SECOND HALF OF LIFE STUDY

June 2022

In collaboration with National Geographic Partners
Executive summary — second half of life realities

While people recognize some of the challenges that come with aging, many have an optimistic outlook and expect their lives to improve as they grow older.

Health is more of a dynamic concept than a standard — expectations are driven by experience and experiences evolve with age.

Relationships become more of a central feature and a source of purpose and joy as we age, particularly when we move into retirement years.

Wealth and retirement concerns are secondary to health concerns in the second half of life. Reported concern over finances decreases in latter decades. Retirement allows people to take more control of their time — they choose to spend more time with loved ones and engage in hobbies.

Overall health, financial security, and relationships may collectively predict independent living. Housing preferences illustrate the importance of relationships and being close to people we love. It is also to gain access to support as many feel they will need friends and family as they grow older.

Generally, people are not overly concerned with how long they will live, and as they live longer, it becomes less of a concern.

Death isn’t to be feared, but it is important to prepare. Fear of death diminishes with age. There is a desire to minimize the burden (on others) and pain and to be at peace.
Ladder of life improves with each decade, but expectations for the next decade are higher when younger.

Average current and expected ladder of life steps

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Current</th>
<th>Expected</th>
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<tbody>
<tr>
<td>Under 40</td>
<td>6.2</td>
<td>8.4</td>
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<tr>
<td>Ages 40–49</td>
<td>6.3</td>
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<td>Ages 50–59</td>
<td>6.8</td>
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<td>Ages 70–79</td>
<td>7.3</td>
<td>7.4</td>
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<tr>
<td>Ages 80+</td>
<td>7.0</td>
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BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q101a. Thinking about your overall quality of life, please imagine a ladder with ten steps representing the “ladder of life.” Let’s suppose the top of the ladder, the tenth step, represents the best possible life for you; and the bottom, the first step, the worst possible life for you. Which step of the ladder are you standing on today?

Q101b. And, looking to the future, which step of the ladder do you anticipate you will stand on about 15-20/5-10 years from now?
Youth breeds optimism for your future, which wanes with age then picks back up in the 70s.

Percent who are optimistic or pessimistic about their future

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Optimistic about my future</th>
<th>Pessimistic about my future</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>57%</td>
<td>11%</td>
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<tr>
<td>Ages 40–49</td>
<td>51%</td>
<td>11%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>48%</td>
<td>14%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>44%</td>
<td>15%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>51%</td>
<td>11%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>46%</td>
<td>12%</td>
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BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q102 How optimistic are you about your own future?
Happiness grows with age, with a significant spike in the 70s and 80s.

Percent who are **very happy** or **not too happy**

*By age range*

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Very happy</th>
<th>Not too happy</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>20%</td>
<td>20%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>16%</td>
<td>20%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>18%</td>
<td>14%</td>
</tr>
<tr>
<td>Ages 60–69</td>
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<td>19%</td>
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<tr>
<td>Ages 80+</td>
<td>34%</td>
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**BASE:** ALL QUALIFIED RESPONDENTS (n=2,580)

Q103. Taken all together, how would you say you are?
Is aging a good thing? Or a bad thing?

Aging is aging…. It's something that happens. It can be good if you have a right attitude. It can be terrible if you resent it and think of all the aches and pains you acquire, which you didn't used to have. And you think when I was younger, I didn't have these. I didn't have these limitations and now I do. But you can accept them and still cherish each day and the people you know, the experiences you have, things to do in the world you look out at. You can still appreciate each day, even though you do have physical limitations.

– Female, 90+

There are good things about it, but overall it’s a bad thing. If I had to pick one of those two words, it’s a bad thing. Your health deteriorates. Your memory, deteriorates. I would simply say your ability to do things deteriorates.

– Male, 50–54

Oh, it's definitely good thing - you can see things a lot clearer than when you were younger. You see things more realistic, more true to fact, and it's just good to be able to see things more so in the way they really are. And I'm not talking about rose colored glasses or anything like that, but just you understand a little more, you get wiser as you age.

– Male, 40–49

n=25 in-depth interviews. Overall, do you think of aging as good thing or a bad thing?
Brain health, independence, and relationships are top concerns in the second half of life.

