

# PERCEPTIONS OF AGING DURING EACH DECADE OF LIFE AFTER 30

The aging of America will impact almost every aspect of American life. It will change how and where we live, put additional pressures on healthcare, social services and caregivers, create new dynamics between young and old and challenge biases and personal views of aging itself.

The senior population is growing at one of the fastest rates in American history. Every day 10,000 baby boomers turn 65, and the U.S. Census Bureau predicts that by 2050, the number of people age 65 and older will nearly double. At last count in 2014, there were 46.2 million seniors in the United States.

How prepared are we as individuals and a country to meet the challenges facing older adults in America? Short answer: not well prepared.

According to the **West Health Institute/NORC Survey on Aging in America**—the most comprehensive national survey to gauge the hopes, fears, attitudes and perceptions of aging throughout each decade of life for adults 30 and older—70 percent of Americans say the country is not well prepared to address the needs of its fast-growing senior population. In addition, 59 percent say the country is heading in the wrong direction when it comes to providing healthcare and social service support to seniors. The numbers are slightly less pessimistic for people age 70 or older, as only 58 percent of this group say we're not prepared and only 40 percent think we're not going in the right direction.

The survey also finds that people are worried about what may happen to them personally as they age, with different



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## Four Things You Should Know

about perceptions of aging from the West Health Institute/NORC Survey on Aging in America...

- 1) Losing one's memory, not having financial security and developing health issues are top concerns about aging whether you're 30 or 60, followed by losing independence and having to move into a nursing home. Maintaining independence is a core need across the decades.
- 2) Seventy percent of Americans feel the country is not prepared for the rapid growth of its senior population.
- 3) Fifty-nine percent say the country is heading in the wrong direction when it comes to meeting the healthcare and social service needs of seniors.
- 4) More than half of Americans over 30 report being mostly or somewhat optimistic about aging, an optimism that tends to increase with age (46 percent of people age 30 to 39 are optimistic compared with 66 percent of people 70 and older).

ways of losing independence a central theme. Losing their memory (72 percent), being in poor health (71 percent) and not having financial security (71 percent) top the list in a near three-way tie, followed by actually losing one's independence (63 percent) or having to move into a nursing home (56 percent), concerns that persist whether a person is as young as 30 or as old as 70.

Despite these very real concerns, there is also a real optimism when it comes to aging. More than half of Americans over 30 report being mostly or somewhat optimistic about aging, an optimism among the public that tends to increase with age (46 percent of people age 30 to 39 are optimistic compared to 66 percent of people 70 and older).

The **West Health Institute/NORC Survey on Aging in America** focuses on five age groups (30 to 39, 40 to 49, 50 to 59, 60 to 69 and 70 to 79-plus) and explores how each group feels about growing older, the things that are most important to them as they age, their biggest hopes and fears and the events or occurrences that they think define "old age" (hint: it's more than a specific number). Overall, the survey features a nationally representative sample of 3,026 adults age 30 and older.

The survey also examines how each age group believes the healthcare system, government programs including Medicare, social services, religious institutions, charities and local communities are serving seniors today and how well they think they will serve them in the future (**see the companion report: *Who Will Help an Aging America Stay Independent and Healthy?***).

## ENDURING BELIEFS ABOUT THE AGING EXPERIENCE

Certain perceptions of aging remain relatively constant across the decades in American life, but having good health is more important for older adults than younger adults, while having romantic relationships is more important for younger adults than older adults. The **West Health Institute/NORC Survey on Aging in America** shows Americans are worried about some aspects of aging, and those concerns start decades before they turn 65. But there is good news in that the realities of aging for most seem to be better than what younger people imagine them to be, and older adults tend to have a high satisfaction with their aging experience. However, most would agree that there is much to be done to prepare for an aging America that fiercely wants to hold on to its independence, good health and financial security. The results illustrate public support for more preparation for the aging population and a change of direction so that healthcare and social services meet the needs of our nation's seniors today and in the future.

The following is a breakdown of the hopes, worries, priorities and views of Americans age 30 and older, decade by decade. The results highlight what people think about aging for themselves as well as today's and tomorrow's seniors.

