



The United States of Aging Survey National Findings

With seniors living longer and more active lives, and with more than 77 million baby boomers turning 65 at a rate of 10,000 per day, the United States is experiencing historic growth in the 65-plus demographic. This growth is pressing communities to think differently and more broadly about a whole host of issues: housing, transportation, social services, cultural offerings, and health and wellness programs, to name just a few. The ultimate question is: Are we as individuals and communities ready for an aging population?

To examine this question, the National Council on Aging (NCOA), UnitedHealthcare and USA TODAY created The United States of Aging Survey. In its inaugural year, the survey included 2,250 U.S. adults aged 60 and older who shared their perspectives on their own individual readiness for aging as well as their perceptions of their community's resources for senior residents.

Financial Security

While many American seniors are on good financial ground today, they have mixed feelings about their future prospects.

- The majority of older Americans (64 percent) report that it is very or somewhat easy to pay their monthly living expenses now, but almost one in four (24 percent) are not confident that their income will be sufficient to continue to meet their monthly expenses over the next five to 10 years.
- When it comes to retirement savings, almost one quarter (23 percent) of seniors are either not confident in, or do not have, a financial plan for their retirement years.
- If an accident or unexpected medical issue were to occur, 71 percent of older Americans believe they would be able to pay associated expenses.
- Two-thirds (66 percent) of Americans aged 65 and older depend on Medicare. Of the respondents aged 60 to 64, one in four are not confident that they will be able to afford the costs associated with Medicare, such as deductibles, premiums and copays, in future years.
 - Additionally, close to one-third (29 percent) of respondents report they are not confident that they know about all of the government benefits for which they are eligible.
- Of the one in five seniors who are still employed either full or part time, 69 percent report that they are working for economic reasons, but productivity (76 percent) and enjoyment (70 percent) also rank high in their list of reasons to stay in the workforce.
 - Despite this desire to continue working, only 28 percent of respondents believe that their community offers enough job opportunities for older Americans.

Caregiving

Seniors are not only receiving long-term care – they are providing it, too. Half of older Americans report having someone they consider to be a caregiver in their lives – and close to one-third (28 percent) of seniors say they serve as a caregiver for someone else.

- Nearly nine in 10 (87 percent) older Americans who have a caregiver say they are receiving care from a family member. More than half of those caregivers (52 percent) live at home with their care recipient.
- Among those seniors who do not currently have a caregiver, 39 percent believe it is likely that they will need one of their children or grandchildren to serve as their caregiver in the future.

- Forty-five percent of respondents who serve as a caregiver for someone else report that they would benefit from additional services to support them, such as respite care.
 - While 61 percent of these caregivers are aware that there is a service in their community that they could call to request assistance with everyday needs, only 15 percent report having utilized such services. An additional 22 percent of seniors are unsure if such services exist in their communities.

Aging in Place

Older Americans are striving to “age in place,” despite physical and economic difficulties in some cases.

- Nine in 10 seniors intend to continue living in their current homes over the next five to 10 years.
 - Leading reasons for wanting to stay in their current homes include liking where they currently live (85 percent), having family and friends nearby (66 percent) and not wanting to deal with the hassle of moving (50 percent).
 - Finances also play a role in this decision: 26 percent of seniors planning to age in place say they cannot afford the cost of moving their belongings, and more than one in five (23 percent) believe their home would not sell in the current market.
- The vast majority of all age groups report high levels of confidence that they will be able to stay in their homes without having to make any significant home modifications (85 percent of respondents aged 60 to 64; 82 percent of respondents aged 65 to 69; 86 percent of respondents aged 70 or older).
- Nearly one in five baby boomers aged 60 to 64 (18 percent) believe the housing options available to them are unaffordable.

Community Resources and Support

Many seniors are concerned that community resources will be spread thin as boomers continue to age. While more than half (56 percent) of all seniors surveyed report that they are satisfied with the resources and services their community offers now, almost one quarter (23 percent) have little or no confidence that these resources will be available over the next five to 10 years.

