

2022 SOCIAL THREATS TO AGING WELL IN AMERICA



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The ability to receive comprehensive, affordable and high-quality health care is essential to helping Americans age well and live healthier, more prosperous lives. Yet, as seniors experience financial, physical and emotional challenges, access to quality care is a consistent concern.

With this in mind, the *2022 Social Threats to Aging Well in America* survey attempts to explore the environmental factors preventing the [rapidly growing U.S. senior population](#) from getting quality care. Known as social determinants of health, these factors [have been proven](#) to have greater impact on health than medical care alone. By identifying the social factors threatening seniors’ health and giving seniors a voice in how to best address their needs, we can help ensure they receive the attention, respect and care they need and deserve while raising expectations of what health care can be.

According to the 2022 study, the Top 3 social barriers to senior health are:

1. Economic instability
2. Loneliness
3. Food insecurity

OBSTACLES TO HEALTH CARE ANTICIPATED IN NEXT YEAR	ALWAYS/OFTEN/ SOMETIMES
I did/will have difficulties paying for medical bills, prescription or over-the-counter medications and/or medical supplies	25%
Other responsibilities will take priority over my health and medical care	24%
I don't/won't have consistent companionship/in-home support	19%
Medical providers are not/will not be responsive to my health concerns	17%
I don't/won't have consistent access to nutritious foods	15%
I don't/will not have reliable transportation to medical care	14%
I don't/will not have reliable technology (e.g., phone, computer, internet access), and/or I will have difficulties understanding how to use it	10%

3. How often did you experience the following obstacles to health and medical care in the past 12 months?
 4. How often do you anticipate experiencing the following obstacles to health and medical care in the NEXT year?



1. Economic Instability

Nearly 1 in 6 U.S. seniors carries medical debt. Of those, more than a quarter owe amounts equal to three months or more in living expenses.

One in 5 U.S. seniors cites the inability to pay as their most problematic barrier to health care.

“I might be homeless in the next few months.”

Seniors feel overstretched financially and are worried about their futures amid record inflation. From copays and prescriptions to medical supplies and more, 1 in 5 U.S. seniors cites the inability to pay as their most problematic barrier to health care, and 1 in 10 says they do not have the resources and support to cover medical expenses in the next year.

“I’m going back to work at 80 years old to pay bills.”

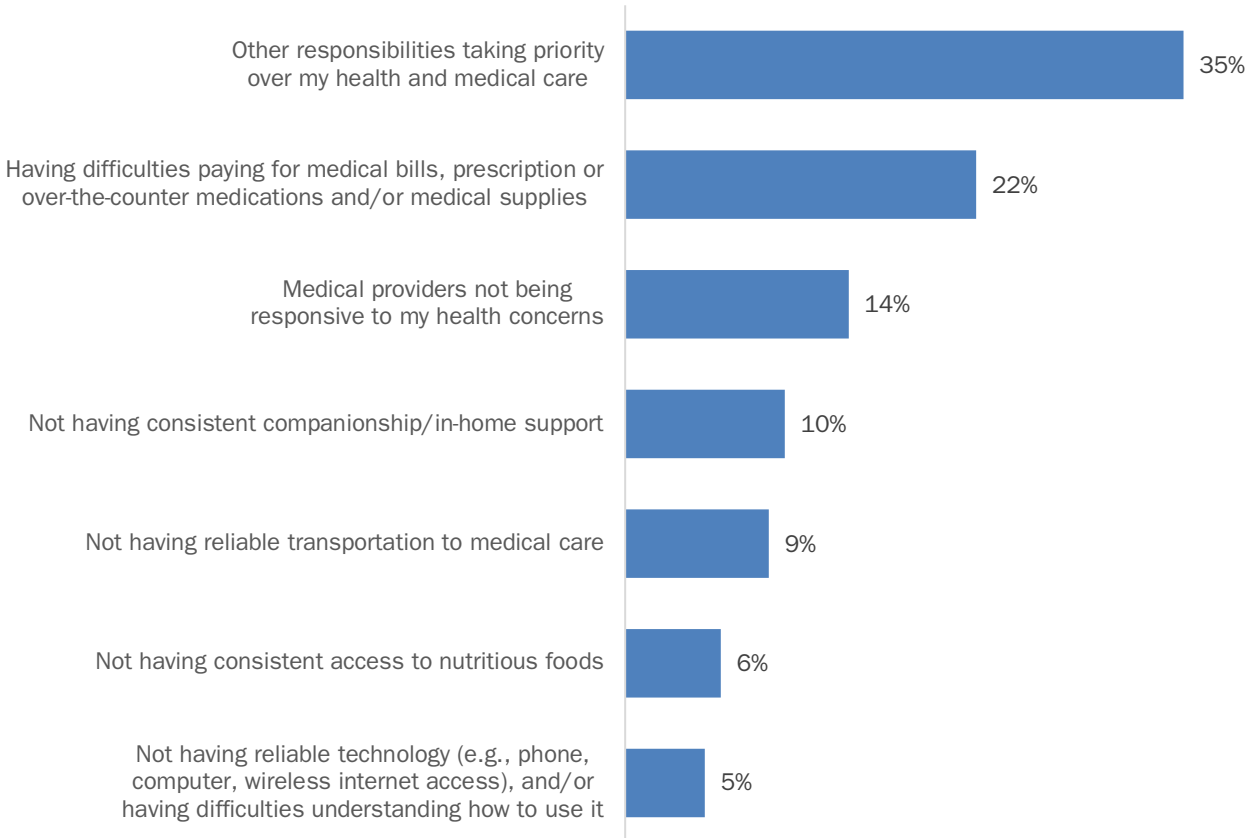
Nearly 1 in 6 U.S. seniors carries medical debt. Of those, more than a quarter owe amounts equal to three months or more in living expenses. North Carolina and Florida seniors report having the most debt relative to their expenses: 34% of those with medical debt in Florida and 33% in North Carolina have medical debt totaling at least three months of living expenses.