- **Tier ONE**
  - Brain Health (54%)
  - Independence (53%)
  - Relationships (50%)

- **Tier TWO**
  - Health (48%)
  - Purpose (47%)
  - Finances (47%)
  - Where I Will Live (44%)

- **Tier THREE**
  - Life Expectancy (37%)
  - Work as Long as I Want (36%)
  - End of Life Issues (24%)
Brain Health and Independence are always top concerns. Relationships become most important by the 70s and grow into 80s.

Percent very or extremely concerned about the following areas when thinking about aging or growing older

By age range


BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q201 When thinking about aging and growing older, how concerned are you about each of the following areas? Extremely/Very
Naturally, work becomes less of a concern into the 70s and after; the same is true with Life Expectancy, and End of Life is never a big concern.

Percent very or extremely concerned about the following areas when thinking about aging or growing older

By age range

- Work: 42% (Under 40), 30% (Ages 40–49), 33% (Ages 50–59), 32% (Ages 60–69), 29% (Ages 70–79), 27% (Ages 80+)
- Life expectancy: 41% (Under 40), 37% (Ages 40–49), 33% (Ages 50–59), 29% (Ages 60–69), 26% (Ages 70–79), 27% (Ages 80+)
- End of life: 25% (Under 40), 21% (Ages 40–49), 22% (Ages 50–59), 22% (Ages 60–69), 20% (Ages 70–79), 15% (Ages 80+)

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q201 When thinking about aging and growing older, how concerned are you about each of the following areas? Extremely/Very
Health is a mindset; even as serious health conditions increase with age, people’s perception of their own health improves.

Percent who have at least one serious health condition and say their health is excellent or very good

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>At least one serious health condition</th>
<th>Percent</th>
<th>Excellent or very good health (self-reported)</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>41%</td>
<td></td>
<td>42%</td>
<td></td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>55%</td>
<td></td>
<td>37%</td>
<td></td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>66%</td>
<td></td>
<td>39%</td>
<td></td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>75%</td>
<td></td>
<td>44%</td>
<td></td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>83%</td>
<td></td>
<td>49%</td>
<td></td>
</tr>
<tr>
<td>Ages 80+</td>
<td>81%</td>
<td></td>
<td>49%</td>
<td></td>
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</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q403. How many (if any) chronic or serious medical conditions do you suffer from? This would include conditions like asthma, diabetes, high blood pressure, arthritis, cancer, heart disease, autoimmune disorders, or any other conditions that you consider chronic?

Q401. How would you rate your overall health today? Would you say it is…
People recognize their ability to remain "healthy" even amidst health problems associated with aging.

Well, growing up, again, remember life expectancy being 65, you retire at 65, you died at 67. It's pretty much what it is. Now, I'm 70 and life expectancies are closer to 80. But I remember seeing it happen to a portfolio manager, a mutual fund manager. CNBC did a spot on him and he was 70 something years old, still working out, still trim, still buff. And I said to myself, "Well, gee, maybe I don't have to die at 65. If he can do it, I can do it." And before COVID hit, I was still doing CrossFit and kickboxing.

– Male, 65-74

I mean, I have a coworker, she's a little bit younger than I am. So I see her that she goes to the doctors because she has a fat liver, or she's having some little issues. And she's a very healthy girl, she eats healthy and she's very active, she'll go run and stuff. But I think in her situation I think is hereditary, where her mom had a stroke, and so she has issues of fatty liver and stuff. So she always tell me, "Eat healthy, be healthy, be active." I'm like, "Yeah, we are eating healthy." So yeah, I see in my friends, and my family that, and my family, heart problems run in the family and stuff like that. So I mean, I just see that what I see in family and friends, it makes me want to be like, "I'm going to be healthy. I'm going to say active. I'm going to take vitamins and nutrition and eat healthy food, eat vegetables and stuff like that.

– Female, 40-49

Well, I'd say the second quarter, the last quarter of my life I think. I'm already well into the second half. They say that these are the golden years, and to me it's the golden years as long as you're healthy. So one thing that I try to do is remain healthy. I exercise, I eat well, but then that allows me to do things that I enjoy doing, I enjoy playing basketball still, and at 68 years old I'm still playing basketball with 30-year-old kids. I'm not as good as I used to be, but I can still play, which is amazing. I like to travel with my wife. We travel around the world a couple times a year, and you need to be healthy and physically in shape to do that.