## KEY FINDINGS INCLUDE:

### The Top Worries about Aging – A Three-Way Tie for First

Losing their memory (72 percent), not having financial security (71 percent) and being in poor health (71 percent) are the top worries of aging among people age 30 and over, but losing independence (63 percent) or having to move to a nursing home (56 percent) follow close behind.

- About two-thirds of Americans over age 30 are either moderately or extremely worried about losing their independence as they grow older.

- Worries of financial security are a top concern for middle-age adults, but it ranks as a lower concern for adults in their 60s and older. About 3 in 4 adults in their 40s and 50s are concerned about finances.
- In general, older Americans age 60 and above are much less likely than younger adults to worry about not having financial security (53 percent vs. 78 percent) and being in poor health (63 percent vs. 73 percent).
- Those in their 70s and older worry most about losing their memory (67 percent), losing their independence (61 percent) and being in poor health (59 percent).

**Financial security in old age ranks as a higher concern for younger adults than older adults when looking at what percent of people say they are at least moderately worried about it.**

	Top Worry	Second	Third	Fourth	Fifth
30s	Financial security (79)	Poor health (77)	Losing memory (75)	Losing independence (65)	Being burden on family (57)
40s	Financial security (78)	Losing memory (73)	Poor health (70)	Losing independence (60)	Being a burden on family (59)
50s	Financial security (74)	Poor health (71)	Losing memory (70)	Losing independence (64)	Nursing home (56)
60s	Losing memory (73)	Poor health (72)	Losing independence (67)	Financial security (65)	Nursing home (59)
70 or older	Losing memory (67)	Losing independence (62)	Poor health (59)	Nursing home (54)	Financial security (50)

**Question: How worried are you about each of the following happening to you personally as you age?**

Those with incomes less than \$50,000 are more concerned than those who make \$50,000 or more about their financial security (75 percent vs. 68 percent).

- Although seniors worry less overall about being in poor health as they age, adults who are 60 and older who have multiple chronic conditions are more concerned about poor health (70 percent) than seniors without multiple conditions (52 percent).
- Those with two or more chronic conditions are more worried about being in poor health (77 percent vs. 65 percent), losing independence (69 percent vs. 60 percent), being treated disrespectfully (46 percent vs. 41 percent) and becoming a burden on family (59 percent vs. 53 percent).

## **AMERICANS PERCEIVE A LACK OF PREPAREDNESS IN ADDRESSING NEEDS OF SENIORS AND BELIEVE THE COUNTRY IS HEADED IN THE WRONG DIRECTION WHEN IT COMES TO CARING FOR OLDER ADULTS.**

Americans believe the healthcare system and their communities should do more to help seniors, and there is strong public support for healthcare services that help people maintain their independence as they age.

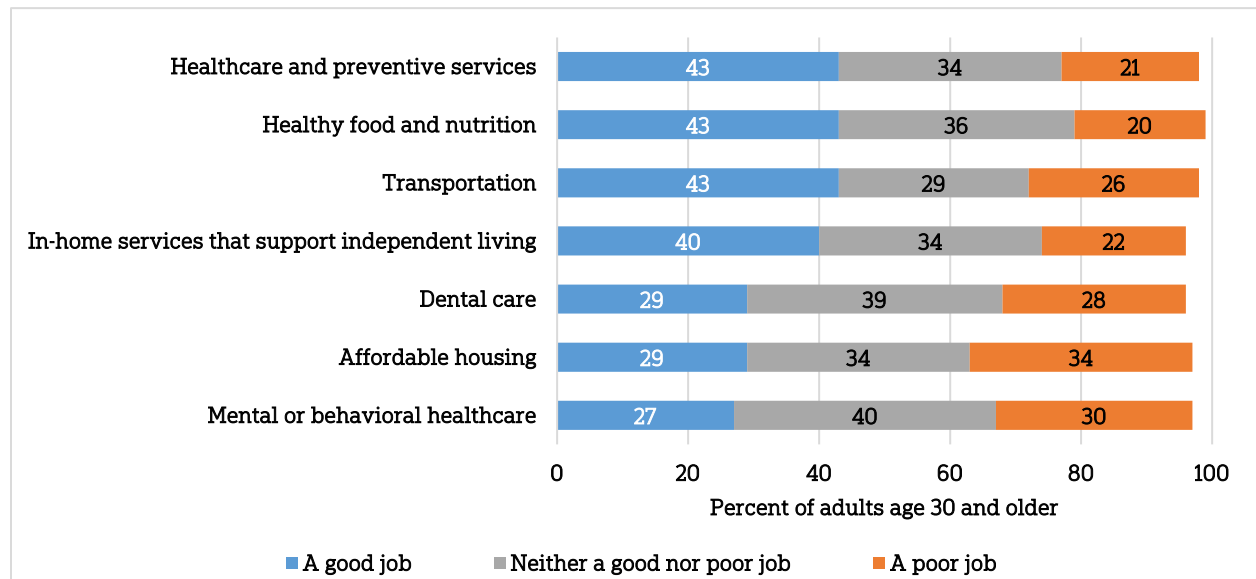
About 7 in 10 people age 30 and older think the country is simply not prepared to meet the needs of its growing senior population, and about 6 in 10 say that whatever efforts are being made to address them are headed in the wrong direction when it comes to providing seniors with healthcare and social services.