When picking a single obstacle to care, difficulties paying medical bills is singled out by more than 1 in 5 seniors

BIGGEST OBSTACLES TO HEALTH CARE IN THE NEXT YEAR

Percentages may not total 100 due to rounding



13. Which of these do you think will be the biggest obstacle to health and medical care for you in the next year?

STATE BREAKOUT

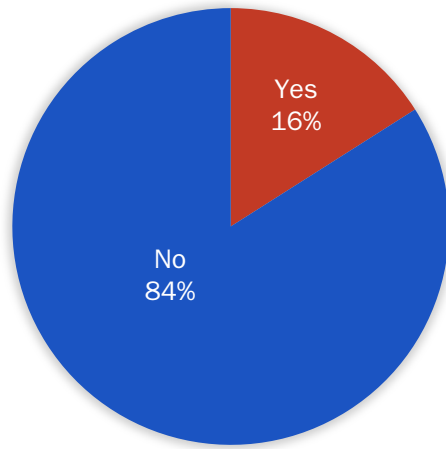
Seniors in Nevada are more likely to say responsiveness of medical providers is a top concern (23%)



The proportion of seniors carrying medical debt could represent almost 10 million people age 65+

Among those with medical debt, about one-half have debts amounting to at least one month of living expenses

HAVE OUTSTANDING MEDICAL DEBT?



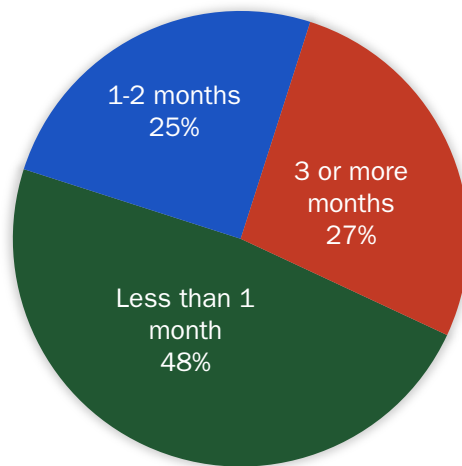
STATE BREAKOUT

- North Carolinians and Nevadans are more likely to have medical debt, with 24% and 21% saying they owe, respectively
- Californians are least likely with only 8% saying they have medical debt

17. Do you have outstanding medical debt?

TOTAL MEDICAL DEBT (AMONG THOSE WITH DEBT)

