The 2015 United States of Aging Survey
National Findings

The 2015 United States of Aging Survey, conducted by the National Association of Area Agencies on Aging (n4a), the National Council on Aging (NCOA) and UnitedHealthcare, examines older Americans’ perspectives on aging and what communities can do to better support an increasing, longer-living senior population.

Now in its fourth year, the 2015 survey comprised 1,650 telephone interviews, including nationally representative samples of Americans 60 and older, and professionals who work closely with them. Professionals included staff from the Area Agencies on Aging, credit union managers, primary care physicians and pharmacists.

Mind and Body: Maintaining Physical and Mental Health
Older adults and professionals have different top concerns about aging:

- **Top concerns about aging:**
  - Older Americans say:
    - maintaining their physical health (40 percent)
    - losing their memory (35 percent)
    - maintaining their mental health (32 percent)
  - Professionals say:
    - protection from financial scams (43 percent)
    - access to affordable housing (38 percent)
    - losing their memory (38 percent)

- **Maintaining health:**
  - Professionals and older adults agree on keys to maintaining good health as they age, naming eating healthy (91 percent and 72 percent, respectively), maintaining a positive attitude (86 percent and 72 percent) and getting enough sleep (79 percent and 67 percent).
  - However, more professionals than older adults identify visiting the doctor regularly (90 percent and 62 percent, respectively) and taking medications as prescribed (89 percent and 63 percent) among these key factors.
  - More than half of older Americans (57 percent) say they generally consider themselves very positive and optimistic. They cite their faith or spirituality, and a loving family as their top reasons for having a positive outlook on life (18 percent each).

- **Staying sharp:**
  - Keeping a positive attitude and exercising regularly (53 percent and 50 percent, respectively) are some of the best ways identified by older adults to stay mentally sharp.
  - Seventy-two percent of professionals agree with older adults on the importance of regular exercise to stay mentally sharp, and nearly 6 in 10 (58 percent) say maintaining an active social life is also a priority to maintain mental fitness.
  - Eighty-two percent of professionals cite decreased cognitive abilities – due to mental illness or memory loss – as the top reason preventing older Americans from staying mentally sharp, yet only 42 percent of older Americans cite this same reason.
  - A majority of older adults identify inactivity (51 percent) as the top barrier to staying mentally sharp.
Cost of Aging: Preparing for Anticipated Health and Aging Expenses
Professionals place a much higher emphasis on finances than older adults and are especially concerned when it comes to older adults’ ability to maintain health care costs as they age.

Financial concerns:
- The top financial worries that keep older Americans up at night are increasing costs of living (28 percent) and unexpected medical expenses (24 percent).
- Professionals express an even greater level of concern about unexpected medical expenses: Eighty-seven percent rank this issue as their top financial concern. Other financial concerns professionals have include not having enough disposable income (84 percent compared with 18 percent of seniors nationally) and being vulnerable to financial scams (83 percent compared with only 13 percent of older adults).
- Additionally, while less than a quarter of older adults anticipate needing support managing their finances as they age, the majority of professionals stress this will be a need (19 percent and 86 percent, respectively).

Maintaining financial fitness:
- Older adults and professionals agree that saving money (39 percent and 43 percent, respectively) and sticking to a budget (43 percent and 38 percent) are among top ways to maintain financial fitness.
- However, professionals are more inclined to anticipate future needs, suggesting that older adults work beyond retirement age and reduce housing costs to help manage finances (43 percent and 36 percent, respectively).
- Older adults focus more on short-term ways to manage finances by taking advantage of senior discounts and limiting leisure expenses as part of their financial management strategies (43 percent and 36 percent, respectively).

Health care costs:
- Nearly half (43 percent) of older Americans say they are very confident they will be able to afford health care costs as they age.
- In a marked contrast, only 3 percent of professionals have the same level of confidence in the aging population. Rather, almost two-thirds (62 percent) of professionals report they are not confident older adults will be able to afford their health care costs.
- When it comes to obstacles older adults face in trying to access health care, older adults and professionals report the same top three concerns of not understanding insurance benefits or health coverage (20 percent and 87 percent, respectively), the cost of medication (25 percent and 81 percent) and the cost of health care services (24 percent and 78 percent), though professionals express a greater level of concern.

Staying at Home: Receiving the Necessary Support
Older adults and professionals have different perspectives on what it takes to age independently.