Seniors age 70 and older are the least pessimistic, with lower numbers of this group reporting a lack of preparedness (about 6 in 10 adults) and indicating that as a country we are headed in the wrong direction (about 4 in 10 adults).

Most adults say in-home health services, dental care and ongoing living assistance programs are important parts of caring for the country’s growing senior population. However, most Americans do not feel their community is meeting older adults’ needs.

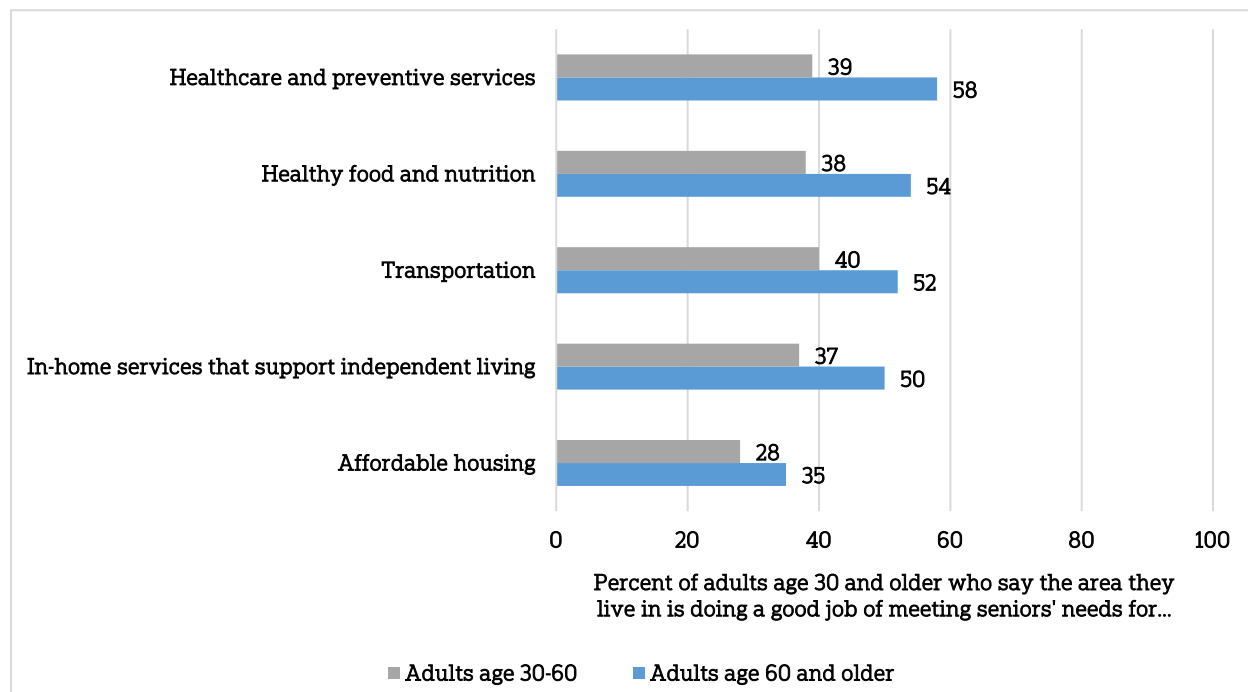
At the local level, less than half of Americans age 30 and older say the area they live in is doing a good job of meeting seniors’ various needs, including transportation, healthy food, affordable housing and healthcare.

