SURVEY OVERVIEW
Methodology

- Penn Schoen Berland completed 3,279 telephone interviews between April 3, 2014 and May 6, 2014
- This report includes the following audiences:

<table>
<thead>
<tr>
<th>Audience</th>
<th>Definition</th>
<th>Sample Size</th>
<th>Margin of Error</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Population Samples</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>National 60+ 2014</td>
<td>US adults 60 and older from 2014 study</td>
<td>1,000</td>
<td>+/- 3.1%</td>
</tr>
<tr>
<td>National 60+ 2013</td>
<td>US adults 60 and older from 2013 study</td>
<td>1,007</td>
<td>+/- 3.1%</td>
</tr>
<tr>
<td>National 60+ 2012</td>
<td>US adults 60 and older from 2012 study</td>
<td>1,004</td>
<td>+/- 3.09%</td>
</tr>
<tr>
<td>National 18-59 2014</td>
<td>US adults 18-59 from 2014 study</td>
<td>1,027</td>
<td>+/- 3.06%</td>
</tr>
<tr>
<td>National 18-59 2013</td>
<td>US adults 18-59 from 2013 study</td>
<td>993</td>
<td>+/- 3.11%</td>
</tr>
<tr>
<td>Oversampled Audiences</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Low-Income Seniors 2014</td>
<td>US adults 60 and older with household income of &lt;$15,000 from 2014 study</td>
<td>252</td>
<td>+/- 6.17%</td>
</tr>
<tr>
<td>Low-Income Seniors 2013</td>
<td>US adults 60 and older with household income of &lt;$15,000 from 2013 study</td>
<td>378</td>
<td>+/- 5.04%</td>
</tr>
<tr>
<td>Socially-Isolated Seniors</td>
<td>US adults 60 and older living alone and expressing feelings of loneliness from 2014 study</td>
<td>250</td>
<td>+/- 6.2%</td>
</tr>
<tr>
<td>Dallas Seniors</td>
<td>US adults 60 and older living in Dallas from 2014 study</td>
<td>250</td>
<td>+/- 6.2%</td>
</tr>
<tr>
<td>Newark, N.J. Seniors</td>
<td>US adults 60 and older living in Newark, N.J. from 2014 study</td>
<td>250</td>
<td>+/- 6.2%</td>
</tr>
<tr>
<td>Cleveland Seniors</td>
<td>US adults 60 and older living in Cleveland from 2014 study</td>
<td>250</td>
<td>+/- 6.2%</td>
</tr>
</tbody>
</table>
Please note:

- Data from general population samples and regional oversampled audiences are weighted to U.S. Census Bureau data. Data from the oversampled audience of “Low-Income Seniors” are weighted to 2013 survey demographics data.

- The following demographics are weighted:
  - Age
  - Gender
  - Marital status
  - Race

- Sample sizes under N=75 are not shown, as these sample sizes are too small to be statistically reliable.

- 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
ATTITUDES AND ACTIONS ON HEALTH

Seniors are taking more proactive steps to improve their health and expressing more confidence about their health in future years than in 2013.
More seniors are setting health goals and exercising every day compared to last year.

In the past 12 months, did you set one or more specific goals to manage your health?

<table>
<thead>
<tr>
<th>Have set health goal in the past year</th>
</tr>
</thead>
<tbody>
<tr>
<td>53% 60+ 2014</td>
</tr>
</tbody>
</table>

Senior women (58%) are more likely to have set health goals than senior men (48%).

How often do you typically exercise for 30 minutes or more?

<table>
<thead>
<tr>
<th>Exercise 30 minutes or more every day</th>
</tr>
</thead>
<tbody>
<tr>
<td>37% 60+ 2014</td>
</tr>
</tbody>
</table>

Seniors who exercise daily are much more likely than those who never exercise to say the past year of their life has been better than normal rather than worse (28% and 15% respectively).

Q47 (For 2014 60+). How often do you typically exercise for 30 minutes or more? Among All.
Q33 (For 2013 60+). How often do you typically exercise for 30 minutes or more? Among All.
Q48 (For 2014 60+). In the past 12 months, did you set one or more specific goals to manage your health? Among All.
Q34 (For 2013 60+). In the past 12 months, did you set one or more specific goals to manage your health? Among All.
Seniors who set health goals are much more likely to have an optimistic outlook on their overall quality of life and their health.

Among seniors nationally who have set one or more health goals in the past year:
- 16% think their overall quality of life will improve in the next five to 10 years.
- 9% are confident that their health will be better in the next five to 10 years.

Among seniors nationally who have not set one or more health goals in the past year:
- 46% have no idea about their future overall quality of life.
- 53% have no idea about their future health.

