10.7%
Hispanic	54.1%	15.8%	28.6%	1.5%	57.8%	10.4%	24.8%	7.0%
Other	61.7%	0.0%	38.3%	0.0%	69.3%	9.6%	11.1%	0.0%

Table 7 - Home Insurance Holder Changes Made (Prior 12 Months)

	% Made Any Change	% Filed Claims	% Added Coverage	% Reduced Coverage	% Changed Deductible	% Changed Providers	% Opened 1st Policy
Grand Total	36.2%	9.8%	9.5%	7.2%	11.2%	11.8%	7.5%
18–35	68.9%	16.8%	26.8%	19.1%	25.8%	20.2%	22.7%
36–55	38.4%	11.2%	8.1%	7.0%	10.8%	11.5%	8.6%
56–65	26.7%	6.2%	5.8%	2.7%	9.1%	9.9%	2.5%
66+	18.6%	6.7%	1.7%	3.0%	2.6%	7.8%	0.0%
<\$40,000	38.2%	10.5%	10.2%	8.3%	12.8%	10.4%	8.8%
\$40,000–\$69,999	34.5%	9.8%	7.2%	6.5%	9.1%	9.7%	6.7%
\$70,000–\$99,999	30.3%	5.9%	10.5%	6.1%	8.5%	12.1%	5.5%
\$100,000–\$149,999	37.9%	11.2%	10.3%	7.5%	12.6%	11.3%	5.4%
\$150,000+	42.9%	9.9%	12.4%	7.5%	18.1%	17.6%	12.0%
Male	40.3%	11.0%	10.9%	9.0%	13.3%	12.5%	10.2%
Female	32.5%	8.8%	8.2%	5.5%	9.3%	11.2%	5.1%
White non-Hispanic	33.9%	9.6%	9.6%	5.4%	9.4%	10.8%	6.8%
Black	49.4%	11.7%	8.7%	16.2%	18.8%	21.6%	17.0%
Hispanic	42.6%	10.1%	10.1%	12.1%	16.2%	12.1%	8.6%
Other	35.3%	9.0%	8.5%	7.1%	13.0%	11.4%	3.2%

Note: Respondents could select multiple answers. Totals will sum to more than 100 percent.

Table 8 - Net Cost Change Experience for Home Policyholders

	All Home Policyholders		Home Policyholders WITH ANY Changes		Home Policyholders WITHOUT Changes	
	Premium Index	Deductible Index	Premium Index	Deductible Index	Premium Index	Deductible Index
Grand Total	53.3%	21.1%	46.7%	31.9%	57.1%	14.9%
18–35	37.9%	21.5%	43.0%	28.4%	26.6%	6.1%
36–55	47.8%	24.6%	47.0%	31.9%	48.3%	20.1%
56–65	60.2%	20.3%	51.1%	31.9%	63.5%	16.1%
66+	64.1%	17.6%	49.6%	42.0%	67.4%	12.0%
<\$40,000	48.1%	19.7%	49.8%	28.5%	47.0%	14.4%
\$40,000–\$69,999	51.9%	16.8%	42.5%	31.0%	56.9%	9.3%
\$70,000–\$99,999	52.0%	20.9%	23.2%	27.8%	64.6%	17.9%
\$100,000–\$149,999	59.9%	23.7%	61.2%	31.3%	59.1%	19.2%
\$150,000+	58.1%	28.4%	57.8%	47.1%	58.4%	14.3%
Male	54.3%	25.4%	46.9%	37.0%	59.3%	17.5%
Female	52.5%	17.2%	46.4%	26.2%	55.4%	12.9%
White non-Hispanic	55.3%	19.7%	51.0%	31.0%	57.5%	13.9%
Black	30.9%	18.6%	17.2%	23.4%	44.3%	13.9%
Hispanic	54.1%	27.1%	45.8%	37.2%	60.2%	19.6%
Other	56.5%	27.5%	51.1%	42.6%	59.5%	19.2%

Note: *Net cost change experience* is calculated as the percentage of respondents reporting an increase in their cost minus the percentage reporting a decrease. A positive result from this calculation indicates that more respondents experienced a cost increase. The size of the result is not indicative of the magnitude of the cost change — it simply reflects the difference in size between the portion of the group experiencing increases versus decreases.