Community infrastructure:
- Nearly 8 in 10 older adults (78 percent) are generally satisfied with their community’s infrastructure and a majority (92 percent) say it is easy for them to get where they need to go.
- However, only 22 percent of older Americans surveyed find public transportation “acceptable,” and nearly 3 in 10 rate it as “poor” (28 percent).

Staying at home and independent:
- A majority of older adults have not changed residences in more than 20 years (58 percent), and 75 percent say they intend to live in their current home for the rest of their lives.
- Many older adults have been proactive in making home improvements to help them age in place, including 34 percent who have made bathroom upgrades and 28 percent who have improved lighting.
- Both older adults and professionals who work with them would like to see services that would help older Americans with home modifications and repairs (62 percent and 97 percent, respectively).
When asked what concerns they have about living independently, adults 60 and older say they are most concerned about becoming a burden to others (42 percent), experiencing memory loss (41 percent) and not being able to get out of the house and/or drive (34 percent).

Community Connections: Improving Support
Older Americans and the professionals who serve them have different ideas of what the community can do to support older adults.

Aging Preparedness:
- While a majority of both older adults and professionals say older Americans are prepared for the overall process of aging (86 percent and 77 percent, respectively), older adults are far more confident.
- Fewer professionals surveyed feel older Americans are “very prepared” to age, compared with older adults (10 percent and 42 percent).

Community Support:
- Fifty-nine percent of older adults say that young people today are less supportive of seniors than their own generation was in previous years. Only about a quarter (24 percent) see the same levels of support, and just 12 percent say young people are more supportive of older adults.
- Yet, 79 percent of seniors express confidence that they would be able to find help and support in their communities as they age.
- Although older adults and professionals agree their communities offer seniors a good quality of life (79 percent and 92 percent, respectively), fewer than half of older adults (47 percent, down from 54 percent in 2014 and 49 percent in 2013) and professionals (37 percent) say their community is doing enough to prepare for the needs of retiring Baby Boomers.

Keeping Active:
- Older adults rank running errands such as buying groceries and picking up medications as the top way they participate in the community (54 percent), followed by church or other faith-based organizations (52 percent), and attending local social events and events to watch their grandchildren (40 percent and 40 percent).
- In comparison, professionals see older adults participating in the community most through church or other faith-based organizations (91 percent).

For complete survey results, visit www.ncoa.org/UnitedStatesofAging.

About The United States of Aging Survey
The United States of Aging Survey is an annual survey conducted by the National Association of Area Agencies on Aging, National Council on Aging and UnitedHealthcare. For the 2015 survey, Penn Schoen Berland completed 1,650 telephone interviews from March 27, 2015, to May 8, 2015, including nationally representative samples of Americans 60 years old and older (N=1,000) and Aging Influencers (N=150), defined as n4a members, credit union managers, primary care physicians, and pharmacists. In addition, PSB interviewed an oversample of Americans 60 years old and older in Denver (N=250) and Cincinnati (N=250). The margin of error for nationally representative Older Adults is +/-3.1 percent, +/- 8 percent for Aging Influencers, and +/- 6.2 percent for oversampled subpopulations. Data from nationally representative sample of Americans 60 years old and older are weighted to U.S. Census Bureau demographic statistics in terms of age, gender, marital status, and race.
About n4a
The National Association of Area Agencies on Aging (n4a) is a 501c(3) membership association representing America's national network of 623 Area Agencies on Aging (AAAs) and providing a voice in the nation’s capital for the 256 Title VI Native American aging programs. The mission of n4a is to build the capacity of its members so they can better help older adults and people with disabilities live with dignity and choices in their homes and communities for as long as possible. For more information, please visit www.n4a.org.

About the National Council On Aging
The National Council on Aging (NCOA) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. Our mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020. Learn more at ncoa.org and @NCOAging.

About UnitedHealthcare
UnitedHealthcare 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, military service members, retirees and their families, and Medicare and Medicaid beneficiaries, and contracts directly with more than 850,000 physicians and care professionals, and 6,000 hospitals and other care facilities nationwide. UnitedHealthcare is one of the businesses of UnitedHealth Group (NYSE: UNH), a diversified Fortune 50 health and well-being company. For more information, visit UnitedHealthcare at www.uhc.com or follow @myUHC on Twitter.