

2023 SOCIAL THREATS TO AGING WELL IN AMERICA



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The U.S. senior population is growing rapidly, and equitable access to affordable, comprehensive, high-quality health care remains a challenge.

The second annual Social Threats to Aging Well in America survey aims to identify the primary social and environmental factors preventing seniors in the United States from receiving the attention, respect and care they need and deserve. By giving seniors a voice, we can better understand their unique health care challenges and help them age well and live healthier, more prosperous lives.

2023 Top Social Barriers to Senior Health:

- 1. Economic Instability**
- 2. Food Insecurity**
- 3. Lack of Support and Transportation Access (tie)**

Additional Key Takeaways:

- 1 in 5 seniors admit to skipping medical care when they need it.
- 1 in 5 seniors are more depressed than they were a year ago.
- Seniors say their physical health causes them the most depression and anxiety.



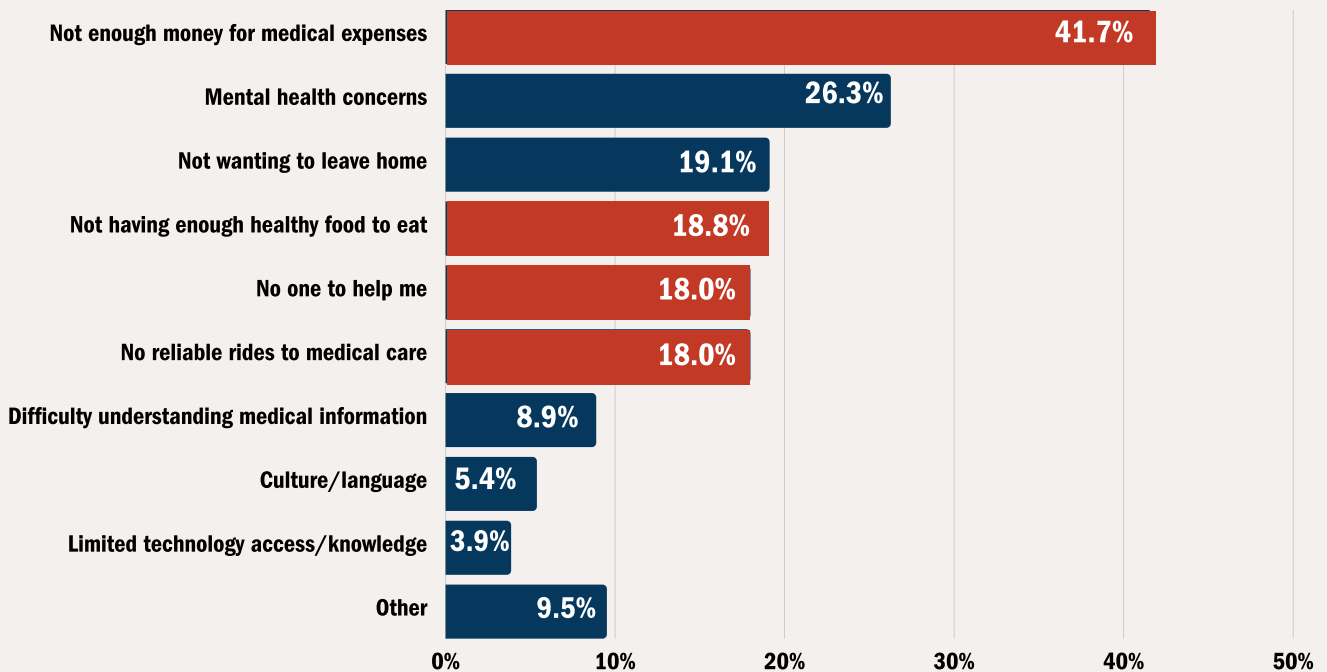
This year’s results reveal a slight shift compared to last year.

In 2022, seniors ranked their top social barriers as economic instability, loneliness and food insecurity. This year, food insecurity moved up to the second spot while transportation access entered the top three. While last year's report singled out loneliness as a top barrier, the 2023 report zeroed in on lack of support (e.g., no one to help me) as a top barrier.

While survey respondents frequently cited mental health concerns and not wanting to leave home as obstacles to their health, the U.S. Department of Health and Human Services defines social determinants of health as the environmental conditions that affect an individual's health and well-being. Therefore, we did not include these two factors in our official rankings of the top "social" threats to aging well in America.

Figure 1

OBSTACLES TO HEALTH ANTICIPATED IN THE NEXT YEAR*



4. Which do you anticipate will negatively impact your physical health in the next 12 months? (choose all that apply)

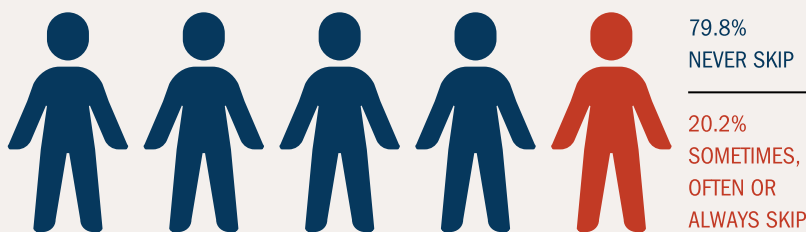
*Most seniors — 67.05% — said they anticipate "nothing" will negatively impact their health.