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

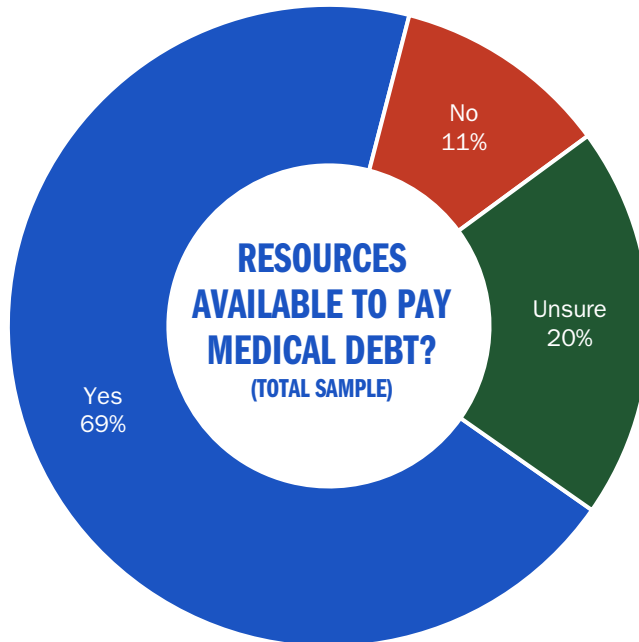


18. How much medical debt do you have?



A substantial proportion of seniors are not sure they have the resources to cover medical expenses or debt in the coming year

Do you feel you have the resources and support to pay your medical expenses and/or debt in the next year?



1 in 5 seniors is not sure they can cover medical expenses in the coming year

1 in 10 says they do not have the needed resources and support

19. Do you feel you have the resources and support to pay your medical expenses and/or debt in the next year?

STATE BREAKOUT

Seniors in North Carolina and Nevada are less likely to feel they have the resources available to pay their medical debt



2. Loneliness

One in 5 seniors says they are lonelier now than they were a year ago, and the same number says they will not have consistent companionship or in-home support in the next year.

“I have no companionship other than my pets for weeks on end.”

Some seniors cite COVID-19 restrictions and fears for their feelings of isolation, while others are coping with deaths, relationship problems, distance from loved ones and more. One in 5 seniors (20%) says they are lonelier now than they were a year ago, and the same number said they won't have consistent companionship or in-home support in the next year.

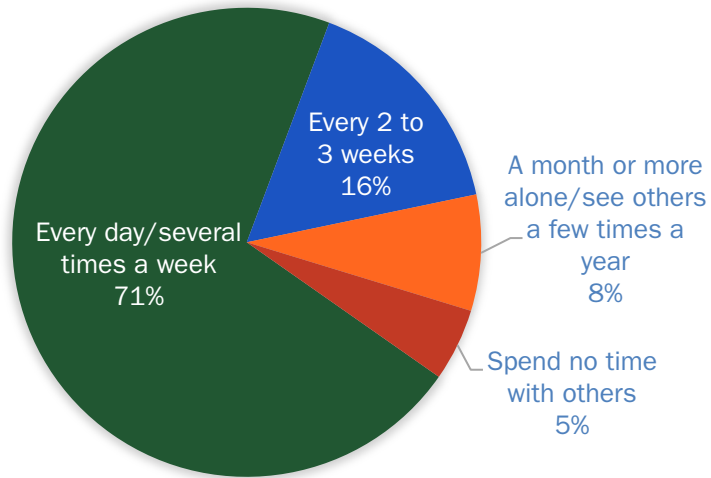
“I am pretty much housebound. It makes me very lonely at times.”

It's impacting seniors mentally and emotionally, with 21% of respondents ranking loneliness and isolation as top factors causing stress and mental health issues. In Nevada, nearly 1 in 5 seniors, compared to 1 in 8 nationally, go a month or more without seeing family, friends or other companions — if ever. With 35% of seniors living alone, more than 1 in 5 says they would lean on non-medical companion care if it was available to them.