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– Male, 65-74
Those in the best health (self-reported) are also the most concerned about their health.

Percent who are **extremely or very concerned** or not too or **not at all concerned** about their health

By self-reported overall health

<table>
<thead>
<tr>
<th>Health Status</th>
<th>Extremely or very concerned</th>
<th>Not too or not at all concerned</th>
</tr>
</thead>
<tbody>
<tr>
<td>Excellent or very good health</td>
<td>57%</td>
<td>12%</td>
</tr>
<tr>
<td>Average 1.6 serious health conditions</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poor or fair health</td>
<td>34%</td>
<td>24%</td>
</tr>
<tr>
<td>Average 2.7 serious health conditions</td>
<td></td>
<td></td>
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</table>

BASE: Top 2 Box Health (1,079) and Bottom 2 Box Health (498)

Q201 When thinking about aging and growing older, how concerned are you about each of the following areas?

Q401 How would you rate your overall health today? Would you say it is...

Q403 How many (if any) chronic or serious medical conditions do you suffer from?
Many have routines and approaches to address health as their body and realities shift later in life.

Every day, I have three dogs, we go on a walk. I go for maybe another walk with my husband. Maybe we'll go walking with friends. Then if the weather it's not nice, I go on my treadmill and I do exercises over the TV, so it always involves exercise because I see exercise as one way to stay healthy. Then traveling, you can't travel if you're not feeling well. Going to the clubhouse and partaking in the different clubs, you need to feel well, you need to get out bed, and out of the house.

– Female, 65-74

As we get older, our body system changes, our health changes, even our hormones change, so that's just, overall health and stay active and do exercise. I exercise daily, but I think as I get older your body tends to change and I do take vitamins daily as well. Just because I'm 41 and I'll be 42 next month, the end of next month. So sometimes I get tired a lot and I go to sleep very early, but yeah, just basically try to stay healthy and take vitamins and be active and stuff.

– Female, 40-49

Well, I never get sick, so that's part of it. I take my flu shots, I take my COVID vaccines. I try to protect myself from the things that are going on in this world around me, but I exercise four or five times a week. I do aerobics, I lift weights, I go for long walks with my wife on the beach twice a week for a few hours. Every now and then I get really stiff and tired from those walks, so I'm seeing that and I know I've got to exercise a little differently or do something about that.

– Male, 65-74

n=25 in-depth interviews.
Health concerns peak in the 60s and then fall in the 70s. Stamina and Heart Health are top in the 80s, Emotional Health when under 40.

Percent very or extremely concerned about the following aspects of their health as they grow older

By age range

Under 40  |  Ages 40–49  |  Ages 50–59  |  Ages 60–69  |  Ages 70–79  |  Ages 80+
--- | --- | --- | --- | --- | ---

Stamina, strength, flexibility: 26%  
Heart health: 26%  
Recurring pains: 24%  
Cognitive skills: 23%  
Emotional health: 29%  
Risk for cancer: 26%  

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q402. Based on how you feel right now, how concerned are you about each of the following aspects of your health as you get older? Extremely/Very
Resilience and acceptance in later years becomes key.

I’m glad I’m here today. I, of course, still have some health issues that irritate me. They get in the way of doing everything that I want to do. But few people at 73 are able to do everything they want to do. Of course, you got your standouts, the biathlon or the joggers. No. I want to enjoy life, not kill myself trying to get through it. I want to be comfortable, want a roof over my head, food on a table, be able to travel, enjoy time with my husband.

– Female, 65–74

People get older, and the end is inevitable, and there comes a time when, I think, you just understand that and accept it. You have to accept it because you can't do anything about it, and it happens to everyone, happens to all your family members and it’s going to happen to me and you too, and to kind of... Some people have a hard time with that, a hard time just accepting the fact that people are going to die and that's just the way it goes, and I'm not saying just not paying any attention to it or don't let it bother you, because it has to. When you love people and it has to happen, but life goes on.

– Male, 40–49

n=25 in-depth interviews.
Memory Loss is always a top concern. Mobility and Strength become top concerns by the 50s and beyond, while the opposite is true of Cancer.

