



2024 WOMEN'S WELLNESS INDEX

April 2024 Index

PYMNTS
INTELLIGENCE

 **CareCredit**
a Synchrony solution

Women's Life Stage Priorities in Health and Wellness

2024 WOMEN'S WELLNESS INDEX

Women's Life Stage
Priorities in **Health and Wellness**

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The 2024 Women's Wellness Index was produced in collaboration with CareCredit, a Synchrony solution, and PYMNTS Intelligence is grateful for the company's support and insight. [PYMNTS Intelligence](#) retains full editorial control over the following findings, methodology and data analysis.

WHAT'S AT STAKE

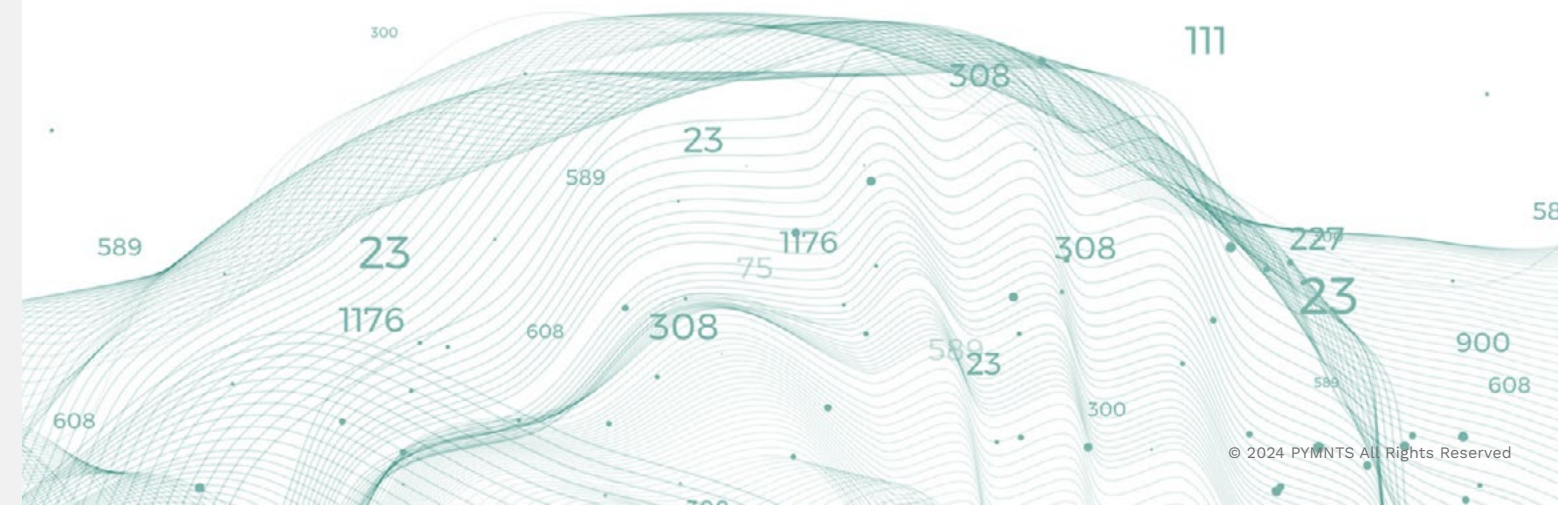
Historically, women have been underrepresented and undertreated in a variety of healthcare specialties, resulting in worse health outcomes.¹ This begs the question: What factors most contribute to these disparities, and how can we overcome them? Healthcare disparities have become an increasingly prevalent topic of discussion in the past decade, and new data can help answer these questions.

PYMNTS Intelligence dove into this complex, multifaceted issue with a comprehensive survey and data analysis to investigate whether familial responsibilities and financial limitations might be major drivers of gender disparity in healthcare. The results form the 2024 Women's Wellness Index.

¹ Liblik K, Dhali A, Kipkorir V, Avanthika C, Manan MR, Găman M. Underrepresentation and undertreatment of women in hematology: An unsolved issue. *National Library of Medicine*. 2022. <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC9301474/>. Accessed March 2024

The Index illuminates the state of women's health in the United States by starting with respondents' reports of overall health and then controlling for their skill in seeking and securing healthcare, the amount of money they spend on themselves relative to their household health and the time they spend caring for their own health and well-being. By considering each of these factors, the Index accounts not only for health and wellness but also for the resources needed to support women's health and wellness.

Women living alone scored **20%** higher than the average woman on the Women's Wellness Index, indicating **better health outcomes.**

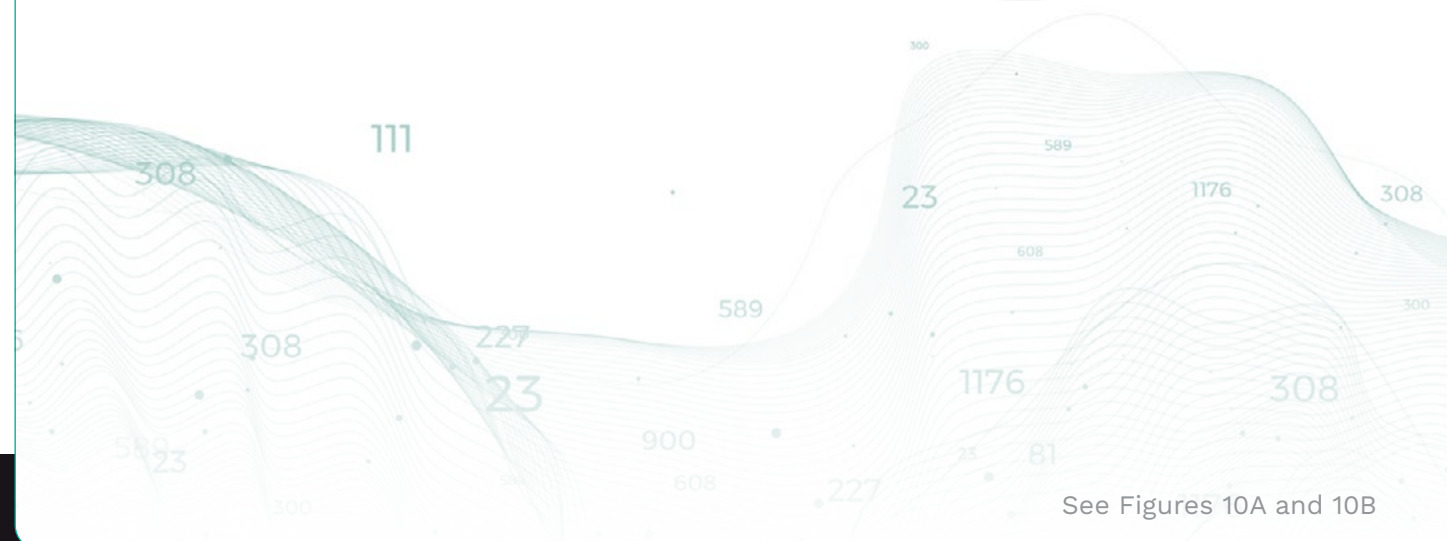


The data revealed clear differences in the extent to which women sought healthcare based on their stage of life, priorities, household responsibilities and financial means. Specifically, women with children face extra obstacles compared to men or their female counterparts who do not have children, and this impacts their choices and ultimate health outcomes. A clearer understanding of these many factors may highlight potential ways to alleviate these women's burdens and help them tend to their own health as well as that of their family members.

