

Aging in America: How Prepared Are You?

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OVERVIEW

In 2005, CommonHealth ACTION surveyed Americans throughout all 50 states about the extent to which an individual is prepared to age. This voluntary self-assessment was offered online. Factors included anticipated personal needs, reliance upon social security, care giving, and overall confidence in American systems being equipped for the



increasing aging of the population. Four-hundred and four adults from over 37 states participated. The majority of respondents were 41-64 years of age, and many anticipated relying on family and friends for a safety net, assuming that the caregivers remain in good health. As a follow up to this survey, and in light of the current national debate about healthcare, CommonHealth ACTION partnered with BETAH Associates, Inc. to develop a larger, more robust survey for 2010. The confidential online survey was designed for adults over the age of 18, and examined participants' concerns about aging, expectations they have about who will provide for their needs in their later years, and how they expect those needs to be met. Findings were compiled to illustrate respondents' assessment of the current state of aging in America, as well as for public policy implications. The following are some basic statistics about the nation's aging population.

CommonHealth ACTION plans to use survey findings to inform a comprehensive policy agenda for communities interested in adopting a public health approach to aging preparedness. We anticipate these findings will also inform agencies, organizations, communities, and individuals interested in aging issues. We plan to develop and distribute the next survey in late Spring of 2011.

BACKGROUND

- Older population projected to increase to 72 million people in 2030, nearly 20 percent of total US population [1]
- Nearly one in five US residents at that time will be 65 or older
- America's older adults will become more diverse reflecting demographic changes in US population
- Increase in number of older adults living longer raises concerns about resources necessary to support them
- Pensions and associated health insurance will decrease
- Financial pressures on Social Security and Medicare will increase
- Decreasing capacity to afford retirement emerging for several years, especially for women
- Current recession has exacerbated these concerns and brought more middle class people into the mix [2]
- Older low-income women, women of color, rural, and other underserved women vulnerable to economic disadvantage [3]
- We lack foundation of home and community-based supportive services to enable older adults to remain in their homes and communities (age in place)
- These trends will present challenges and opportunities for agencies, organizations, communities, public policymakers

SURVEY

- Forty one questions to collect quantitative and qualitative data
- Designed to gather information about
- Demographic characteristics
- Aging preparedness
- Availability of aging resources
- Access to and use of technology
- Perceptions about governmental preparedness for aging population Data collection
- Survey available online March 3 to May 18, 2010 at www.commonhealthaction.org
- List-serves focused on aging issues and public health
- Social media platforms (e.g. Facebook, Twitter)
- Information disseminated at 2010 Conference on Aging in Chicago
- Contacts at agencies dealing with aging issues
- * Contacts at national, state and local civil rights, political and public health organizations representing populations of color
- Sample 1,022 survey respondents

DEMOGRAPHICS





	N	%
Age		
18-29	72	7.3%
30-40	145	14.6%
41-64	635	64%
65-75	111	11.2%
16-90	27	2.7%
90+	2	0.2%
Gender		
Women	788	78.6%
Men	215	21.4%
Race		
White	660	65.8%
Black	197	19.6%
Hispanic	70	7%
Education		
Elementary school	2	0.2%
Some high school	2	0.2%
High school graduate	33	3.3%
Technical/trade school	26	2.6%
Some college	134	13.5%
College graduate	236	23.8%
Some graduate school	67	6.8%
Graduate degree	492	49.6%

	IN.	%		IN	
			Marital Status		
	72	7.3%	Single (never married)	180	17.
	145	14.6%	Married	588	58.
	635	64%	Separated	8	0.
	111	11.2%	Divorced	141	14.
	27	2.7%	Domestic Partnership	48	4.
	2	0.2%	Widowed	38	3.
			Employment		
	788	78.6%	Status		
	215	21.4%	Employed full time	748	75.
			Employed part-time	123	12.
	660	65.8%	Unemployed	34	3.
	197	19.6%	Retired	87	8.
	70	7%	Income		
	,		\$0 - \$9,000	47	4.
	2	0.2%	\$10,000 - \$34,000	142	14.
	2	0.2%	\$35,000 - \$49,000	188	19.
ate	33	3.3%	\$50,000 - \$74,000	269	27.
nool	26	2.6%	\$75,000 - \$99,000	174	27. 17.
	134	13.5%	\$100,000 - \$149,000	122	12.
	236	23.8%	\$150,000 +	50	
iool	67	6.8%			
	400	40 604			





KEY FINDINGS

Aging and Retirement Preparedness

To obtain a sense of their worries about the future in regard to aging, respondents rated their level of worry (very worried, worried, somewhat worried, not worried at all) about a list of potential aging/retirement issues. Issues included assisted living/nursing home needs, preparing meals, cost of food, being alone, getting sick, healthcare costs, home maintenance/repairs, finances, not being useful to/valued by others, prescription medication costs, property tax increases, providing care/care giving for a spouse/partner, reductions in Medicare coverage, social security, and transportation needs.



