
OLDER, WHITE AMERICANS ARE NOT OK:

**Exploring Fear, Distrust,
and Pessimism in a
Sample of U.S. Adults**

By Nicole Steward-Streng and Devora Rogers

EXECUTIVE SUMMARY

Findings from the most recent wave of Alter Agent's survey (n=1,313) exploring the level of pessimism among Americans – "From Pessimism to Purpose" – indicate that many are dissatisfied with the current state of the world. This is especially true for more than a quarter of our sample, a group that skews older and is more likely to identify as White. This report explores the sentiments of older (50+ years), White Americans in the context of social and economic shifts over recent years.

The older Whites in our sample are particularly pessimistic and apprehensive about the future, with notable distrust in societal institutions, political systems, and interpersonal relationships. Older Whites report significant concern over inflation and the economy, with 90% agreeing that inflation is a pressing issue. They perceive the financial system as unsupportive, despite a lower personal impact on essential purchases compared to younger Americans.

Older Whites are also more likely than younger individuals and people of color to express that the world feels increasingly unsafe and politically unstable. Age, particularly, appears to color the view of safety as older Whites are more likely than both younger Whites and younger non-Whites to agree that the world is less safe today, and older non-Whites are more likely than younger non-Whites to agree with this sentiment. At the same time, older Whites are more likely than people of color (both young and old) to feel that the U.S. is headed in the wrong direction.

Trust in institutions is at a historic low, overall. The older Whites in our sample express low confidence in institutions and governance, with 66% distrusting the federal government and 83% feeling leaders prioritize personal interests over societal good. And there is also distrust in the news media that individuals are choosing to consume – both older and younger Whites are more likely than younger people of color to say that they distrust their chosen news sources.

The findings highlight the need for understanding the root of the fears, distrust, and pessimism in order to stave off their negative effects on our democratic society. We offer, for consideration, three ways that we might better support this demographic. Our recommendations include interpersonal contributions, ways that brands and organizations might contribute, and policies that might increase well-being for this group and all Americans.

INTRODUCTION

It's been a hard few years for many Americans. Overall, people are feeling less satisfied with their lives than they did in 2019 when 61% said they felt very satisfied compared to just 56% of people today. We have, collectively, been through a lot since Alter Agents' original 2019 study – a global pandemic, a momentary racial reckoning and the backlash, high inflation, the difficulty of buying a home, and rising rent, utility and gas prices, international conflict, and a divisive Presidential election. After five years we are seeing the impact of these realities on wellbeing. Our new research, conducted in August of 2024, reveals that most Americans share feelings of pessimism and fear.

In this most recent wave of the research, we identified a deeply discouraged group of Americans. This group represents a meaningful size of the U.S. population – they are 26% of the respondents in our study. They score the highest on our pessimism scale - strongly agreeing with at least five of the 13 items that make up this measure. When things feel particularly dire for this many people in the general population, it poses both societal and economic risks. While there are numerous factors that can have a corrosive impact on wellbeing, prior research finds that financial stressors are associated with depressive symptoms and anxiety, especially among older adults.^{1,2}

When we further examined the demographics of this group we found that they skew older than their more optimistic counterparts and are more likely to identify as White. The older White adults (aged 50+) in our sample reported more pessimistic attitudes than everyone else. Several studies have highlighted the relationship between pessimism and wellbeing in older adults,^{3,4} and research published by Taylor and Nguyen in 2020 found that the relationship between loneliness and depressive symptoms is stronger for Whites than Blacks.⁵ In 2024 sociologist Nava Caluouri and her colleagues published results of a study measuring status comparisons and health among Black and White Americans, finding that those who identified as White report feeling worse off than Black Americans.⁶ This feeling of being “behind” other individuals in their racial group was associated with worse well-being for the White Americans in their study.

Within that context, this report aims to explore the concerns of older White Americans, where they differ from adults under the age of 50 and people of color, and acknowledge where perceptions of the state of the world may be tinted by the unique experiences of these demographic groups.

What's on our mind as we dwell in this data is the stark truth that the survival and success of this country depends on us all: Our futures are intertwined. We hope by acknowledging a somewhat more complex story, and digging deeper into how fear, distrust and pessimism are playing out among older White Americans, we might find ways to pull this group (and all of us) back from the brink and renew our collective American story.