These are just some of the findings detailed in the 2024 Women's Wellness Index, a collaboration with PYMNTS Intelligence and CareCredit, a Synchrony solution. This comprehensive report digs deep into the health and well-being of women over generations and life stages, drawing on insights from a census-balanced survey of 10,045 U.S. consumers conducted from Nov. 10, 2023, to Dec. 6, 2023.

This is what we learned.

On average, women spend **7.9%** less than men on healthcare for themselves each month, **which can negatively impact women's health outcomes.**



See Figures 10A and 10B

KEY FINDINGS

01 AS RESPONSIBILITIES GROW, HEALTH WORSENS

Whereas women who live alone exhibit the highest wellness Index scores of any of the surveyed demographics, women who are mothers have decreasing health index scores with increasing responsibilities. Mothers are also less likely to seek preventative medical care and spend a smaller portion of their household income on their personal health.

Millennial single mothers have **33%** lower wellness Index scores on average than women who live alone.



See Figure 7

02 WHAT PREVENTS PREVENTATIVE CARE

Proactive, preventative healthcare is too often on the chopping block for mothers, setting the stage for excess financial and health-related consequences in the future.

12%

Increase in the average health Index score of Americans who closely follow a preventative health screening schedule recommended by their doctors relative to baseline

See Figure 5

03 THE COST OF PUTTING THE HOUSEHOLD FIRST

Greater expectations for women with families to serve as caretakers detract from the time they could spend on their personal health — even for women who do not have children but cohabitate with a partner.

18%

Share of women who reported that time spent on **household chores** hindered their ability to manage their own health and wellness

See Figure 8

04 HEALTH SPEND TRENDS

One-quarter of women see financial constraints as a challenge to managing their personal health and well-being, and smaller budgets can mean their options are more limited.

\$768

Average amount women spent each month on their **own health and wellness** in the 12 months prior to being surveyed

See Figure 10A

WHAT IS THE WOMEN'S WELLNESS INDEX?

For the 2024 Women's Wellness Index, we considered a series of weighted factors around health and wellness and demographics, including gender, age, income, education, employment, geographic area, financial lifestyle, savings and credit score. Potential Index scores range from 0 to 100, with higher numbers representing greater composite health and wellness, while lower scores indicate worse overall health and wellness. Examining these factors in this way allows for comparisons to be drawn among key subgroups, such as women from a given generation or who live in a certain type of household.

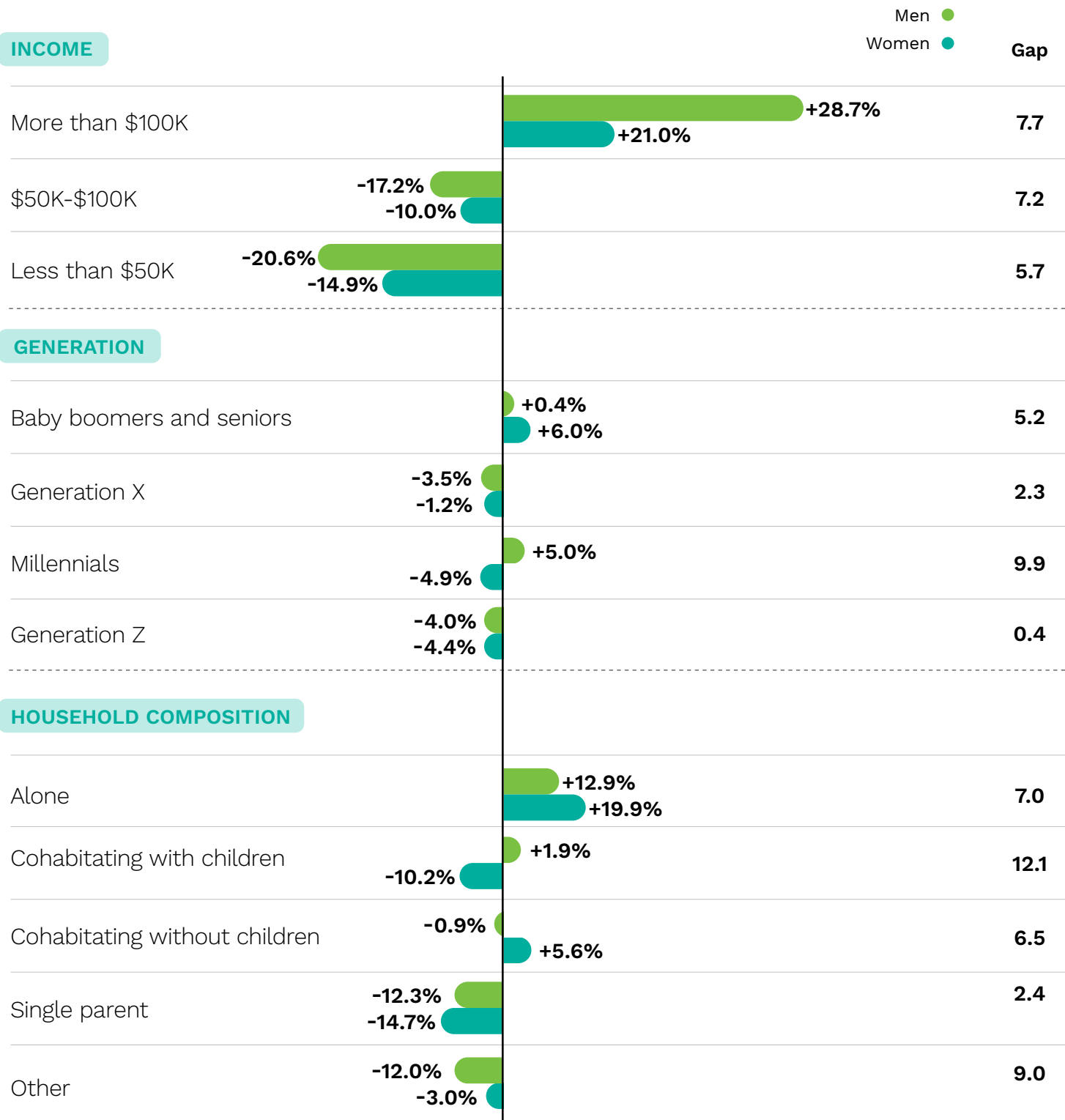
PYMNTS IN DEPTH

A woman's stage of life plays a key role in gendered health differences, and goals, priorities and income are also impactful factors.

PYMNTS Intelligence survey data indicates that income has a substantial effect on wellness Index scores, with people in the upper income bracket (\$100,000 or more per year) scoring much higher than those in the middle (\$50,000-\$100,000 per year) and lower (less than \$50,000 per year) income brackets. Women's health scored lower than men in the high-income bracket yet performed better than men in the middle and low-income brackets. This suggests that while income plays a role in gendered health differences, other factors are also at play.

Women in the younger generations (Generation X, millennials and Generation Z) scored consistently lower than gendered averages, whereas baby boomer and senior women scored the highest among the generations, with millennial men following as a close second. Surprisingly, baby boomer and senior men scored barely above average.

FIGURE 1:
Demographic differences in health
 Percent difference in the Women's Wellness Index across demographic groups, relative to gendered averages



Previous results from other studies grouped all women together for the purposes of spending analyses.² In contrast, the 2024 Women's Wellness Index compared healthcare spending patterns of single women without children to those of women with children and found the patterns shift dramatically in the context of a family household.

Women, in general, have been previously reported to seek out more healthcare compared to men. Our survey revealed that women were 11% more likely to have researched aspects of health and wellness on their own and 19% more likely than men to understand how to identify the best medical and wellness providers. The increased use of healthcare services combined with other factors reportedly results in 20% more out-of-pocket healthcare expenses per year for women compared to men.³ In light of that, it could seem paradoxical that the survey showed women who are mothers score consistently lower in the health Index relative to gendered averages than men who are fathers, but the answer may be apparent in how well single women without children score.

