SURVEY OVERVIEW
Methodology

- Penn Schoen Berland conducted 1,650 telephone interviews between March 27, 2015 and May 4, 2015
- The survey was conducted among the following audiences, but this report does not include the oversampled markets (Denver and Cincinnati):

<table>
<thead>
<tr>
<th>Audience</th>
<th>Definition</th>
<th>Sample Size</th>
<th>Margin of Error</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>General Population Samples</strong></td>
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<tr>
<td>National 60+ 2015</td>
<td>U.S. adults 60 and older from 2015 study</td>
<td>1,000</td>
<td>+/- 3.1%</td>
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<td>+/- 3.1%</td>
</tr>
<tr>
<td>National 60+ 2012</td>
<td>U.S. adults 60 and older from 2012 study</td>
<td>1,004</td>
<td>+/- 3.09%</td>
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<tr>
<td><strong>Oversampled Audiences</strong></td>
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<tr>
<td>Denver 2015 Older Adults</td>
<td>U.S. adults 60 and older living in Denver from 2015 study</td>
<td>250</td>
<td>+/- 6.2%</td>
</tr>
<tr>
<td>Cincinnati 2015 Older Adults</td>
<td>U.S. adults 60 and older living in Cincinnati from 2015 study</td>
<td>250</td>
<td>+/- 6.2%</td>
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<tr>
<td><strong>Influencer On Aging Audiences</strong></td>
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<tr>
<td>Overall</td>
<td>n4a Members (50), Credit Union Managers (50), Primary Care Physicians (25) and Pharmacists (25)</td>
<td>150</td>
<td>+/- 8%</td>
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</tbody>
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- Note: Waves for prior years were conducted as follows:
  - 2014: Between April 3, 2014 and May 6, 2014
  - 2013: Between April 4, 2013 and May 3, 2013
  - 2012: Between May 10, 2012 and June 6, 2012
Please note:

- Quotas were implemented on Older Adults national sample to ensure a representative demographic sample based on U.S. Census Bureau data, including:
  - Geography
  - Age
  - Income
  - Gender
  - Race

- All numbers in this report are percentages unless otherwise noted
- Due to rounding, some of the total percentages do not add up to 100
EXECUTIVE SUMMARY
ATTITUDE & PURPOSE
When it comes to concerns about aging, both groups share similar concerns about loss of independence.

However, Influencers are most concerned about financial pressures for Older Adults.

**Older Adults**
- 40% physical health
- 35% loss of memory
- 32% mental health
- 27% managing chronic health conditions
- 25% living independently
- 21% financial scams, fraud and abuse
- 12% access to affordable housing

**Top Concerns About Aging**

**Influencers**
- 38% loss of memory
- 37% living independently
- 37% getting around to run errands
- 43% financial scams, fraud and abuse
- 38% access to affordable housing

Q15 (For 60+ 2015). What are your five biggest concerns about aging? Please tell me up to five answers. If you have no concerns, please say so.
Q14 (For Influencers 2015). What are the five biggest concerns you have about Older Adults as they age? Please tell me up to five answers. If you have no concerns, please say so.
Older Adults feel much more prepared for the process of aging than Influencers think they are

Few Older Adults think their quality of life will improve in the next five to 10 years (16%); Most think it will stay the same (60%), and nearly a quarter believe it will get worse (22%)

Older Adults 60-74 years old generally feel less prepared for the process of aging (37%) compared to all Older Adults nationally (42%)
Three times as many Older Adults say they consider themselves to be very positive, compared to just 19 percent of Influencers.

Older Adults attribute their positive outlook to a loving family and their faith.

Q18 (For 60+). How positive or optimistic would you consider yourself in general?
Q17 (For 60+). What is the most important key to keeping a positive outlook on life?
Q16 (For Influencers 2015). How positive or optimistic would you say Older Adults generally are?
STAYING MENTALLY SHARP
While both groups agree on a number of ways to stay mentally sharp, Older Adults emphasize having a positive attitude, while Influencers emphasize having a social life.

**Best Ways to Stay Mentally Sharp**

- **Older Adults** say a positive attitude (53%) is most important.
- **Influencers** also say an active social life (58%) is important.

**Barriers to Staying Mentally Sharp**

- Decreased cognitive ability: 42% (60+ 2015), 82% (Influencers)
- Depression: 47% (60+ 2015), 79% (Influencers)
- Loss of important relationships: 42% (60+ 2015), 75% (Influencers)

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*Q22 (For 60+ 2015). Which of the following do you feel are the best ways to stay mentally sharp as you age? Please tell me up to five answers.*

*Q19 (For Influencers 2015). Which of the following do you feel are the best ways for Older Adults to stay mentally sharp as they age? Please tell me up to five answers.*

*Q23 (For 60+ 2015), Q20 (For Influencers 2015). Which of the following prevents Older Adults from staying mentally sharp as they age?*
HEALTH MANAGEMENT
Most Older Adults feel confident in how prepared they are for health changes, but Influencers disagree.