**Less than half of Americans age 30 and older say their area is doing a good job meeting seniors’ various needs.**



**Question: Do you think the area where you currently live is doing a good job, a poor job, or neither a good nor poor job meeting seniors’ needs for...?**

Seniors, who are most likely to use these different types of services and care, are significantly more positive than younger adults about how the country and their local areas are doing in meeting the needs of the aging population.

**Older adults have a more positive view of how well their community is meeting seniors' needs.**

**Question: Do you think the area where you currently live is doing a good job, a poor job, or neither a good nor poor job meeting seniors' needs for...?**

Most adults do not think these issues are getting the attention they deserve. Few adults over 30 years old (10 percent) think that the media reports very regularly on policies and services impacting seniors, while a majority (63 percent) say the media covers these policies occasionally or never.

## WHAT REALLY MATTERS TO US AS WE AGE?

Across the generations, most Americans share common priorities for their lives—good health, financial security, the ability to live independently, close relationships and respect. Most adults across all ages say it is very important to have good health (93 percent), the ability to live independently (89 percent), financial security (87 percent), close relationships with family and friends (87 percent) and to be treated with respect (86 percent). These percentages hardly fluctuate between people in their 30s and those in their 70s.

Adults age 60 and older are more likely than adults under 60 to say having good health (96 percent vs. 92 percent) and religion (67 percent vs. 58 percent) are important, while those under 60 are more likely to say romantic relationships are important (63 percent vs. 45 percent).

In terms of relative importance of priorities, financial security tends to rank as a higher priority for younger adults than older adults. At the same time, close relationships tend to rank as a higher priority for older adults than younger adults.

**Americans' priorities differ little across age groups in terms of what percent say each is very or extremely important, but there are shifts in the rankings across the decades.**

	Top Priority	Second	Third	Fourth	Fifth
30s	Health (91)	Respect (87)	Financial security (86)	Independence (86)	Close relationships (85)
40s	Health (91)	Financial security (88)	Independence (87)	Close relationships (85)	Respect (84)
50s	Health (94)	Independence (90)	Respect (87)	Financial security (86)	Close relationships (85)
60s	Health (94)	Independence (90)	Close relationships (88)	Financial security (86)	Respect (85)
70 and older	Health (96)	Close relationships (92)	Independence (90)	Financial security (87)	Respect (84)

**Question: First, think about your life now and what matters most to you. How important to you personally is ...?**

## WHAT ARE CONSIDERED THE SIGNS OF “OLD AGE?”

Most Americans believe signs of old age are factors related to losing independence. Majorities of Americans say the top signs of old age include when a person can no longer live on their own, drive, do anything to improve their own health or has trouble walking.