Table 9 - Home Policyholder Shopping Behavior and Results

	% Who Shopped for Policy in Last 12 Months	Of home policyholders who shopped for a policy....		
		Found a Satisfactory Policy	Found a Policy - Unsatisfied with Result	Did Not Find a Policy
Grand Total	16.3%	47.6%	22.8%	29.6%
18-35	18.6%	51.4%	29.9%	18.6%
36-55	17.4%	50.4%	24.1%	25.4%
56-65	14.9%	41.5%	17.4%	41.2%
66+	12.2%	40.2%	9.0%	50.8%
<\$40,000	11.2%	54.3%	19.5%	26.2%
\$40,000-\$69,999	16.5%	31.8%	27.3%	40.9%
\$70,000-\$99,999	17.2%	48.4%	21.7%	29.9%
\$100,000-\$149,999	22.7%	52.0%	16.4%	31.5%
\$150,000+	27.3%	56.5%	26.7%	16.8%
Male	17.4%	49.3%	23.3%	27.4%
Female	15.2%	45.8%	22.2%	32.0%
White non-Hispanic	16.8%	48.4%	20.8%	30.9%
Black	14.3%	51.5%	32.4%	16.1%
Hispanic	14.5%	49.6%	21.3%	29.1%
Other	18.9%	35.2%	28.3%	36.5%

Table 10 - Reasons for Dissatisfaction with Home Policy Shopping Result

	Opened Unsatisfactory Policy				Did Not Open New Policy			
	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined
Grand Total	53.4%	18.9%	20.4%	0.0%	53.5%	7.8%	22.4%	4.5%
18–35	32.0%	31.7%	30.7%	0.0%	43.7%	28.1%	25.7%	2.4%
36–55	77.7%	8.8%	8.0%	0.0%	61.3%	5.9%	18.4%	3.0%
56–65	63.3%	8.3%	15.5%	0.0%	59.2%	0.0%	26.6%	2.7%
66+	63.8%	0.0%	19.7%	0.0%	47.5%	0.0%	18.8%	10.4%
<\$40,000	34.8%	40.8%	14.6%	0.0%	57.9%	0.0%	34.9%	0.0%
\$40,000–\$69,999	33.4%	18.2%	39.7%	0.0%	50.3%	8.7%	17.8%	7.4%
\$70,000–\$99,999	78.8%	7.5%	13.8%	0.0%	64.6%	4.4%	11.4%	4.9%
\$100,000–\$149,999	70.7%	23.7%	5.6%	0.0%	56.0%	14.5%	19.3%	8.8%
\$150,000+	65.6%	4.7%	20.9%	0.0%	47.0%	21.2%	24.6%	0.0%
Male	49.3%	22.2%	20.5%	0.0%	51.8%	12.1%	24.5%	1.1%
Female	58.0%	15.2%	20.3%	0.0%	55.2%	3.9%	20.4%	7.7%
White non-Hispanic	55.7%	23.0%	12.3%	0.0%	54.1%	6.7%	20.5%	6.6%
Black	48.2%	10.1%	41.8%	0.0%	45.0%	0.0%	43.1%	0.0%
Hispanic	22.6%	21.2%	40.9%	0.0%	57.2%	14.3%	26.6%	0.0%
Other	81.4%	6.5%	12.1%	0.0%	50.0%	11.1%	19.0%	0.0%

Table 11 - Renters Insurance Holder Changes Made (Prior 12 Months)

