



WEST HEALTH-GALLUP 2024 SURVEY ON AGING IN AMERICA

How the U.S. Healthcare System Succeeds – and Fails –
to Care for America’s Aging Population



COPYRIGHT STANDARDS

This document contains proprietary research, copyrighted and trademarked materials of Gallup, Inc. Accordingly, international and domestic laws and penalties guaranteeing patent, copyright, trademark and trade secret protection safeguard the ideas, concepts and recommendations related within this document.

The materials contained in this document and/or the document itself may be downloaded and/or copied provided that all copies retain the copyright, trademark and any other proprietary notices contained on the materials and/or document. No changes may be made to this document without the express written permission of Gallup, Inc.

Any reference whatsoever to this document, in whole or in part, on any web page must provide a link back to the original document in its entirety. Except as expressly provided herein, the transmission of this material shall not be construed to grant a license of any type under any patents, copyright or trademarks owned or controlled by Gallup, Inc.

Gallup® is a trademark of Gallup, Inc. All rights reserved. All other trademarks and copyrights are property of their respective owners.

Table of Contents

I.	Overview	2
II.	Key Findings	4
III.	Federal Safety Nets in Question	6
IV.	The Future of Aging: What Americans Think About Growing Older in the U.S.	9
V.	More Concerns Than Ever About Healthcare Affordability	16
VI.	The Biggest Worries About Growing Older	22
VII.	Aging and Mental Health	27
VIII.	Implications and Conclusions	33
IX.	Final Thoughts From West Health	34
X.	Methodology	36

Overview

All baby boomers will be 65 or older by 2030. Is America ready?

In 2030, the last of the baby boomers will turn 65.¹ By this time, adults aged 65 and older will make up about 20% of the U.S. population. By 2035, the U.S. Census Bureau projects that older adults will outnumber children under 18 for the first time ever, marking one of the most significant demographic shifts in history.² Given this never-seen-before change, is America sufficiently prepared to care for its growing aging population?

Today, two-thirds of Americans have little or no confidence that America can care for its aging population, and 74% feel issues affecting older adults are a low priority for the government. Large percentages also worry Medicare and Social Security will become insolvent by the time they are eligible or that they won't be able to afford quality healthcare as they age. From the research, we see that millions of people across all age groups are struggling to pay medical bills or are skipping treatments altogether.



1 America Counts Staff. (2019, December 10). By 2030, All Baby Boomers Will Be Age 65 or Older. United States Census Bureau. <https://www.census.gov/library/stories/2019/12/by-2030-all-baby-boomers-will-be-age-65-or-older.html>

2 Vespa, J. (2018, March 13). The Graying of America: More Older Adults Than Kids by 2035. United States Census Bureau. <https://www.census.gov/library/stories/2018/03/graying-america.html>

These are among the findings in the first West Health-Gallup Survey on Aging in America, a survey of more than 5,000 U.S. adults that explores the American public's views on aging as it relates to healthcare, safety net programs, mental health, finances and quality of life. The findings are nationally representative of the general population and among people aged 65 and older.

AREAS EXAMINED INCLUDE:

▸ **Growing Older in America**

How is aging in America perceived? What are people's greatest hopes, joys, worries and fears as they age? Will the next generation of seniors be better or worse off than seniors today?

▸ **Healthcare and Aging**

How effective is the U.S. healthcare system at serving the nation's older adults? How worried are people about their ability to afford healthcare as they get older? Who is having a difficult time affording care and what are they doing to cope?

▸ **Mental and Behavioral Health**

Does the U.S. healthcare system effectively address mental health issues throughout the stages of life? Which age group appears to be struggling the most with their mental health?

▸ **Practice, Policy and Life Implications**

Is the country prepared to address the needs of its increasingly older population? Does the government give enough priority to issues affecting older adults? Are Americans worried about the future of Medicare and Social Security, and will these concerns be a factor in the next election?

Key Findings

1 Concerns over the solvency of federal safety net programs are on the rise.

- Concerns about the solvency of Medicare among those under age 65 have risen, with 73% now expressing worry that it won't be available when they need it, up from 67% in 2022. The increase in worry is greatest among those aged 50 to 64, up 13 percentage points to 74%.
- Prioritizing safeguarding Social Security and Medicare climbs steadily with age, with 87% of those aged 65 and older assigning "highest priority" to these programs, double the level found among 18- to 29-year-olds.
- Among those aged 50 to 64, 94% report that Medicare is either "important" or "extremely important" to them, while 91% of those aged 50 to 61 say the same about Social Security.

2 Most adults don't believe the government prioritizes issues that affect older Americans.

- Americans don't think the government makes issues affecting older adults enough of a priority. When asked how much the government prioritizes issues affecting older Americans, 74% say "not very much" or "not at all." Among those aged 65 and older, this sentiment swells to 80%.
- Just 15% of adults "strongly" or "somewhat" agree that the U.S. is prepared to care for its aging population, exposing little public confidence in the steps currently being taken. Two-thirds of adults (66%) disagree, including majority disagreement across all age groups.

3 Pessimism runs deep for the wellbeing of future generations.

- U.S. adults believe that they have better lives than their parents did at the same age across many aspects of wellbeing, and this sentiment grows among Americans aged 65 and older, 54% of whom think their overall quality of life is better compared with 9% who think they are worse off.
- This sentiment greatly worsens when Americans anticipate how younger generations will fare when they reach the same age. Over half (56%) think that future generations will be worse off both in terms of stress level and mental health/happiness compared with under 20% who think they will be better off in each condition.

4

The cost of healthcare continues to weigh heavily on American adults.

- An estimated 49 million adults, including 7.5 million aged 65 and older, consider the cost of healthcare to be a “major burden” to their households.
- Nearly half (46%) of U.S. adults have little or no confidence that they will have the financial resources needed to pay for healthcare as they age, and this holds true for 33% of those already eligible for Medicare.
- Nearly one-third (31%) are either “concerned” or “extremely concerned” about their ability to pay for prescription drugs in the next 12 months, up significantly from 25% in 2022. Among Americans aged 65 and older, the increase is even greater, up 11 points from 20% to 31%.
- Access to quality, affordable healthcare does not exist for 31% of Americans, including 20% of those aged 65 and older. Both of these levels are at high points in West Health-Gallup polling.
- Half of those under the age of 65 report that the cost of healthcare creates “a lot of stress” (14%) or “some stress” (35%) in their daily lives, and — while mitigated — daily stress levels remain significant for older Americans (7% and 32%, respectively).

5

Millions of Americans forgo needed care or medicine due to an inability to pay for it.

- An estimated 72.2 million Americans have not sought treatment for needed care in the last three months due to the cost, including 8.1 million aged 65 and older.
- An estimated 38.7 million have skipped needed medicine that has been prescribed due to the cost, including 5.8 million aged 65 and older.

6

Americans of all ages are burdened with mental health challenges.

- Anxiety is experienced 9.2 days out of every month, followed by anger (6.5) and depression (6.4). These rates are cut nearly in half among Americans aged 65 and older.
- The frequency of these emotional experiences translates into enhanced burden, with 31% of Americans reporting that anxiety creates “a great deal” or “quite a bit” of burden in their everyday lives, followed by depression (22%). Older Americans report less of a burden from anxiety (14%) and depression (9%).
- Over one-quarter (28%) of Americans report that their mental health has worsened over the past three years, nearly matching the percentage that report that it has improved (30%). Among those aged 50 and older, however, more say that their mental health has worsened than improved.
- Nine out of every 10 Americans believe that good mental health is at least as important to them as good physical health.

Federal Safety Nets in Question

Medicare and Social Security are popular safety net programs that most Americans feel strongly about and count on for their basic medical and financial needs as they get older. Because most older Americans have Medicare, they are less likely to have issues with affordability and access than their younger counterparts who have private insurance or no insurance at all. However, Americans — particularly those closest to eligibility — are worried about the future of these programs.

Concerns over Medicare’s solvency are on the rise, especially for those under 65

As recently as 2022, 67% of Americans under the age of 65 reported they were either “extremely worried” or “worried” that Medicare would not be available by the time they were eligible to receive it. Since that time, sentiments have worsened considerably, rising to 73% in 2024, driven almost entirely by those aged 40 to 49 and 50 to 64. For this latter age group, worries have increased by an alarming 13 percentage points, with the “extremely worried” percentage jumping from 22% in 2022 to 32% today.

“This world is evolving, the country’s evolving, the government is evolving. I think things are going to be bigger and better, but it’s going to be more costly. If the cost of everything now is barely affordable with the [Social Security] program, what’s going to happen when the program is no longer there and things cost even more? I think it’s going to be a huge financial hardship for [future generations] if it’s not available.”