² Gaffney T. Women spend 20% more per year on out-of-pocket health costs, says report. STAT. 2023. <https://www.statnews.com/2023/09/29/female-patients-medical-expenses/>. Accessed March 2024.

³ Miller B. Healthcare's "pink tax" is more complicated than it seems. Lown Institute. 2023. <https://lowninstitute.org/healthcares-pink-tax-is-more-complicated-than-it-seems/>. Accessed March 2024.

Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 10,045: Complete responses, fielded Nov. 10, 2023 – Dec. 6, 2023

Survey data indicates that the varying priorities of different groups of women may be substantial contributors to disparities in health. For example, the highest portion (30%) of women in the survey who prioritized personal wellness and health were single without children. A larger portion of these respondents also prioritized relationships with family and friends (20%) and religious and spiritual beliefs (23%) compared to women with children. In contrast, women with children who were cohabitating with partners showed the highest portion (28%) prioritizing the health and wellness of household members, while they showed the lowest response (18%) for putting their personal health and wellness first.

FIGURE 2:
Personal health and wellness relative to other life priorities

Share of women citing the aspects of life that are currently the most important to them, by type of household

	Personal health and wellness	Health and wellness of household members	Relationships with family and friends	Spiritual or religious life	Financial goals
HOUSEHOLD COMPOSITION					
• Living alone	30.2%	0.0%	23.0%	23.3%	8.9%
• Cohabitating with children	17.8%	27.6%	23.4%	17.0%	7.4%
• Cohabitating but childless	25.1%	20.9%	19.6%	21.1%	6.8%
• Single parent	22.3%	23.5%	17.2%	20.3%	8.6%
• Other	19.5%	14.7%	19.3%	18.1%	9.8%

Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
N = 5,788: Women, fielded Nov. 10, 2023 – Dec. 6, 2023

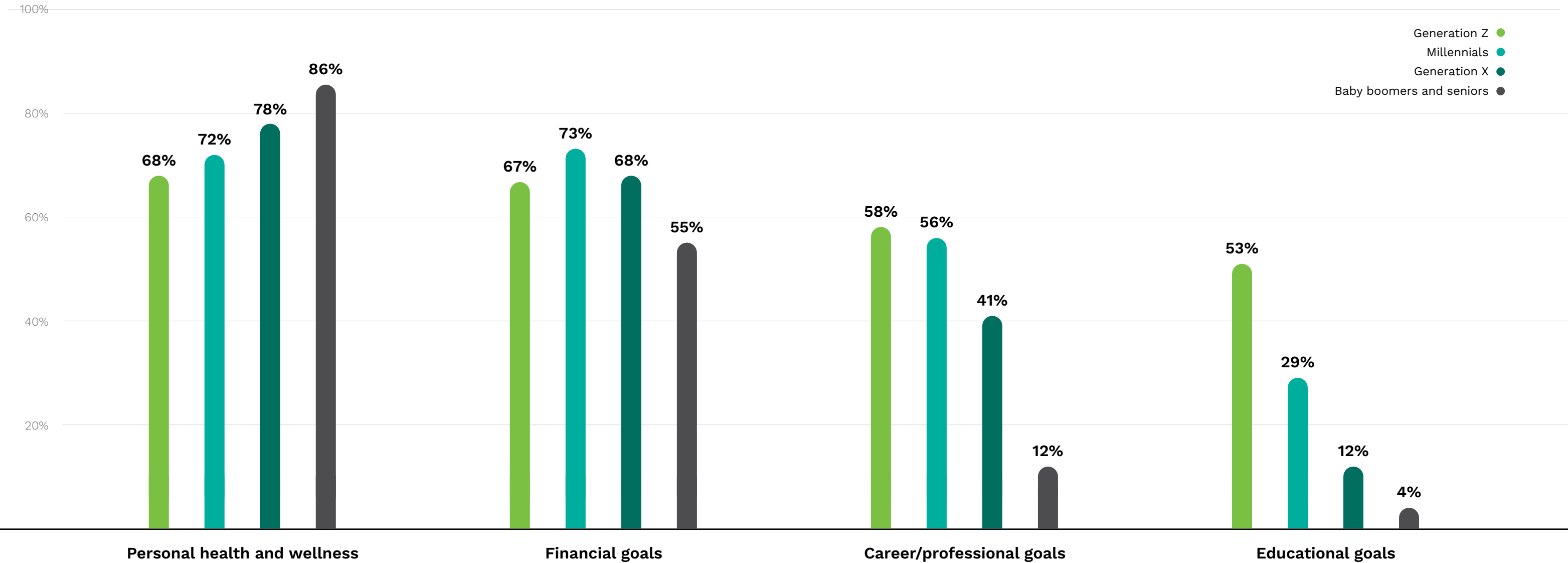
Priorities also differ by generation, with survey results revealing that greater portions of older generations prioritize their personal health and wellness above other options, led by the 86% of baby boomers and seniors who hold this view. This age-related prioritization mirrors what we saw in terms of overall health of each generation in Figure 1 and what we will see later regarding adherence to recommended preventive medical screening (in Figure 4).

If not prioritizing health, what else is taking center stage? The data reinforces some common perceptions about education, career, and finance among the generations. For example, although 53% of Generation Z survey respondents consider education a priority, just 3.5% of baby boomers agree. Granted, approximately 40% of baby boomers are retired, so the benefits of additional education are likely not as substantial.⁴ Career goals follow the same trend, but financial goals peak more in the middle, with millennials more narrowly leading Generations X and Z in prioritizing finances.

⁴ Fry R. The pace of Boomer retirements has accelerated in the past year. Pew Research Center. 2020. <https://www.pewresearch.org/short-reads/2020/11/09/the-pace-of-boomer-retirements-has-accelerated-in-the-past-year/>. Accessed March 2024.

FIGURE 3:
Life priorities across generations
 Share of consumers citing select life priority categories as their own, by generation

Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 10,045: Complete responses,
 fielded Nov. 10, 2023 – Dec. 6, 2023



Mothers are less proactive about their own health and wellness, a sacrifice that could have financial and health consequences down the road.

Preventative healthcare is essential to promoting long-term health, as it helps to protect against the emergence of some diseases and progression of others.⁵ Early detection of heart disease, for example, can help a person to modify their eating, exercise and other habits to reduce the chances of experiencing a coronary event later on.⁶ Breast cancer screening can help to catch the cancer early, which makes it easier to treat and is more likely to result in a positive outcome.⁷ Hence, if women are forgoing preventive healthcare once they become mothers, they are increasing their overall health risks.

⁵ Fry R. The pace of Boomer retirements has accelerated in the past year. Pew Research Center. 2020. <https://www.pewresearch.org/short-reads/2020/11/09/the-pace-of-boomer-retirements-has-accelerated-in-the-past-year/>. Accessed March 2024.