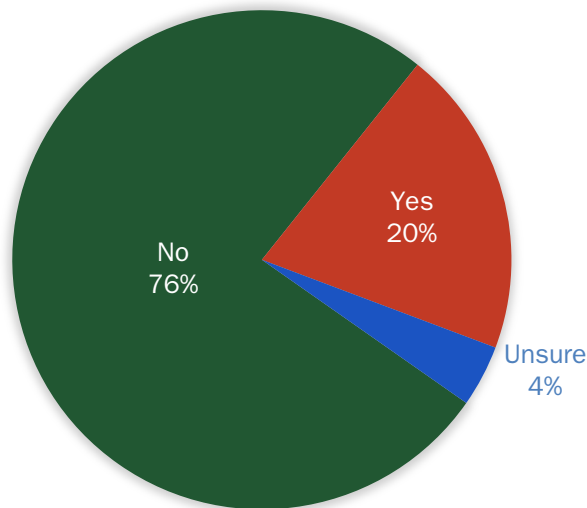
1 in 5 seniors says they feel more lonely/isolated than a year ago

TIME SPENT WITH OTHERS



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

FEELING OF ISOLATION



8. Do you feel more lonely / isolated now than you did a year ago?

3. Food Insecurity

Fifteen percent of seniors anticipate struggling with food access in the next year.

“It’s difficult to afford food that I can eat.”

The number of U.S. seniors struggling to access healthy food is going up. Spurred by rising costs at the checkout lane, physical difficulties in preparing meals for themselves, lack of reliable transportation and more, 15% of seniors anticipate struggling with food access in the next year. Food insecurity rates are even higher among seniors in California and Texas at 17% and 19%, respectively.

One-third (33%) of seniors nationally ranked grocery assistance as their most important support priority with a vast majority (67%) saying they would use a monthly grocery allowance, most of them using it very frequently.

A monthly grocery allowance ranks highest in benefit priorities

HIGHEST RANKING BENEFITS	RANK	1	2	3
Monthly grocery allowance		33%	19%	12%
24/7 access to a doctor by phone or video		12%	12%	11%
Access to alternative therapies (e.g., acupuncture, massage, reiki)		9%	12%	11%
Transportation to doctor’s appointments and other visits		8%	10%	8%
Hearing aids		8%	6%	6%
In-person / virtual fitness classes		5%	8%	9%
Access to mental health support (e.g., individual counseling, group therapy)		4%	5%	6%
Home health services		4%	7%	8%
Pest control		4%	6%	9%
Pet care or boarding services		4%	6%	6%
Non-medical companion care		2%	3%	6%

14. Which three of the following are most important to you? Rank your top 3 benefits in order of priority.



Additional Findings

Transportation

“Limited income and rising costs in gas means I don't drive as much as I used to because I can't afford to drive. I have to make sure I keep my money for everyday expenses.”

More than 20% of respondents note lack of reliable transportation as a problem when seeking medical care, and 1 in 7 (14%) says they will not have consistent transportation to medical care in the next year. This is an even bigger problem in Nevada, where 1 in 5 (20%) does not have reliable transportation to receive non-emergency care.

Stress and Mental Health

“It's difficult not having someone to talk with, not having nutritious food, not having money or transportation of my own.”

COVID-19 had the greatest negative impact on the mental health of seniors in the past year with a quarter (25%) of respondents nationwide rating it their top stressor. Other issues that cause stress to seniors are longer-term, such as political turmoil, loneliness, and overall health. Seniors see easier access to care (e.g., telehealth visits, transportation to medical appointments) as a benefit that could reduce stress while improving overall health.

Political divisions, health and loneliness are all substantial stress-inducers

TOP 3 FACTORS CAUSING STRESS AND MENTAL HEALTH ISSUES

	RANK	1	2	3
COVID-19		25%	12%	7%
My health		10%	16%	11%
Political divisions		10%	13%	10%
Loneliness or isolation		6%	7%	8%
Other reason		4%	3%	12%
Medical debt		2%	4%	5%
Exposure to violence and trauma		1%	4%	6%

12a. Which of these factors have caused the most stress and mental health issues for you in the past year? Rank your top 3 factors in order of priority.