STUDY METHODS

In 2019 and 2020 Alter Agents conducted a three wave study called “Fear.” The insights from this research revealed steep divisions along the lines of race, gender, and socioeconomic status in ways that pointed to serious, looming problems. Following four years of a pandemic, rising inflation, and other global pressures, Alter Agents conducted another online survey of n=1,319 U.S. consumers with sample from TestSet in August 2024, which included oversamples of Black Americans, Hispanics, and Asian and Pacific Islanders.

For this analysis we classified respondents into four groups based on their responses to questions of their racial/ethnic identity and age:

- Older Whites (individuals who selected White among their racial identity and were aged 50 or older)
- Younger Whites (individuals who selected White among their racial identity and were aged 18-49)
- Older non-Whites (individuals who did not select White among their racial identity and were aged 50 or older)
- Younger non-Whites (individuals who did not select White among their racial identity and were aged 18-49)

We acknowledge that the naming conventions for these groups center whiteness in our analysis, but we are limited in other ways to describe them due to the way that we classify racial identity in our study (individuals who select White among their racial identity vs. not). Individuals with biracial identities who may otherwise be known as people of color are identified as White in our study and they represent 7% of our overall sample.

The analysis examines how older Whites in our sample perceive the current state of the world around them, their level of trust in institutions, and their level of optimism – compared to everyone else in our study, overall, and to the other three groups specifically. Statistical analyses were conducted in SPSS using traditional analysis techniques.

RESULTS

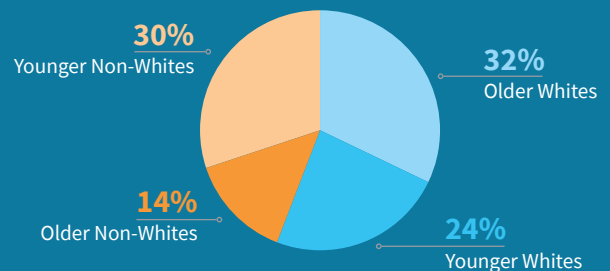
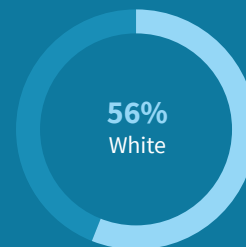
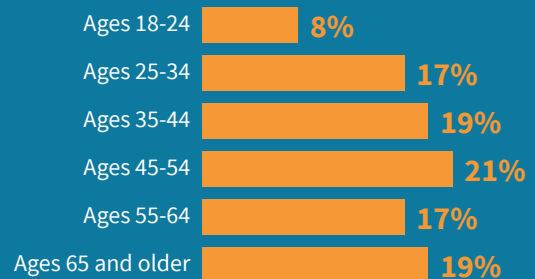
Who are the older Whites in our study?

Our sample consists of individuals across a distribution of ages: 8% are 18-24 years old, 17% are 25-34, 19% are 35-44, 21% are 45-54, 17% are 55-64, and 19% are 65 years and older. Fifty-six percent of the sample selected White as at least part of their racial identity. Older Whites (aged 50+) comprise 32% of our total sample, Whites under the age of 50 are 24% of the total, older non-Whites comprise 14% of the total, and the remaining 30% of our sample are non-Whites under the age of 50.

Women over-index in our sample (59%) and 28% of the respondents have children under the age of 18 in their household. The older Whites in our study are less likely to have children in their household (7% vs. 33%), more likely than everyone else to identify as male (45% vs. 38%) and more likely to identify as heterosexual (95% vs. 85%).

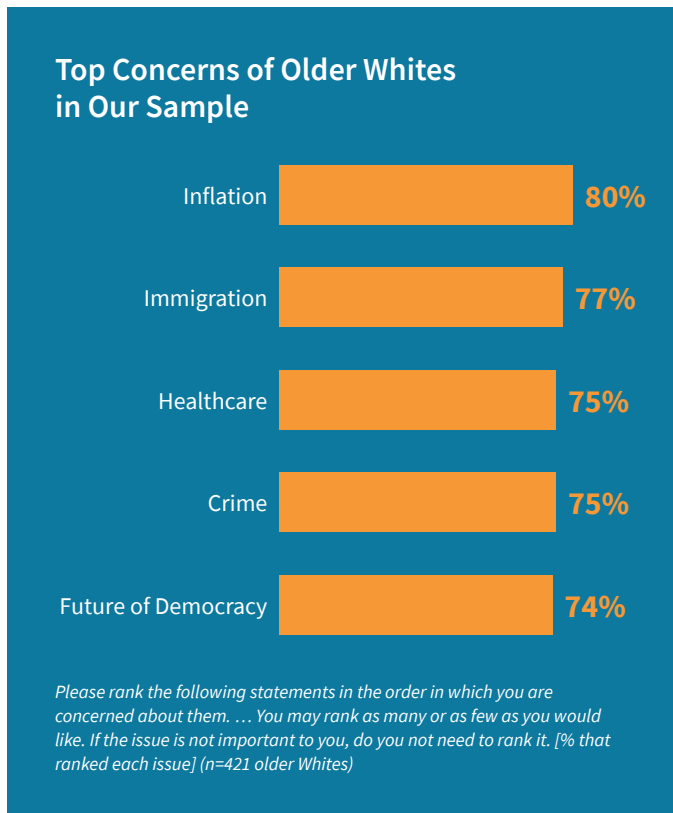
Our sample skews lower income, overall, with 51% reporting an annual household income of less than \$50,000, 31% reporting \$50,000-\$99,999, and 14% reporting an annual income of \$100,000 or more. The older Whites in our sample are slightly more likely than everyone else to have an income less than \$100,000 (86% vs. 80%).