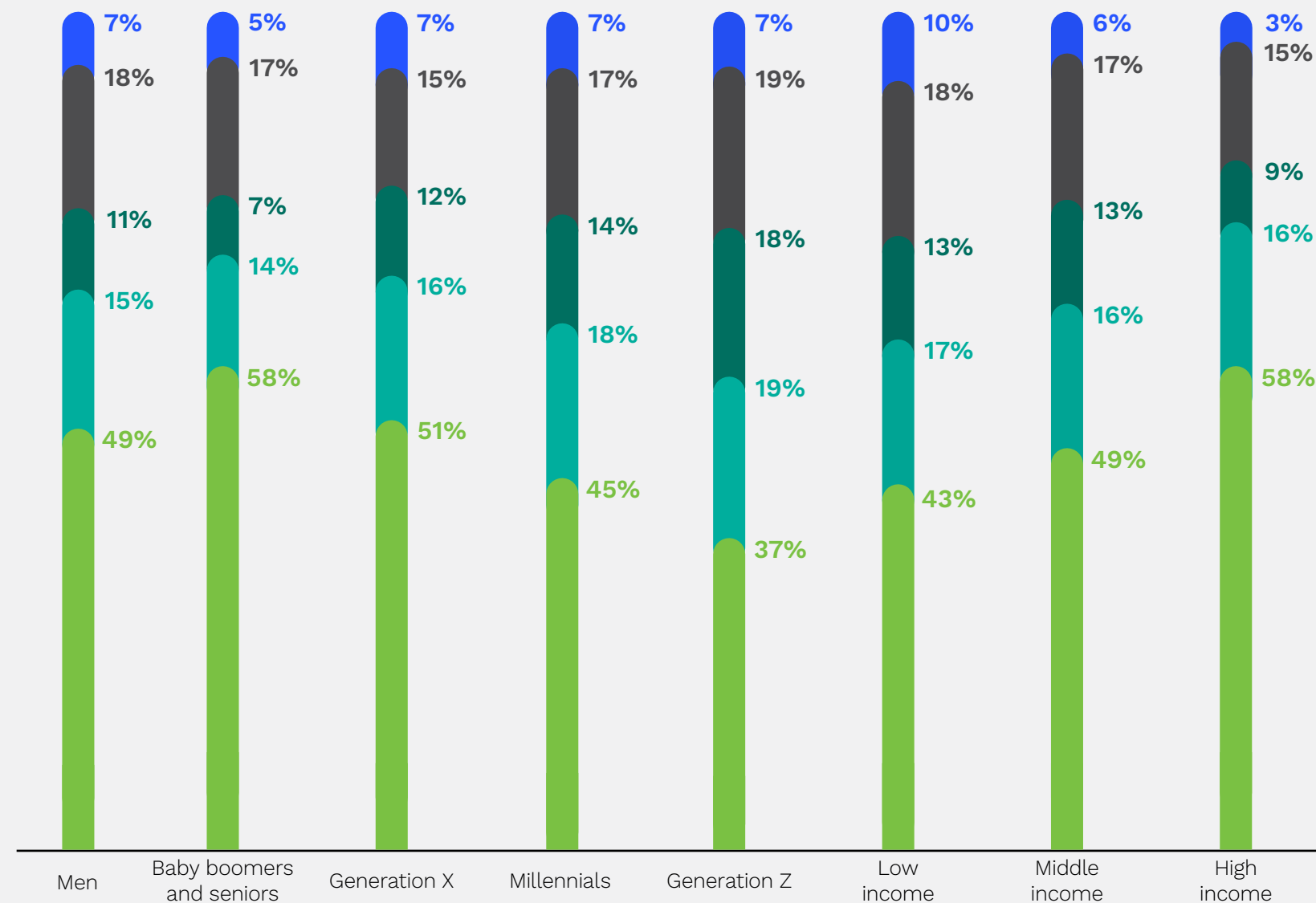
⁶ Author unknown. Heart-Health Screenings. American Heart Association. 2024. <https://www.heart.org/en/health-topics/consumer-healthcare/what-is-cardiovascular-disease/heart-health-screenings>. Accessed March 2024.

⁷ Author unknown. American Cancer Society Recommendations for the Early Detection of Breast Cancer. American Cancer Society. 2023. <https://www.cancer.org/cancer/types/breast-cancer/screening-tests-and-early-detection/american-cancer-society-recommendations-for-the-early-detection-of-breast-cancer.html>. Accessed March 2024.

FIGURE 4:

To screen or not to screen

Share of women reporting how closely they follow medical screening guidance, by demographic



GENERATION

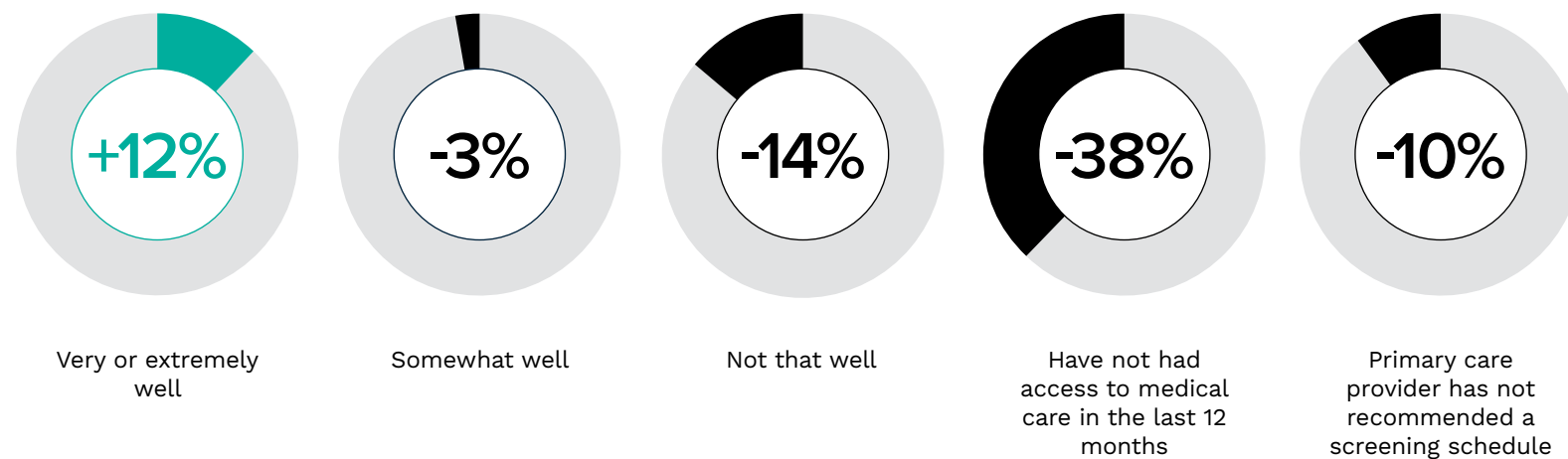
INCOME

- Follow guidance very or extremely well ●
- Follow guidance somewhat well ●
- Follow guidance not at all or slightly well ●
- Primary care provider has not recommended a screening schedule ●
- Have not had access to primary care in the last 12 months ●

Source: PYMNTS Intelligence
 2024 Women's Wellness Index, March 2024
 N = 5,788: Women, fielded Nov. 10, 2023 – Dec. 6, 2023

FIGURE 5:**The preventative care difference**

Percent difference from the average Women's Wellness Index score, by level of adherence to preventative screening schedule



Source: PYMNTS Intelligence

2024 Women's Wellness Index, March 2024

N = 10,045: Complete responses, fielded Nov. 10, 2023 – Dec. 6, 2023

When asked how closely they follow medical screening guidance, women's responses followed a linear trend with age (Figure 4). More than half (58% and 51%, respectively) of women from the baby boomer generation and Generation X indicated they followed recommended medical screening "very or extremely well," whereas only 45% of millennials and 37% of Generation Z gave that same response. And as before, women from the high-income bracket showed a trend toward better health attentiveness, with 58% indicating excellent adherence to medical screening guidance, compared to only 48% and 42.5%, respectively, for women from middle- or lower-income brackets.