- Half of older Americans believe that their community aids their ability to lead a happy and healthy life. Nearly as many – 42 percent – feel their community has no bearing on their health or happiness.
 - Among respondents aged 65 to 69, 28 percent report little to no confidence that their community will have the resources and services they need to live an independent lifestyle in the next five to 10 years.
 - Additionally, 40 percent of older Americans say that they do not visit the senior and community centers in their region enough to have an opinion about the quality of the programming and events available.
- When it comes to getting around their neighborhood, responses are mixed. The majority of respondents (83 percent) feel safe when they walk in their community, but more than a third (34 percent) do not believe that high-quality transportation services are currently available.

Health and Wellness

Older Americans are optimistic about their health and say they are healthier than ever.

- More than three in four seniors aged 60 to 69 expect their quality of life to stay the same or get better over the next five to 10 years.
- Nearly two-quarters of respondents (65 percent) say the past year of their life has been normal or better than normal.



- More than eight in 10 agree with the statement, “I have a strong sense of purpose and passion about my life and my future.”
- A large majority of older Americans give themselves high marks when it comes to maintaining their physical and mental health.
 - Ninety-two percent report that they manage their stress levels well.
 - Eighty-four percent say they are confident that they will be able to do what is needed to maintain their health over the next five to 10 years.
 - Eighty percent of older Americans are confident in their ability to manage their health conditions on their own, reducing their need to see a doctor.
 - More than half of respondents (52 percent) exercise or are physically active at least four days per week. A quarter is active one to three days a week, 11 percent are active only a few days per month, and another 11 percent are never physically active.
- The vast majority of respondents – 94 percent – are confident of their ability to find a primary care physician in their community, while 60 percent believe they would be able to see a geriatric care physician.
 - More than nine in 10 seniors (92 percent) report that they communicate well with their doctors regarding their health questions and concerns.

The survey ended on a lighter note: When asked to choose the best word or phrase to describe people their age, a quarter of respondents selected “senior citizens.” Other leading choices were “seniors” (18 percent), “retirees” (15 percent) and “older Americans” (11 percent).

To access full survey findings, including results for seniors in Dallas, Miami, Milwaukee, Orange County and upstate New York, visit www.ncoa.org/UnitedStatesofAging or the newsroom at www.UnitedHealthGroup.com.

About the United States of Aging Survey

Penn Schoen Berland conducted 2,250 telephone interviews with Americans aged 60 and older between May 10 and June 6, 2012. This included a nationally representative sample of 1,000 respondents, and oversamples of 250 respondents in upstate New York, Milwaukee, Miami, Dallas and Orange County, Calif. The margin of error for the general population is +/-3.1 percent and 6.2 percent for each of the oversamples. The data is reflective of the U.S. Census Bureau demographic statistics in terms of gender, age, ethnicity, income, education and region.

About NCOA

The National Council on Aging is a nonprofit service and advocacy organization headquartered in Washington, D.C. NCOA is a national voice for millions of older adults—especially those who are vulnerable and disadvantaged—and the community organizations that serve them. It brings together nonprofit organizations, businesses, and government to develop creative solutions that improve the lives of all older adults. NCOA works with thousands of organizations across the country to help seniors find jobs and benefits, improve their health, live independently, and remain active in their communities. For more information, please visit: www.ncoa.org | www.facebook.com/NCOAging | www.twitter.com/NCOAging.

About UnitedHealthcare

UnitedHealthcare (www.uhc.com) is dedicated to helping people nationwide live healthier lives by simplifying the health care experience, meeting consumer health and wellness needs, and sustaining trusted relationships with care providers. The company offers the full spectrum of health benefit programs for individuals, employers and Medicare and Medicaid beneficiaries, and contracts directly with more than 650,000 physicians and care professionals and 5,000 hospitals nationwide. UnitedHealthcare serves more than 38 million people and is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company.