Percent who fear the following health problems

By age range

70%

20%

30%

40%

50%

60%

Under 40

Ages 40–49

Ages 50–59

Ages 60–69

Ages 70–79

Ages 80+

Memory loss 56%

Mobility loss 64%

Cancer 45%

Cognitive decline 47%

Diminished eyesight 44%

Chronic pain 39%

Strength loss 55%

Heart disease 32%

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q404 Which of the following health problems do you fear?
Mobility matters later in life to one’s overall health and well being.

It's mostly health I would say. Particularly now. That might not have normally been my answer, but right now it is because, for example, we've been to Europe before and I know that in a wheelchair I'm not going to do real well on the cobblestone streets or the sidewalks. I won't be able to go in a lot of places because they'll have steps.

– Female, 80–89

Good health is being able to get up each day and do the things that you plan to do and not dread them. Well, if you don't want to, why would you dread them? If you just don't feel well enough, feel capable. Like if I want to play ping pong, but I don't think I can stand there and do it, I would dread it. But I don't. I feel positive that I can stand there and try to see the ball and hit it. And it's something I want to always look forward to every day and not feel in the morning when I get up, feel that, "Oh dear. Do I have to face this day again?" I want to get up and feel, "Wow, it's another day. Let's get up and go."

– Female, 90-plus

Good health is when you get up in the morning and you get up in bed and you could walk, talk, and go do everything that you supposed to be doing, that's good health.

– Female, 75–79

I'm a generally healthy person. I stay active, but in the last, like about a week and a half ago, I somehow injured my shoulder, and it's affected my mobility, and my mood, and all of these. When those things happen now, I can start to go, if something like that really happened, what would that mean for those years ahead? There's plenty of ways it could go, but it certainly, with the lack of mobility, you risk not being able to do all of the things that you wanted to do, and then you either have to change direction and figure out what those are, or you can sink into a depression...It's a little scary. I've seen it. I've seen it happen. I've seen it happen to family members and friends who are older.

– Male, 50–54

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– Male, 50–54
Incontinence and Diminished Hearing are greater fears later in life, but fear of Diabetes and Sexual Performance decline after the 60s.

Percent very or extremely concerned about the following aspects of their health as they grow older

By age range

0%

25%

50%

Bowel or bladder control 25%

Diabetes 29%

Sexual performance 22%

Diminishing hearing 22%

Autoimmune disorder 15%

Bowel or bladder control 44%

Diminishing hearing 41%

Diabetes 16%

Autoimmune disorder 14%

Sexual performance 10%

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q404 Which of the following health problems do you fear?
People report working hard to improve relationships in younger years to make sure they are stronger in later years, which they are.

Rating of relationships with friends and family (excellent or very good, fair or poor) and percent saying relationships have improved in the past five years

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Relationships: Excellent or very good</th>
<th>Relationships: Fair or poor</th>
<th>Relationships improved in last five years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>56%</td>
<td>16%</td>
<td>41%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>59%</td>
<td>12%</td>
<td>34%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>63%</td>
<td>10%</td>
<td>35%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>69%</td>
<td>8%</td>
<td>28%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>81%</td>
<td>3%</td>
<td>25%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>85%</td>
<td>2%</td>
<td>19%</td>
</tr>
</tbody>
</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q501. How would you rate your relationships with friends and family today?
Q503. Over the past five years, would you say the quality of your relationships with others has improved?
Expectations of how relationships evolve follow the same pattern; from the 60s on, more see continued meaningful relationships.

Percent who think their relationships will become more meaningful or continue the same in the future

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>More Meaningful</th>
<th>Continue the Same</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>64%</td>
<td>32%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>61%</td>
<td>37%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>51%</td>
<td>45%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>51%</td>
<td>43%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>54%</td>
<td>42%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>64%</td>
<td>32%</td>
</tr>
</tbody>
</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q510. Thinking about your relationships in the future, how do you think your relationships will change?
Joy and purpose from family increases with age; friends are more about joy than purpose.

How relationships with family and friends contribute to joy and purpose

By age range

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q504. How much do each of the following relationships contribute to your sense of purpose?