Percentages in Fig. 1 represent those who said they anticipate health obstacles in the next 12 months.



1. Economic Instability

For the second consecutive year, being able to pay for adequate medical care is the top obstacle to respondents' health and wellness. One in 5 seniors admit to skipping medical care when they need it. Of those, 28.9% say they skipped because they were worried about not having enough money to pay for needed care (Fig. 9).



"I regret my decision to retire from my long-term job."

- Male, age 70, New York

While most seniors say they do not anticipate anything will negatively impact their health in the next year, nearly half of those who do are worried about not having enough money to pay for appointments, prescriptions and other medical expenses (Fig. 1).

"I don't have enough money to survive on, to eat, pay bills or other expenses."

- Female, age 65, Ohio

A lack of sufficient funds for living expenses is a leading cause of depression and anxiety (Fig. 12).

2. In the last 12 months, how often did you skip medical care when you needed it? (choose 1: sometimes/often/always/never)

3. Which of the following caused you to skip medical care in the last 12 months? (choose all that apply)

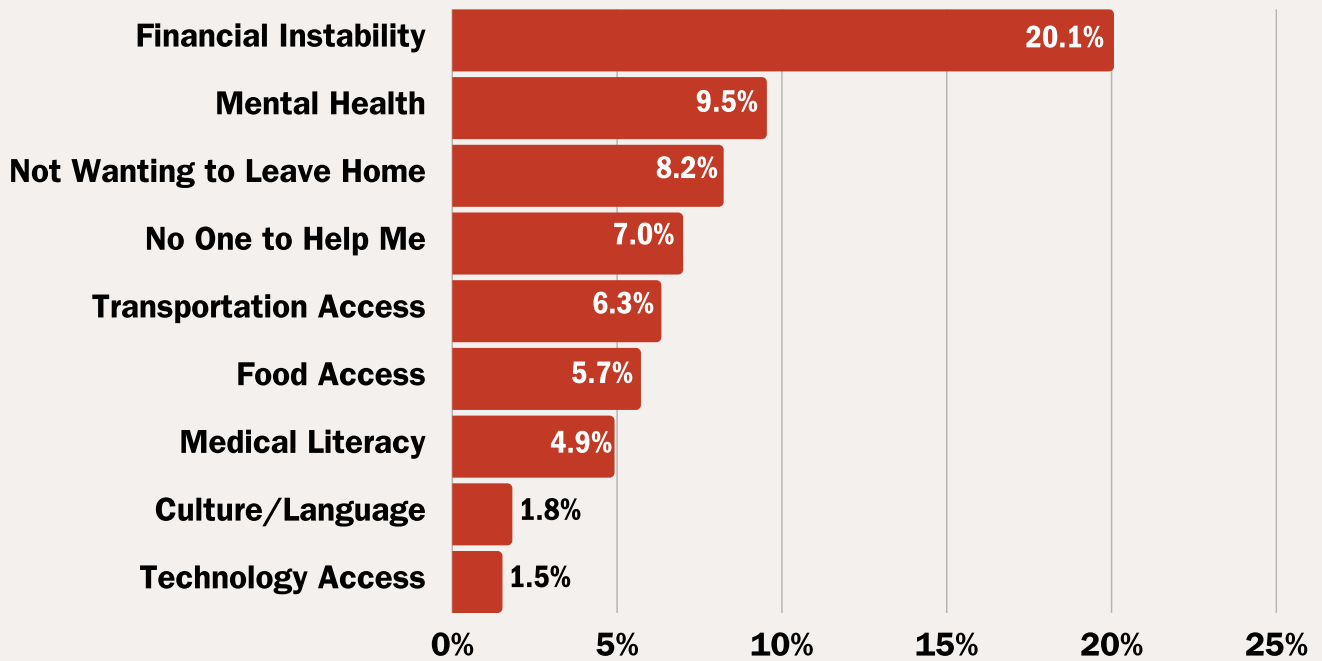
12a. Which of these factors have caused the most depression or anxiety for you in the past 12 months? (rank top 3)



When picking a single obstacle to health and wellness, difficulty paying medical expenses is singled out by 1 in 5 seniors.

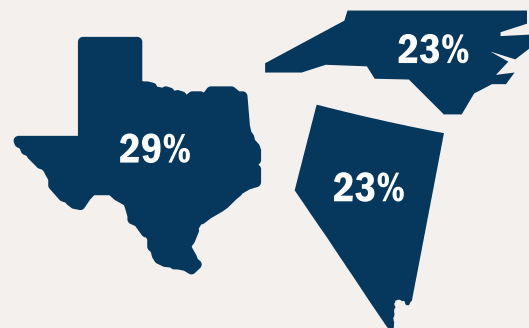
Figure 2

NO. 1 OBSTACLE TO HEALTH & WELLNESS IN THE NEXT YEAR



STATE BREAKOUT

Texans, Nevadans and North Carolinians are even more concerned about their ability to pay medical expenses — especially seniors in Texas, where nearly 30% say financial instability is their top obstacle.