	% Made Any Change	% Filed Claims	% Added Coverage	% Reduced Coverage	% Changed Deductible	% Changed Providers	% Opened 1st Policy
Grand Total	47.1%	9.3%	12.6%	10.9%	10.6%	13.5%	17.9%
18–35	70.1%	18.6%	23.0%	18.4%	21.9%	20.0%	25.8%
36–55	44.3%	6.5%	11.8%	9.6%	8.5%	8.9%	18.2%
56–65	27.9%	3.7%	0.9%	5.2%	0.9%	9.3%	13.6%
66+	24.6%	1.0%	4.5%	3.8%	1.1%	12.9%	5.0%
<\$40,000	47.1%	8.6%	11.7%	8.2%	8.0%	13.6%	17.5%
\$40,000–\$69,999	38.7%	5.2%	8.6%	8.5%	8.1%	10.7%	13.9%
\$70,000–\$99,999	51.6%	12.8%	15.0%	18.1%	11.2%	14.5%	16.6%
\$100,000–\$149,999	53.7%	13.4%	16.2%	19.2%	17.3%	13.2%	18.9%
\$150,000+	51.1%	21.8%	11.6%	7.5%	22.4%	16.0%	26.2%
Male	52.4%	10.1%	17.4%	11.1%	11.3%	16.5%	21.5%
Female	42.5%	8.6%	8.3%	10.8%	9.9%	10.8%	14.7%
White non-Hispanic	44.1%	8.7%	11.4%	9.5%	11.3%	12.9%	16.4%
Black	57.2%	10.3%	12.6%	14.5%	6.5%	14.4%	22.3%
Hispanic	43.4%	6.5%	12.6%	11.7%	13.0%	14.9%	16.6%
Other	53.5%	15.2%	19.2%	12.4%	9.7%	13.2%	20.7%

Note: Respondents could select multiple answers. Totals will sum to more than 100 percent.

Table 12 - Net Cost Change Experience for Renters Policyholders

	All Renters Policyholders		Renters Policyholders WITH ANY Changes		Renters Policyholders WITHOUT Changes	
	Premium Index	Deductible Index	Premium Index	Deductible Index	Premium Index	Deductible Index
Grand Total	23.5%	6.4%	28.7%	14.6%	18.8%	-0.9%
18–35	27.6%	11.4%	36.0%	18.1%	8.0%	-4.3%
36–55	22.9%	9.4%	31.1%	22.3%	16.4%	-0.8%
56–65	25.2%	0.7%	3.4%	-6.1%	33.6%	3.3%
66+	14.1%	-4.0%	7.1%	-8.7%	16.4%	-2.5%
<\$40,000	24.3%	1.2%	35.0%	8.4%	14.9%	-5.2%
\$40,000–\$69,999	15.8%	1.0%	11.4%	15.8%	18.6%	-8.4%
\$70,000–\$99,999	28.7%	8.7%	36.2%	1.4%	20.7%	16.6%
\$100,000–\$149,999	42.5%	31.5%	46.8%	40.6%	37.5%	21.0%
\$150,000+	26.2%	13.8%	19.1%	21.1%	33.6%	6.2%
Male	26.8%	12.5%	28.4%	27.1%	25.0%	-3.7%
Female	20.6%	1.0%	29.1%	0.9%	14.3%	1.1%
White non-Hispanic	23.5%	8.5%	25.3%	19.7%	22.1%	-0.3%
Black	20.9%	0.9%	24.1%	2.9%	16.6%	-1.7%
Hispanic	29.9%	0.5%	49.3%	10.2%	15.1%	-7.0%
Other	17.7%	12.7%	26.8%	17.1%	7.3%	7.7%

Note: *Net cost change experience* is calculated as the percentage of respondents reporting an increase in their cost minus the percentage reporting a decrease. A positive result from this calculation indicates that more respondents experienced a cost increase. The size of the result is not indicative of the magnitude of the cost change — it simply reflects the difference in size between the portion of the group experiencing increases versus decreases.

Table 13 - Renters Policyholder Shopping Behavior and Results

	% Who Shopped for Policy in Last 12 Months	Of renters policyholders who shopped for a policy....		
		Found a Satisfactory Policy	Found a Policy - Unsatisfied with Result	Did Not Find a Policy
Grand Total	34.9%	59.3%	24.1%	16.6%
18-35	52.2%	57.5%	27.6%	14.8%
36-55	33.8%	56.7%	22.9%	20.4%
56-65	20.4%	73.9%	9.5%	16.5%
66+	15.9%	63.2%	23.7%	13.1%
<\$40,000	34.3%	52.1%	25.6%	22.3%
\$40,000-\$69,999	28.1%	60.2%	21.7%	18.2%
\$70,000-\$99,999	40.3%	51.4%	31.4%	17.2%
\$100,000-\$149,999	46.0%	59.5%	34.2%	6.2%
\$150,000+	40.2%	87.1%	8.5%	4.4%
Male	36.3%	62.6%	23.7%	13.6%
Female	33.7%	56.2%	24.3%	19.4%
White non-Hispanic	32.9%	71.4%	16.5%	12.2%
Black	37.9%	55.5%	24.1%	20.5%
Hispanic	40.4%	45.2%	27.7%	27.1%
Other	32.8%	26.0%	59.8%	14.3%