Sample Characteristics



What is keeping them up at night?

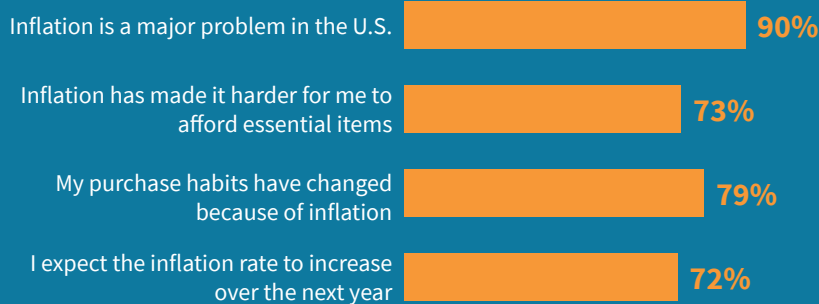
In all areas of our lives we have the basic need for security and stability, as illustrated by Maslow's 1954 theory of the hierarchy of needs.⁷ When these needs are unmet, this can impact individual health⁸ and wellbeing,⁹ generalized trust of others,¹⁰ and political trust.¹¹



The White people in our sample appear to be especially sensitive to growing economic pressures. Older Whites are more likely than people of color to say the economy is doing worse than a year ago (59% of older Whites vs. 47% of older non-Whites and 41% of younger non-Whites). At the same time, younger Whites are more likely than similarly aged people of color to say that the economy is doing worse today than it was a year ago (52% vs. 41%).

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Agreement on Beliefs About, and Experiences of, Inflation Among the Older Whites in Our Sample



Below is a list of statements about spending and inflation, how much do you agree or disagree with the following? [% that strongly or somewhat agree] (n=421 older Whites)

The older Whites in our study, however, seem to have a perception of inflation that does not necessarily align with the financial hardships associated with it. Older Whites are more likely than everyone else to “strongly agree” that inflation is a major problem in the United States (59% vs. 52%) but there is no difference between this group and everyone else in overall agreement (strongly agree + somewhat agree) with this statement.

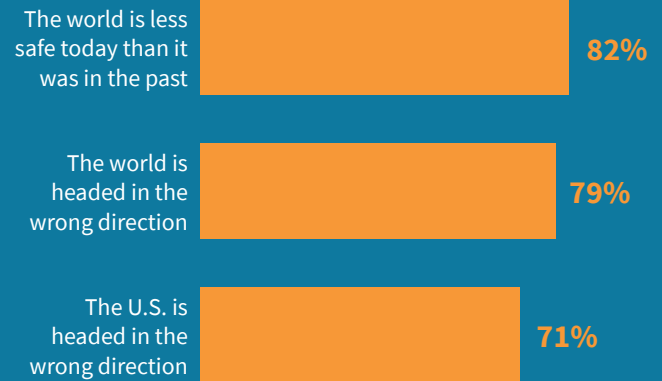
While 90% of older Whites agree that inflation is a major problem, they are less likely than everyone else in our sample to say that inflation has made it hard for them to afford essential items (73% vs. 80%). When we break down this data across the three groups making up everyone else, we find that it is younger Whites that are more likely than both older Whites and people of color to report inflation as a barrier for them to purchase essential items – 86% of younger Whites agree that inflation is making it harder for them to get the basics (compared to 72% of older non-Whites and 78% of younger non-Whites).