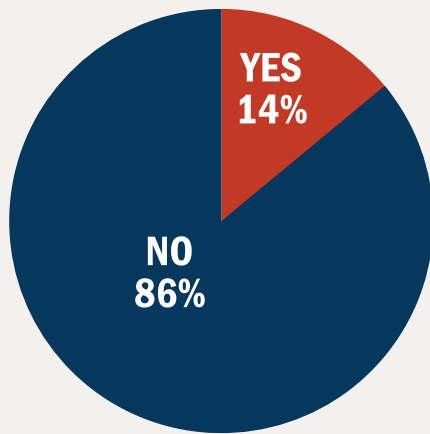
5. Which of the below will be your No. 1 obstacle to health and wellness in the next 12 months? (choose 1)
 Nearly 1 in 3 (32.9%) respondents said "other," with write-in responses ranging from appointment availability, distrust of providers and availability of local specialists to "nothing"



Fourteen percent of survey respondents reported having medical debt. Among those with debt, half report having an amount of debt that equates to at least one month’s worth of living expenses.

Figure 3

HAVE MEDICAL DEBT



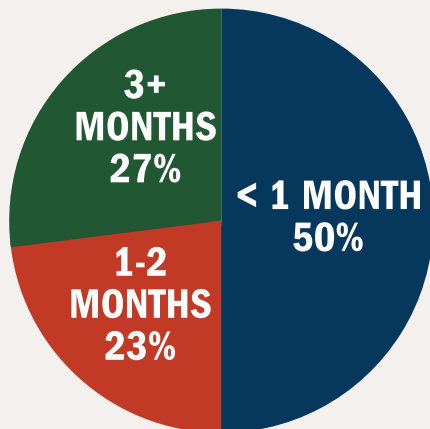
STATE BREAKOUT

- Nevadans, Texans and North Carolinians are more likely to have medical debt, with 15%, 23% and 24% saying they owe, respectively.
- Californians are least likely with only 3% saying they have medical debt, down from 8% in 2022.
- In Texas, the percentage of seniors who have medical debt has grown — from 15% in 2022 to 23% in 2023.

Figure 4

TOTAL MEDICAL DEBT (AMONG THOSE WITH DEBT)

Total medical debt equal to months of living expenses (rent/mortgage, utilities, groceries)



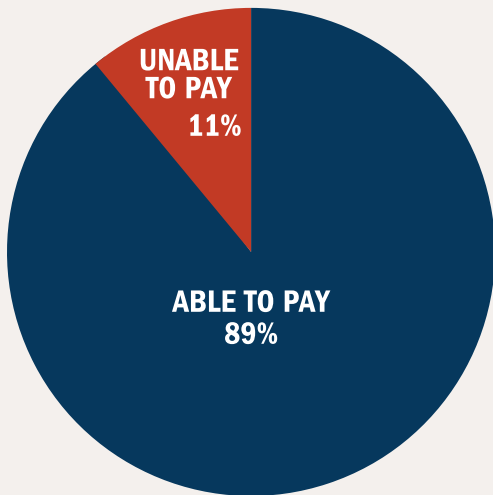
9a. Do you have outstanding medical debt? / 9b. How much medical debt do you have?



A substantial proportion of seniors do not believe they can cover their medical expenses or debt in the coming year.

Figure 5

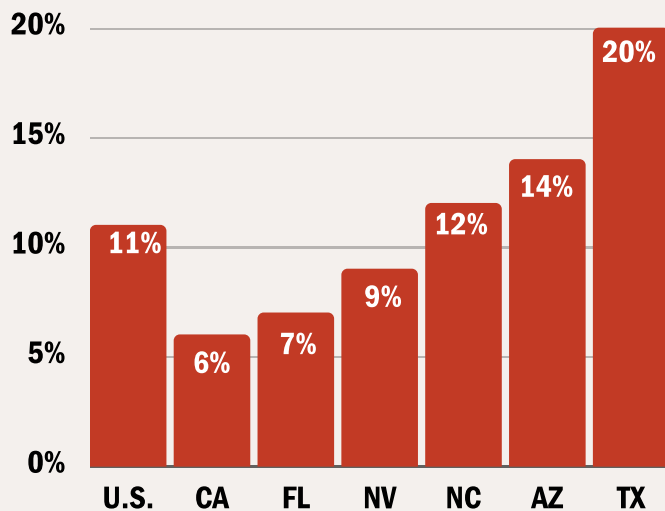
ABILITY TO PAY MEDICAL BILLS IN THE NEXT YEAR



1 in 9 seniors do not think they can pay all their medical bills in the next year

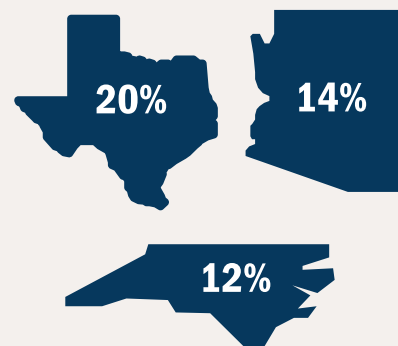
Figure 6

PERCENTAGE UNABLE TO PAY



STATE BREAKOUT

Seniors in Texas, Arizona and North Carolina are more likely to say they are unable to cover their medical bills.