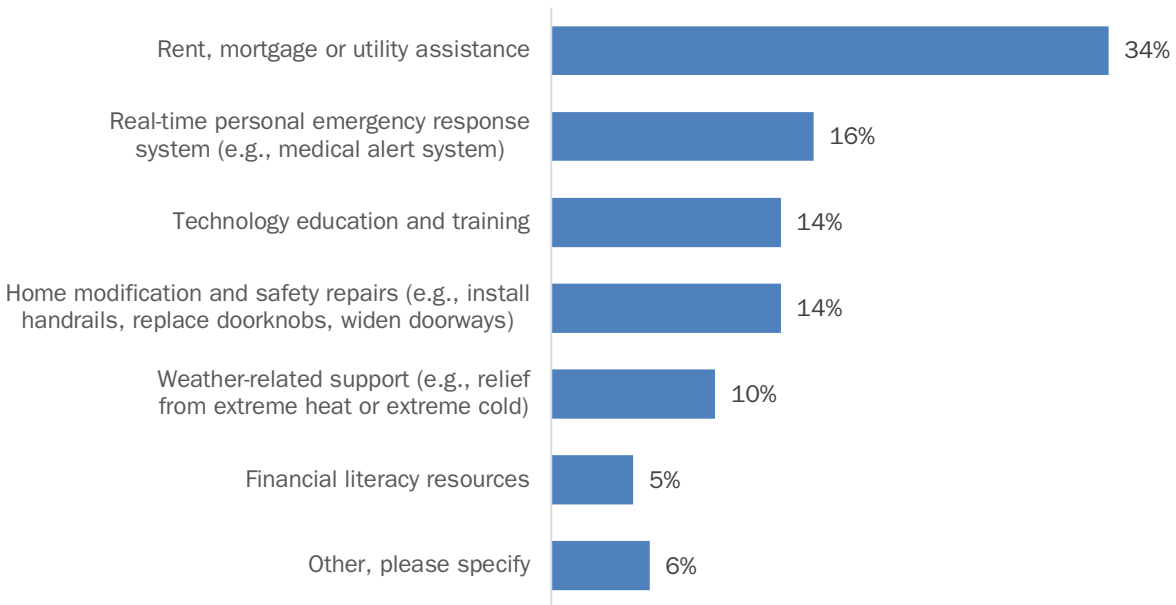


Technology

One in 10 (10%) U.S. seniors says their lack of access to reliable technology — or difficulties using it — will be an obstacle to health and medical care in the next year, and 1 in 7 (14%) list technology training as the benefit they’d most like to have access to, with Florida seniors showing the most interest (20%) in technology training.

MOST DESIRED BENEFIT

Percentages may not total 100 due to rounding



15. What is a benefit you’d MOST like to have access to?

Methodology & Background

The *2022 Social Threats to Aging Well in America* survey was conducted online from July 24, 2022, to Aug. 13, 2022, and included a nationally and regionally representative sample of 2,601 seniors aged 65 and older, including more than 100 senior residents each in six states: Arizona, California, Florida, Nevada, North Carolina and Texas. The survey was offered only in English with 53% of respondents being male and 47% female. Half of those surveyed are enrolled in a Medicare Advantage plan with an even split between HMOs and PPOs. The survey was administered by Toluna and sponsored by Alignment Healthcare, a Medicare Advantage company.

This survey was designed to generate important conversations about barriers to senior care. As this is the first *Social Threats to Aging Well in America* survey, it will serve as a benchmark for comparison for future results when possible and highlight differences for seniors going forward.

Methodology

- Survey was administered online using Toluna panel
- Fieldwork timing: July 24, 2022 - August 13, 2022
- Overall sample size: n = 2,601
- 2001 geographically representative sample

Qualifications

- All respondents were age 65+
- Respondents were also screened on being able to identify the type of health insurance they have