- Respondents reported concern about health care costs, assisted living/nursing home needs, transportation needs, having sufficient retirement income, and access to affordable healthcare • Youngest respondents were most concerned about
- receipt of social security and reduction in Medicare • Women were most concerned about their health,
- healthcare costs, and finances for retirement
- Respondents hoped to age in place and maintain their independence but were concerned about the lack of home and community-based supportive services

Aging and Retirement Resources

The survey explored respondents' perceptions of available and affordable resources in their communities (i.e. affordable assisted living facilities, affordable nursing home facilities, affordable health care, affordable housing, home utilities financial assistance, affordable hospice care, senior center, affordable transportation, affordable meals on wheels, affordable legal aid, property tax relief, options for physical activity and exercise, social outlets). Ratings ranged from excellent, very good, good, fair to poor. Respondents rated all items as fair or good. The survey also asked respondents who they would rely on to care for their needs after the age of 65 and where they planned to live.

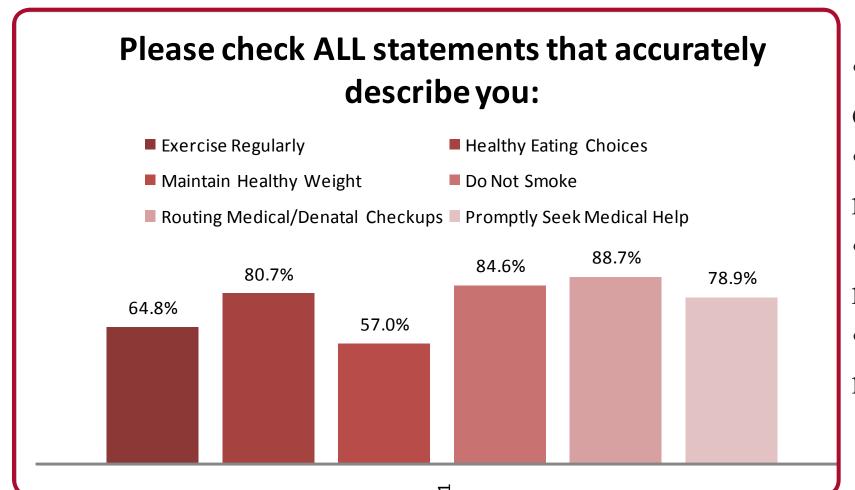
- Higher percentages of men (52%) than women
- (42%) would rely on their spouse for care More women than men would rely on their children, siblings, or other family members,
- and would live with family members • More men (12%) planned to live in a nursing
- home than women (9%) • Higher percentage of whites (12%) than blacks (5%) or Hispanics (2%) would live in a
- Higher percentage of whites than blacks or Hispanics reported they would care for

nursing home

themselves or pay a professional • Higher percentages of blacks (10%) and of Hispanics (11%) than whites (4%) reported they would rely on a family member or friend for care and would live in their own homes or in the homes of family members

If you need help caring for yourself when you are over 65, where do you plan to live? house/apartment/condomini ■ Nursing home/Assisted living ■ With family members in their house/apartment/condominiu I have no plan for where I will

Aging and Health Maintenance



- 93% of respondents taking steps now to prevent or manage chronic disease as they age
- Lower proportions of Hispanics engage in healthrelated activities
- More older (age 65-75) than younger (age 18-29) respondents engage in health-related activities
- More respondents with higher educational attainment and income engage in health-related activities

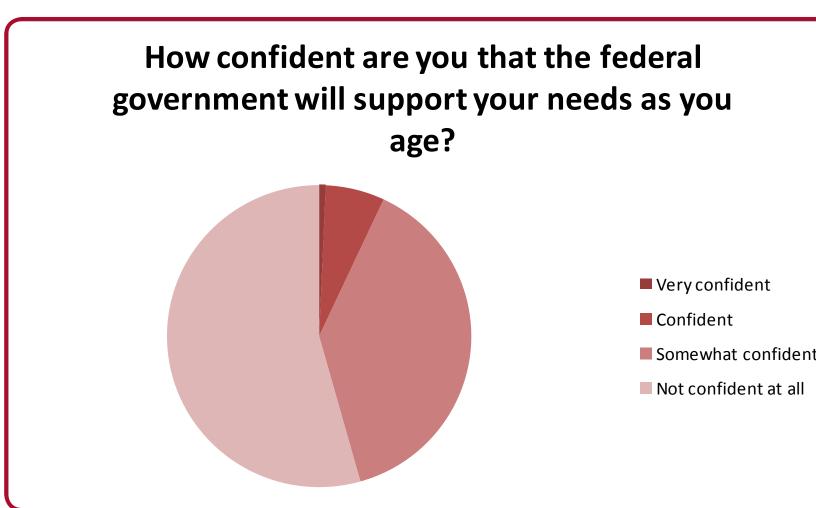
Internet Use in Retirement

- Technology may enhance aging preparedness, especially with respect to the Internet
- Respondents with lower education and incomes appear to be vulnerable to lack of Internet access and use of technology
- Hispanics appear to be potentially vulnerable to perceiving barriers
- Reported lower SES characteristics as compared to whites and blacks
- Women potentially vulnerable group
- Cost of broadband would deter more women (35%) than men (25%) from Internet use • Almost twice as many women (21%) as men (12%) considered computer cost a barrier
- Advances in security of the Internet will be critical in whether and how Internet, mobile, health information technologies become widely used tools