More than four in every five (81%) of our survey participants say that their purchase habits have changed because of inflation, and there is no statistically significant difference in the percentage agreeing with the statement across any of our four groups. And Americans aren’t expecting to see much relief in next year – three-fourths of respondents agree that they expect the inflation rate to increase. Whites under 50 are the most pessimistic in their expectations for inflation for the next year, especially compared to the older Americans in our sample. Eighty-one percent of the younger Whites in our sample expect inflation to increase over the next year compared to 72% of older Whites and 71% of older non-Whites.

How are they experiencing the present state of the world?

For many of the individuals in our study who identify as White, the world appears increasingly bleak. And age appears to be playing a role in fear of the future. For instance, the older Whites in our sample are more likely than both younger Whites and younger non-Whites to say that the world is less safe today than it has been in the past (82% vs. 66% and 64%, respectively). This association with age seems to hold for people of color – older non-Whites in our sample are also more likely than younger non-Whites to see the world as less safe today (73% vs. 64%). At the same time, older Whites are more likely than everyone else to say that the world is headed in the wrong direction (79% vs. 63%). Similarly, older Whites are more likely than everyone else to feel like our own country is headed in the wrong direction (71% vs. 60%). Older Whites are more likely than people of color to feel this way – only 51% of older non-Whites and 58% of younger non-Whites say that the U.S. is headed in the wrong direction.

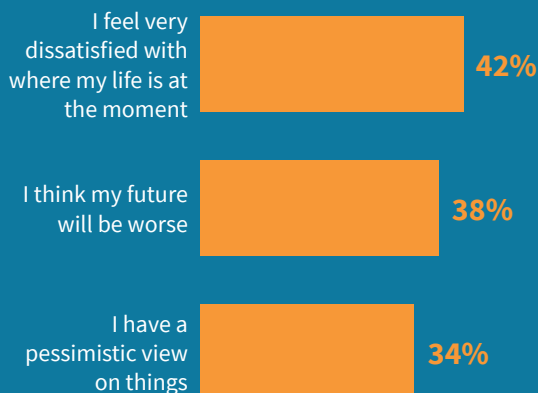
Perception of Current State of the World Among the Older Whites in Our Sample



For the next section, we'd like you to think about how you feel today. For each pair of statements below, does the statement on the left or right better describe how you currently feel? [% agree much more or agree somewhat more with the statement] (n=421 older Whites)

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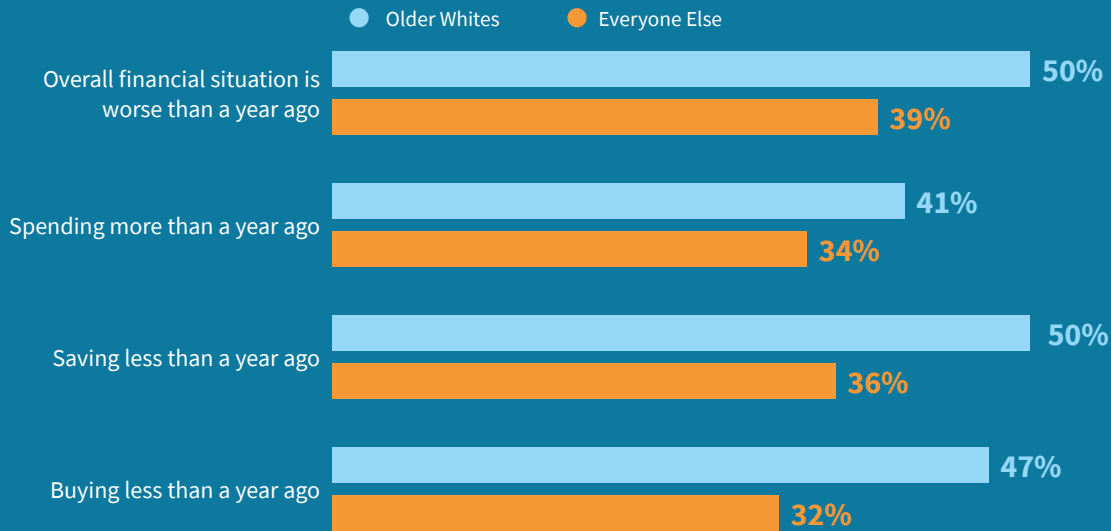
Perception of Current Personal State Among the Older Whites in Our Sample



For the next section, we'd like you to think about how you feel today. For each pair of statements below, does the statement on the left or right better describe how you currently feel? [% agree much more or agree somewhat more with the statement] (n=421 older Whites)

Many older Whites in our study are not feeling good about where their life is at the moment. While there is no difference between older Whites and everyone else in the percentage who are dissatisfied with their life, older Whites are more likely than everyone else to be pessimistic about the future (38% vs. 27%). Older Whites are also less likely than every other group to believe that their future will be better (62% of older Whites vs. 70% of younger Whites, 74% of older non-Whites, and 75% of younger non-Whites). Young people of color are more optimistic about the future overall – non-Whites under 50 are more likely than Whites under 50 to say that they have an optimistic view on things (66% vs. 61%).