Women's adherence to preventative screening also correlated with their overall Women's Wellness Index scores (Figure 5). Those who reported following the recommendations for preventative healthcare very or extremely well exhibited a 12% increase over the average score. In contrast, women who reported following the guidelines somewhat well or not that well, scored 3.4% and 14% below average, respectively. Of even greater concern, the women reporting that they had not had access to medical care in the last 12 months scored an astonishing 37.7% below average.

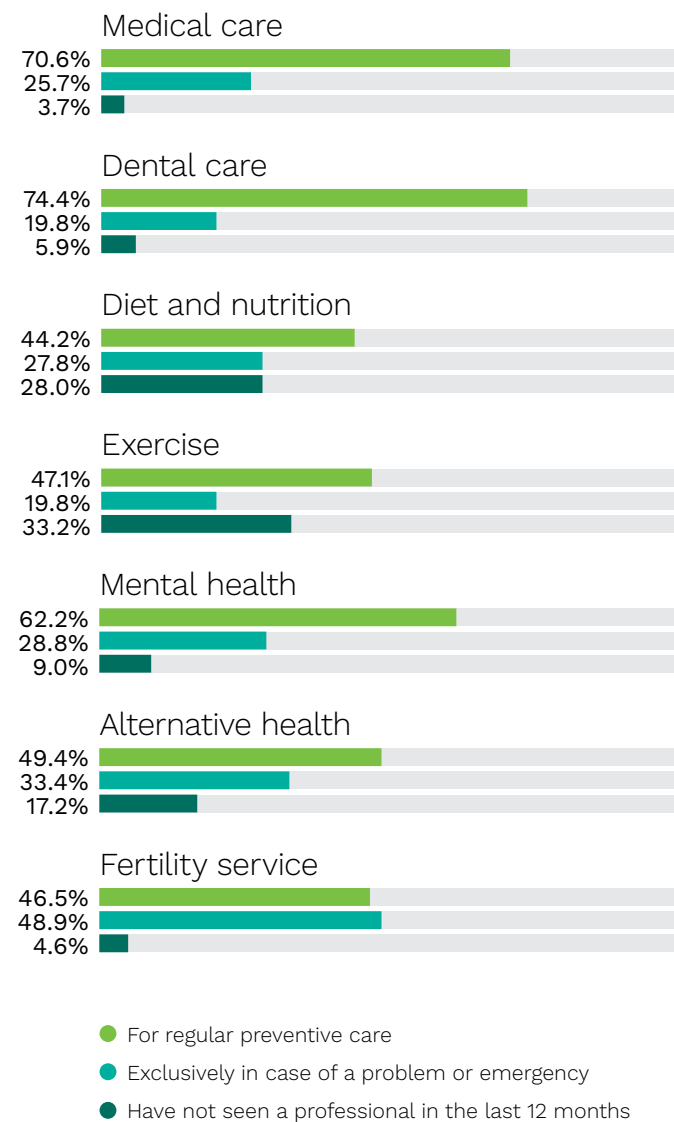
With limited time and a greater portion of their health spending prioritized on household wellness, it is little surprise the survey shows that mothers end up being less proactive about their health and wellness than other women. However, ignoring health maintenance comes at a cost, as prioritizing healthcare and wellness can ultimately save women valuable resources — not to mention protect their own health.⁸

With less time, money and resources to spend on themselves, mothers are less likely than other women to seek regular medical care for themselves. Our survey found that mothers were 14% less likely to seek preventative services for medical care and 6.5% less likely for dental care compared to single women without children (Figure 6). Just 71% of moms get preventative medical care, and around one-quarter do not seek care at all for themselves — a symptom of focusing on other family members.

⁸ Wisner W, Brocato C, Sullivan D. Preventive Health: What Is It and Why Is It Important? Healthline. 2023. <https://www.healthline.com/health/what-is-preventive-health-and-why-is-it-important>. Accessed March 2024.

FIGURE 6A:
How women seek out health and wellness services

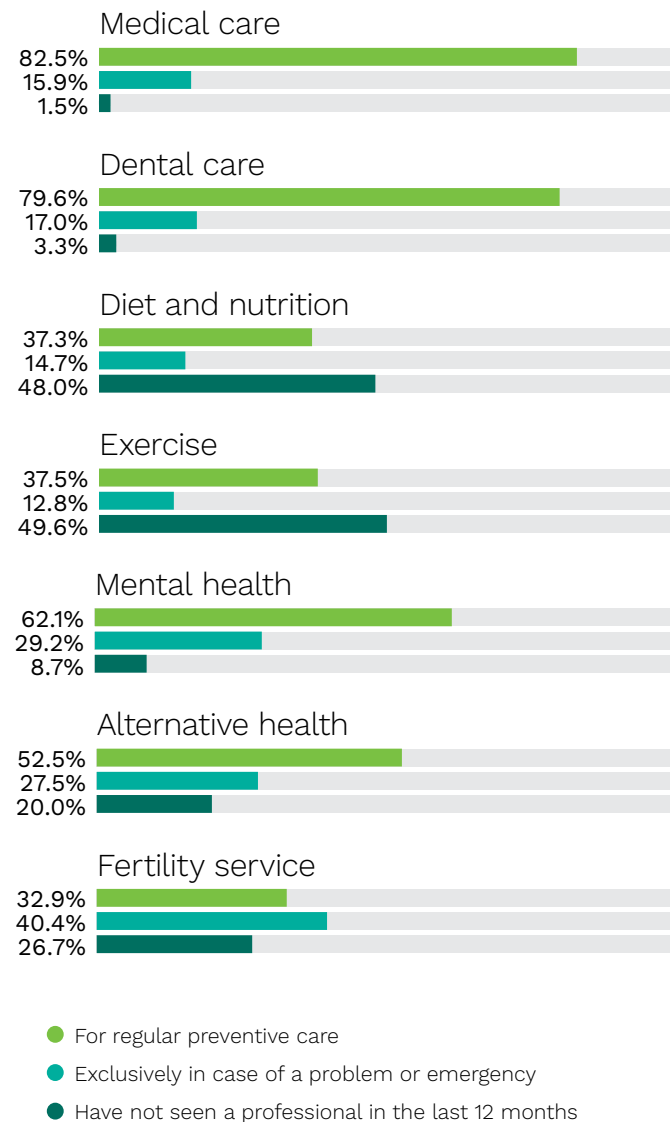
Share of women with children who sought select health and wellness-related professional services in the last 12 months, by reason for seeking care



Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
N = 1,852: Women with children under care, fielded Nov. 10, 2023 – Dec. 6, 2023

FIGURE 6B:
How women seek out health and wellness services

Share of single women with no children under care who sought select health and wellness-related professional services in the last 12 months, by reason for seeking care



Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
N = 3,936: Women without children under care, fielded Nov. 10, 2023 – Dec. 6, 2023

Single women without children, however, were 16% less likely to seek preventative help for diet and nutrition and 20% less likely to seek it for exercise. They also sought less preventative care for alternative health or, unsurprisingly, fertility treatments, compared to women with children. Interestingly, both groups sought similar levels of preventative care for mental health, suggesting recognition of the importance of mental healthcare in both groups.