Table 14 - Reasons for Dissatisfaction with Renters Policy Shopping Result

	Opened Unsatisfactory Policy				Did Not Open New Policy			
	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined	Unhappy with Premium	Unhappy with Deductible	Unhappy with Coverage Levels	Was Declined
Grand Total	38.6%	23.2%	27.2%	3.9%	40.4%	21.3%	25.0%	0.0%
18–35	32.6%	30.9%	25.9%	6.5%	40.5%	39.0%	20.4%	0.0%
36–55	50.8%	16.5%	32.6%	0.0%	49.6%	8.6%	23.8%	0.0%
56–65	43.6%	0.0%	56.4%	0.0%	0.0%	0.0%	65.0%	0.0%
66+	35.1%	0.0%	0.0%	0.0%	50.0%	0.0%	0.0%	0.0%
<\$40,000	54.8%	5.9%	18.5%	9.3%	33.9%	27.2%	21.4%	0.0%
\$40,000–\$69,999	41.6%	45.4%	0.0%	0.0%	64.7%	16.8%	0.0%	0.0%
\$70,000–\$99,999	9.7%	20.9%	69.4%	0.0%	28.3%	22.8%	48.9%	0.0%
\$100,000–\$149,999	37.0%	22.5%	40.5%	0.0%	0.0%	0.0%	100.0%	0.0%
\$150,000+	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	100.0%	0.0%
Male	35.7%	38.2%	21.1%	0.0%	42.3%	24.0%	23.4%	0.0%
Female	41.2%	9.2%	32.8%	7.5%	39.1%	19.4%	26.1%	0.0%
White non-Hispanic	38.9%	22.9%	31.7%	0.0%	49.8%	33.8%	0.0%	0.0%
Black	29.2%	27.2%	43.7%	0.0%	21.9%	35.2%	30.8%	0.0%
Hispanic	52.5%	6.1%	0.0%	18.4%	25.5%	0.0%	60.7%	0.0%
Other	32.9%	35.6%	31.5%	0.0%	100.0%	0.0%	0.0%	0.0%

Table 15 - Percentage of Policyholders Experiencing an Unexpected Expense in the Previous 12 Months

	Auto Policyholders	Home Policyholders	Renters Policyholders
Grand Total	39.7%	28.8%	26.2%
18–35	56.0%	47.8%	47.5%
36–55	43.8%	31.5%	23.2%
56–65	29.6%	23.0%	8.0%
66+	27.5%	17.3%	6.9%
<\$40,000	38.8%	33.9%	26.8%
\$40,000–\$69,999	42.8%	24.1%	20.5%
\$70,000–\$99,999	38.4%	23.3%	27.3%
\$100,000–\$149,999	41.0%	28.5%	27.5%
\$150,000+	40.0%	34.9%	28.4%
Male	42.4%	30.5%	32.8%
Female	37.0%	27.2%	20.4%
White non-Hispanic	36.9%	27.3%	24.2%
Black	42.8%	27.6%	23.4%
Hispanic	46.7%	34.4%	35.4%
Other	46.9%	35.9%	28.2%

Table 16 - Negative Experiences of Respondents Who Experienced an Unexpected Expense