Perception of Personal Finances: Older Whites vs. Everyone Else in Our Sample



Overall, is your financial situation better, the same, or worse than it was a year ago? (n=421 older Whites)

Thinking about this time last year, are you spending more, the same, or less than you were a year ago? (n=421 older Whites)

Thinking about the same time last year, are you saving more, the same, or less than you were a year ago? (n=421 older Whites)

Again, thinking about this time last year, are you buying things more, the same, or less often than you were a year ago? (n=421 older Whites)

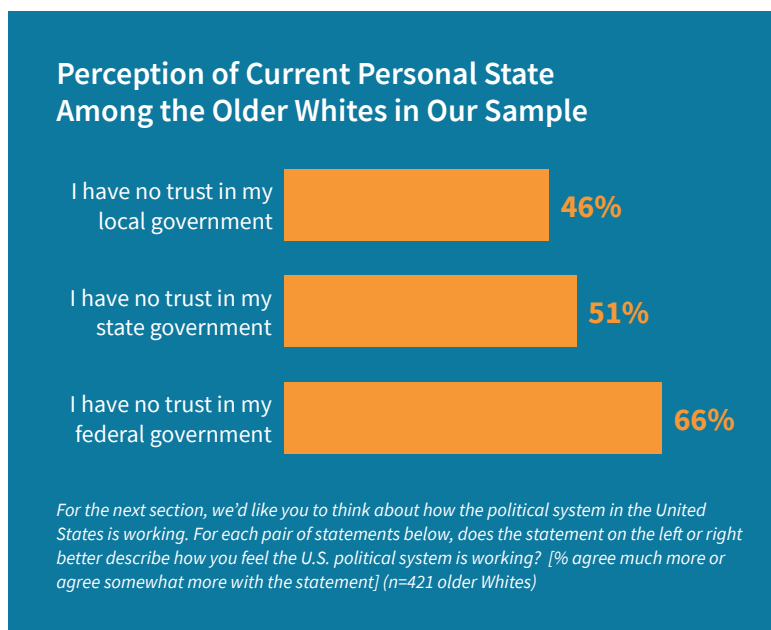
This pessimistic outlook is most clearly seen in their perception of the deterioration of their current financial status, where older Whites in our sample believe that they have been hit particularly hard over the prior year. Older Whites are more likely to say that their overall financial situation is worse than it was a year ago (50% vs. 39%). The largest difference in perception of their financial situation is between older Whites and younger non-Whites, of whom only 36% say that their overall financial situation is worse than it was last year.

Older Whites are also more likely than everyone else in our study to say that they are spending more than they did a year ago (41% vs. 34%), and the difference here is primarily between older Whites and older non-Whites, of whom only 27% say that they are spending more. When we dug into the additional spend among older Whites, we see that the majority are spending more on groceries (94%), gas (67%), and utilities (65%). Older Whites are also more likely than everyone else to say they are spending more on groceries (94% vs. 79%), utilities (65% vs. 52%), insurance (47% vs. 36%), and restaurants (55% vs. 45%).

Further, the older Whites in our sample are more likely than everyone else to say they are saving less than they were a year ago (50% vs. 36%). Unsurprisingly, the largest difference on this measure is between older Whites and individuals that are younger than 50 – only 39% of younger Whites and 30% of younger non-Whites say that they are saving less than a year ago. Older Whites are also more likely than everyone else to report that they are buying less than they were a year ago (47% vs. 32%). Similar to the findings for savings, the largest difference in the percentage of those buying less is largest between older Whites and younger individuals overall – only 32% of younger Whites and 29% of younger non-Whites say the same.

What is their level of confidence in other people and in institutions?