Q505. How much do each of the following relationships contribute to your sense of joy?
Perception of financial health gets better with age, but a consistent percentage from 40s on report real improvement each decade.

Income matters: Most (56%) with less than $30,000 say “fair/poor,” and only those over $100,000 have majority (60%) saying “excellent/very good.”

Rating of finances (excellent or very good, fair or poor) and percent saying finances have improved in the past 10 years
By age range

**Finances: Excellent or very good**
- Under 40: 31%
- Ages 40–49: 25%
- Ages 50–59: 34%
- Ages 60–69: 43%
- Ages 70–79: 51%
- Ages 80+: 52%

**Finances: Fair or poor**
- Under 40: 39%
- Ages 40–49: 43%
- Ages 50–59: 34%
- Ages 60–69: 30%
- Ages 70–79: 19%
- Ages 80+: 19%

**Finances improved in last 10 years**
- Under 40: 32%
- Ages 40–49: 22%
- Ages 50–59: 19%
- Ages 60–69: 18%
- Ages 70–79: 18%
- Ages 80+: 16%

*BASE: ALL QUALIFIED RESPONDENTS (n=2,580)*

Q601. How would you rate your financial situation today? Would you say it is…
Q602. Would you say your personal financial situation in the past 10 years has improved significantly?
Current retirees did so earlier than expected; those still not retired expect to retire later than they want to, and always later than their peers.

Expectations for retirement age are only slightly higher with lower income groups vs. higher income groups. One quarter (27%) does not expect to be able to retire or does not want to ever retire (14%), mostly coming from those under 50 (13%).

Average age for wanting and expecting to retire (among not retired) and expected and actually retired
By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Want to retire (among not retired)</th>
<th>Expect to retire (among not retired)</th>
<th>Expected to retire</th>
<th>Actually retired</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>56.9</td>
<td>63.3</td>
<td>62.3</td>
<td>50.0</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>61.4</td>
<td>65.1</td>
<td>65.8</td>
<td>59.1</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>64.0</td>
<td>65.8</td>
<td>67.7</td>
<td>63.4</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>66.7</td>
<td>67.7</td>
<td>77.6</td>
<td>65.2</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>76.7</td>
<td></td>
<td></td>
<td>63.5</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>90.7</td>
<td></td>
<td></td>
<td>65.9</td>
</tr>
</tbody>
</table>

BASE: WILL RETIRE (n=1,082)
Q604a. At what age did you expect to retire?
Q604b. At what age do you think you will actually retire?

BASE: RETIRED (n=683)
Q604a. At what age did you actually retire?
For the older cohorts, reliance on Social Security becomes reality.

Only the use of wealth assets differ by income level when it comes to financial sources in retirement years.

Expected sources for financial support in retirement

*By age range*

- Social Security/disability: 94%
- Retirement plan: 82%
- Savings: 39%
- Income: 12%
- Sale of assets: 8%

**BASE: RETIRED or WILL RETIRE (n=1,765)**

Q607. Which of the following do you use/expect to use to financially support your retirement?
Personal choice is always the dominant reason for retirement. Health peaks in the 50s and 60s, while Age peaks in the 80s.

Health (38%) and not personal choice (27%) is the top reason for retirement for those with lowest income (less than $30,000).

Main reason for retirement or expected main reason for retirement

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Personal choice</th>
<th>Age</th>
<th>Health or ability</th>
<th>Financial</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>36%</td>
<td>34%</td>
<td>12%</td>
<td>14%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>37%</td>
<td>36%</td>
<td>11%</td>
<td>15%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>38%</td>
<td>37%</td>
<td>11%</td>
<td>14%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>40%</td>
<td>39%</td>
<td>12%</td>
<td>13%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>42%</td>
<td>40%</td>
<td>11%</td>
<td>11%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>43%</td>
<td>41%</td>
<td>12%</td>
<td>9%</td>
</tr>
</tbody>
</table>

BASE: RETIRED (n=683) or WILL RETIRE (n=1,082)

Q608. Which of the following was the main reason for your retirement?
Q608. Which of the following do you believe will be the main reason for your retirement?
Retirement is about Hobbies, Family, and Friends. Travel is expected, but falls off with age.