– Kimberly W., age 54, female, South Carolina

TABLE 1

Concerns over Medicare’s solvency worsen

*How worried are you that Medicare will not be available when you become eligible to receive it?**

% Extremely worried or worried

Year	All adults	18 to 29	30 to 39	40 to 49	50 to 64
2022	67%	66%	72%	74%	61%
2024	73%	65%	71%	83%	74%
Change (pct. pts.)	+6	-1	-1	+9	+13

*Asked only of those under the age of 65

The heightened worry over Medicare dovetails with higher concerns for Social Security. Four-fifths (80%) of respondents under the age of 62 are extremely worried or worried about Social Security’s future availability, compared with 75% in 2022.

Americans want Medicare and Social Security prioritized

When asked how much Congress should prioritize six different issues that are relevant to supporting an aging population, “safeguarding Social Security and Medicare” receives the highest mention, with 68% indicating it should be the “highest priority.” The urgency among older Americans for Congress to address this issue is well supported in the results, as the percentage climbs to 79% among those 50 to 64 and 87% among those 65 and older. “Lowering the cost of healthcare,” in turn, has the second highest priority level, with 65% saying it should be the highest priority. In this case, however, similar response levels are seen across all age groups, from the youngest to the oldest.

“ We know that Social Security’s going to run out of money. Even when I was working, I said they ought to raise the Social Security tax. But you’ve got a political system where members of Congress are unwilling to raise the Social Security tax, which is what it needs.”

– Jack F., age 70, male, Utah

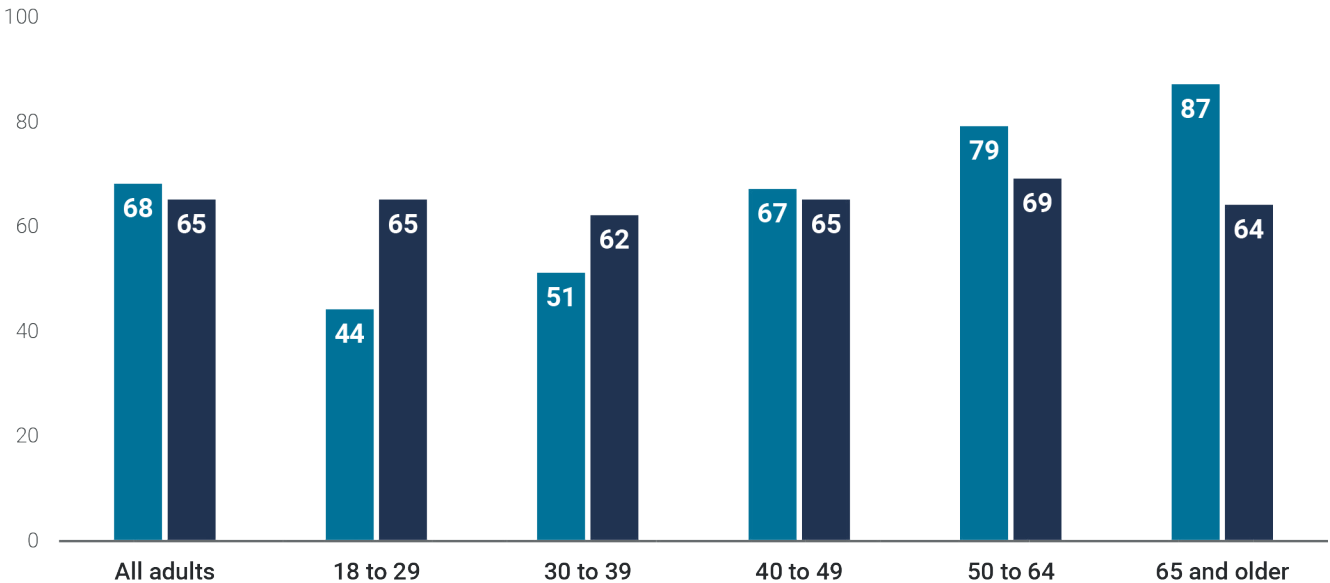
CHART 1

Americans say safeguarding Social Security and Medicare is the highest priority to support an aging population

In order to support the increasingly older population, how high of a priority should Congress place on each of the following?

% Highest priority

■ Safeguarding Social Security and Medicare ■ Lowering the cost of healthcare



High importance placed on Medicare and Social Security as Americans age

The survey found most Americans place high importance on Medicare and Social Security. Overall, 87% of adults under the age of 65 report that Medicare will be “extremely important” or “important” to them, slightly higher than the 83% (under the age of 62) who say the same about Social Security. Among those who are just outside of eligibility for each program, however, the level of importance grows even higher – to 94% and 91%, respectively – underscoring how these critical federal programs come into sharper focus the closer Americans get to becoming eligible for them.

These results are particularly relevant since some politicians have proposed legislation to enact deep cuts and to raise the age of eligibility for each of these safety net programs.³

TABLE 2

High importance placed on Medicare and Social Security among those not yet eligible

*Once eligible, how important do you believe that Medicare/Social Security will be to you as you age?**

Level of importance	Medicare (all adults under 65)	Social Security (all adults under 62)	Medicare (adults 50 to 64)	Social Security (adults 50 to 61)
Extremely important + important	87%	83%	94%	91%
Extremely important	49%	49%	61%	63%
Important	38%	35%	33%	28%
Not very important	9%	13%	5%	7%
Not at all important	3%	4%	1%	2%

*Asked only of those under the age of 65 for Medicare and 62 for Social Security

Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

³ Mueller, J., & Neukam, S. (2023, March 3). Here is where the debate on Social Security and Medicare stands in Congress. The Hill. <https://thehill.com/policy/healthcare/3924471-here-is-where-the-debate-on-social-security-and-medicare-stands-in-congress/>

The Future of Aging: What Americans Think About Growing Older in the U.S.

As the population grows older, views on aging in America are mixed. Older Americans have real concerns about declining physical and cognitive health but are also much more likely to think that their current mental health and overall happiness is better than that of their parents at the same age. And while daily experiences of anxiety, anger, depression and loneliness are present, they occur at much lower levels than among younger Americans.

Comparisons to parents' lives grow more positive with age

Generally, U.S. adults believe that they have better lives than their parents did at the same age across many aspects of wellbeing.

For example, 46% think that they are “much better off” or “somewhat better off” than their parents were at the same point in their lives when examining their overall quality of life, while 21% think that they are “much worse off” or “somewhat worse off.” But among Americans aged 65 and older, these percentages improve to 54% and 9%, respectively.



TABLE 3

Older Americans much more likely to view their current lives as better than their parents’ at the same age

To the best of your knowledge, for each of the following, how much better or worse off are you today than your parents were at your current age?

Healthcare topic	All adults (much + somewhat better off)	All adults (much + somewhat worse off)	Difference (pct. pts.)	65 and older (much + somewhat better off)	65 and older (much + somewhat worse off)	Difference (pct. pts.)
Your overall health	43%	17%	+26	55%	7%	+48
Overall quality of life	46%	21%	+25	54%	9%	+45
Wealth/ Financial security	48%	28%	+20	55%	15%	+40
Your mental health/happiness	40%	21%	+19	48%	8%	+40
Stress levels	33%	29%	+4	40%	16%	+24

“

I think that the way that the system is set up, this divide between the haves and the have nots is ever-growing. Without technology and advances in technology on the medical side, I think that they get much worse. I’m hopeful like with most technologies where they come out and initially they’re more expensive, but as time goes on, they become less expensive. I think there’s reason to be hopeful but it’s a toss-up whether it’s going to be better or worse at this point.”

– Nick E., age 62, male, Oklahoma



Pessimism runs deep for the wellbeing of future generations

Sentiment greatly erodes, however, among those anticipating how the generation behind them will fare once they catch up in age to where the respondent is now. Substantial percentages of adults believe that the coming generation will be worse off when it comes to stress (56%), financial security (57%) and overall quality of life (48%).

This pessimism holds across all age groups and flies in the face of a longstanding American tradition that believes children will be better off than adults – the American dream.



TABLE 4

Pessimism runs high for the prospects of the next generation of Americans across an array of aspects of wellbeing

For each of the following, how much better or worse off do you think the next generation of Americans will be when they reach your current age?

Healthcare topic	All adults (much + somewhat better off)	All adults (much + somewhat worse off)	Difference (pct. pts.)	65 and older (much + somewhat better off)	65 and older (much + somewhat worse off)	Difference (pct. pts.)
Daily stress levels	13%	56%	-43	11%	52%	-41
Wealth/ Financial security	18%	57%	-39	22%	51%	-29
Overall quality of life	20%	48%	-28	22%	44%	-22
Overall physical health	26%	37%	-11	30%	27%	+3

Perceptions about how the healthcare system cares for older Americans improve with age

Americans are divided when it comes to evaluating how the U.S. healthcare system cares for older Americans. Under half (45%) report it is “extremely effective” or “effective,” revealing a soft spot in public opinion and a clear opportunity for improvement particularly in the minds of younger adults under the age of 40 (37%).