Trust in the institutions that keep our society running is low. Gallup has been measuring confidence in institutions annually since 1993 and the confidence average has remained at historic lows since 2022.¹² Their 2024 annual update of this research uncovered that small business was the top trusted institution of Americans while banks and big business were in the bottom half of the 17 institutions measured (ranked #11 and #15, respectively). These findings of low trust in institutions, especially in financial sectors and big business, align with our own results. Sixty-three percent of our study participants say that the financial system is stacked against people like them. Older Whites in our sample are more likely than everyone else to believe that most companies only care about the bottom line (73% vs. 61%), while the percentage of younger non-Whites that express this sentiment is only 55%.



The level of distrust in the federal government is highest for the older Whites in our sample – 66% of whom say they have no trust at this highest level of government compared to 52% of everyone else. Their distrust appears to be related with the belief that people in power do not care about the people that they are supposed to serve. Older Whites are more likely than everyone else to believe that people in power care mostly about themselves and not what is best for society (83% vs. 72%).

Fifty-four percent of older Whites do still believe in their community's political system and say they trust their local government. The older Whites in our sample are more likely than individuals under 50 to agree with this sentiment – only 39% of younger Whites and 44% of younger non-Whites say that they trust their local government.

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And trust in the media is rock bottom. Gallup's tracking of Americans' trust in mass media has seen a rise in the percentage of Americans saying that they have no trust in the media over the past two decades.¹³ That same Gallup study shows that trust has deteriorated more for Republicans than Democrats over the period.

Nearly one in five of the individuals in our study (17%) say that they distrust the news sources that they use to provide them with factual, clear, and unbiased information. Whites overall are more likely than younger people of color to distrust their chosen news sources (21% of older Whites and 21% of younger Whites vs. 9% of younger non-Whites).

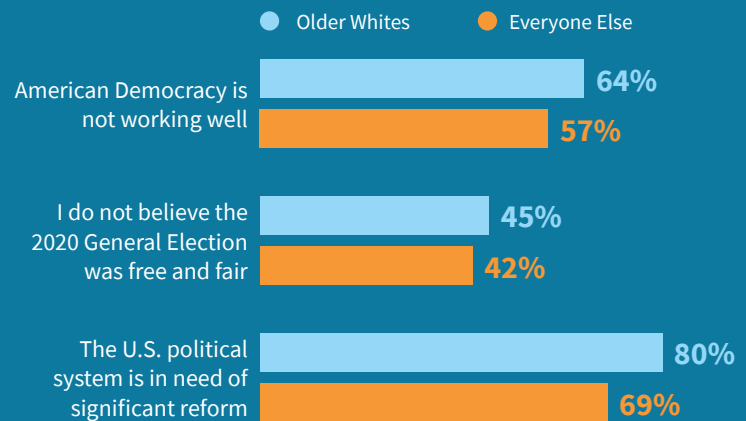
Not only has trust in our institutions eroded, but of particular concern, we do not trust each other. Pew Research Center reported on the declining state of interpersonal trust and identified 35% of U.S. adults being 'low trusters' in their December 2018 survey.¹⁴ Findings from that survey indicated that non-Whites and those under the age of 50 were more likely to have low levels of interpersonal trust. In our study, however, we do not see differences in interpersonal trust by racial identity or age. Sixty three percent of our study respondents say they do not trust other people. There is no difference between older Whites and any of the three other demographic groups in the proportion that report trusting others.

Same world ... new experiences of it?

For many older White Americans, American life is spinning out of control. The daily news cycle reminds us of our divisive political environment, corruption, climate crisis, mass shootings, economic uncertainty ... the list could go on. It may be that many older White Americans are feeling discomfort in a new way – one that has been more normalized for younger White Americans and people of color.

Generation Z, particularly, has grown up in a world of relentless news cycles, social media, active shooter drills at school, regular threats to democracy, etc.; despite or perhaps because of this, they aren't feeling the same level of fear as Boomers. People of color also may be more assimilated into life in a country where institutions and political systems were not built with them in mind. In her 2019 New York Times article, Nikole Hannah-Jones laid out an argument for why America wasn't truly a democracy until all Americans had full rights of citizenship as a result of the 1960s civil rights movement.¹⁵ But for older Whites this feels like a different experience, a country they see falling apart, and impacting their personal context—perhaps for the first time.