Lowest income households mostly expect to do hobbies (62%) and spend time with family (58%) and friends (44%). Highest income households expect to do the same at higher levels (85%, 73%, 62%), and also to travel (73%) and volunteer (50%).

Percent who use or expect to use their time in retirement for the following

By age range
Retirement is about doing the things you want.

This is the time of life that is the last half, third of your life, and this is the time to try things that you never did before. I always said that, "Man, if I could only sing, I would be a Broadway star." I can't sing, but they do have a community theater here, and I'm going to try out for a role, but I don't see that being me, but I could still volunteer with them and work as a stagehand. This is the time to just have fun.

– Female, 65–74

I retired 13 years ago. And retirement, to me, was like just a beautiful new chapter of my life. It's like summer camp where you wake up every morning and you can do whatever you want to do, there's nobody telling you, "You got to do this. You got to do that." You're just free. And I enjoy that. So what I've done is I structured my day around things that I enjoy doing, and I structure my life around things that I enjoy doing as well. And so I'm very happy and content with what I have, and I wouldn't change it for anything.

– Male, 65–74

One of the good things about it is you actually get to quit work and you get to spend time doing the things you wanted to do while you were working, like maybe travel, and not just a weekend, but maybe a whole two weeks or a month or three months… I like to read, and I could spend the whole day reading if I want to, and napping while I'm reading, you know what I mean? There's nothing stopping me from doing that… that is like having a big weight lifted off your back, of having freedom, freedom to choose.

– Female, 80–89

n=25 in-depth interviews.
Most people want and expect to live independently in later years; not until the 80s do more people expect they will need support.

Relationship between where they want to live versus they believe they will live
By age range and living independently or needing support

BASE: 18-84 (n=2,533)
Q701b. Where do you believe you will live as you grow older?
Q701c. Ideally, where would you want to live in your advanced age?
Living in “my own home” is always preferred over a retirement community, even though the desire to live in one's home declines in later decades.

Percent who would prefer to live in their own home or a retirement community

By age range

- Under 40: 7% live in their own home, 58% in a retirement community
- Ages 40–49: 8% live in their own home, 66% in a retirement community
- Ages 50–59: 7% live in their own home, 65% in a retirement community
- Ages 60–69: 8% live in their own home, 56% in a retirement community
- Ages 70–79: 14% live in their own home, 50% in a retirement community
- Ages 80+: 10% live in their own home, 43% in a retirement community

BASE: 18-84 (n=2,533)
Q701c. Ideally, where would you want to live in your advanced age?
But living at home with family/friends' support is preferred over hiring help, and that preference increases with age.

Percent who would prefer to **live at home with family** versus **live at home with hired support**

*By age range*

- **Under 40**: 4% live at home with family vs. 22% live at home with hired support
- **Ages 40–49**: 3% live at home with family vs. 18% live at home with hired support
- **Ages 50–59**: 2% live at home with family vs. 19% live at home with hired support
- **Ages 60–69**: 5% live at home with family vs. 23% live at home with hired support
- **Ages 70–79**: 6% live at home with family vs. 26% live at home with hired support
- **Ages 80+**: 8% live at home with family vs. 29% live at home with hired support

**BASE: 18-84 (n=2,533)**

Q701c. Ideally, where would you want to live in your advanced age?
Preference drives choice of where to live in later years, but being closer to people becomes more important and money less so.

Percent saying the following factors are very or extremely important in determining where they live as they age

By age range

- Personal preference: 67% (Under 40), 69% (Ages 80+)
- Closer to people: 52% (Under 40), 56% (Ages 80+)
- Financial issues: 45% (Under 40), 30% (Ages 80+)
- Death of spouse: 27% (Under 40), 29% (Ages 80+)
- Empty nester: 12% (Under 40), 7% (Ages 80+)

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q702. Which of the following factors do you believe are most likely to determine/have determined where you will live as you grow older?
LIFE EXPECTANCY
Expectation and desire for life expectancy don’t align until the 80s — people always want to live longer than they expect to live.

