

# Generational differences in dental budgeting: what providers should know.

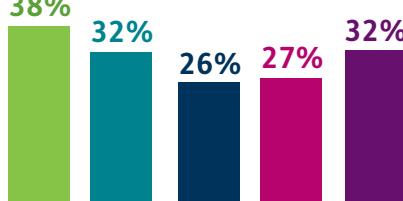
Patients across generations take very different approaches to budgeting for dental care, which can directly influence care decisions and financial conversations.

**Generation Z** stands out as the most proactive group when it comes to planning, with 38% saying they prioritize planned dental expenses.<sup>1</sup> That's a significant contrast to older generations: only 26% of **Generation X**, 27% of **baby boomers** and 32% of the **Silent Generation** say the same.<sup>1</sup>

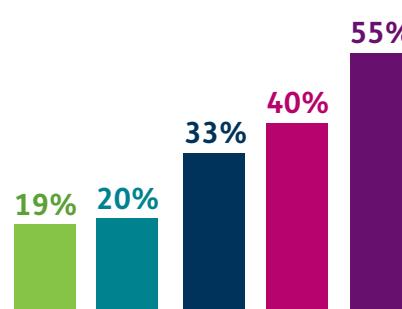
While younger patients are showing signs of financial awareness and preventive thinking, there's still a gap in preparedness. One in five **Gen Z** and **millennial** respondents say they never set money aside for unplanned dental expenses and emergencies.<sup>1</sup>

Meanwhile, the **Silent Generation** faces a different financial reality. With many in this group relying on Medicare, it's likely the perception that care is already covered, leading to lower rates of saving. In fact, 55% report never setting money aside for planned dental care, and 60% don't save for unplanned needs.<sup>1</sup> These behaviors likely reflect assumptions about coverage and reduced care-seeking later in life rather than lack of oral care concern.

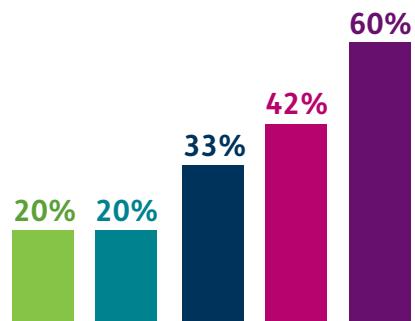
These trends point to a clear need for dental providers and insurers to work together to meet the diverse financial realities of today's patients. By offering flexible plan options and generationally informed guidance, patients of all ages can receive the care they need.



**Percentage of respondents who prioritize planned dental expenses (not including cosmetic procedures)**



**Percentage of respondents who never set money aside for planned dental expenses (not including cosmetic procedures)**



**Percentage of respondents who never set money aside for unplanned dental expenses (emergencies)**

Legend: Generation Z (light green), Millennials (teal), Generation X (dark blue), Baby Boomers (pink), Silent Generation (purple)

Source:

1. "Humana Dental Insurance," Opinium Research, October 2024.

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