Q48 (For 2014 60+). In the past 12 months, did you set one or more specific goals to manage your health? Among All.
Q7 (for 2014 60+). When thinking about the next 5-10 years, do you expect your overall quality of life to get...? Among All.
Q10 (for 2014 60+). When thinking about the next 5-10 years, do you expect your health to get...? Among All.
Seniors receiving support from loved ones are more likely to set health goals

*In the past 12 months, did you set one or more specific goals to manage your health? (Showing Yes, among Seniors 60+ receiving support and no support)*

Q48 (For 2014 60+). In the past 12 months, did you set one or more specific goals to manage your health?
Senior men are most likely to get encouragement to stay healthy from their spouse, while senior women are most likely to rely on themselves.

**Who is the most influential person in your life encouraging you to stay healthy or get healthier?**

(Showing top 3 responses)

- **Myself**
  - Senior Women 60+: 40%
  - Senior Men 60+: 37%

- **My spouse**
  - Senior Women 60+: 15%
  - Senior Men 60+: 39%

- **A child**
  - Senior Women 60+: 20%
  - Senior Men 60+: 9%

Q46 (For 2014 60+, 2014 18-59). Who is the most influential person in your life encouraging you to stay healthy or get healthier?
A large majority of seniors feel confident they are prepared for health changes as they age

How confident are you that you are prepared for changes in your health as you age?

85% of seniors are confident they are prepared for any health changes as they age.

Q67 (For 2014 60+, 2014 18-59). How confident are you that you are prepared for changes in your health as you age?
Despite remaining concern for the future, seniors are increasingly confident in their financial stability this year compared to 2013 and 2012.
Seniors report an easier time paying monthly bills than last year, but still express overall concern about their long-term financial situation.

- Despite these improvements, nearly half of seniors nationally remain concerned about their savings and income over the long term.

In general, based on your current income and savings, how easy or difficult is it for you to pay your monthly living expenses?

<table>
<thead>
<tr>
<th></th>
<th>60+ 2014</th>
<th>60+ 2013</th>
<th>60+ 2012</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very + somewhat easy</td>
<td>69%</td>
<td>66%</td>
<td>64%</td>
</tr>
</tbody>
</table>

How concerned are you that your savings and income will be sufficient to last for the rest of your life? Are you...

<table>
<thead>
<tr>
<th></th>
<th>60+ 2014</th>
<th>60+ 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very concerned</td>
<td>19%</td>
<td>22%</td>
</tr>
<tr>
<td>Somewhat concerned</td>
<td>30%</td>
<td>31%</td>
</tr>
</tbody>
</table>
While many seniors wish they had saved more money, they say being financially secure is not the key to a positive outlook on life.

What, if any, of the following steps do you wish you had taken to plan and prepare for your senior years? Please tell me all that apply.

- Saved more money: 45%
- Taken better care of my health: 36%
- Made better investments: 31%
- Kept legal documents more organized: 22%
- Stayed closer with family: 21%
- Worked longer: 15%
- Planned to live in a home that is better for aging: 13%
- Planned to live in a community that is better for aging: 10%
- Other: 4%
- None of the above: 17%

What is the most important key to keeping a positive outlook on life?

<table>
<thead>
<tr>
<th>Seniors 60+ 2014</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>My faith or spirituality</td>
<td>25</td>
</tr>
<tr>
<td>A loving family</td>
<td>15</td>
</tr>
<tr>
<td>A positive attitude</td>
<td>14</td>
</tr>
<tr>
<td>A happy marriage or relationship</td>
<td>9</td>
</tr>
<tr>
<td>Taking care of my health</td>
<td>9</td>
</tr>
<tr>
<td>Staying physically active</td>
<td>6</td>
</tr>
<tr>
<td>Staying mentally active</td>
<td>6</td>
</tr>
<tr>
<td>Being financially secure</td>
<td>5</td>
</tr>
<tr>
<td>Being socially connected</td>
<td>2</td>
</tr>
<tr>
<td>Supportive friends</td>
<td>1</td>
</tr>
<tr>
<td>Loving my job/career</td>
<td>1</td>
</tr>
<tr>
<td>Other</td>
<td>6</td>
</tr>
</tbody>
</table>

*Not showing “don’t know”

Q15 (For 2014 60+). What, if any, of the following steps do you wish you had taken to plan and prepare for your senior years? Please tell me all that apply. Showing All.

Q8 (For 2014 60+). What is the most important key to keeping a positive outlook on life?
Younger seniors are more optimistic about their financial future than seniors who are 75 and older.