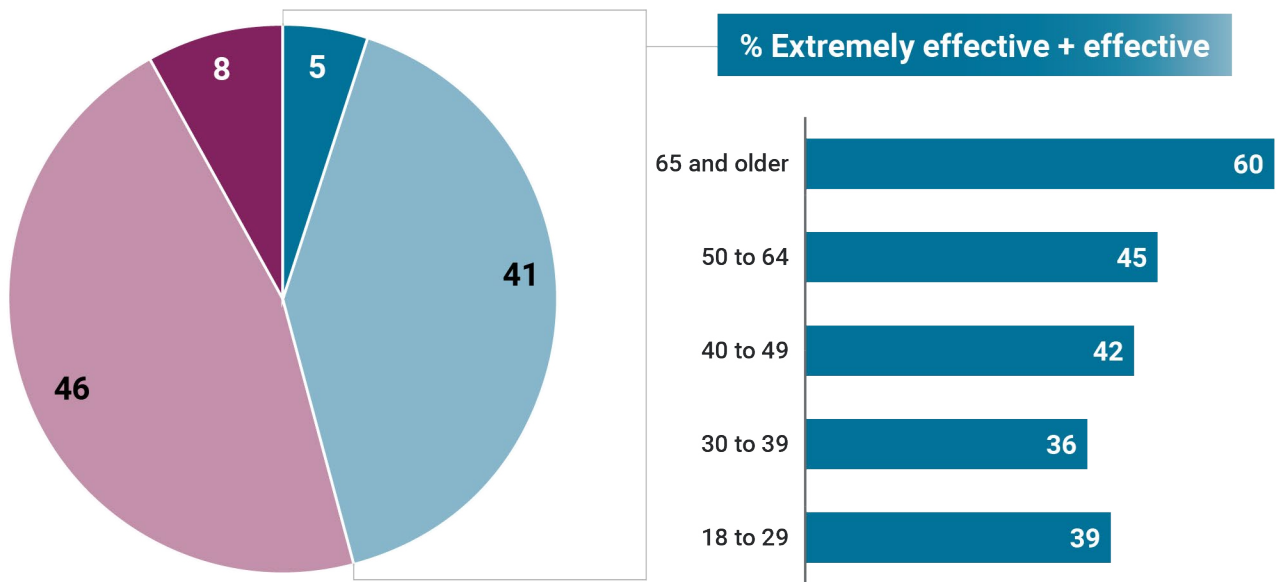
Among older Americans, this sentiment is considerably better, rising to 60%. These results underscore the difference between observing care and receiving care, as well as a different set of experiences and expectations for those 65 and older with Medicare compared with those under 65.

CHART 2

Under half of U.S. adults consider the healthcare system to be effective at providing quality care for older Americans, but rates are higher among those aged 65 and older

Thinking of the U.S. healthcare system, how effective is it currently at providing high-quality care for older Americans?

■ % Extremely effective ■ % Effective ■ % Not very effective ■ % Not at all effective



Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

47%

Percentage of U.S. adults who think their most recent care experience was worth what it cost.

This sentiment improves among Americans aged 65 and older, with 65% reporting that their most recent care experience was worth the cost. But it declines to 42% of all those under the age of 65, and to just 32% among those under the age of 30.

Nearly half of U.S. adults are not confident that they can afford care as they age

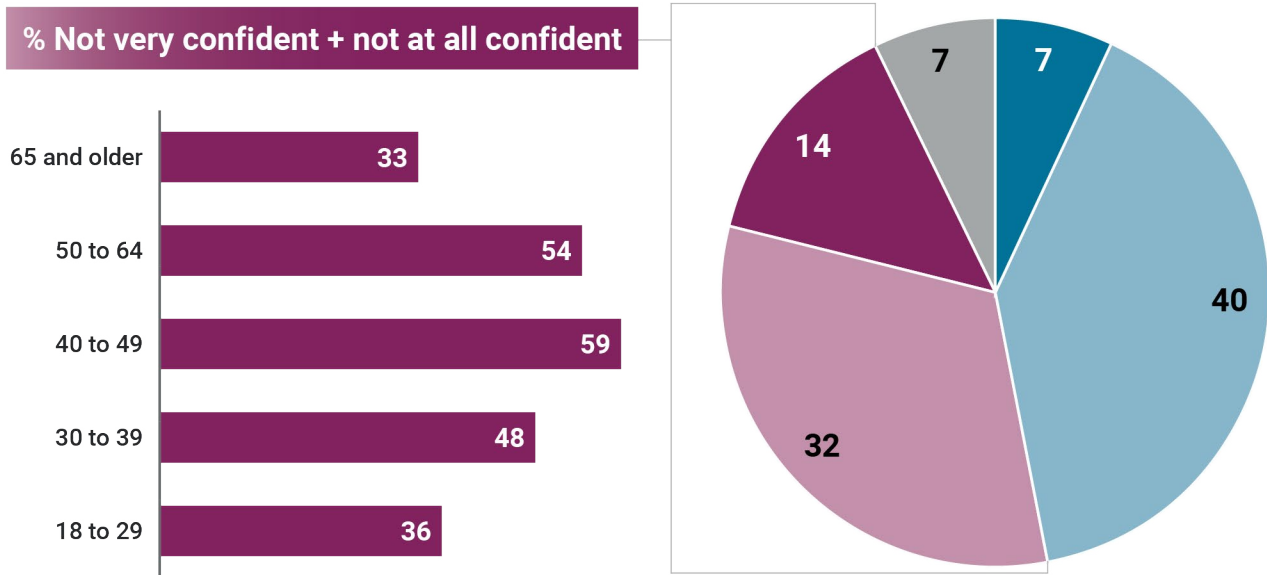
Nearly half (46%) of U.S. adults say they are “not very confident” or “not at all confident” that they will have the financial resources needed to pay for healthcare as they age. And while confidence grows with age, still a full third of those 65 and older report low confidence.

CHART 3

Nearly half of U.S. adults lack confidence that they will have the financial resources needed to pay for healthcare as they age, including 33% of older Americans

How confident are you that you and your family will have the financial resources needed to pay for healthcare as you age?

■ % Extremely confident ■ % Confident ■ % Not very confident ■ % Not at all confident ■ % Don't know



Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.



“I think there is too much disparity, too much extreme between the rich and the poor, and the middle class seems to be drifting lower and lower relative to the extremely wealthy. ... Medicare and Medicaid both are extremely important for a very large portion of the population.”

— RONALD D., AGE 88, MALE, OREGON

“We want to be heard. And that’s the problem. We’re not heard. I feel like honestly that we are herded in and out of the medical offices like a bunch of, you know, sheep or something. You know, it’s like, you’re next, hurry up. Okay, you’re done. You’re next, hurry up. Okay, we’re done. It’s like quantity over quality.”

— RACHEL G., AGE 45, FEMALE, OKLAHOMA

“There is no planning for the future really. I just try to do the best I can to stay as active as I can be to maintain my mental health and physical health. ... I’m worried about ... things getting worse to the point where I may end up in elder care.”

— PATRICK B., AGE 74, MALE, NORTH CAROLINA

AMERICA SPEAKS

“My mother is still alive at 100 years old and has a number of health issues and that seems to dominate her life. As I get older, I realize I’m not as spry as I used to be, and I find that hard to get used to. I want to remain active.”

— JACK F., AGE 70, MALE, UTAH

“As Hispanics we really don’t have a good retirement plan. ... I used to work in a daycare center, and they don’t have retirement plans. ... It’s hard for you with what they pay you to invest in a retirement plan because you don’t get paid that much. You know, minimum wage. So it’s hard.”

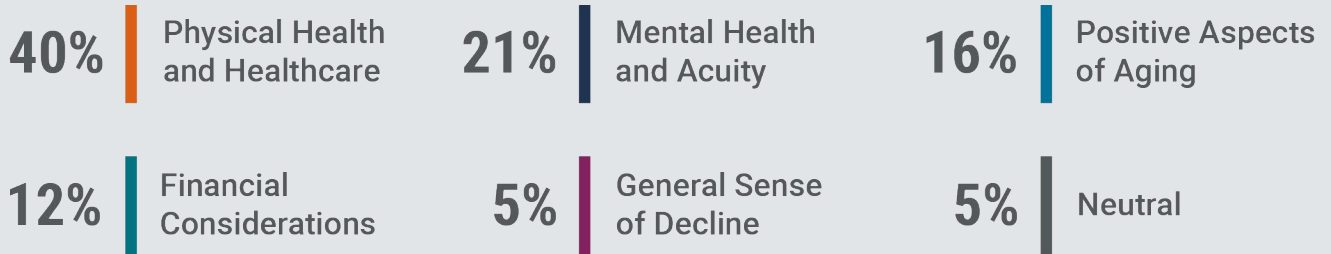
— EMILY G., AGE 69, FEMALE, TEXAS

“I feel like I have to almost die from a heart issue before it’s taken seriously enough to be replaced. I just think that that draws on my depression and anxiety. It just really takes a toll on me mentally.”