Confidence in Preparedness for Health Changes

- Older Adults (60+ 2015): 49% Very confident, 38% Somewhat confident, 8% Not very confident, 3% Not at all confident.
- Influencers: 41% Very confident, 44% Somewhat confident, 11% Not very confident, 3% Not at all confident.

Influencers are much more skeptical of Older Adults’ ability to afford health care than Older Adults are.

Confidence in Ability to Afford Health Care

- Older Adults (60+ 2015): 43% Very confident, 38% Somewhat confident, 13% Not very confident, 6% Not at all confident.
- Influencers: 3% Very confident, 33% Somewhat confident, 48% Not very confident, 14% Not at all confident.

Q33 (For 60+ 2015), Q67 (For 60+ 2014). How confident are you that you are prepared for changes in your health as you age? Q34, 35 (For 60+ 2015). Why do you say that?
Q28 (For Influencers 2015). How confident are you that Older Adults are prepared for changes in their health as they age? Q29, 30 (For Influencers 2015). Why do you say that?
Q36 (For 60+ 2015). How confident are you that you will be able to afford health care costs as you age?
Q31 (For Influencers 2015). How confident are you that Older Adults will be able to afford health care costs as they age?
Most Older Adults rate their overall health as good or excellent, and more Older Adults say they exercise more than twice a week than in previous years.

Most Older Adults rate their overall health as either good or excellent (74%).

Q38 (For 60+ 2015). How would you rate your overall health?

Q40 (For 60+ 2015). How often do you typically exercise or participate in physical activity (e.g., walking, yoga, biking, etc.) for 30 minutes or more?

Q47 (For 60+ 2014). How often do you typically exercise for 30 minutes or more?

Q33 (For 60+ 2013). How often do you typically exercise for 30 minutes or more?
Older Adults and Influencers agree that costs and difficulty understanding insurance are common challenges to accessing health care.

Common Challenges to Accessing Health Care for Older Adults

- Cost of medication: 25% for Older Adults 60+ 2015, 24% for Influencers.
- Cost of health care services: 81% for Older Adults 60+ 2015, 78% for Influencers.
- Not understanding insurance benefits: 87% for Older Adults 60+ 2015, 20% for Influencers.

Older Adults 60-74 years old are more likely to consider the cost of health care services (29%), cost of medication (30%) and not understanding insurance benefits (25%) as obstacles in trying to access health care, compared to all Older Adults nationally (24%, 25% and 20% respectively).

Q41 (For 60+ 2015). What are some of the challenges or obstacles you have faced in trying to access health care? Please tell me all that apply.
Q33 (For Influencers 2015). What are some of the challenges or obstacles that Older Adults in your community face in trying to access health care? Please tell me all that apply.
COST OF AGING
Older Adults and Influencers disagree on how challenging it is for Older Adults to pay monthly expenses

Yet, both groups are concerned about Older Adults having enough money to last them for the rest of their lives, and also agree that having unexpected medical expenses is a top concern.

Paying Monthly Living Expenses for Older Adults

- **60+ 2015**
  - 73% Very / Somewhat Easy
  - 15% Neither Easy Nor Difficult
  - 11% Very / Somewhat Difficult

- **Influencers 2015**
  - 71% Very / Somewhat Easy
  - 13% Neither Easy Nor Difficult
  - 15% Very / Somewhat Difficult

Older Adults (64%) and Influencers (93%) are concerned about Older Adults having enough money for the rest of their lives.

Older Adults (24%) and Influencers (87%) also say that unexpected medical expenses is a top concern.

*Not showing “don’t know”

Q50 (For 60+ 2015). In general, based on your current income and savings, how easy or difficult is it for you to pay your monthly living expenses? Is it...
Q42 (For Influencers 2015). In general, how easy or difficult is it for Older Adults to pay their monthly living expenses? Is it...
Q61 (For 60+ 2015). How concerned are you that your savings and income will be sufficient to last for the rest of your life? Are you...
Q44 (For Influencers 2015). How concerned are you that Older Adults have sufficient savings and income to last for the rest of their life?
Q55 (For 60+ 2015). What worries keep you up at night when it comes to your finances?
Q47 (For Influencers 2015). What are your biggest concerns when it comes to their finances?
Aside from saving and budgeting, Older Adults and Influencers view financial management priorities very differently.

### Importance of Saving and Budgeting to Manage Finances for Older Adults

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<thead>
<tr>
<th></th>
<th>60+ 2015</th>
<th>Influencers</th>
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<tbody>
<tr>
<td>Saving money</td>
<td>39%</td>
<td>43%</td>
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<tr>
<td>Creating a budget and sticking to it</td>
<td>43%</td>
<td>38%</td>
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Older Adults say taking advantage of senior discounts (43%) is also an important way for Older Adults to help manage finances.

Influencers also rank working beyond retirement age (43%) as important for Older Adults to help manage finances.

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Q54 (For 60+ 2015). What are the three most important things you are currently doing to manage your financial situation? Please tell me up to three answers.