	Auto Policyholders				Home Policyholders				Renters Policyholders			
	Skipped Repair	Skipped Purchase	Affected Other Debts/Bill	Financed	Skipped Repair	Skipped Purchase	Affected Other Debts/Bill	Financed	Skipped Repair	Skipped Purchase	Affected Other Debts/Bill	Financed
Grand Total	37.1%	33.5%	15.5%	31.2%	27.6%	30.1%	19.9%	31.4%	40.5%	45.9%	26.9%	34.9%
18–35	46.6%	43.0%	19.0%	42.2%	39.3%	36.7%	33.9%	43.7%	40.4%	49.0%	27.5%	39.9%
36–55	41.1%	34.1%	20.6%	26.2%	28.1%	33.5%	21.5%	30.9%	48.9%	43.5%	34.7%	30.4%
56–65	27.1%	25.6%	9.4%	30.9%	20.1%	22.8%	7.9%	23.3%	29.6%	31.0%	0.0%	13.8%
66+	19.2%	20.1%	4.1%	17.6%	12.7%	19.5%	4.0%	17.9%	0.0%	35.7%	0.0%	16.6%
<\$40,000	44.0%	38.1%	17.7%	31.7%	33.2%	29.4%	26.0%	32.4%	39.5%	52.6%	31.4%	37.2%
\$40,000–\$69,999	41.4%	36.6%	16.4%	30.5%	33.7%	33.0%	25.2%	30.1%	51.3%	43.1%	20.7%	28.9%
\$70,000–\$99,999	25.2%	26.3%	9.6%	33.5%	21.9%	27.8%	8.7%	29.9%	34.8%	41.2%	18.9%	32.7%
\$100,000–\$149,999	29.4%	30.4%	14.8%	26.1%	21.2%	29.4%	24.2%	29.1%	59.8%	32.5%	26.8%	33.1%
\$150,000+	38.3%	29.3%	18.7%	38.3%	27.9%	36.6%	14.0%	38.8%	32.9%	32.4%	32.3%	47.6%
Male	37.3%	32.8%	15.2%	33.1%	29.4%	32.9%	28.6%	31.0%	36.9%	47.5%	27.5%	37.9%
Female	36.8%	34.2%	15.9%	29.0%	25.9%	27.3%	11.2%	31.9%	45.6%	43.7%	26.0%	30.6%
White non-Hispanic	34.6%	31.9%	12.7%	28.3%	26.8%	28.6%	19.4%	28.0%	38.6%	40.1%	23.9%	41.0%
Black	39.9%	39.9%	16.2%	43.8%	41.3%	44.4%	17.9%	49.5%	43.2%	50.5%	18.9%	30.9%
Hispanic	46.0%	33.1%	25.4%	36.6%	32.0%	29.4%	22.8%	35.4%	45.4%	53.8%	35.5%	30.5%
Other	35.3%	37.6%	16.2%	27.3%	17.0%	30.3%	21.3%	35.7%	36.6%	52.5%	35.6%	19.6%

Note: Responses to the question about negative consequences are not mutually exclusive.

Table 17 - Negative Consequences for Respondents with Unexpected Expenses

	% Experiencing Negative Consequences (including Financing)			% Experiencing Negative Consequences (excluding Financing)		
	Auto Policyholders	Home Policyholders	Renters Policyholders	Auto Policyholders	Home Policyholders	Renters Policyholders
Grand Total	75.8%	71.5%	88.8%	60.2%	56.6%	77.9%
18–35	91.9%	94.3%	92.4%	75.7%	78.3%	82.4%
36–55	76.0%	77.1%	90.0%	64.2%	61.8%	78.4%
56–65	66.9%	50.8%	69.6%	44.9%	34.1%	55.8%
66+	50.1%	41.2%	52.2%	35.7%	32.0%	35.7%
<\$40,000	86.2%	79.2%	93.6%	71.2%	66.7%	84.5%
\$40,000–\$69,999	81.4%	78.7%	85.8%	63.5%	64.9%	72.5%
\$70,000–\$99,999	63.0%	64.3%	87.9%	43.5%	46.6%	77.8%
\$100,000–\$149,999	71.1%	67.1%	87.1%	57.5%	51.9%	79.6%
\$150,000+	65.6%	64.7%	79.0%	54.4%	51.2%	63.7%
Male	75.7%	74.1%	89.0%	60.1%	63.0%	76.5%
Female	75.9%	68.9%	88.5%	60.4%	50.1%	79.8%
White non-Hispanic	72.3%	66.7%	85.0%	57.7%	53.8%	71.2%
Black	90.0%	87.9%	95.6%	64.5%	66.3%	80.1%
Hispanic	85.9%	85.0%	91.0%	71.5%	67.2%	91.0%
Other	65.5%	74.2%	93.6%	52.6%	54.2%	81.6%

Note: Responses to the question about negative consequences are not mutually exclusive. In the first three columns (*including Financing*), results reflect the number of insurance holders who experienced any negative consequence from an unexpected expense over the number of insurance holders who experienced an unexpected expense. The last three columns (*excluding Financing*) exclude respondents who selected *financing* as the **only** negative consequence from the numerator.