— KIMBERLY W., AGE 54, FEMALE, SOUTH CAROLINA

Concerns About Physical, Mental Health and Healthcare Dominate Americans' Associations With Aging

In three words or short phrases, please describe what words you associate with growing older.



More Concerns Than Ever About Healthcare Affordability

Hard-won reforms in the [Inflation Reduction Act \(IRA\)](#)⁴ such as enabling Medicare to negotiate prescription drug prices for the first time, capping costs of insulin at \$35 per month and \$2,000 annual caps on out-of-pocket prescription medicine for Medicare enrollees are positive signs that Washington is responding to the healthcare struggles of average Americans who are increasingly forced to choose between paying for medicine or food.⁵ Concerns over healthcare affordability are running higher than ever, even among the older adults already enrolled in Medicare.

Concerns over the ability to pay for needed medicine worsen since 2022

Older Americans are more concerned than ever about the ability to pay for needed medicine in the coming year. Just two years ago, 20% of those aged 65 and older reported that they were “extremely concerned” or “concerned” with this. The percentage has since jumped 11 points to 31%, an increase that is greater than what was found with any other age group and a level of concern that is second only to those aged 50 to 64 (39%).

“

When you’re expecting to pay something and it’s double that cost, or there are all kinds of add-on fees ... you get back your insurance paperwork, and all of a sudden something isn’t covered, or the doctor has added something else on to it, it seems like a ruse.”

– Paul B., age 52, male, Georgia



4 U.S. Department of the Treasury. (n.d.) Inflation Reduction Act. <https://home.treasury.gov/policy-issues/inflation-reduction-act>

5 Witters, D. (2022, August 4). Four in 10 Americans Cut Spending to Cover Healthcare Costs. Gallup.com. <https://news.gallup.com/poll/395126/four-americans-cut-spending-cover-healthcare-costs.aspx>

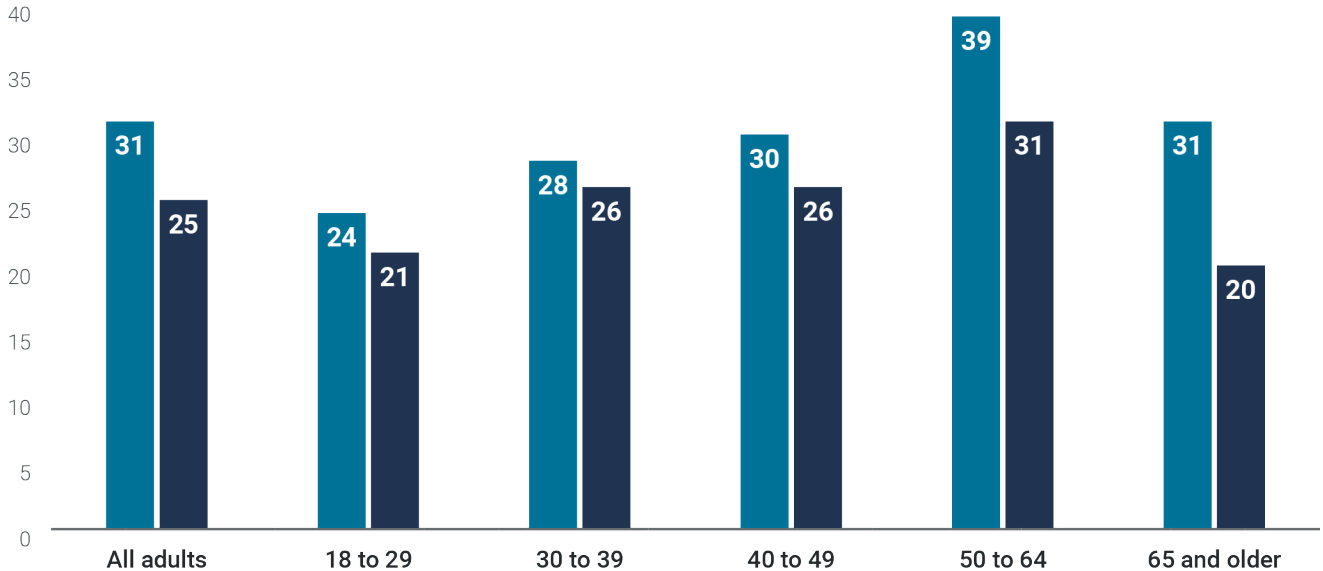
CHART 4

Concerns over ability to pay for needed prescription drugs rise, driven by a major increase among older Americans

How concerned are you that your household will be unable to pay for needed prescription drugs in the next 12 months?

% Extremely concerned or concerned

■ 2024 ■ 2022



The medications are very, very expensive. I'm a diabetic and a lot of the medications that I'm taking are like a hundred and something [dollars]. We're at the stage where we don't qualify for any help. And yet it's hard on us. It's limited. Like a lot of people say, 'it's either take medications or eat.'"

— Emily G., age 69, female, Texas

Percentage of older Americans forgoing needed care and medicine reaches new highs

Today in America, tens of millions of adults are forgoing treatments⁶ or not purchasing prescribed medicine⁷ due to the cost of care. Over one-quarter (28%) did not seek care for themselves or a member of their household in the past three months, while another 15% have not purchased prescribed medicine. And while Americans aged 65 and older are less burdened with these sacrifices in care than their younger counterparts, they are still commonly found and are worsening. Among older Americans, not seeking needed care due to the cost, for example, has risen from 9% in 2022 to 14% today while forgoing prescribed medicine has risen from 7% to 10%.

An estimated 72.2 million Americans have not sought needed care in the last three months due to the cost, including 8.1 million Americans aged 65 and older.

An estimated 38.7 million Americans have chosen to not pay for needed medicine that has been prescribed to them in the last three months due to their inability to pay for it, including 5.8 million Americans aged 65 and older.

TABLE 5

Deferring care and medicine due to cost increases for older Americans

Has there been a time in the last three months when you or a family member of your household had a health problem, but you did not seek treatment due to the cost of care?

% Yes

Year	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
2021	30%	44%	39%	33%	26%	12%
2022	26%	39%	33%	28%	23%	9%
2024	28%	36%	36%	30%	28%	14%

Has there been a time in the last three months when you or a family member of your household has been unable to pay for medicine or drugs that a doctor prescribed for you because you did not have enough money to pay for them?

% Yes

Year	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
2021	14%	17%	15%	17%	13%	9%
2022	13%	15%	17%	14%	12%	7%
2024	15%	18%	18%	18%	15%	10%

6 Witters, D. (2021, March 31). In U.S., an Estimated 46 Million Cannot Afford Needed Care. <https://news.gallup.com/poll/342095/estimated-million-cannot-afford-needed-care.aspx>

7 Witters, D. (2021, September 21). In U.S., an Estimated 18 Million Can't Pay for Needed Drugs. <https://news.gallup.com/poll/354833/estimated-million-pay-needed-drugs.aspx>



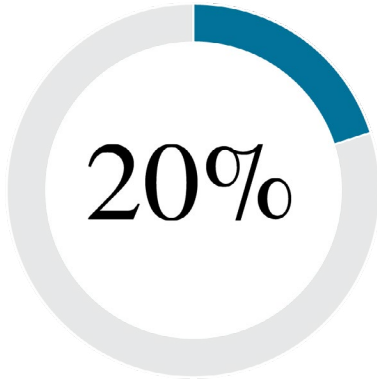
“

“I’ve turned down tests many, many, many times because of the cost. It’s sad because there’s testing that probably should have been done that I can’t afford. It really takes a toll. ... I feel like only the rich are going to be able to survive.”

– Rachel G., age 45, female, Oklahoma

One in five older Americans does not have access to quality, affordable care

Access to quality, affordable care is difficult for millions of Americans.



Today, 20% of adults aged 65 and older report that they do not have such access, a new high in West Health-Gallup trending and up by five percentage points since 2022. Beyond cost and quality, other barriers can include not having safe and reliable public transportation or a suitable selection of care locations that are within a reasonable distance and do not have extensive wait times.

Among all adults, the percentage that report that they lack access to quality, affordable care has also surpassed 30% for the first time, up from 27% in 2022.

