Aging in Place, Limited Access to Medical Care and Economic Insecurity Threaten U.S. Senior Health

September 24, 2025

New Alignment Health study shows nearly 2 in 5 seniors who experience loneliness say it's impacting their health, 1 in 4 who have medical debt owe debt equal to 4+ months of living expenses

ORANGE, Calif., Sept. 24, 2025 (GLOBE NEWSWIRE) -- Aging in place (64%), limited access to medical care (60%), and economic insecurity (51%) were cited by U.S. seniors as the top three barriers to their overall health, according to the 2025 Social Threats to Aging Well in America survey released by Alignment Health. The annual survey of more than 2,200 Americans ages 65 and older spotlights the social and environmental hurdles keeping older adults from living healthier, longer lives.

Aging in place remains No.1 for the second consecutive year. This barrier impacts most seniors regardless of geography, income or education. More seniors are choosing to live independently and longer in their homes, yet respondents shared they need the right support. Almost two-thirds (64%) indicated they would use benefits that cover safety rails, personal medical safety alerts, memory exercises or care and assistance with an end-of-life plan.

"Our annual survey looks beyond the medical diagnosis and provides a full picture of seniors' state of being, their desires in aging and what support they need to reach their optimal level of aging as they wish," said Dr. Ken Kim, chief medical officer at Alignment Health. "Where they live, how they get care and the support systems around them can change their health trajectory – for better or worse. These insights not only shape how we specifically design our benefits, services and partnerships, but we hope these insights provide direction for others working in senior health."

Key Findings at a Glance:

- **Medical Care Access Crisis:** From long waits for appointments to lack of telehealth technology, issues with access to medical care affect 60% of seniors, making it the No. 2 social threat. More than half (54%) of seniors who skipped care cite access issues as the reason. Of those who never skipped medical care, 45% fear they might in the future for the same reason.
- **Economic Insecurity Hits Hard:** For the second year running, economic insecurity is the third most pressing threat. This year's survey revealed that 27% of respondents say money worries rank among their top three stressors, and 13% of seniors say it's been their No.1 cause of stress or anxiety over the past year.
- **Loneliness Linked to Declining Health:** Nearly 2 in 5 seniors who experience loneliness say it's harming their health, including, but not limited to, symptoms such as depression, anxiety, decreased physical activity and sleep disturbances.
- **Persistent Medical Debt**: Of those who are impacted by economic insecurity, the survey found 44% carry medical debt – unchanged from 2024 – but the debt burden is growing heavier for seniors. More than 1 in 4 (26%) are carrying medical debt so large it equals at least four months of living expenses, an 8-point jump from 2024.
- **Lack of Support and Transportation:** Support needs rank as the fourth most limiting factor affecting 34% of seniors. As seniors age, they require more hands-on help – from in-home care to simply understanding medical information. Transportation (31%) remains another roadblock and ranks fifth in this year's survey. Without safe, reliable transportation, many seniors are forced to skip doctor visits, leave prescriptions unfilled, and struggle with everyday essentials such as grocery shopping.
- **Mental Health and Depression:** Mental health concerns rank as the sixth highest social threat with 1 in 5 seniors (20%) sometimes or often feeling depressed. Sadly, 22% feel more depressed now than they did a year ago.

About 2025 Social Threats to Aging Well in America
This is the fourth consecutive year that Alignment Health has studied the social and environmental factors affecting U.S. senior health, and the second year in a row it has partnered with Ipsos, one of the world's largest market research and polling companies. This year, transportation and access to medical care were separated into two distinct categories, expanding the total number of measured barriers from eight to nine.

The nationwide survey was conducted via an online poll of 2,266 Americans aged 65 and older between April 29, 2025, and May 22, 2025. Additional surveys were collected in Arizona, Nevada and North Carolina to reach a minimum sample size of 100 per state. These additional "boost" surveys were weighted down to avoid over-representation within the general population. Additionally, the survey spotlighted analysis from the states Alignment serves or has served to understand the impact social threats have on its members by location. Those states were California, Nevada, Arizona, North Carolina, Florida and Texas. The states of California, Florida, and Texas were also part of the state analysis; however, boost samples were not necessary in these states. Weights were only applied at the national level (individual states were not weighted separately) and insights are representative of the 65+ age group; variables used for weighting were age within gender, region, household income and race. State-level findings reflect the opinion of these respondents only.

To read the full report, visit alignmenthealth.com/survey2025.

About Alignment Health
Alignment Health is championing a new path in senior care that empowers members to age well and live their most vibrant lives. A consumer brand name of Alignment Healthcare (NASDAQ: ALHC), Alignment Health's mission-focused team makes high-quality, low-cost care a reality for its Medicare Advantage members every day. Based in California, the company partners with nationally recognized and trusted local providers to deliver coordinated care, powered by its customized care model, 24/7 concierge care team and purpose-built technology, AVA®. As it expands its offerings and grows its national footprint, Alignment upholds its core values of leading with a serving heart and putting the senior first. For more information, visit www.alignmenthealth.com.

Media Contact
Priya Shah
mPR, Inc. for Alignment Health
alignment@mpublicrelations.com