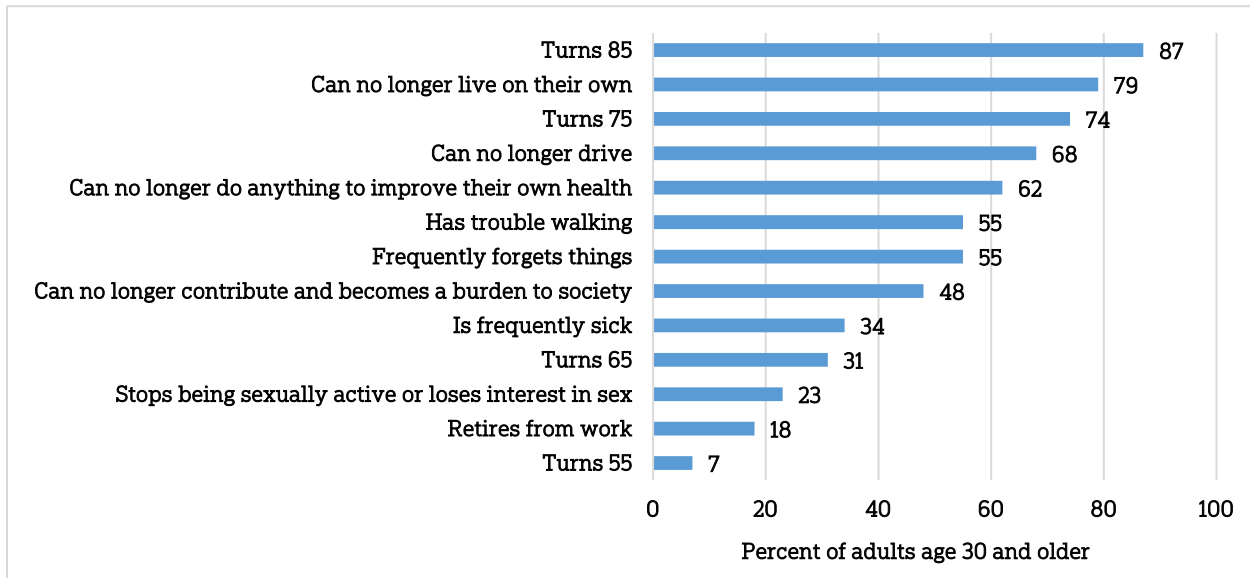
Fewer than 4 in 10 people say signs of old age include when a person retires from work, stops being sexually active or is frequently sick.

Old age is more likely to be associated with losing independence than is turning 65 or 75, and that perception holds true across the age groups. Nearly 8 in 10 Americans say a sign of old age is when a person can no longer live on their own. These numbers hold steady throughout each decade of life, demonstrating how strongly Americans associate a lack of independence with aging and how frequently they list different aspects of losing independence as key worries.

No longer being able to drive (68 percent) and not being able to do anything to improve one's health (62 percent) are also frequently cited as signs that a person has reached old age. About 55 percent say trouble walking is a sign of old age, while only 34 percent say the same about being frequently sick.

Older adults are less likely than younger adults to believe turning 75 is a sign of old age. About 83 percent of 30 to 39 year-olds think 75 is old, compared to the 74 percent of 50 to 59 year-olds, 66 percent of 60 to 69 year-olds and 60 percent of people in their 70s and older.

**Most Americans believe signs of old age are factors related to losing independence.**



Question: For each of the following, please tell me whether or not it is a sign that a person has reached old age.

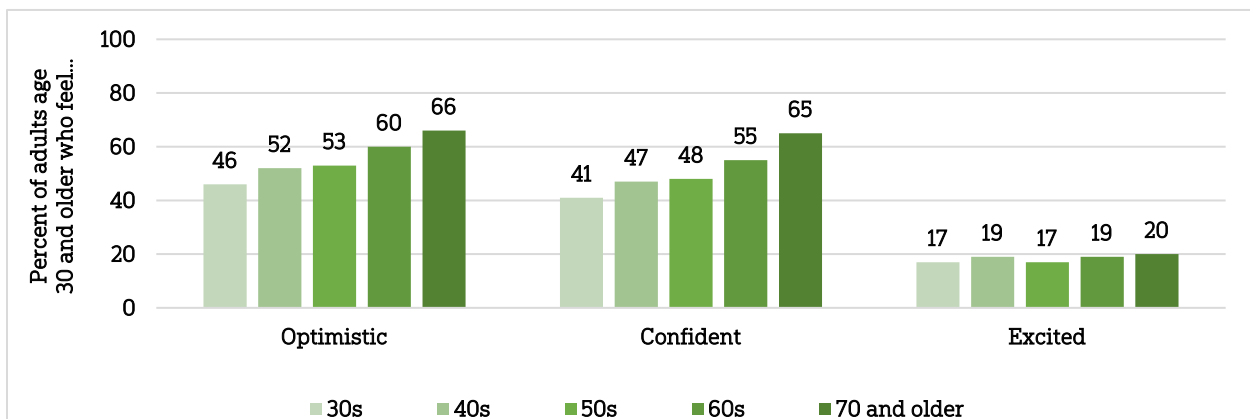
**HOW DO WE REALLY FEEL ABOUT AGING?**

More than half of Americans over age 30 report being mostly or somewhat optimistic about aging, an optimism that tends to be greater among older adults.