10. Do you think you will be able to pay all your medical bills in the next 12 months?



2. Food Insecurity

In 2023, food insecurity moved up one spot to become the No. 2 social barrier to senior health.

More than 1 in 11 seniors say struggling to put healthy food on the table causes depression and anxiety (Fig. 12).

Of those who are concerned about negative impacts to their health in the next year, nearly 1 in 5 of seniors cite a lack of healthy food to eat (Fig. 1).

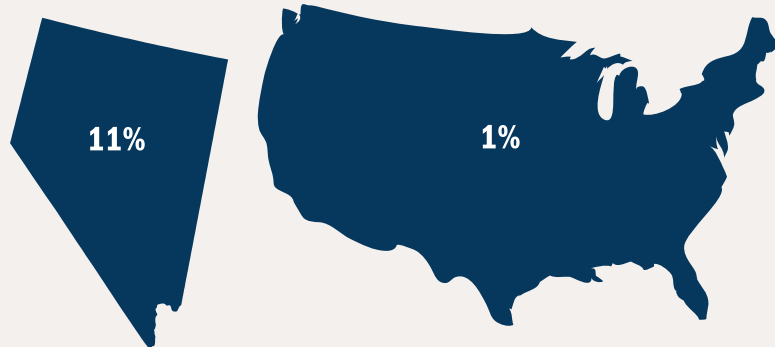
"It would be nice to have something — anything — to eat once in a while."

- Male, age 65, Minnesota

Inflationary grocery costs, combined with physical difficulties preparing meals, lack of reliable transportation to get groceries or food and more, are increasing the number of U.S. seniors struggling to access healthy meals.

STATE BREAKOUT

Food insecurity rates are highest among seniors in Nevada, where 1 in 9 say it is their "No. 1 obstacle" to health and wellness, vs. 1 in 100 nationally.



4. Which do you anticipate will negatively impact your physical health in the next 12 months? (choose all that apply)
5. Which of the below will be your No. 1 obstacle to health and wellness in the next 12 months? (choose 1)
- 12a. Which of these factors have caused the most depression or anxiety for you in the past 12 months? (rank top 3)



When asked which health insurance benefits they would use, a grocery allowance ranked highest for the second consecutive year, with 55% of seniors nationwide saying they would use this if it was offered by their health insurance. If choosing only one benefit that was most needed and important to them, grocery assistance ranked second among U.S. seniors, with a combined 1 in 3 saying they most need help with rent, mortgage, utilities and groceries.

Figure 7

HEALTH INSURANCE BENEFITS SENIORS WOULD UTILIZE IF AVAILABLE TO THEM

	U.S.	Arizona	California	Florida	Nevada	N. Carolina	Texas
Help paying for groceries	55%	57%	46%	52%	63%	60%	61%
24/7 access to doctor by phone / video	48%	53%	43%	50%	51%	52%	59%
Help paying rent, mortgage or utilities	46%	46%	36%	44%	54%	53%	50%
Fresh food delivery	46%	47%	35%	47%	56%	48%	54%
Fuel assistance	44%	45%	40%	50%	44%	57%	53%
Alternative therapies	42%	57%	53%	43%	42%	49%	44%
Fitness classes, in-person or virtual	35%	33%	43%	35%	33%	41%	39%
Help making home safer	35%	30%	38%	35%	24%	43%	43%
Personal medical safety alert system	35%	37%	34%	37%	35%	40%	36%
Memory exercises / other support	35%	37%	37%	35%	35%	39%	42%
In-home health care visits	34%	38%	29%	35%	31%	35%	29%
Rides to doctor's appointments	31%	27%	33%	28%	41%	25%	33%
Pest control	31%	40%	34%	35%	28%	45%	48%
Technology help / training	30%	29%	31%	35%	29%	33%	26%
Mental health counseling	27%	28%	32%	28%	32%	25%	26%
Non-medical companionship	18%	14%	22%	21%	17%	17%	14%
Help scheduling appointments	17%	12%	22%	14%	18%	15%	17%
Pet sitting	15%	17%	16%	23%	26%	18%	26%

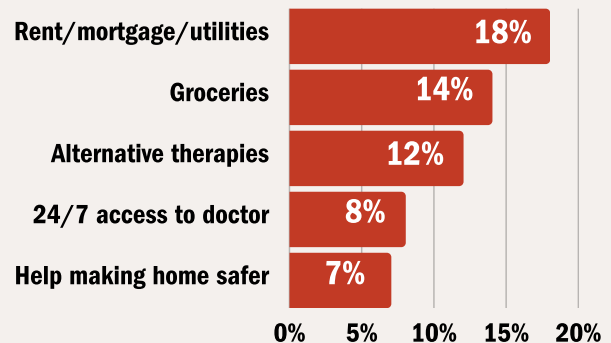
STATE BREAKOUT

- Grocery assistance was the highest ranked benefit in all surveyed states except California, where alternative therapies were first, followed by help paying for groceries.
- In Arizona, grocery assistance and alternative therapies tied.