When thinking about the next five to 10 years, do you expect your financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

- **60-64 year olds**: 26% much + somewhat better
- **65-74 year olds**: 24% much + somewhat better
- **75+ year olds**: 11% much + somewhat better

Q11 (For 2014 60+). When thinking about the next 5-10 years, do you expect your financial situation to get...?
A majority of seniors feel their community is putting resources in place to support an aging population, but point to areas where their community is falling short of meeting seniors’ needs.
More seniors say that their community is doing enough to prepare for the needs of a growing senior population than in 2013

54% of seniors feel their community is doing enough to prepare for the needs of a growing senior population, compared with 49% last year

- Compared with seniors, younger adults are not as likely to say that their community is doing enough to prepare for the needs of the senior population

43% of adults 18-59 feel their community is doing enough to prepare for the needs of a growing senior population, compared with 41% last year
Seniors anticipate needing help with home maintenance and transportation

40% of seniors anticipate needing support from their community with home maintenance, yet only 22% feel that their community helps meet this need for local seniors.

39% of seniors anticipate needing support from their community with transportation, and 59% feel that their community offers adequate support in this area.
Focus on home maintenance may relate to the fact that most seniors plan to continue living in their current home for the rest of their lives.

Do you intend to continue living in your current home for the rest of your life?

- Yes: 77%
- No: 17%
- Don't know: 5%

Q30 (For 2014 60+). Do you intend to continue living in your current home for the rest of your life?
If they were no longer able to care for themselves, seniors who live alone would most likely turn to assisted living communities and community support programs.

- While family support is important for seniors, only 36% would consider moving in with family if they were no longer able to care for themselves.

**IF LIVE ALONE: Which of the following options would you consider if you could no longer care for yourself?**

- **Moving to an assisted living community**: 48%
- **Receiving help from community programs**: 40%
- **Moving in with a family member or friend**: 36%
- **Hiring a paid caregiver**: 32%
- **Living in a nursing home**: 20%
- **Don't know**: 10%

**Who do you rely on the most for support in your senior years?**

- **My family**: 61%
COHORT-SPECIFIC FINDINGS

• Despite undertaking fewer preparations for the future, low-income seniors express a more optimistic outlook compared to last year.
• Socially-isolated seniors express more concern about finances and the need for support to age in place than seniors nationally.
Low-income seniors have done less preparation for their senior years and are less likely to have set health goals

While 37% of low-income seniors rely on themselves for motivation to stay or get healthy...

...they do less to prepare for their senior years compared with seniors nationally (50% vs. 73% respectively)...

...and fewer low-income seniors have set health goals in the past year than in 2013 (39% and 45% respectively)

Q12 (For 2014 60+). How much preparation have you done for your senior years?
Q46 (For 2014 60+). Who is the most influential person in your life encouraging you to stay healthy or get healthier?
Q48 (For 2014 60+). In the past 12 months, did you set one or more specific goals to manage your health?
Q32 (For 2013 60+). In the past 12 months, which of the following have you done to reduce your chance of a fall? Among All.
Low-income seniors are more likely than last year to have taken steps to reduce their chances of a fall

In the past 12 months, which of the following have you done to reduce your chance of a fall?

2014

25% of low-income seniors said they didn’t do anything to reduce their risk of falling

2013

32% of low-income seniors in 2013 said they didn’t do anything to reduce their risk of falling
Despite a majority remaining concerned about their long-term financial security, low-income seniors are more financially optimistic than last year.

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...

How concerned are you that your savings and income will be sufficient to last for the rest of your life?

<table>
<thead>
<tr>
<th>Low-Income Seniors 2014</th>
<th>Low-Income Seniors 2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very + somewhat easy</td>
<td>Very + somewhat concerned</td>
</tr>
<tr>
<td>53%</td>
<td>41%</td>
</tr>
</tbody>
</table>

Nearly two-thirds (64%) of low-income seniors also expect their financial situation to stay the same over the next five to 10 years

Q11 (For 2014 60+) When thinking about the next 5-10 years, do you expect your financial situation to get ...?
Q20 (For 2014 60+) 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...
Q14 (For 2013 60+). 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... Among All.
Q21 (For 2014 60+) How concerned are you that your savings and income will be sufficient to last for the rest of your life?
Q15mA (For 2013 60+). How concerned are you that your savings and income will be sufficient to last for the rest of your life? Are you...? Among All.
Despite long-term financial concerns, low-income seniors are more optimistic about maintaining a high quality of life than last year.