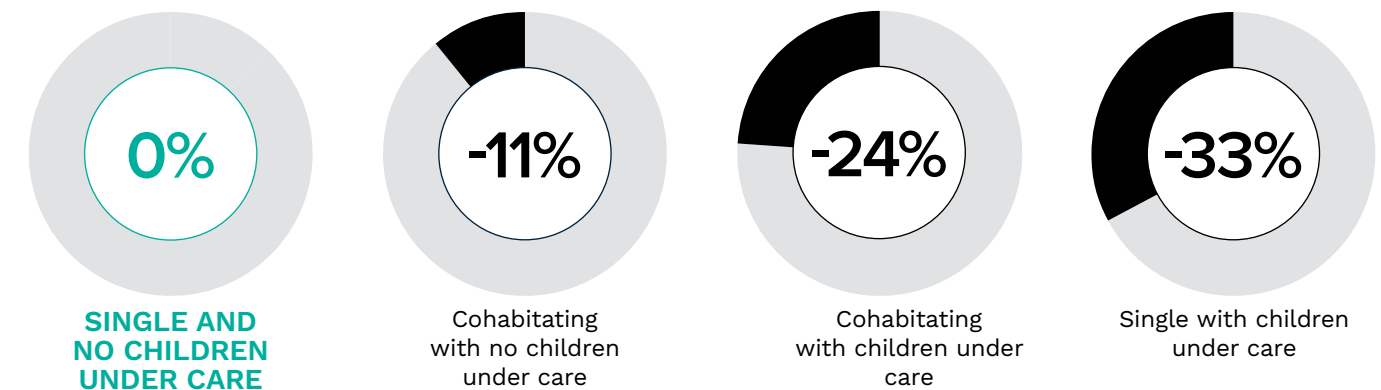
Taken together, this data uncovers a concerning trend: Mothers are seeking less preventative care and reporting worse health as a result. The stark contrast between women with children and single women without children (who show the greatest propensity toward seeking healthcare services) helps to identify a detail that plays a critical role in this shift: household composition.

Survey data trends suggest women feel pressure to meet gendered expectations about taking care of others — even partners — and this contributes to obstacles impeding their personal health and wellness.

Household composition matters to women's health — and to illustrate this, let's focus on millennial women. Women in this age bracket typically gain career and financial responsibilities, plan for families and have children — all life changes that can impact household composition. Yet, with increasing levels of responsibility toward other members of their households, millennial women show substantially decreasing scores on the Wellness Index (Figure 7).

FIGURE 7:**Millennial women's health declines**

Percent decline in millennial women's health and well-being relative to single, childfree millennial women, by household composition



Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 1,296: Millennial women, fielded Nov. 10, 2023 – Dec. 6, 2023

Compared to millennial women who are single without children, women who cohabitate with a partner but remain without children average an 11% lower wellness score, women who cohabitate with a partner and have children show a 24% lower score, and single mothers' scores drop by 33%. In fact, single motherhood stands out as the greatest factor in women's health differences, according to PYMNTS Intelligence's data. This is in stark contrast to the fact noted in Figure 1: Single millennial women without children have the best health of women in any generation.

Single women without children have the most time and resources to devote to their own health and well-being. Since 7 percentage points more women than men consider their health and wellness a central priority and 30% of single women without children place their wellness as a top priority above all others, it follows that they would have the best health outcomes of any demographic group. When there are others in the household, women shift their health focus outside of themselves.

Of those surveyed, 28% of mothers in nuclear families said they prioritize the health of their family members over their own, making them 55% more likely to place their family's health above their personal well-being than the other way around. The same was true for women who do not have children but live with a partner, suggesting that most women feel pressure to meet gendered expectations about taking care of others.

In fact, the survey found that 34% of mothers cohabitating with a partner reported that a lack of time due to household chores was a primary hindrance to managing their own personal health and wellness, which was surprisingly higher than the 23% of single mothers who reported the same (Figure 8).

13%

Time less spent by mothers in **nuclear families** on their personal wellness, relative to **single women with no children**



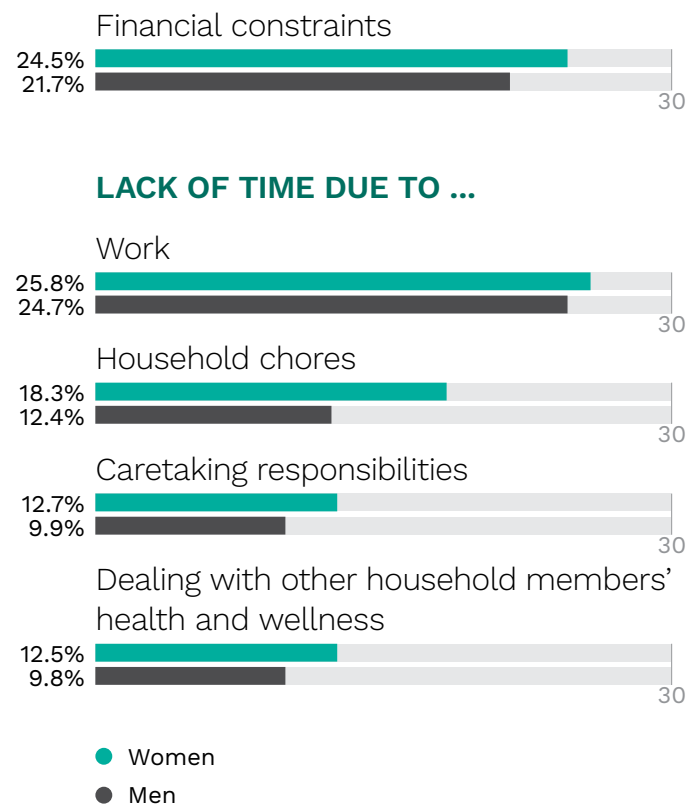
When asked what obstacles interfered with their ability to manage their own personal health and wellness, the most common response from both men and women was lack of time due to work. Women were more likely than men to report financial constraints as well as a lack of time due to either caretaking responsibilities or dealing with other household members' health and wellness as barriers to managing their own healthcare. Although about 3 percentage points more women selected each of those factors than men, one discrepancy was twice as large: a lack of time due to household chores, which was reported as a contributing factor by 18% of women but only 12% of men.

It has been reported that due to perceived social norms and gender roles, even women who contribute equally to household income or are the sole breadwinners of their homes can spend up to 3.5 to 4.5 more hours per week on household chores and caregiving responsibilities, while men spend up to 3.5 more hours on leisure activities.⁹ There is a greater expectation for women with families to serve as caretakers for the home and family members, which takes away from time they could otherwise spend on their personal health.

FIGURE 8:

So much to do, so little time

Share of consumers citing select obstacles they have experienced in the last 12 months that hindered their ability to manage their own personal health and wellness, by gender



Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 10,045: Complete responses,
 fielded Nov. 10, 2023 – Dec. 6, 2023

55%

Portion of women who feel they **hold the main responsibility** for healthcare in their household

⁹ Picchi A. Even "breadwinner" wives do more housework than husbands. CBS News. 2023. <https://www.cbsnews.com/news/women-breadwinners-tripled-since-1970s-still-doing-more-unpaid-work/>. Accessed March 2024.