Those with multiple chronic health conditions have a slightly more negative outlook on aging, feeling less optimistic than those without multiple conditions (52 percent vs. 57 percent). Our concerns about aging peak in our 50s, with 43 percent saying they are very or somewhat concerned about aging.

- About half of people in their 30s, 40s and 50s are mostly or somewhat optimistic about aging, compared with more than 6 in 10 people in their 60s and older.
- About one-fifth of people in all age groups are very or somewhat excited about aging.

**Older adults tend to be more optimistic and confident about aging than younger adults, but few Americans of all ages say they're excited about getting older.**



Questions: Do you feel optimistic or pessimistic about growing older and aging? Do you feel confident or helpless about aging? Do you feel excited or concerned about aging?



When it comes to thinking about retirement, those under age 65 overestimate the degree to which they will rely on savings and other sources of personal income and wealth as they age, while those 65 and older are more likely to say they actually rely on Social Security and Medicare/Medicaid.

In terms of assistance, 31 percent of those under age 65 expect to need help with daily activities compared with just 15 percent of those 65 and older who report actually needing such help.

## **WHICH AGE GROUP DO AMERICANS THINK HAS IT BEST?**

Baby boomers are viewed as the generation that currently has the highest quality of life and most financial stability, while millennials are perceived as struggling in both respects. Most adults have a positive assessment of their lives, especially older Americans.

- Majorities of Americans age 30 and older say their quality of life is very good (52 percent) and report that their personal finances are good (61 percent). The oldest Americans, age 70 and older, however, are the most likely to rate their quality of life (66 percent) and finances (73 percent) as good.
- About half of 30 to 60 years old say their quality of life is good or excellent compared with 55 percent of people in their 60s and 66 percent of people age 70 and older.

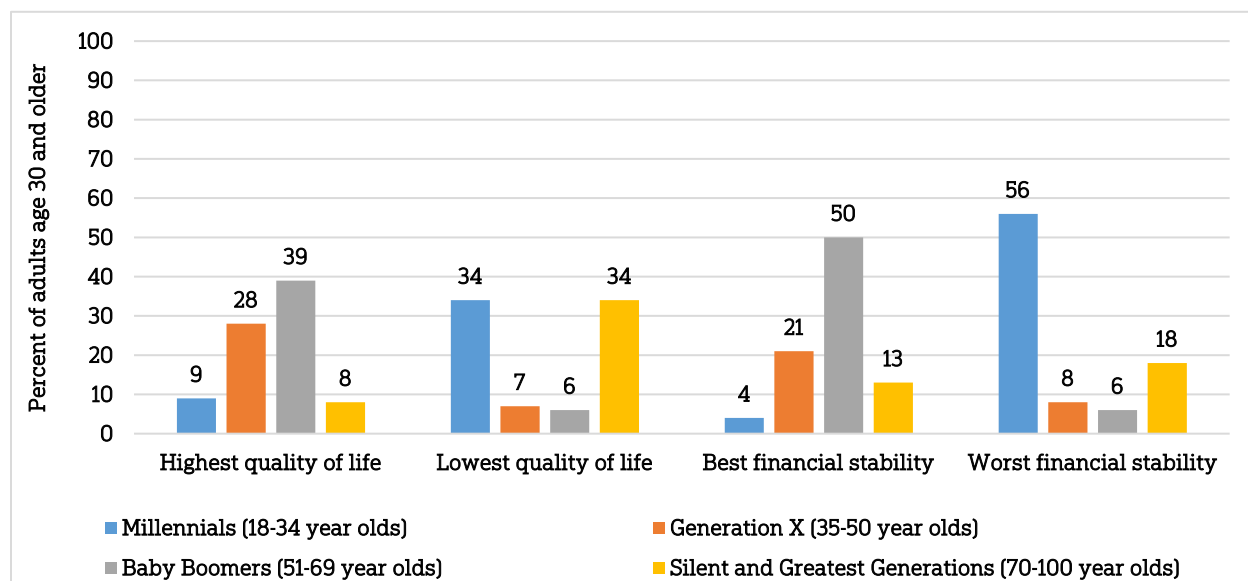
Asked to compare the quality of life and financial situation of different generations, adults age 30 and older are most likely to say baby boomers have the highest quality of life while millennials and the silent and greatest generations have the lowest quality of life. About half of Americans believe that baby boomers have the best financial stability, and slightly more (56 percent) say millennials have the worst financial stability.