How confident are you in your ability to maintain a high quality of life throughout your senior years? (Showing very + somewhat confident)

Low-Income Seniors

<table>
<thead>
<tr>
<th></th>
<th>2014</th>
<th>2013</th>
</tr>
</thead>
<tbody>
<tr>
<td>87%</td>
<td>79%</td>
<td></td>
</tr>
</tbody>
</table>

Q13 (For 2014 60+). How confident are you in your ability to maintain a high quality of life throughout your senior years? Among All.
Q9 (For 2013 60+). How confident are you in your ability to maintain a high quality of life throughout your senior years? Among All.
Socially-isolated seniors are less optimistic about their quality of life in the next decade and are less likely to set health goals.

30% of socially-isolated seniors expect their quality of life to get worse over the next 10 years, compared with 21% of seniors nationally.

And when it comes to managing their health, 51% of socially-isolated seniors did not set a health goal in the past 12 months.

Q7 (For 2014 60+). When thinking about the next 5-10 years, do you expect your overall quality of life to get...?
Q48 (For 2014 60+). In the past 12 months, did you set one or more specific goals to manage your health?
Socially-isolated males are by far the most pessimistic about their health in the next decade.

When thinking about the next five to 10 years, do you expect your health to get much better, get somewhat better, stay about the same, get somewhat worse, or get much worse?

<table>
<thead>
<tr>
<th></th>
<th>Socially-Isolated Senior Men</th>
<th>Senior 60+ Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Somewhat + much worse</td>
<td>51%</td>
<td>33%</td>
</tr>
</tbody>
</table>

How confident are you that you are prepared for changes in your health as you age?

<table>
<thead>
<tr>
<th></th>
<th>Socially-Isolated Senior Men</th>
<th>Senior 60+ Men</th>
</tr>
</thead>
<tbody>
<tr>
<td>Not very + not at all confident</td>
<td>27%</td>
<td>13%</td>
</tr>
</tbody>
</table>

Q10 (For 2014 60+) When thinking about the next 5-10 years, do you expect your health to get…?

Q67 (For 2014 60+) How confident are you that you are prepared for changes in your health as you age?
Most socially-isolated seniors express significant concern for their long-term financial future, but less short-term concern for the next five to 10 years.

When thinking about the next five to 10 years, do you expect your financial situation to get much better, somewhat better, stay about the same, get somewhat worse, or get much worse?

<table>
<thead>
<tr>
<th></th>
<th>Socially-Isolated Seniors</th>
<th>Seniors 60+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Much + somewhat worse</td>
<td>20%</td>
<td>23%</td>
</tr>
</tbody>
</table>

How concerned are you that your savings and income will be sufficient to last for the rest of your life?

<table>
<thead>
<tr>
<th></th>
<th>Socially-Isolated Seniors</th>
<th>Seniors 60+</th>
</tr>
</thead>
<tbody>
<tr>
<td>Very + somewhat concerned</td>
<td>58%</td>
<td>49%</td>
</tr>
</tbody>
</table>

Socially-isolated males are the least optimistic about their financial situation in the next five to 10 years – only 13% expect it to improve, compared with 24% of senior males.

Q11 (For 2014 60+) When thinking about the next 5-10 years, do you expect your financial situation to get...?
Q21 (For 2014 60+) How concerned are you that your savings and income will be sufficient to last for the rest of your life?
Socially-isolated seniors are more concerned about needing help from community programs as they age.

How concerned are you about needing help from community programs to assist with meals, transportation and/or home care?

- **Very + somewhat concerned**
  - **Socially-Isolated Seniors**: 36%
  - **Seniors 60+**: 26%

38% of socially-isolated females are concerned about needing help from community programs, compared with 28% of female seniors nationally.

Q26 (For 2014 60+) How concerned are you about needing help from community programs to assist with meals, transportation, and/or home care?
More than half of socially-isolated seniors say their community is doing enough to prepare for the needs of a growing senior population; yet half of them anticipate needing help with transportation.

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?

- Yes

48% of socially-isolated seniors expect needing support with transportation, compared with 39% of seniors nationally.

...But socially-isolated seniors are less likely to think their communities provide adequate access to transportation compared with seniors nationally (53% and 59%, respectively).

Q79 (For 2014 60+) 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?
Q80 (For 2014 60+) What services do you anticipate needing as you age?
Q82 (For 2014 60+) Do you think your community provides seniors with adequate access to transportation?
Cleveland, Dallas, and Newark, N.J., seniors are not as optimistic as seniors nationally when it comes to their general outlook, health and finances.
Cleveland seniors are as likely as seniors nationally to say their health has been better than normal or the best yet in the past year, but they are more likely to expect it will stay the same in the next decade than seniors nationally. Cleveland seniors are more confident that they will be able to maintain a high quality of life than seniors nationally.