Perception of the State of the U.S. Political System: Older Whites vs. Everyone Else in Our Sample



For the next section, we'd like you to think about how the political system in the United States is working. For each pair of statements below, does the statement on the left or right better describe how you feel the U.S. political system is working? [% agree much more or agree somewhat more with the statement] (n=421 older Whites)

People of color in our sample are more likely to say that American Democracy is working well – 50% of older non-Whites and 43% of younger non-Whites agree that American Democracy is working, compared to only 37% of the older Whites in our sample. Older Whites, on the other hand, are more likely than younger people to rank the future of democracy among their top concerns (22% of older Whites vs. 12% of younger Whites and 7% of younger non-Whites).

It may be that many older White Americans are feeling discomfort in a new way – one that has been more normalized for younger White Americans and people of color.

The distrust in the electoral system sat most heavily with White Americans of whom 27% of older Whites and 22% of younger Whites strongly agree with concerns of the fairness of the 2020 election compared to only 12% of younger non-Whites.

One place where Americans sensed a failure of Democracy was in the 2020 election, where 43% of our sample say that they do not believe the election was free and fair and 20% of the sample strongly agreed with these concerns. The distrust in the electoral system sat most heavily with White Americans of whom 27% of older Whites and 22% of younger Whites strongly agree with concerns of the fairness of the 2020 election compared to only 12% of younger non-Whites.

Nearly three-fourths (73%) of the individuals in our sample believe that the U.S. political system is in need of significant reform. Older Whites are more likely than younger individuals overall to agree with the statement (80% of older Whites vs. 71% of younger Whites and 65% of younger non-Whites). Americans point to the tone of our political debate as one of the key issues – 65% say that the current tone is inappropriate. And older Whites are more likely to express this sentiment than everyone else (77% vs. 60%). Sixty-one percent of our total sample are feeling that we are in the midst of transformative political and economic change; and these feelings appear to be more salient for older Whites than their younger White counterparts (64% vs. 56%).

CONCLUSION

Anxieties grounded in the unmet needs of security and stability – especially the economic and financial manifestations of these needs – are keeping many Americans up at night. And these anxieties are particularly high among the older Whites in our sample. Older Whites perceive inflation as a significant issue, yet, unlike other groups, they do not report a proportionate impact on their ability to afford essentials, hinting at a disparity between perception and financial impact. The older Whites in our sample are also more likely to be dissatisfied with their current situation and pessimistic about the future. This group is also more likely than everyone else to express pessimistic views on personal finances, safety, and the national direction. Taken together, these insights align with Caluouri et al.'s findings that White Americans increasingly feel worse off. Further, there is a strong distrust in institutions and other people among older Whites, with 66% expressing no trust in the federal government and 60% saying that they find it hard to trust people. These insights underscore the need for understanding the root of these fears, distrust, and pessimism to stave off their negative effects.

WHY DOES IT MATTER?

As we sat with this data, we were reminded of Esquire's July 1986 interview of James Baldwin after the death of Martin Luther King, Jr.¹⁶ At one point the interviewer asks Baldwin about his view on the uprisings and the civil disorder that seemed to be prominent in the aftermath of King's murder; the journalist asks Baldwin if it's not Black people that are getting hurt the most in the violence of the uprisings. And Baldwin responds with a true understanding of the many consequences of American racism: "That would depend on the point of view. You know, I'm not at all sure that we are the ones who are being hurt the most. In fact I'm sure we are not. We are the ones who are dying fastest". In a country that continues to struggle dealing with its past, our results seem to illustrate the slow death of White Americans, a story where today Whites are more likely than people of color to be part of this deeply discouraged group of Americans.

In the backdrop of Baldwin's poignant insight lies a truth our data makes ever more visible: White Americans, particularly older ones, increasingly feel disenfranchised and fearful, sensing a nation slipping away from the values and stability they once felt secure in. This group feels unheard and unseen in their country, some experiencing this feeling for the first time. And their fears seem to be echoing without response. In their disquiet, many are turning to authoritarian figures and policies, clinging to promises of safety and order: According to a recent Pew Research Center survey, 32% of Americans say that rule by a strong leader or the military (i.e., authoritarian leadership or military rule) would be a good way of governing the country, and support for this type of leadership has only a small difference between those identifying as ideologically right- or left-leaning in the U.S.¹⁷

This trend connects to broader feelings of fear and uncertainty, in which some White Americans, particularly those feeling "left behind" culturally and economically, turn toward policies or figures promising security and control. Social science researchers note that this global openness to authoritarianism often stems from a perception of losing social dominance and stability in a rapidly diversifying and shifting cultural landscape, making some more willing to support measures that restrict perceived opposition or critical voices.^{18,19,20} Understanding and addressing these feelings, and offering all communities a seat at the table, is critical to bridging this divide and fostering a more inclusive national dialogue.