CHART 5

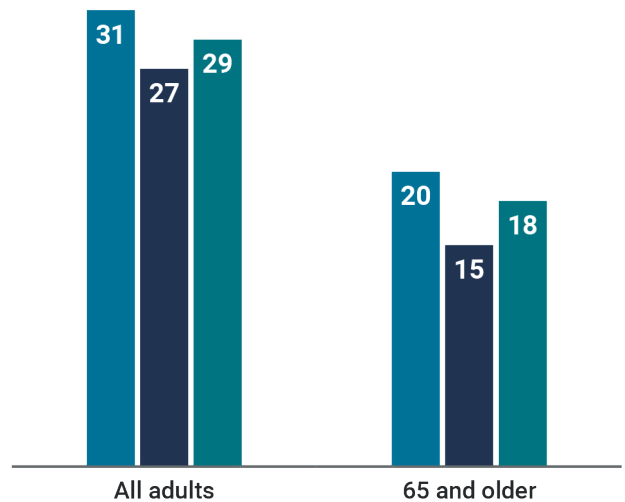
The percentage of older adults who are currently unable to access quality, affordable care has reached 20% for the first time

The rate for all adults has surpassed 30% for the first time.

If you needed access to quality healthcare today, would you be able to afford it?

% No

■ 2024 ■ 2022 ■ 2021



40%

Percentage of U.S. adults who are “concerned” (26%) or “extremely concerned” (14%) about their inability to pay for needed healthcare in the next 12 months.

This level of concern improves among Americans aged 65 and older, but only to 33%, including 8% who are extremely concerned with their inability to pay for needed care.

Among older Americans, 13% consider the cost of care to be a major financial burden

One out of every five Americans considers healthcare costs to represent a major financial burden — 19% compared with 15% in 2022 and 23% in 2021. Among Americans 65 and older, the percentage runs lower but at 13% is highly significant, up from the 9% measured in 2022 and in line with the 15% measured in 2021. When combined, 68% of U.S. adults consider healthcare costs to be at least a minor burden, including 66% of those aged 65 and older. Only 31% of adults consider the cost of care to not be a financial burden, similar to the 32% reported by older Americans.

“

There’s cost and it’s astronomical. ... One test leads to another test that leads to a test in a more metropolitan or city area to have some tests. So, that is gas. That is an expense in itself alone with travel, wear and tear on the vehicle. So, it is very much a concern; it is very much a concern.”

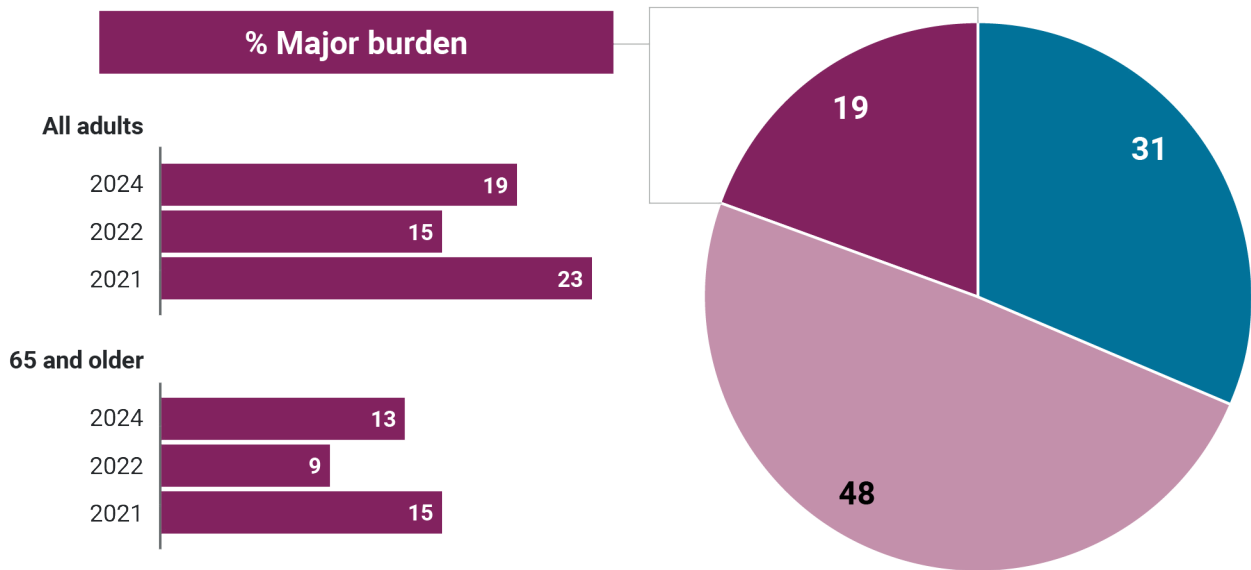
— Brigggett J., age 52, female, Mississippi

CHART 6

One-fifth of Americans — including 13% of those aged 65 and older — consider the cost of care to be a major financial burden

To what extent are healthcare costs a burden to you and your family?

■ % Not a burden ■ % Minor burden ■ % Major burden



Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

49 million

The estimated number of American adults that consider the cost of healthcare to be a “major” burden.

This includes an estimated 7.5 million Americans aged 65 and older.

The Biggest Worries About Growing Older

With aging comes significant changes to many aspects of wellbeing, including financial, social, physical and mental health. Many of these changes are improvements over earlier phases of life but are also coupled with new priorities and concerns. Included among these is a belief that major institutions lack adequate preparedness for an aging population and a rising sense of urgency to address these realities.

“

As we age, we're a time bomb and we don't know when it's going to go off, or if it's going to go off. It may never go off. I see friends, people in my age group around me having serious issues episodically. ... It's an extreme example of lack of control.”

– Bill P., age 69, male, California

Concerns about the ability to pay for both care and prescription drugs run high as we age

Unsurprisingly, the cost of healthcare, excluding prescription drugs, is the highest healthcare-related concern among Americans when thinking about aging, with 86% reporting concern, including 42% who are “extremely concerned.” The cost of prescription drugs has the second highest level of concern, at 81% (including 40% extremely concerned).

Concerns with all issues rise with age, with adults under 30 reporting the least concern and those aged 50 to 64 reporting the most. And while worries do ease after the age of 65, older Americans still keenly feel the pressure.



TABLE 6

Cost of care, medicine top list of healthcare concerns as we age

How concerned are you with each of the following regarding your healthcare as you age?

% Extremely concerned or concerned

Healthcare topic	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
The cost of healthcare, excluding prescription drugs	86%	76%	90%	89%	91%	85%
The cost of prescription drugs	81%	66%	84%	83%	86%	82%
The quality of the care I receive	79%	73%	76%	82%	85%	78%
Restrictions on which healthcare providers I can see	77%	65%	73%	76%	85%	79%
Managing and coordinating multiple conditions and healthcare providers	75%	65%	74%	75%	80%	78%

Becoming seriously ill, developing cognitive issues and living independently are major concerns for older Americans

Moving beyond healthcare specifically to broader issues related to aging, 72% of Americans aged 65 and older report that they are “extremely concerned” or “concerned” with becoming seriously ill, followed closely by 69% feeling concerned about developing cognitive issues and 66% concerned over the ability to live independently. Notably, the level of concern for financial security (59%) is a full 19 points lower than the concern level reported by those aged 50 to 64, just one age group behind.



I’ve been planning more trips that are physical now that I know I won’t be able to do in my eighties. ... I skydive, I ride a horse and I know that those things are much harder now than they were five years ago. So, I can imagine in five years I probably won’t do them at all.”

– Diane S., age 68, female, Florida

CHART 7

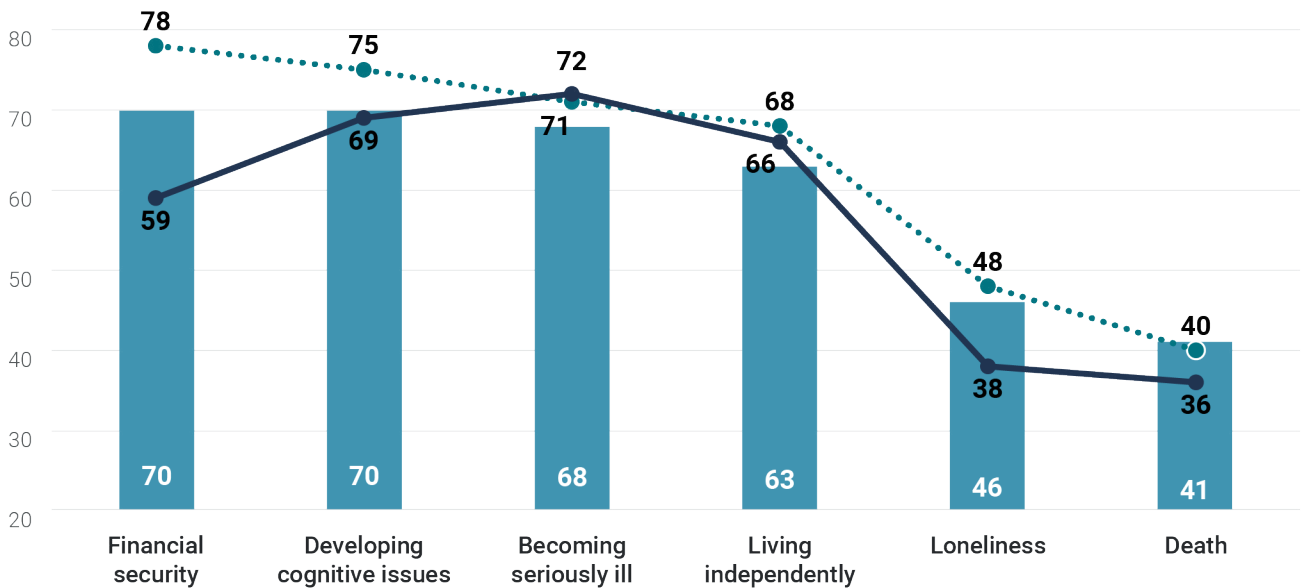
Becoming seriously ill, developing cognitive issues and the ability to live independently top major concerns among older Americans

Financial security is the top concern among those aged 50 to 64.