Figure 8

Most Needed/Important Benefit



13. Would you use the following benefits in the next 12 months if available to you through your health insurance? (yes/no)
 14. Which of the following is most needed / most important to you? (choose 1)



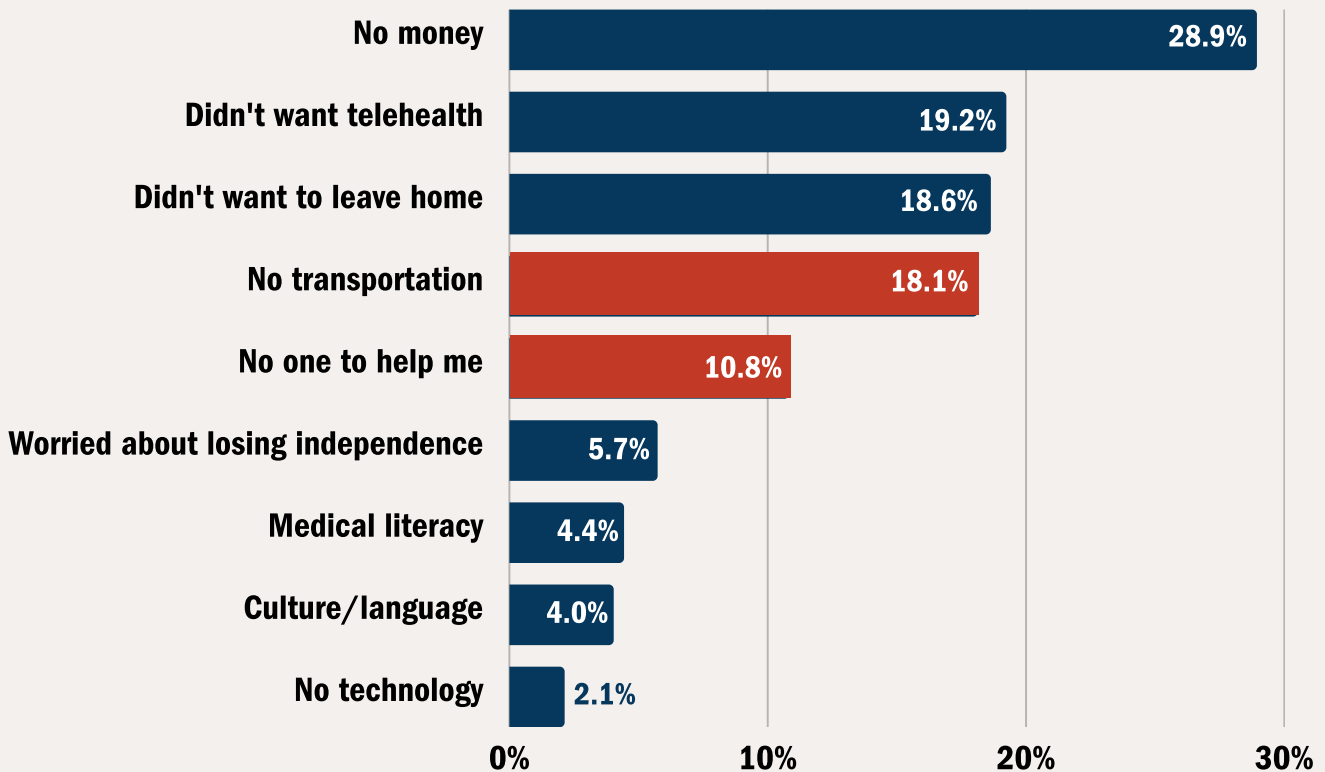
3. Lack of Support & Transportation Access

In a shift from 2022 survey results, transportation access — previously ranked No. 4 — enters the top three social barriers to senior health in 2023, tied with lack of support.

Among the 1 in 5 seniors who skipped needed medical care in the past year, nearly one-third say they skipped because they did not have a ride or a companion at their appointments.

Figure 9

REASONS 1 IN 5 SENIORS SKIPPED MEDICAL CARE IN THE LAST YEAR



3. Which of the following caused you to skip medical care in the last 12 months? (choose all that apply)



Lack of Support

Of those who are concerned about negative impacts to their health in the next year, nearly 1 in 5 seniors cite a lack of support (Fig. 1).

Additionally, nearly 11% of seniors who skipped needed medical care in the last year say they did so because of a lack of support (Fig. 9).

“Because of my suppressed immune system, I am not able to socialize in person with my friends and community; people only occasionally come into my home. Most communication is on Zoom or phone.”

- Female, age 79, Arizona

“I can't rely on assistance with basic personal needs like showering and meal prep.”

- Female, age 67, Virginia

Older adults are especially vulnerable to social isolation due to declining health and mobility, loss of loved ones and a smaller support network. These people may struggle with daily activities like leaving the house, cooking or maintaining their homes, which can have a direct impact on their health and overall quality of life.

When asked what seniors think could prevent them from staying in their own homes as they age, 26% cite a lack of support as a barrier to their ongoing independence (Fig. 13). Nearly 1 in 5 seniors say they would use non-medical companionship if available to them through health insurance.