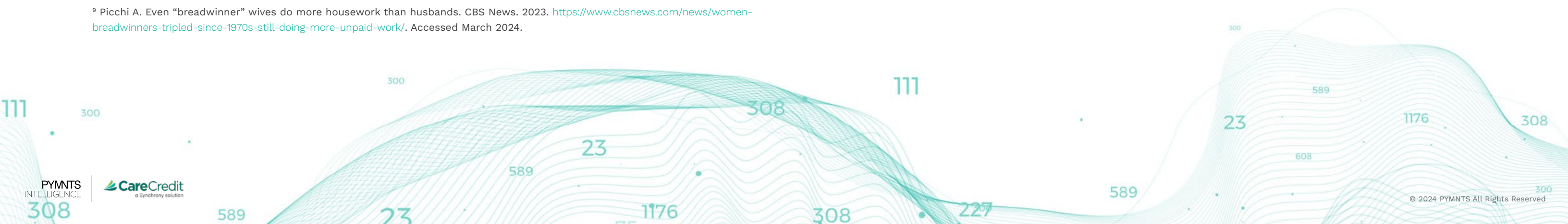
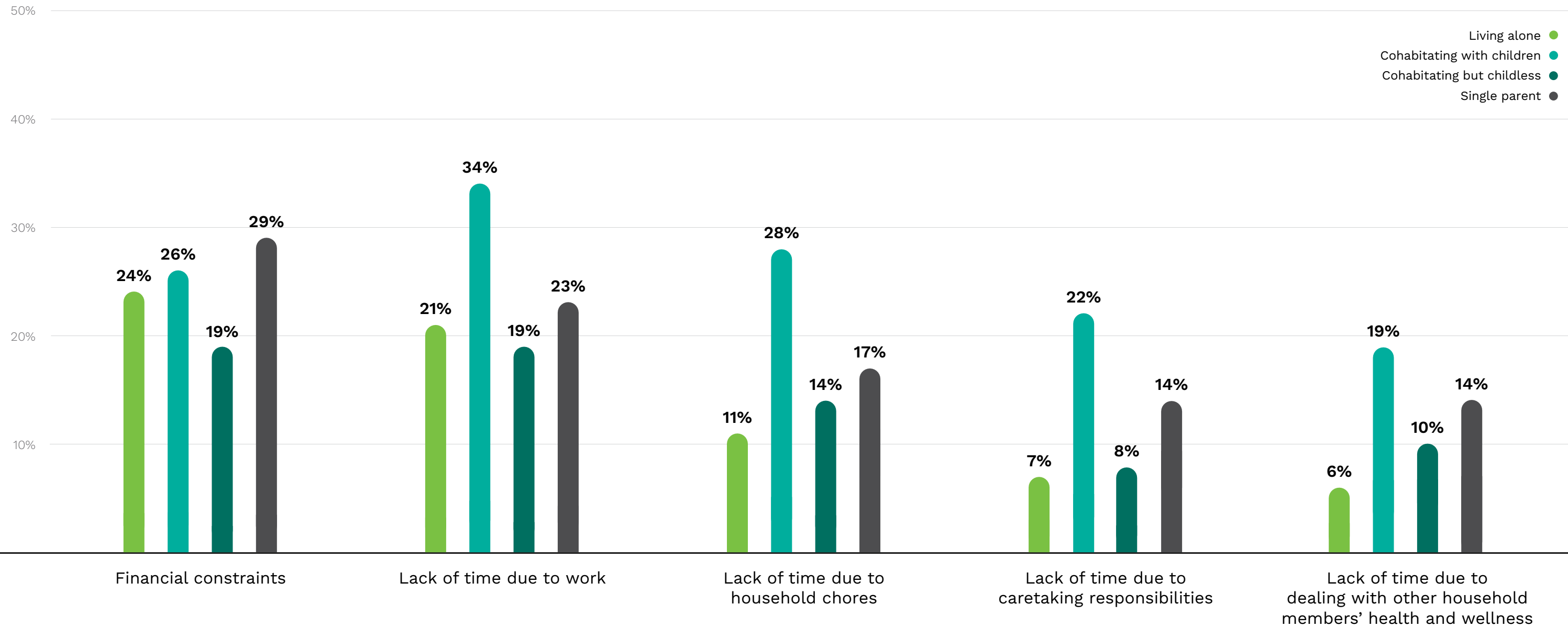


FIGURE 9:

What gets in the way of women's health?

Share of women citing select obstacles they have experienced in the last 12 months that hindered their ability to manage their own personal health and wellness, by household composition

Source: PYMNTS Intelligence
 2024 Women's Wellness Index, March 2024
 N = 5,788: Women, fielded Nov. 10, 2023 – Dec. 6, 2023



Substantially higher portions of mothers cohabitating with partners also reported being hindered by lack of time due to caretaking responsibilities (22%) or dealing with other household members' health and wellness (19%) compared to single mothers (14% for both). In these situations, partners seem to be worsening the burden for women, not helping.

In addition to their roles as caretakers of the home and children, 55% of women from the survey also reported themselves as the primary person responsible for healthcare decisions in their households, with 63% of cohabitating mothers and 66% of single mothers taking this title. This means when time or finances are limited, it is generally the mothers who must decide whose care gets precedence and will prioritize others first — something that can be another burden.

28%

Share of **mothers in nuclear families** who report a **lack of time** due to **household chores as a barrier** to their health and wellness

All of this may further explain why single women without children are able to demonstrate such strong health and wellness performance on the Index. Without quite so many of these obstacles to clear, they appear to have an easier time prioritizing their own health — especially since a slightly higher portion of women who do not have children but do cohabit with a partner report their health and wellness were impeded by a lack of time due to household chores, caretaking responsibilities or dealing with other household members' health and wellness. Ultimately, it seems that women bear more responsibility for the care of others in their household, including partners.

Spending on healthcare correlates with improved health and well-being, but women spend less than men and spend a greater portion on others.

The 2024 Women's Wellness Index found that one-quarter of women see financial constraints as a challenge to managing their personal health and well-being. Income was shown earlier to impact overall health Index scores (Figure 1) and adherence to medical screening guidelines (Figure 4). When funds are limited, and women must choose between buying groceries or going to the doctor, sometimes healthcare must be deprioritized. It is not difficult to imagine these factors would be exacerbated in a household where children are present. In particular, single mothers are most likely to cite financial constraints as the key hindrance to improving their health and well-being.

“
My money is limited,
and my children and
spouse are my
main priority.”

— A low-income, Gen Z woman respondent


The money women spend on health directly links to their well-being, our Index finds: Every additional \$500 spent on their health results in a positive effect on their overall well-being. The Index combines a number of factors to calculate a final score between 0 and 100, with 53 being average. Spending more has a greater positive impact on women than men. For every extra \$500 spent, the women's Index score rises by 3.15, whereas the men's score rises by 2.95. If women spent as much as men on healthcare, they would be better off for it.

Single women without children spend an average of 11% more on their health than single men each month — and single women without children have the best health outcomes. However, mothers are less likely to spend on their personal health than fathers. This may be due to the fact that nearly two-thirds of women who live with a partner and children say they are responsible for the health and wellness of their family members.

FIGURE 10A:

Spend on personal and household health and wellness

Total average monthly amount women spent on health and wellness for themselves and their household over the last 12 months, by demographic


		Personal spending	Spending on others	Total
				
SAMPLE	These figures represent the average of the sample, combining all subgroups	\$768.14	\$451.66	\$1,219.81
INCOME				
	• More than \$100K	\$989.10	\$689.30	\$1,678.39
	• \$50K-\$100K	\$768.63	\$439.26	\$1,207.89
	• Less than \$50K	\$517.87	\$194.43	\$712.30
HOUSEHOLD COMPOSITION				
	• Living alone	\$800.86	\$0.00	\$800.86
	• Cohabiting with children	\$874.54	\$676.11	\$1,550.70
	• Cohabiting but childless	\$804.59	\$582.23	\$1,386.82
	• Single parent	\$746.61	\$540.31	\$1,286.92
	• Other	\$619.56	\$386.02	\$1,005.58

Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 5,788: Women, fielded Nov. 10, 2023 – Dec. 6, 2023

FIGURE 10B:

Spend on personal and household health and wellness

Total average monthly amount men spent on health and wellness for themselves and their household over the last 12 months, by demographic

		Personal spending	Spending on others	Total
				
SAMPLE	These figures represent the average of the sample, combining all subgroups	\$834.00	\$500.11	\$1,334.10
INCOME				
	• More than \$100K	\$1,060.56	\$735.31	\$1,795.86
	• \$50K-\$100K	\$772.16	\$445.23	\$1,217.39
	• Less than \$50K	\$592.13	\$239.40	\$831.53
HOUSEHOLD COMPOSITION				
	• Living alone	\$719.90	\$0.00	\$719.90
	• Cohabiting with children	\$1,179.51	\$897.11	\$2,076.63
	• Cohabiting but childless	\$793.81	\$638.79	\$1,432.60
	• Single parent	\$996.73	\$607.49	\$1,604.22
	• Other	\$677.34	\$423.58	\$1,100.92

Source: PYMNTS Intelligence
2024 Women's Wellness Index, March 2024
 N = 4,257: Men, fielded Nov. 10, 2023 – Dec. 6, 2023

Mothers spend 26% less on their own health than their partners do each month, staking a greater portion of their money on the family's health. In families with mothers who are cohabitating, men spend more on healthcare than women. On average, women spend less on their own health than men, and they focus more on the broader well-being of the family.