Demographic characteristics	Broadband Internet connection in their homes or a cell phone		Plan to use email, social networking tools and computer technology		Anticipate using the Internet and online tools to manage their health		Anticipate using Internet to access information and services in their senior years	
	YES	NO	YES	NO	YES	NO	YES	NO
Age								
18-29	97%	3%	86%	14%	63%	37%	83%	17%
30-40	95%	5%	91%	9%	67%	33%	93%	7%
41-64	96%	4%	94%	6%	62%	38%	95%	5%
65-75	89%	11%	94%	6%	49%	51%	89%	11%
76-90	81%	19%	85%	15%	35%	65%	77%	23%
Gender								
Women	94%	6%	93%	7%	59%	41%	93%	7%
Men	97%	3%	93%	7%	64%	36%	92%	9%
Race								
White	95%	5%	95%	5%	57%	43%	94%	6%
Black	96%	4%	90%	10%	67%	33%	90%	10%
Hispanic	87%	13%	84%	16%	63%	37%	88%	12%
Education								
High school	81%	19%	75%	25%	44%	56%	75%	25%
graduate								
Technical/trade	96%	4%	89%	11%	63%	39%	92%	8%
school								
College	95%	5%	95%	5%	63%	39%	92%	8%
graduate								
Graduate	96%	4%	93%	7%	62%	38%	95%	5%
degree								

Views on Government's Role in Aging and Retirement Preparedness

The decreasing capacity of individuals to afford retirement, exacerbated by the current recession, has intensified concerns about the federal government's capacity to support its growing aging population, and about the allocation of increasingly scarce resources. The survey asked respondents to indicate how confident they were that the federal government could address the needs of older Americans regarding a number of items (affordable assisted living facilities, affordable nursing home facilities, affordable health care, affordable home health care, home



utilities financial assistance, affordable hospice care, adequate senior centers, affordable transportation, affordable meals on wheels, affordable legal aid, property tax relief, affordable options for physical activity and exercise, social outlets).

- Fifty-four percent of respondents not confident at all that federal government could support their needs as they aged
- o Blacks were more confident in government's capacity than whites or Hispanics
- o More men were confident (57%) than women (16%)
- o Higher percentage in middle age groups (30-40, 41-64) not confident at all
- o Higher percentage with lower educational attainment and income not confident at all • The percentage of respondents were not confident the government could provide affordable nursing homes = 54%; assisted living facilities = 53%); and affordable home health care = 51%.

LIMITATIONS

- Respondents had higher levels of income and education relative to general US population; however, a more representative group would likely report similar levels of concern. The next survey will solicit responses from population with broader range of education and income
- Although we used percentages to create comparability, the actual numbers of retired and oldest age respondents was quite small
- Respondents age 41-64 represented largest number of survey participants. This was likely attributable to outreach strategies. The next survey will create more narrow age ranges
- Despite limitations, sample size was sufficient to examine responses by ethnicity and gender where SES differences by ethnicity and gender not so pronounced

CONCLUSIONS

- Aging of population and retirement preparedness significant research and policy issues facing our country today
- Respondents expressed pervasive uncertainty and apprehension about
- Government's ability to support an aging population
- Future cost and availability of health care
- Availability of affordable housing and transportation
- Respondents hope to remain independent and age in place but concerned about resources available to support needs
- Findings suggest that gender and ethnicity interacted with SES to influence respondents' views on access and use of Internet and technology
- Women and older members of historically disadvantaged groups may be particularly vulnerable to potential reduction in governmental resources

IMPLICATIONS

- Internet access will become increasingly important for aging and retired people to obtain sources of information and services
- Private technology companies and those focused on health information technology should continue to study and develop more accessible technologies for older and diverse groups
- State and local governments, social and religious organizations, community-minded business, community-based groups must form productive alliances and provide effective leadership regarding how to create communities where seniors can remain vibrant and involved

It is critical that we begin a national dialogue that serves as a catalyst for individuals and communities to collaborate on effective aging strategies. Without these strategies, we are in danger of devaluing our seniors, further crippling our economy and communities, and creating an unbearable strain on the "sandwich generation." Our rapidly growing older population is living longer, more productive lives which highlight the need for all Americans to plan for their future. The survey data could help us to identify specific issues and develop better strategies affecting older Americans. The ultimate goal would be for our society to be equipped with the systems to support an aging population, ensuring they have relatively independent and healthy lifestyles.

About CommonHealth ACTION

CommonHealth ACTION (CHA) is a national, non-profit, public health organization in the District of Columbia. We work to build organizational and community capacity to address determinants of health and create optimal health for all. Contact us at info@commonhealthaction.org or 202.407.7088 to learn more about how CHA can work with you to achieve your mission and improve the health and well being of all people. For more information, visit http://www.commonhealthaction.org.

References

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