Notes

- The survey was only offered in English
- Most respondents identify as white

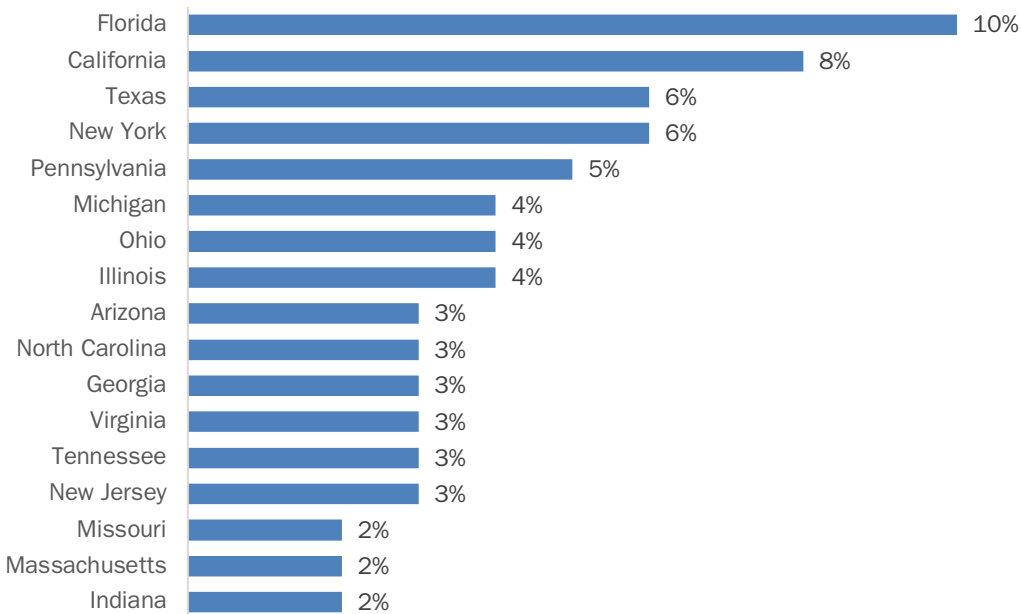


Demographics

Percentages may not total 100 due to rounding

GENDER		RACE/ETHNICITY		MARITAL STATUS	
Male	53%	White	91%	Married	48%
Female	47%	Black/African American	6%	Divorced/Separated	20%
		Hispanic origin	2%	Widow	19%
AGE		American Indian/ Alaska Native	1%	Single, never married	10%
		65-69	42%	Asian	1%
70-74	32%	Other	1%	Prefer not to answer	0%
75-79	17%	Prefer not to answer	0%		
80+	8%				
Mean age	72				

STATE OF RESIDENCE*



*States covering 1% of the sample or less not shown

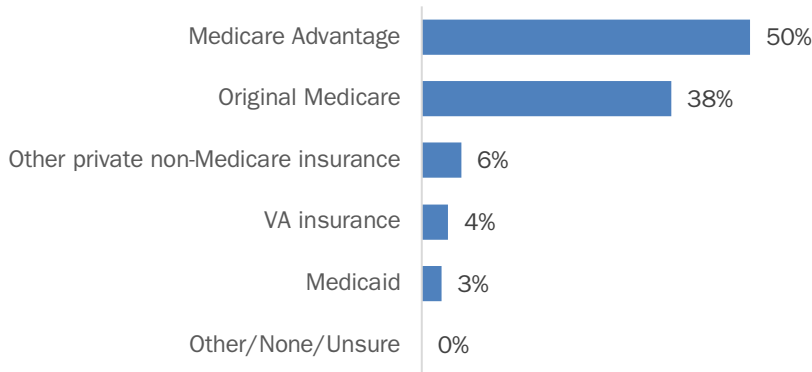


Most seniors carry either Medicare Advantage or original Medicare

Of those with a Medicare Advantage plan, the type of plan is evenly split between PPOs and HMOs

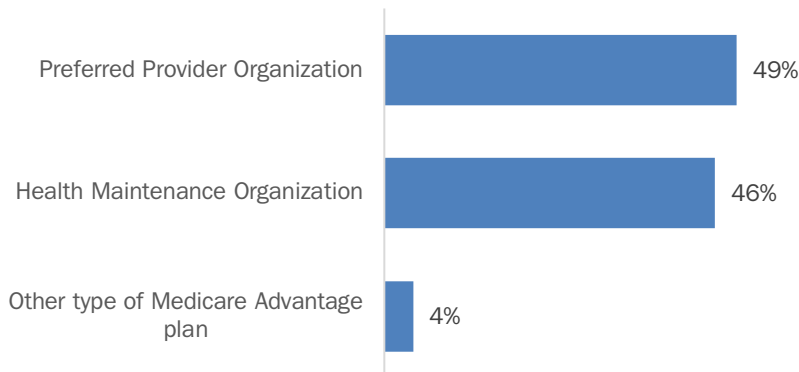
PRIMARY HEALTH INSURANCE

Percentages may not total 100 due to rounding



TYPE OF MEDICARE ADVANTAGE PLAN

Percentages may not total 100 due to rounding



STATE BREAKOUT

Californians and Nevadans are much more likely to have HMO plans