How concerned, if at all, are you with each of the following?

% Extremely concerned or concerned

■ All adults 50 to 64 — 65 and older



Two-thirds of Americans think the U.S. is unprepared to care for its aging population

By 2034, it is expected that there will be more Americans aged 65 and older than those under 18. With these demographic realities looming, just 4% “strongly agree” that the U.S. is prepared to care for its aging population, exposing little public confidence in the steps currently being taken.

Two-thirds of adults (66%) strongly disagree or somewhat disagree that the U.S. is prepared to care for its aging population, including majorities across all age groups.

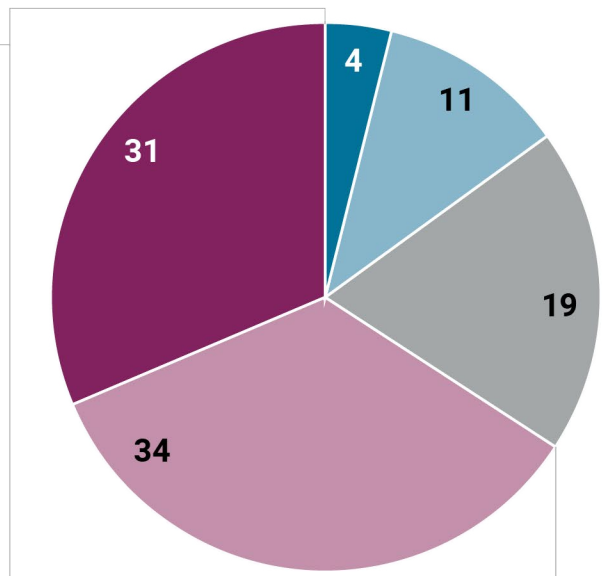
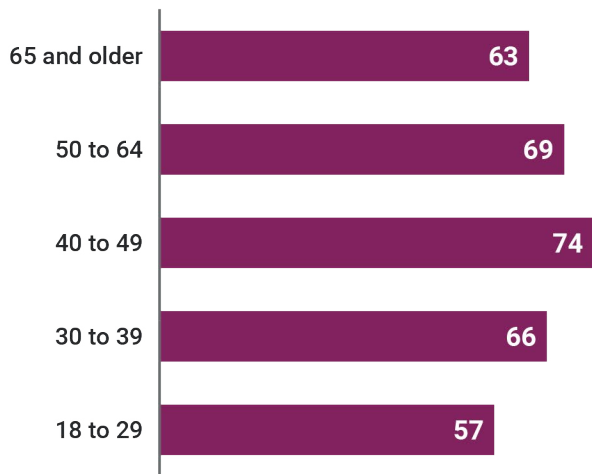
CHART 8

Most Americans think that the U.S. is unprepared to care for its aging population in the next 10 years

As you may know, the U.S. Census Bureau projects that in about 10 years, older Americans will outnumber children in the U.S. How strongly do you agree or disagree that the U.S. is prepared to care for its increasingly older population in the next 10 years?

■ % Strongly agree ■ % Somewhat agree ■ % Neither/Don't know ■ % Somewhat disagree ■ % Strongly disagree

% Strongly disagree + somewhat disagree



Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

TABLE 7

The public is split on perceptions of respect paid to older Americans

Thinking generally, how respected or disrespected do you think older Americans are in U.S. society?

Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

Perceptions of respect	All adults	Older Americans (65 and older)
Very respected	6%	4%
Somewhat respected	42%	46%
Somewhat disrespected	41%	42%
Very disrespected	11%	9%

Most adults do not think the U.S. government is prioritizing issues related to older Americans

Dovetailing with little public acknowledgement that the federal government is sufficiently prepared to address the care needs of an aging population, 74% report that it currently prioritizes issues pertaining to older Americans “not very much” or “not at all,” compared with 26% who say that it prioritizes these issues “a great deal” or “quite a bit.” Support for the latter response categories erodes with age, with only 20% of adults aged 50 to 64 or 65 and older observing substantive prioritization.

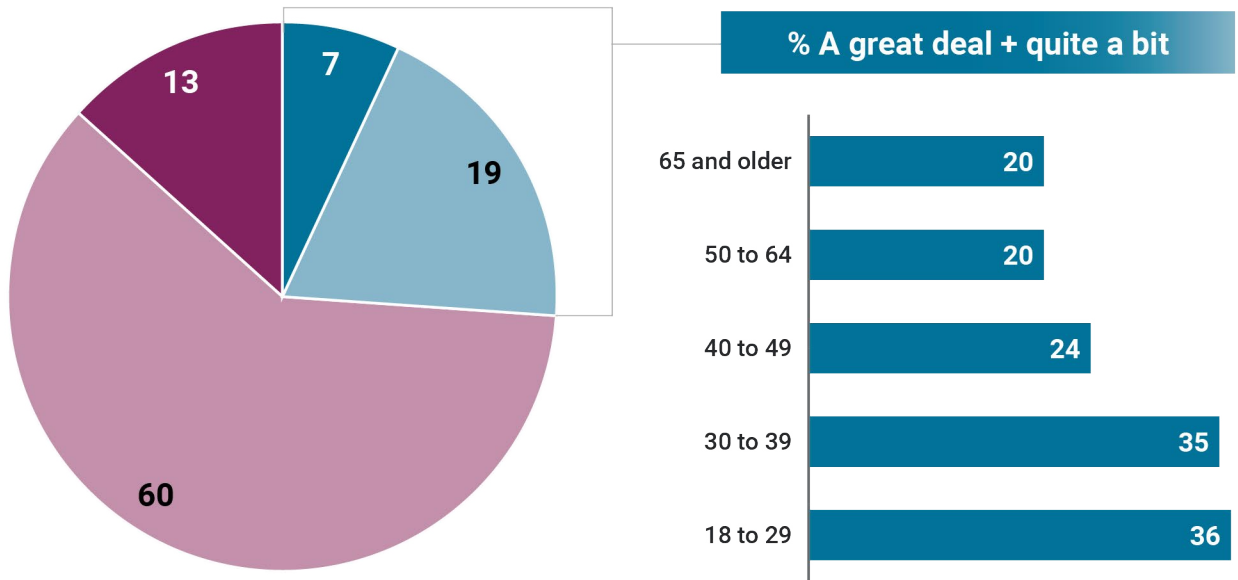


CHART 9

Little recognition among Americans of government prioritization of issues affecting older Americans

How much do you think the U.S. government currently prioritizes issues affecting older Americans?

■ % A great deal ■ % Quite a bit ■ % Not very much ■ % Not at all



Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

Aging and Mental Health

The lingering effects of COVID-19 on the mental health of the American public are significant. On the other side of the pandemic, Gallup research has found that depression rates have reached record highs both in terms of lifetime diagnoses (29%) and currently having or being treated for depression (18%).⁸ While depression is increasing most among younger Americans, older adults are not immune, with 12% of those aged 65 and older saying they currently bear it. Daily experiences of significant loneliness have subsided from a pandemic high but continue to be experienced by 17% of the population, including 13% of older Americans (representing an estimated 7.5 million people aged 65 and older).⁹

Negative emotional experiences decline in frequency and burden with age

The chances of experiencing negative emotions such as anxiety, anger, depression and loneliness are much higher for adults under the age of 40 compared with those 40 and older. These experiences least frequently occur among Americans aged 65 and older compared with all other age groups.

Anxiety – the most frequently suffered negative emotion – is experienced over 12 days per month by those under 40, but this is reduced to just five days per month for those 65 and older.

TABLE 8

Negative emotional experiences significantly decline with age

In the last 30 days, how many days did you experience the following?