About 1 in 3 Americans over 30 think their generation's aging experience will be better than the experience of the generation before them. People in their 60s and older are twice as likely as younger Americans to say their aging experience is better than prior generations (59 percent vs. 28 percent) and are more likely to say seniors get the respect they deserve (39 percent vs. 24 percent).

People with multiple chronic conditions are slightly more optimistic than others about their generation's aging experiences compared to the prior generation. Four in 10 of those with two or more chronic conditions say their aging experience will be better than the generation before, compared with 34 percent of those without multiple chronic conditions.



**Millennials are perceived to have the lowest quality of life and worst financial stability, while baby boomers are seen as the most successful.**



Questions: In your opinion, which age group has the highest quality of life in America these days? In your opinion, which age group has the lowest quality of life in America these days? In your opinion, which age group has the best financial stability in America these days? In your opinion, which age group has the worst financial stability in America these days?

## ABOUT THE STUDY

### Survey Methodology

This survey was conducted by NORC at the University of Chicago with funding from the West Health Institute. Data were collected using AmeriSpeak®, which is a probability-based panel designed to be representative of the U.S. household population. During the initial recruitment phase of the panel, randomly selected U.S. households were sampled with a known, non-zero probability of selection from the NORC National Sample Frame and then contacted by U.S. mail, email, telephone and field interviewers (face-to-face).

Interviews for this survey were conducted between September 19 and October 21, 2016, with adults age 30 and over representing the 50 states and the District of Columbia. Panel members were randomly drawn from AmeriSpeak®, and 3,026 completed the survey—2,303 via the web and 723 via telephone. Interviews were conducted in English and Spanish. The final stage completion rate is 45.4 percent, the weighted household panel response rate is 21.3 percent and the weighted household panel retention rate is 94.4 percent, for a cumulative response rate of 9.1 percent. The overall margin of sampling error is +/- 2.2 percentage points at the 95 percent confidence level, including the design effect. The margin of sampling error may be higher for subgroups.

Once the sample has been selected and fielded, and all the study data have been collected and made final, a poststratification process is used to adjust for any survey nonresponse as well as any noncoverage or under- and oversampling resulting from the study-specific sample design. Poststratification variables included age, gender, census division, race/ethnicity and household phone status. The weighted data, which reflect the U.S. population of adults age 30 and over, were used for all analyses.

### **About the West Health Institute and West Health**

Solely funded by philanthropists Gary and Mary West, [West Health](#) includes the nonprofit and nonpartisan [Gary and Mary West Health Institute](#) and [Gary and Mary West Foundation](#) in San Diego and the [Gary and Mary West Health Policy Center](#) in Washington, DC. These organizations are working together toward a shared mission dedicated to enabling 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. For more information, visit [westhealth.org](http://westhealth.org) and follow [@westhealth](#).

### **About NORC at the University of Chicago**

NORC at the University of Chicago is an independent research institution that delivers reliable data and rigorous analysis to guide critical programmatic, business and policy decisions. Since 1941, NORC has conducted groundbreaking studies, created and applied innovative methods and tools and advanced principles of scientific integrity and collaboration. Today, government, corporate and nonprofit clients around the world partner with NORC to transform increasingly complex information into useful knowledge.

NORC conducts research in five main areas: Economics, Markets, and the Workforce; Education, Training and Learning; Global Development; Health and Well-Being; and Society, Media and Public Affairs.

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