3. Which of the following caused you to skip medical care in the last 12 months? (choose all that apply)

4. Which do you anticipate will negatively impact your physical health in the next 12 months? (choose all that apply)

16. Which of the following do you think could prevent you from staying in your own home as you age? (choose all that apply)

U.S. News & World Report Aging in Place Survey: www.usnews.com/360-reviews/services/senior-tech-aging-in-place-survey



Transportation Access

When asked what seniors think could prevent them from staying in their own home as they age, 1 in 8 cite a lack of reliable transportation as a barrier to their ongoing independence (Fig. 13). More than 18% of seniors who skipped needed medical care in the last year say they did so because of a lack of transportation (Fig. 9).

“I’m not able to repair my car so I can drive.”

- Female, age 73, Nevada

The transportation access issue can be blamed, in part, on economic insecurity. Beyond any possible physical or mental limitations seniors may face, gas prices, inflated vehicle repair costs and increasing interest rates on vehicles also affect seniors' mobility. Two out of 5 seniors say they would use fuel assistance to and from medical appointments if available to them through health insurance.

STATE BREAKOUT

- As it was in 2022, lack of transportation for medical care is a much bigger concern among seniors in Nevada, where 41% call it out as a support they would use.
- North Carolina (57%) had the highest demand for fuel assistance.

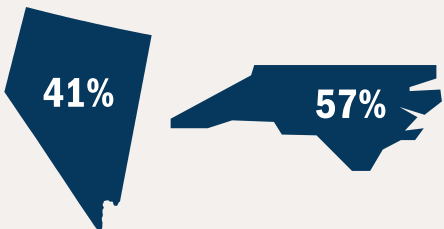
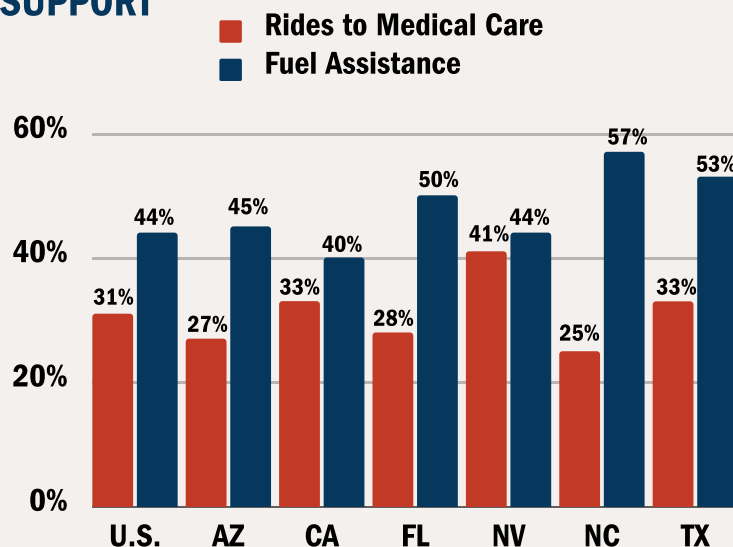


Figure 10

THOSE WHO WOULD USE TRANSPORTATION SUPPORT



3. Which of the following caused you to skip medical care in the last 12 months? (choose all that apply)

13. Would you use the following benefits in the next 12 months if they were available to you through your health insurance?

16. Which of the following do you think could prevent you from staying in your own home as you age? (choose all that apply)



Additional Findings

Mental Health

"I'm facing a never-ending stream of new problems."

- Male, age 68, Wisconsin

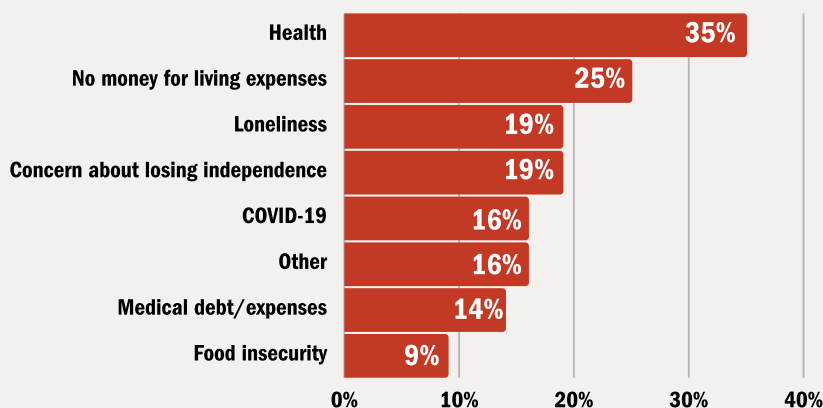
One in 5 seniors nationwide feel more depressed and anxious now than they did a year ago, and nearly 1 in 10 cite depression and anxiety as their top obstacle to health and wellness (Fig. 2).

Of those seniors who anticipate health obstacles in the next year, more than a quarter are concerned their mental health will negatively impact their physical health (Fig. 1). The leading cause of depression and anxiety among seniors is their health (Fig. 11).

In 2022, COVID-19 had the greatest negative impact on the mental health of seniors with a quarter of respondents nationwide rating it their top stressor. The 2023 survey reveals COVID-19 concerns persist but are fifth on the list, and nearly 1 in 8 seniors nationwide still rank it No. 1.

Figure 11

TOP CAUSES OF DEPRESSION & ANXIETY



STATE BREAKOUT

- Compared to the U.S. at 20%, Texas has the most seniors (26%) feeling more depressed. Californians fare best (12%).
- California and Nevada seniors have a greater demand for mental health counseling with 32% in each state saying they would utilize it if available, vs. 27% nationally (Fig. 7).