Mean number of days

Negative emotion	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
Anxiety	9.2	12.3	13.6	9.7	7.6	5.0
Anger	6.5	8.4	8.8	6.9	5.6	3.8
Depression	6.4	9.1	8.7	6.0	5.8	3.5
Loneliness	5.2	7.7	7.3	4.7	4.2	3.2
Social isolation	4.8	6.5	6.9	4.4	4.0	3.0
Hopelessness	4.6	6.9	6.9	4.7	3.4	2.3

8 Witters, D. (2023, May 17). U.S. Depression Rates Reach New Highs. <https://news.gallup.com/poll/505745/depression-rates-reach-new-highs.aspx>

9 Witters, D. (2023, April 4). Loneliness in U.S. Subsides From Pandemic High. <https://news.gallup.com/poll/473057/loneliness-subsides-pandemic-high.aspx>

The extent to which these experiences are a burden to Americans is similarly reduced among those aged 65 and older. Feelings of depression, for example, create “a great deal” or “quite a bit” of a burden for over 30% of those aged 18 to 29 or 30 to 39 but just 9% of those aged 65 and older.

TABLE 9

Americans of all ages are burdened with mental health challenges

During the past 30 days, how much of a burden was each of the following to your everyday life?

% A great deal + quite a bit

Negative emotion	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
Anxiety	31%	47%	47%	31%	25%	14%
Depression	22%	34%	31%	23%	19%	9%
Loneliness	16%	27%	23%	15%	12%	8%
Anger	16%	24%	28%	16%	11%	6%
Hopelessness	16%	25%	24%	16%	14%	6%
Social isolation	15%	22%	20%	14%	12%	8%



Older Americans are less likely to discuss their anxiety or depression with a professional

Nearly three-quarters (72%) of U.S. adults believe that they can consult with their primary care provider about emotional and mental health issues, including 84% of Americans 65 and older. Actually having done so, however, is far less likely for this age group when compared with their younger counterparts. For example, while 43% of adults under the age of 65 have discussed anxiety with their doctor, this is reported by only 25% of those aged 65 and older.



I have a really good primary care [doctor]. My oldest daughter is 51 and she kept saying, ‘Mom, it’s anxiety.’ ... I was like, ‘No, I’m not anxious, I just can’t sleep, because I know everything I got to do starting on Monday.’ ... Finally I brought it to my primary care and they said, ‘Hey, something’s wrong.’”

– Carolyn C., age 69, female, Texas

TABLE 10

Older Americans are far less likely to discuss emotional or mental health issues than those under 50

Have you ever discussed the following with your primary care provider or other doctor?

% Yes

Negative emotion	All adults	18 to 29	30 to 39	40 to 49	50 to 64	65 and older
Anxiety	39%	41%	49%	45%	38%	25%
Depression	35%	37%	41%	42%	36%	24%
Anger	13%	19%	17%	14%	11%	9%
Loneliness	12%	19%	16%	10%	8%	7%
Hopelessness	12%	18%	16%	13%	10%	7%
Social isolation	11%	17%	16%	12%	7%	7%

39%

Percentage of those aged 65 and older who report that the cost of healthcare creates “a lot of stress” (7%) or “some stress” (32%) in their daily lives.

These percentages inflate to 14% and 35%, respectively, among all other adults.

Among older Americans, more see their mental health as having worsened than improved over the past three years

While younger adults are more likely to report experiencing poor mental health on any given day than older adults, their perception of how their mental health has changed in the past three years is substantially more positive. Among those under 30, 47% report that their mental health has improved either somewhat or a lot in the past three years, while 28% believe it has worsened somewhat or a lot. But this self-assessment erodes among older age groups – adults aged 40 and older are more likely to believe that their mental health has worsened than improved. Americans aged 65 and older are by far the most likely to report that their mental health has not changed (62%), with 17% sensing that it has improved and 21% that it has worsened.



I think it's [mental health] going both ways. In some ways it's improving because I don't worry about things as much. Things that would bother me when I was younger, I don't worry about. On the other hand, I think that there are things I worry about more because I am getting older and I think I have to worry about my finances and I have to worry more about my health and, you know, the things I do and maybe the legacy I leave."

– Debbie S., age 68, female, Ohio

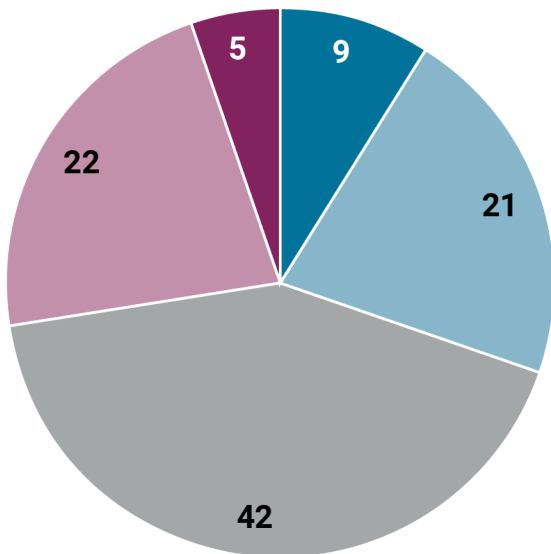
CHART 10

Older Americans are more likely to have had their mental health worsen in the past three years than improve

Those aged 40 and above are starkly more negative in their assessment of the change in their mental health than those under 40.

Thinking generally, over the last three years how has your mental health changed (if at all)?

■ % Improved a lot ■ % Improved somewhat ■ % Has not changed ■ % Worsened somewhat ■ % Worsened a lot



	Improved a lot or somewhat	Worsened a lot or somewhat	Difference (pct. pts.)
65 and older	17%	21%	-4
50 to 64	22%	27%	-5
40 to 49	30%	32%	-2
30 to 39	42%	32%	+10
18 to 29	47%	28%	+19

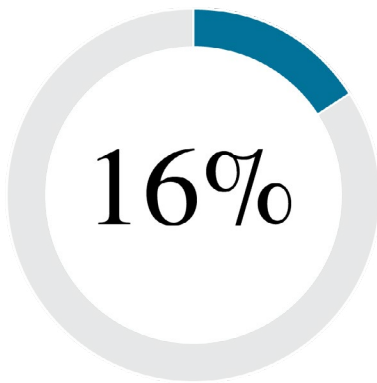
Due to rounding to whole percentages, the estimate for two response categories combined may not equal the displayed sum of each percentage individually.

One in five (21%) U.S. adults

— including 11% of those aged 65 and older — report at least one instance when they wanted to talk to a healthcare professional about their mental health but were unable to do so.



Americans are pessimistic about the mental health of future generations compared with their own



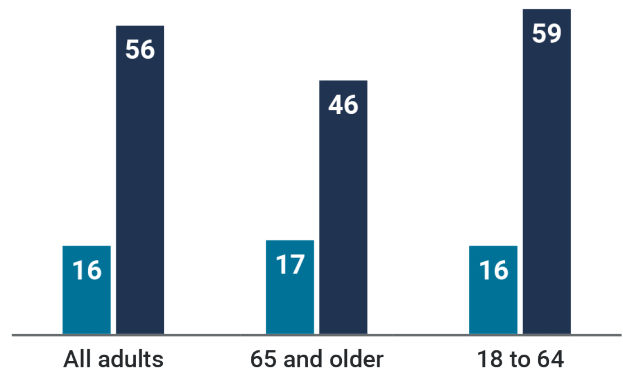
Only 16% of adults believe future generations of Americans will have better mental health when they reach the age the respondent is now, compared with 56% who believe the mental health of future generations will be worse. Older Americans are somewhat less pessimistic than those under the age of 65 but generally hold the same view.

CHART 11

Americans are far more likely to believe that future generations will have poorer mental health than their own

For mental health/happiness, how much better or worse off do you think the next generation of Americans will be when they reach your current age?

■ % Much better or somewhat better off
■ % Much worse or somewhat worse off



Nine in 10 Americans think that mental health is at least as important as physical health

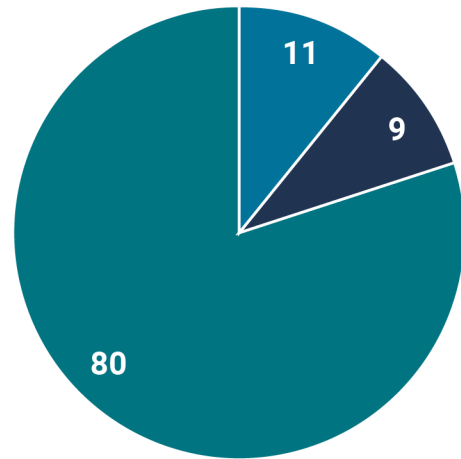
The importance of mental health to Americans is clear. The large majority of adults consider it to be at least as important as physical health, if not more so. Among Americans aged 65 and older, agreement that they are equally important grows even higher, to 86%.

CHART 12

Nine in 10 Americans believe mental health to be at least as important as physical health

What is more important to you, your physical health or your mental health, or are they equally important to you?

■ % Physical health ■ % Mental health ■ % Equally important



Nearly nine in 10 (87%) U.S. adults

favor Congress strengthening requirements to force health insurance plans to cover mental health to the same degree that they cover physical health.