Cleveland seniors are much less likely to exercise daily or set health goals in the past year than seniors nationally.

Compared with seniors nationally, Cleveland seniors are more likely to think their financial situation will remain the same in the next decade. They are also less concerned that their savings and income will be sufficient to last them for the rest of their life than seniors nationally.

Cleveland seniors are as likely as seniors nationally to think that their community is ready to meet the needs of a growing senior population. While Cleveland seniors are more likely to expect to continue living in their own home and to live alone, they do not anticipate needing as much support with home maintenance compared with seniors nationally.

The United States of Aging Survey, 2014, sample size: 3,279
Seniors living in Cleveland are more likely to intend to age in place and prefer living alone than seniors nationally.

<table>
<thead>
<tr>
<th></th>
<th>Cleveland Seniors</th>
<th>Seniors Nationally</th>
</tr>
</thead>
<tbody>
<tr>
<td>Intend to continue living in their home</td>
<td>81%</td>
<td>77%</td>
</tr>
<tr>
<td>Prefer to live alone</td>
<td>62%</td>
<td>53%</td>
</tr>
<tr>
<td>Expect to live alone</td>
<td>87%</td>
<td>81%</td>
</tr>
</tbody>
</table>

Q30 (For 2014 60+). Do you intend to continue living in your current home for the rest of your life?
Q39 (For 2014 60+). Would you prefer to live alone, or with family members for the remainder of your senior years?
Q40 (For 2014 60+). IF LIVE ALONE, Do you expect to live alone for the rest of your life?
Dallas seniors are slightly less likely than seniors nationally to say their health has been better in the past year. However, they are as likely as seniors nationally to say that their health will improve in the next five to 10 years. Dallas seniors are slightly more likely to feel they have prepared for their senior years and are more confident that they will be able to maintain a high quality life than seniors nationally. Dallas seniors are much less likely to exercise daily than seniors nationally.

Dallas seniors are more likely to believe their financial situation will remain the same in the future than seniors nationally who are more hopeful it will improve. Compared with seniors nationally, Dallas seniors are less concerned that their savings and income will be sufficient to last for the rest of their life.

Dallas seniors are less convinced that their community is prepared to meet the needs of a growing senior population than seniors nationally. While Dallas seniors are as likely as seniors nationally to anticipate needing support with transportation, they are less likely to think their community provides adequate access to transportation than seniors nationally.

The United States of Aging Survey, 2014, sample size: 3,279
Seniors living in Dallas prefer to live alone and are less convinced that their community is prepared for the needs of a growing senior population.

Seniors living in Dallas are more likely to prefer living alone than seniors nationally (68% compared with 53% respectively).

And seniors in Dallas are less likely to say that their community is prepared to meet the needs of seniors than seniors nationally (47% compared with 54% respectively).

Yet, only 16% of seniors living in Dallas feel they will need support with staying socially connected, compared with 24% of seniors nationally.

Q39 (For 2014 60+). Would you prefer to live alone, or with family members for the remainder of your senior years?
Q79 (For 2014 60+). 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?
Q80 (For 2014 60+). What services do you anticipate needing as you age? Please tell me all that apply.
Newark seniors are more likely to say their health has been normal over the past year than seniors nationally. Looking forward, they are less optimistic about their health than seniors nationally, yet, they feel like they have done more preparation for their senior years. Newark seniors are as likely as seniors nationally to exercise daily and set health goals.

Compared with seniors nationally, Newark seniors are less optimistic about their financial situation improving in the next decade. They are just as likely as seniors nationally to feel that their savings will be sufficient to last them for the rest of their life. Newark seniors are less likely to find it easy to pay monthly bills than seniors nationally.

Newark seniors are less likely to say that their community is prepared to meet the needs of the senior population than seniors nationally. While Newark seniors are as likely to anticipate needing support with transportation, they are more likely to say their community provides adequate access to transportation than seniors nationally.
Newark seniors are less likely to intend to age in place, and find it more difficult to live alone than seniors nationally.

<table>
<thead>
<tr>
<th>Newark Seniors</th>
<th>Seniors Nationally</th>
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</thead>
<tbody>
<tr>
<td><strong>64%</strong> Intend to continue living in current home</td>
<td>77%</td>
</tr>
<tr>
<td><strong>21%</strong> Difficulty living alone</td>
<td>14%</td>
</tr>
<tr>
<td><strong>49%</strong> Community preparedness</td>
<td>54%</td>
</tr>
<tr>
<td><strong>34%</strong> Community provides access to affordable senior housing</td>
<td>39%</td>
</tr>
</tbody>
</table>
MEDIA CONTACTS

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