11. Do you feel more depressed now than you did 12 months ago? (yes/no)

12a. Which of these factors have caused the most depression or anxiety for you in the past 12 months? (rank top 3)



Loneliness

"People are dying on me. My husband has passed ... I've lost four good friends in the last two years."

- Female, age 66, Texas

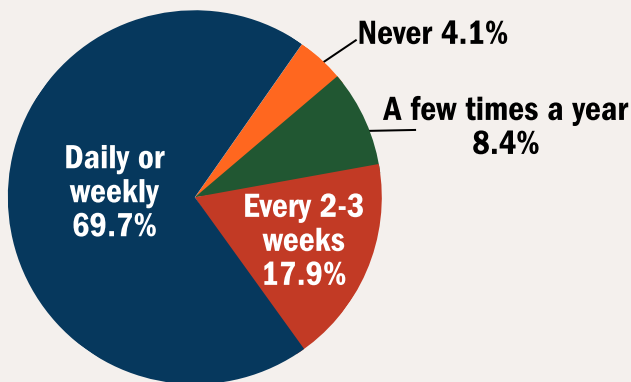
From deaths and separation to health- and mobility-related isolation and more, seniors' struggle with loneliness is mounting. When asked what caused the most depression or anxiety for them in the last year, loneliness landed in the top three, impacting the mental health of nearly 1 in 5 respondents (Fig. 11).

The amount of time seniors spend with family, friends and other companions in 2023 is consistent with 2022, and 1 in 5 say they are lonelier now than they were a year ago.

Nearly 1 in 3 seniors say they frequently go two weeks or more without spending time with others — if ever.

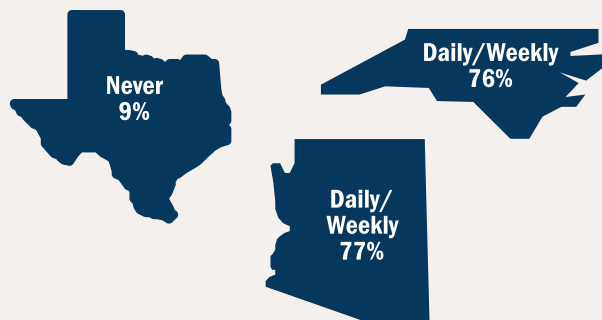
Figure 12

TIME SPENT WITH OTHERS



STATE BREAKOUT

- Texas residents are significantly more likely to never spend time with others.
- Arizona and North Carolina seniors have the most frequent interactions.



6. How often do you spend time with family, friends or other companions?

7. Do you feel lonelier now than you did 12 months ago? (yes/no)

12a. Which of these factors have caused the most depression or anxiety for you in the past 12 months? (rank top 3)

Percentages may not total 100 due to rounding.



Aging in Place

"I miss having the ability to do what I want to do without having to depend on someone in case I fall or can't breathe."

- Male, age 69, Georgia

A March 2023 *U.S. News & World Report* survey showed 93% of U.S. adults ages 55 and older agree that aging in place — defined by the U.S. Centers for Disease Control and Prevention as “the ability to live in one's own home and community safely, independently, and comfortably, regardless of age, income, or ability level” — is an important goal for them.

The 2023 Social Threats to Aging Well in America survey reveals that seniors nationwide worry about losing their independence, which has emerged as a leading cause of their depression and anxiety (Fig. 11). Many say they would use help to stay independent if their health insurance covered it (Fig. 7). This could include help making their homes safer (35%), a personal medical safety alert system (35%), in-home health care visits (34%) and non-medical companion care (18%).

Figure 13

FACTORS PREVENTING SENIORS FROM AGING IN PLACE

	U.S.	Arizona	California	Florida	Nevada	N. Carolina	Texas
Difficulty physically taking care of myself	44%	38%	40%	50%	25%	45%	46%
Not enough money for living expenses	35%	36%	28%	41%	44%	35%	41%
No one to help me	26%	24%	25%	23%	24%	26%	25%
Unsafe home conditions	19%	15%	22%	14%	10%	22%	24%
No in-home health care	13%	19%	17%	17%	8%	8%	10%
No reliable rides to where I need to go	12%	13%	17%	13%	12%	9%	14%
Loneliness	12%	14%	13%	13%	10%	9%	11%
Other	10%	13%	10%	5%	9%	7%	6%
N/A – No longer in my own home	5%	5%	5%	7%	8%	4%	5%

When asked to define their "other" barrier to aging in place, responses included:

- Dementia/decline in mental abilities
- Home and yard upkeep
- Nothing (many don't foresee anything preventing them from aging in place)

16. Which of the following do you think could prevent you from staying in your own home as you age? (choose all that apply)
U.S. News & World Report Aging in Place Survey: www.usnews.com/360-reviews/services/senior-tech-aging-in-place-survey



Medicare Advantage

Although Medicare Advantage was the most common primary health insurance for U.S. seniors surveyed in 2022, it is even more prevalent in 2023, increasing 5 points to 55%. Among those with Medicare Advantage, 43% are enrolled in HMOs and 52% in PPOs. PPO enrollment represents the largest share of plans nationally and in North Carolina and Texas with 52%.