Q46 (For Influencers 2015). What are the three most important things that Older Adults can do to more effectively manage their financial situation? Please tell me up to three answers.
More than three-quarters of Older Adults say they manage their finances on their own

77% of Older Adults say they manage their own finances, only 3% consult with a financial planner

*Not showing “don’t know”
Q53 (For 60+ 2015). Who is in charge of managing your finances?
COMMUNITY CONNECTIONS
Older Adults and Influencers agree that Older Adults are active in the community by participating in church, running errands and attending events with their grandchildren

Places Where Older Adults Participate in the Community

- **Church**
  - 52% Older Adults
  - 91% Influencers

- **Running Errands**
  - 54% Older Adults
  - 65% Influencers

- **Events with Grandchildren**
  - 40% Older Adults
  - 75% Influencers

Q59 (For 60+ 2015). Where are you participating in the community the most? Please tell me all that apply.
Q50 (For Influencers 2015). Where do you see Older Adults participating in the community the most? Please tell me all that apply.
One of the biggest areas for improvement is support for home maintenance for Older Adults.

- Older Adults most anticipate needing support with home maintenance, something they do not currently think their community does a good job supporting.
- Influencers believe the biggest gap is in helping Older Adults with finances.

### Anticipate Needing Support

<table>
<thead>
<tr>
<th>Home Maintenance</th>
<th>60+ 2015</th>
<th>Influencers</th>
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<tbody>
<tr>
<td></td>
<td>52%</td>
<td>78%</td>
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### Believe Their Community Helps Meet Need

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<th></th>
<th>60+ 2015</th>
<th>Influencers</th>
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<tbody>
<tr>
<td></td>
<td>27%</td>
<td>55%</td>
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### Gap

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<tr>
<th></th>
<th>60+ 2015</th>
<th>Influencers</th>
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<tr>
<td></td>
<td>+25%</td>
<td>+23%</td>
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</table>

Influencers see the biggest gap in helping Older Adults with finances (+35% gap).

Q63 (For 60+ 2015). What services do you anticipate needing as you age? Please tell me all that apply.
Q51 (For Influencers 2015). What services do Older Adults need as they age? Please tell me all that apply.
Q64 (For 60+ 2015), Q52 (For Influencers 2015). Which of the following needs, if any, does your community help meet for its Older Adults? Please tell me all that apply.
AGING INFRASTRUCTURE
While a minority of Older Adults say that local public transportation is good, most find it easy to get around.

Older Adults (40%) and Influencers (79%) agree that public transportation should be a top priority for the community to expand.

Quality of Public Transportation

- Very Good: 15%
- Good: 21%
- Acceptable: 22%
- Poor: 18%
- Very Poor: 10%

Most Older Adults (92%) say they find it easy to get around.

Older Adults 75+ years old are less likely to be very interested in expanding public transportation services to help Older Adults (33%) compared to all Older Adults nationally (40%).
Most Older Adults plan to stay in their current home for the rest of their lives because it meets their needs, allows them to live independently and is in a good neighborhood.

- 58% of Older Adults have lived in their current home for more than 20 years.
- 80% of Older Adults say this is because their home meets all their needs.
- 75% of Older Adults intend to continue living in their own home.
- 69% of Older Adults say this is because they live in a good neighborhood.
- 69% of Older Adults say this is because they want to live independently.

Q78 (For 60+ 2015). Do you intend to continue living in your current home for the rest of your life?
Q79 (For 60+ 2015). For which of the following reasons do you plan to continue living in your current home for the rest of your life? Please tell me all that apply.
Q57 (For 60+ 2015). When was the last time you moved to a new home?
**Overall, Older Adults and Influencers are both very likely to agree that their communities offer Older Adults a good quality of life**

However, looking forward, both groups have low expectations of their community’s ability to meet the needs of a growing Older Adult population.

### My Community Offers Me a Good Quality of Life

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage Agree</th>
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</thead>
<tbody>
<tr>
<td>60+ 2015</td>
<td>79%</td>
</tr>
<tr>
<td>Influencers</td>
<td>92%</td>
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</tbody>
</table>

### My Community is Doing Enough to Meet the Needs of a Growing Senior Population

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage Yes</th>
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<tbody>
<tr>
<td>60+ 2015</td>
<td>47%</td>
</tr>
<tr>
<td>Influencers</td>
<td>37%</td>
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Older Adults 75+ years old are more likely to believe that their community is doing enough to prepare for the needs of a growing Older Adult population (53%) than all Older Adults nationally (47%).

Q7 (For 60+ 2015, Influencers 2015). Please tell me how much you agree with the following statement: “My community offers Older Adults a good quality of life.”

Q8 (For 60+ 2015). Do you feel your community – meaning the city/town you live in – is doing enough to prepare for the needs of a growing senior population?

Q72 (For Influencers 2015). Do you feel your community is doing enough to prepare for the needs of a growing older adult population?
TO LEARN MORE ABOUT THE UNITED STATES OF AGING SURVEY, VISIT:

WWW.NCOA.ORG/UNITEDSTATESOFAGING