The United States of Aging Survey
Upstate New York 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 in upstate New York 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 a nationally representative sample of 1,000 Americans aged 60 and older, and oversamples of 250 respondents in upstate New York, Milwaukee, Miami, Dallas and Orange County, Calif., 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
Older Americans in upstate New York have mixed feelings about their finances, and for some, the long-term prospects are unclear.

- Although the majority of older Americans in upstate New York (65 percent) report it to be very or somewhat easy to pay their monthly living expenses now, almost 19 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 (24 percent) of local 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, more than three-quarters of seniors in upstate New York (77 percent) believe they would be able to pay any associated expenses. That’s higher than the national average of 71 percent.
- Three-quarters of upstate New York seniors are confident in their ability to afford their Medicare premiums, deductibles and copays in future years.
  - Close to one-third (29 percent) of respondents report they are not confident that they know about all of the government benefits that are available to help meet their needs.
- Almost one in four seniors (23 percent) in upstate New York are employed either full or part time.
  - While 72 percent of these individuals report that they are working for economic reasons, 77 percent simply enjoy being productive, and 71 percent say that work gives them a sense of purpose.
  - Twenty-eight percent of respondents believe that their community offers enough job opportunities for people their age.

Caregiving
Older Americans in upstate New York report high levels of access to assistance – both from caregivers and their communities.

- Nearly half of upstate New York’s seniors (47 percent) say they have someone they consider to be a caregiver in their lives, and close to one-third (32 percent) say they serve as a caregiver for someone else.
Nearly nine in 10 (86 percent) older upstate New Yorkers with caregivers say they’re being cared for by a family member. Nearly half of those caregivers (49 percent) live at home with their care recipient.

Nearly a third (32 percent) of local seniors living independently believe it is likely that they will need one of their children or grandchildren to serve as their caregiver in the future.

Thirty-six percent of respondents who serve as a caregiver for someone else report that they would benefit from additional services, like respite care.

While 71 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.

**Aging in Place**
Upstate New York seniors are striving to “age in place,” despite physical and economic difficulties in some cases.

- In line with national figures, 86 percent of local seniors intend to continue living in their current home over the next five to 10 years.
- Leading reasons for wanting to stay at home include liking where they currently live (87 percent), having family and friends nearby (73 percent) and not wanting to deal with the hassle of moving (42 percent).
- Aging in place has less to do with finances for older upstate New York residents than it does for seniors nationally. Only 18 percent say they cannot afford the cost of moving their belongings (versus 26 percent nationally), and 13 percent believe their home would not sell in the current market (versus 23 percent nationally).
- The vast majority of local seniors (87 percent) reported high levels of confidence that they will be able to stay in their homes without having to make any significant home modifications.
- One in 10 respondents in upstate New York believe the housing options available to them are unaffordable, lower than the national average of 14 percent.

**Community Resources and Support**
Upstate New York seniors are the most satisfied with their communities and the most optimistic about what their communities will offer them in the future.

- More than half (54 percent) of older Americans in upstate New York believe that their community supports their ability to lead a happy and healthy life, more than any other market surveyed and higher than the national average of 50 percent.
- More than half of those surveyed (52 percent) report that they are satisfied with the resources and services their communities offer to seniors.
  - Sixty-nine percent have confidence that these resources will be available over the next five to 10 years – higher than the national average of 63 percent.
- Despite this satisfaction, 38 percent of older upstate New Yorkers report that they don’t visit the senior and community centers in their region enough to have an opinion about the quality of the programming and events available.
- While 71 percent of seniors in upstate New York report that they feel safe when walking in their community (compared to 61 percent nationally), 59 percent of local seniors report that they never walk to places they regularly go.
- When asked what community characteristics would help them to lead a happy and healthy life, local seniors listed a community with less hustle and bustle (46 percent) and a more affordable community (32 percent) as the leading responses.
Health and Wellness
Older Americans in upstate New York are optimistic about their future and say they are healthier than ever.

- Close to three in four (73 percent) upstate New York seniors expect their quality of life to stay the same or get better over the next five to 10 years.
- Sixty-nine percent of local seniors report that the past year of their life was normal or better than normal – slightly higher than the national average of 65 percent.
- Similar to the national numbers, a large majority of older upstate New Yorkers give themselves high marks when it comes to maintaining their physical and mental health: 95 percent report that they manage their stress levels well, and 87 percent say that they are confident that they will be able to do what is needed to maintain their health over the next five to 10 years.
- If they were in need of medical care, 94 percent of respondents say that they would be able to see a primary care physician in their community, while 49 percent believe they would be able to see a geriatric care physician.
  - More than nine in 10 local seniors (92 percent) report that they communicate well with their doctors regarding their health questions and concerns.
  - Eighty-six percent of older locals remain confident in their ability to manage health conditions on their own, reducing their need to see a doctor – greater than the national average (80 percent).

To access national population and full upstate New York survey findings, as well as results for seniors in Dallas, Miami, Milwaukee and Orange County, 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.