Single women without children, however, spend more on their health than single men without children — and they prioritize their own well-being. Single women without children also stand out from all other women by having the best health overall, which suggests that women can and do take care of themselves holistically when they prioritize their own well-being.

\$801

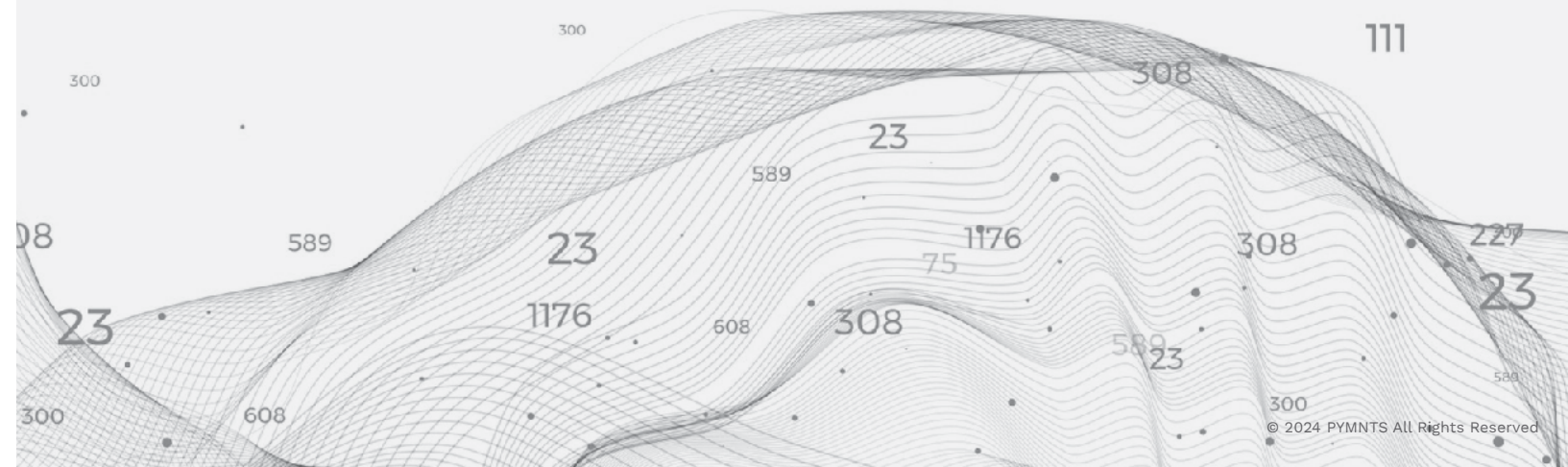
Amount spent each month by **single women who live alone on their own health and wellness**

\$747

Average amount spent each month by **single mothers on their own health and wellness**

One interesting contradiction to the trend of women prioritizing the health of others in their household first is that mothers from the lower-income bracket dedicated a higher portion of healthcare expenses to themselves than women in the higher-income brackets. In-depth, open-ended questions revealed that mothers in lower income brackets made a concerted effort to care for their own well-being, as they felt their health was central to their household functioning and familial well-being. The awareness to prioritize self-care was particularly prevalent among Generation Z moms, who were up to 26 years old, and millennial moms, aged 27 to 42, who earn lower and middle incomes.

Low-income women — a category that encompasses more than half of single mothers — are the most likely to spend a greater portion of their health budget on themselves relative to other household members. “In order for me to help others, I have to be healthy and strong,” a low-income, Generation Z woman said.



“

My kids need me to be healthy to take care of them.

If I'm not healthy, I can't keep them healthy.

”

— A low-income, millennial woman respondent

Despite progress in the modern world toward equality, women still experience significant inequality in terms of resources and expectations when it comes to their healthcare. Mothers in particular are faced with an overabundance of responsibility for others that ultimately leads to them sacrificing their own self-care. By assisting these women with better resources, support, distribution of responsibilities and financial options, we can help create a better society.

ACTIONABLE INSIGHTS

01



Women’s priorities — and health outcomes — differ based on their life stage and household composition.

Survey respondents prioritized their own healthcare more with increasing age, but women who could serve as care-takers of children or partners tended to deprioritize their own care. Providers and support systems for women could create products, services and messaging that align with quoted responses from lower-income women: that self-care is a form of care for others. These messages could clearly outline the benefits of prioritizing healthcare outcomes for women of all family structures.

02



Motherhood negatively impacts women’s attentiveness to their own preventative care.

The disparity in health Index scores between single women without children and mothers clearly indicates that women’s health is deprioritized once they become mothers. Millennial mothers could benefit from resources — planning and otherwise — to help them balance the demands of motherhood, work and caring for themselves. For example, a provider might help women link wellness appointments for their family members to wellness appointments of their own (like recommended healthcare screenings) with back-to-back scheduling to help women ensure their personal health does not slip through the cracks.

ACTIONABLE INSIGHTS

03



Women’s responsibilities to others — especially household chores — tend to impede their ability to prioritize their own health.

Women play many parts in their households and contribute to the health and well-being of all household members. Though gender roles are continually being reshaped, the results from this survey suggest more still needs to be done to introduce more equity. Normalizing household chores as part of men’s routines or hiring outside help for home maintenance could contribute to this goal.

04



Financial limitations force mothers to make tough choices, and they often put themselves last, making their health suffer.

Limited resources prevent women from having it all, but sacrificing their own self-care can be more detrimental to their families. Providing better solutions for financing healthcare could be helpful in contributing to the wellness of mothers in the home and, ultimately, the family. For example, health and wellness-focused credit cards that offer flexible financing options to help patients manage out-of-pocket health and wellness expenses at many locations across the U.S. could play a useful role in expanding the financial resources available to women who would otherwise forgo healthcare for affordability reasons.

2024 WOMEN'S WELLNESS INDEX

March 2024 Index

PYMNTS
INTELLIGENCE

CareCredit
a Synchrony solution

Women's Life Stage Priorities in Health and Wellness

METHODOLOGY

The 2024 Women's Wellness Index: Women's Life Stage Priorities in Health and Wellness, a PYMNTS Intelligence and CareCredit collaboration, is based on a survey of 10,045 U.S. consumers conducted from Nov. 10, 2023, to Dec. 6, 2023. The survey explored how women's finances, time and social context impact their overall health and well-being. Our sample was census-balanced across a number of key demographic variables: The average respondent was 48 years old, 51% identified as women, 33% had college degrees and 38% reported incomes of \$100,000 or more per year.

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