WHAT CAN WE DO?

We have seen the data and outlined what it might mean for our society – and it all raises the question of how we can reinvigorate and transform our collective American story. Here are three ways worth considering:

Embrace Collective Care

Let's start first with our individual, interpersonal contribution. Collective care is the idea that we, collectively, are responsible for the well-being of each other. As part of living together in a healthy society, collective care is what we owe to each other. This framework requires that we stretch our definition of who is included in our community – it requires that we don't use an '**us vs. them**' framework. Some of the ways in which we practice this include being aware of others, being vulnerable, being empathetic and giving others grace.

In this fast-paced, digital world **active listening** often feels like a lost skill. But like every other skill this can be improved with practice. Make an effort to be present in conversations and to listen with the goal of understanding where someone else might be coming from. Create space in your day-to-day interactions to hear their voices within boundaries that keep you healthy and safe.

Create Opportunities to Bring People Together

While we may not have a Ministry of Optimism in the United States, brands, marketers, and organizations can play a role in sparking joy and helping build community. With many people facing economic worries and limited optimism, brands that create uplifting experiences and provide relief make a meaningful difference. Fostering shared, joyful experiences can provide people with a sense of community and build lasting connections.

Consider the impact of recent events including the Total Eclipse, the Taylor Swift Eras tour, or the Olympics and World Series. All of these are examples of big events that brought families and friends together across demographic, geographic, and political fault lines. Even smaller events such as Walk-Run events, animal adoption, public concert series, and community building moments can have a meaningful impact and increase connection and joy for those who may be on the margins of hope.

Invest in People

Our last solution is one that requires advocating and supporting policies that can help meet these needs. There are a number of goods and services that, once thought of as luxuries, are essential to fully participate in American life. Access to the internet is one of those key things and, according to Broadband Now, a data technology company, 42 million of us do not have access to broadband.²¹ Additionally, data from the 2023 Current Population Survey Annual Social and Economic Supplement (CPS ASEC) found that 8% of Americans do not have health insurance.²² The CDC has found that tangible things like lack of insurance and broadband are major public health risks.²³ Broadband has even been called “a super determinant of health.” Making health insurance and broadband more accessible will have a meaningful impact, especially for those in more rural areas and those who are feeling financially insecure.

At the end of the day, income is positively related to well-being – money can actually buy happiness, at least to an extent.²⁴ Forty-four percent of the people in our study say that they feel dissatisfied with where their life is today and 54% say they are financially worse off today than they were before: We expect that for some their satisfaction with life might increase when they start feeling financially better off. Investing in social safety nets like Medicare for all, college loans and Universal Basic Income (UBI) would provide economic security and allow for all individuals to have the autonomy and resources to meet their basic needs.

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Nicole Steward-Streng is an experienced statistician and research consultant with expertise in data analytics and project management. She holds an M.A. in Sociology and Demography from Penn State University and a B.A. in Sociology from Kent State University. Nicole has worked extensively across various sectors, including independent consulting for organizations like ARTICLE 19, where she leads the analytic strategy for the Global Expression Report. She has also held key roles in market research and shopper insights at companies like Inmar and Family Dollar, and has contributed to numerous publications focused on young adult development and public health.

DEVORA ROGERS

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As Chief Strategy Officer at Alter Agents, Devora brings extensive shopper marketing, digital tech, and analytics experience to her work. Devora was instrumental in pioneering a new path to purchase methodology adopted by Google as the basis of their groundbreaking 2011 ZMOT study. Prior to joining Alter Agents, Devora has worked, among others for Murphy Research, Inmar, Interpublic Group, and Yahoo. Devora has written for Huffington Post, AdAge, and iMedia and is a regularly featured speaker at industry and client conferences. She is co-author of the shopper marketing and retail book, “Fire in the Zoo” and her Tedx on the Future of Shopping and Retail has been viewed nearly 300,000 times.

About Alter Agents

Alter Agents is a full-service strategic market research consultancy reimagining research in an era of shifting decision making. Deep creative thinking and innovative solutions help Alter Agents’ clients understand consumer needs. The Alter Agents team believes that research must adapt to help brands overcome challenges brought by trends like shopper promiscuity and brand narcissism. The company’s immersive approach and unique methodology has helped brands such Snapchat, YouTube, Audacy, Viking Cruises, Pinterest, and more gain powerful, actionable insights. More at www.alteragents.com.



Contact Us
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ENDNOTES

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