Implications and Conclusions

As American society approaches a time when there are more older Americans than children, we face a looming challenge where caring for our older population will have to confront the crippling cost of care and medicine, even for those on Medicare. Preserving the solvency of Medicare and Social Security is of paramount importance to a large majority of Americans, especially those approaching eligibility. While there is great interest in seeing the government take tangible steps to maintain the viability of both programs, the public is equally likely to think that such actions have not been and will not be prioritized. And even though Medicare eases the financial load of healthcare for its beneficiaries, that load is by no means eliminated, with several million older Americans reporting a highly significant financial burden resulting from the cost of care.

Members of the public are more likely to evaluate their wellbeing as better than their parents' at the same age, especially older Americans. But this sentiment erodes considerably when looking at the next generation, which is widely expected to be worse off than people today when they reach the same age. These attitudes underscore a broad pessimism for the future that is buttressed by a majority who do not see the U.S. healthcare system as being effective at providing high-quality care for older Americans or prepared for rapidly changing demographics that will result in more older Americans than ever before.

The enduring issues of access to affordable, quality care have worsened compared with recent years, and the first round of IRA drug negotiations that are expected to bring some relief to the price of selected drugs for Medicare beneficiaries will not go into effect for another two years.

And while Medicare improves access and affordability for older Americans, being able to pay for needed care and medicine continues to elude millions aged 65 and older. For those not yet eligible for Medicare, a majority of Americans aged 40 to 64 have little confidence that they will have the resources necessary to pay for healthcare as they age. With 68% of U.S. adults considering the cost of care to be at least a minor burden on their household — including 66% of older Americans eligible for Medicare — the outsized impact of the cost of care and prescription drugs in the U.S. will continue to be a part of American life even as the population ages and the utilization of healthcare grows with it.

Finally, addressing mental health issues is quite clearly a major — and growing — part of healthcare. As we set about to better address mental health as a society, greater attention to prevention of new mental health issues and early intervention when they arise will be crucial, as will improved access to mental-health-related care that brings it better in line with physical care. Older Americans are less likely to discuss mental health issues with a professional than are their younger counterparts, which could reveal some degree of stigmatization for doing so among this generation. But with nine out of every 10 American adults advocating for mental health services to match or exceed those of physical health, clear public support exists for such initiatives even as Americans are pessimistic about the mental health of future generations.

Final Thoughts From West Health

The West Health-Gallup Survey on Aging in America reveals Americans are worried about what the future holds for them and for future generations when it comes to healthcare, finances, safety net programs, mental acuity and living independently. They also worry the country is insufficiently prepared to care for its growing aging population and feel politicians and policymakers are not making it enough of a priority. They are right. These perceptions match the realities of the situation in America.

HEALTHCARE AFFORDABILITY

Health spending in the U.S. increased by 4.1% in 2022 to \$4.5 trillion or \$13,493 per person.¹⁰ Year after year, millions of people skip taking their medications,¹¹ borrow money,¹² get sicker or even die because they can't afford care.¹³ In fact, our survey finds that nearly half of U.S. adults do not believe they will have the money to pay for healthcare as they age.

MEDICARE AND SOCIAL SECURITY

In its current trajectory, Medicare will run out of money in 2036¹⁴ and Social Security in 2035¹⁵ if more revenue is not added or costs are not cut. The longstanding issue has taken on new prominence in a presidential election year when some are calling for cuts, raising the age of eligibility and a general restructuring of the programs that most people have come to rely upon in retirement.

PRESCRIPTION DRUG PRICES

The pharmaceutical industry and other special interests continue to fight against the Inflation Reduction Act which empowered Medicare to negotiate drug prices directly with manufacturers for the first time, lowered the price of insulin and put a \$2,000 cap on out-of-pocket spending for medications for beneficiaries, among other measures. According to a recent RAND report, prescription drug prices in the U.S. are significantly higher than in other nations, with prices here averaging 2.78 times those seen in 33 other nations.¹⁶

MENTAL AND BEHAVIORAL HEALTH

Mental health issues are on the rise. The percentage of people with a mental health diagnosis grew among all age groups between 2019 and 2023, and the largest increase was in adults over the age of 65, according to a recent FAIR Health report.¹⁷

- 10 Centers for Medicare and Medicaid Services. (2023). National Health Expenditure Data. <https://www.cms.gov/data-research/statistics-trends-and-reports/national-health-expenditure-data/historical>
- 11 Witters, D. (2021, September 21). In U.S., an Estimated 18 Million Can't Pay for Needed Drugs. <https://news.gallup.com/poll/354833/estimated-million-pay-needed-drugs.aspx>
- 12 Zraick, K. (2019, April 2). Americans Borrowed \$88 Billion to Pay for Health Care Last Year, Survey Finds. West Health Newsroom. <https://www.westhealth.org/news/americans-borrowed-88-billion-to-pay-for-health-care-last-year-survey-finds/>
- 13 Witters, D. (2019, November 12). Millions in U.S. Lost Someone Who Couldn't Afford Treatment. <https://news.gallup.com/poll/268094/millions-lost-someone-couldn-afford-treatment.aspx>
- 14 Centers for Medicare and Medicaid Services. (2024, May 6). 2024 Annual Report of the Boards of Trustees of the Federal Hospital Insurance and Federal Supplementary Medical Insurance Trust Funds. <https://www.cms.gov/oact/tr/2024>
- 15 Social Security Administration. (2024). A Summary of the 2024 Annual Reports: Social Security and Medicare Boards of Trustees. <https://www.ssa.gov/OACT/TRSUM/index.html>
- 16 Mulcahy, A.W., Schwam, D., & Lovejoy, S.L. (2024, February 1). International Prescription Drug Price Comparisons: Estimates Using 2022 Data. RAND Corporation. https://www.rand.org/pubs/research_reports/RRA788-3.html
- 17 FAIR Health. (29, April 2024). Trends in Mental Health Conditions: An Analysis of Private Healthcare Claims. A FAIR Health White Paper. <https://www.fairhealth.org/publications/whitepapers>

The good news is progress is being made on all fronts – but the clock is ticking. About 10,000 baby boomers turn 65 every day, and at this pace, by the year 2030 roughly 20% of the U.S. population will be 65 and older, marking one of the most significant demographic shifts in American history.

We need to act now to protect Medicare and Social Security and not give Americans reason to think these critical programs will disappear someday. We need to safeguard and expand the healthcare provisions in the Inflation Reduction Act, and beyond that, better tailor the care for an aging population and work to lower healthcare costs for everyone as they age.

At West Health, our mission to lower healthcare costs and enable seniors to successfully age in place with access to high-quality, affordable health and support services that preserve and protect their dignity, quality of life and independence has never been more important.



Methodology

Results are based on a survey conducted by both mail (focused on older Americans) and web from Nov. 13, 2023, to Jan. 8, 2024, with 5,149 adults aged 18 and older, living in all 50 U.S. states and the District of Columbia as a part of the **Gallup Panel**.¹⁸ Panelists aged 65 and older were oversampled to increase the stability of results for this segment of the population. For results based on this sample of national adults, the margin of sampling error at the 95% confidence level is ± 1.7 percentage points for response percentages around 50% and is ± 1.0 percentage points for response percentages around 10% or 90%, design effect included. For reported age subgroups, the margin of error will be larger, typically ranging from ± 3 to ± 5 percentage points.

Follow-up qualitative interviews were conducted March 6-26, 2024, with survey participants who indicated interest in follow-up research participation. Interview respondents were sampled based on selected responses to the survey and are not representative of the entire survey sample.

All interviews were recorded with the respondent's knowledge and consent. All quotes provided in this report are verbatim.

Gallup weighted the obtained samples to correct for nonresponse. Nonresponse adjustments were made by adjusting the sample to match the national demographics of gender, age, race, Hispanic ethnicity, education and region. Demographic weighting targets were based on the most recent Current Population Survey figures for the aged 18 and older U.S. population.

In addition to sampling error, question wording and practical difficulties in conducting surveys can introduce error or bias into the findings of public opinion polls.

¹⁸ Gallup. (n.d.). How Does the Gallup Panel Work? <https://www.gallup.com/174158/gallup-panel-methodology.aspx>

ABOUT WEST HEALTH

Solely funded by philanthropists Gary and Mary West, West Health is a family of nonprofit and nonpartisan organizations, including the Gary and Mary West Foundation and Gary and Mary West Health Institute in San Diego and the Gary and Mary West Health Policy Center in Washington, D.C. West Health is dedicated to lowering healthcare costs to enable seniors to successfully age in place with access to high-quality, affordable health and support services that preserve and protect their dignity, quality of life and independence. Learn more at westhealth.org and follow [@WestHealth](https://twitter.com/WestHealth).

ABOUT GALLUP

Gallup delivers analytics and advice to help leaders and organizations solve their most pressing problems. Combining more than 80 years of experience with its global reach, Gallup knows more about the attitudes and behaviors of employees, customers, students and citizens than any other organization in the world.





GALLUP®