Figure 14

PRIMARY HEALTH INSURANCE

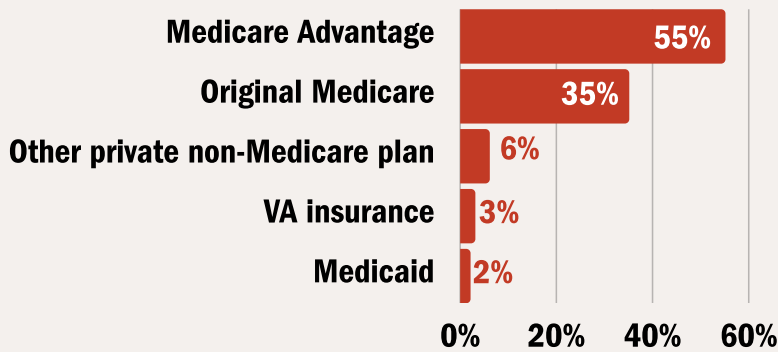
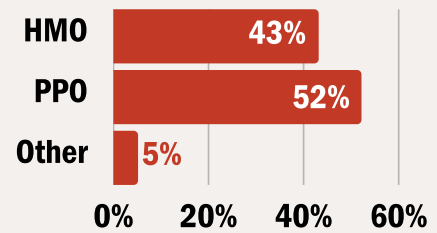


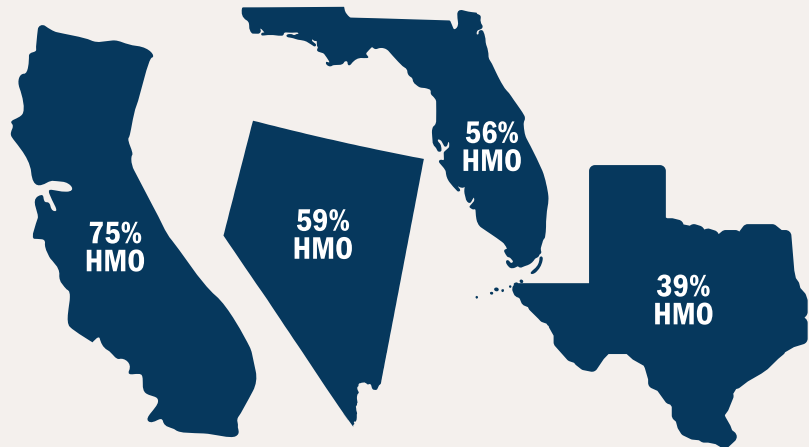
Figure 15

TYPE OF MA PLAN



STATE BREAKOUT

- California has significantly more seniors with a Medicare Advantage HMO plan, followed by Nevada and Florida.
- Texas has the fewest Medicare Advantage HMO members.



Q. Which of the following best describes your primary health insurance?
 Q. Which type of Medicare Advantage plan do you have?
 Percentages may not total 100 due to rounding.



Methodology & Background

The 2023 Social Threats to Aging Well in America survey was administered by Toluna and sponsored by Alignment Health, a Medicare Advantage company.

This survey was designed to identify challenges and concerns that prevent seniors from getting the kind of care they need, to generate discussions about seniors' needs in the U.S. and to compare results from 2023 to the benchmark survey in 2022 where applicable.

Conducted online from June 28 to July 10, 2023, the survey included a nationally and regionally representative sample of 2,601 U.S. seniors ages 65 and older, including more than 100 senior residents each in six states: Arizona, California, Florida, Nevada, North Carolina and Texas. To qualify, respondents from Toluna's research panel had to be 65 years or older, live in the United States and be able to identify the type of health insurance they had.

Whereas the 2022 survey skewed heavily white and was offered in English only, the 2023 study was offered in both English and Spanish and used race/ethnicity quotas to ensure a fairer representation across various demographic groups.

Respondents for this survey were selected from among those who have agreed to participate in Toluna surveys. Because the sample is based on those who agreed to participate in Toluna surveys (and not on the total US population), no estimates of theoretical sampling error can be calculated. Please note that the survey's sample size and differences in year-over-year data may not represent statistical significance.



Demographics

Percentages may not total 100% due to rounding.

GENDER		RACE		MARITAL STATUS	
Male	45%	White	73%	Married	47%
Female	54%	Black/African American	17%	Divorced/ Separated	19%
Non-Binary	*	Asian	5%	Widow	18%
AGE		American Indian	1%	Single, never married	13%
65-69	44%	Other	3%	Living with partner	3%
70-74	31%	Prefer not to answer	*	Prefer not to answer	*
75-79	17%	REGION		ETHNICITY	
80+	8%	South	44%	Hispanic	3%
HOUSEHOLD SIZE		West	31%	Non-Hispanic	96%
1	34%	Midwest	17%	Prefer not to answer	*
2	51%	Northeast	8%	HOUSEHOLD INCOME	
3 or more	15%	PREFERRED LANGUAGE		< \$25K	19%
		English	99%	\$25K-\$49,999	31%
		Spanish	1%	\$50K-\$99,999	33%
				\$100K or more	14%
				Prefer not to answer	4%

* Indicates less than 0.5%