Average years **expected to live** versus **want to live**

*By age range*

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Expected to Live</th>
<th>Want to Live</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>81.3</td>
<td>89.4</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>80.7</td>
<td>89.6</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>81.3</td>
<td>90.1</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>84.2</td>
<td>91.2</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>87.7</td>
<td>92.0</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>92.7</td>
<td>95.3</td>
</tr>
</tbody>
</table>

**BASE:** ALL QUALIFIED RESPONDENTS (n=2,580)

Q301a. Thinking of your own life expectancy, what age do you think you will live to?
Q301b. Assuming you could control how long you live, what age would you want to live to?
Optimists expect and want to live longer than pessimists.

Those who are optimistic are twice as engaged in current activities to help manage their health. Optimists value attitude/outlook and relationships as part of managing their health more than those with a pessimistic outlook.

Average years expected to live versus want to live

*Optimists* versus *pessimists*

<table>
<thead>
<tr>
<th>Expect to live</th>
<th>Want to live</th>
</tr>
</thead>
<tbody>
<tr>
<td>75.3</td>
<td>85.3</td>
</tr>
<tr>
<td>85.5</td>
<td>91.8</td>
</tr>
</tbody>
</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q301a. Thinking of your own life expectancy, what age do you think you will live to?
Q301b. Assuming you could control how long you live, what age would you want to live to?
Most report taking steps with health to address life expectancy, and it increases with age.

Percent who take steps to address the following health issues
*By age range*

- Avoid cold or flu: 78% (Under 40), 92% (Ages 80+)
- Positive attitude: 77% (Under 40), 81% (Ages 80+)
- Sleep: 66% (Under 40), 75% (Ages 80+)
- Heart: 57% (Under 40), 86% (Ages 80+)
- Weight: 66% (Under 40), 74% (Ages 80+)
- Brainpower: 59% (Under 40), 78% (Ages 80+)
- Stamina: 55% (Under 40), 73% (Ages 80+)

*BASE: ALL QUALIFIED RESPONDENTS (n=2,580)*

Q303. Please indicate which of the following best describes how you are addressing the following health issues. Would you say... I currently take steps to achieve this goal?
Focus on taking care of oneself increases by decade in the second half of life, which includes a focus on relationships.

Percent who do the following to improve their health
By age range

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q304 Please indicate which of the following you do to improve your health. Would you say you… I do this now to improve my health?
Fears about ability to live independently steadily build by decade.

Percent who fear needing help with the following
By age range

- Care for self
  - Under 40: 33%
  - Ages 40–49: 30%
  - Ages 50–59: 45%
  - Ages 60–69: 56%
  - Ages 70–79: 58%
  - Ages 80+: 58%

- Not able to drive
  - Under 40: 24%
  - Ages 40–49: 24%
  - Ages 50–59: 56%
  - Ages 60–69: 56%
  - Ages 70–79: 56%
  - Ages 80+: 56%

- Household chores
  - Under 40: 23%
  - Ages 40–49: 23%
  - Ages 50–59: 50%
  - Ages 60–69: 56%
  - Ages 70–79: 56%
  - Ages 80+: 56%

- Stay in current home
  - Under 40: 19%
  - Ages 40–49: 19%
  - Ages 50–59: 49%
  - Ages 60–69: 49%
  - Ages 70–79: 49%
  - Ages 80+: 49%

- Trouble visiting family
  - Under 40: 23%
  - Ages 40–49: 23%
  - Ages 50–59: 45%
  - Ages 60–69: 45%
  - Ages 70–79: 45%
  - Ages 80+: 45%

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q405 Which of the following do you fear happening to you?
People put greater value on quality of health than quantity of years; slowing aging is preferred more than adding 10 years to life.

60s decade sees the highest spike in more serious health conditions, also the highest preference for slowing down aging.

Percent who would be very or extremely likely to take a pill that slows down aging or extends life 10 years

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Slows Down Aging</th>
<th>Extends Life 10 Years</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>45%</td>
<td>59%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>51%</td>
<td>61%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>50%</td>
<td>64%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>52%</td>
<td>72%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>55%</td>
<td>68%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>52%</td>
<td>60%</td>
</tr>
</tbody>
</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q408a. Assume for a moment that there was a pill that could slow down aging and maintain your health longer. How likely would you be to take that pill? Extremely/Very

Q408b. Assume for a moment that there was a pill that could extend your life by 10 years. How likely would you be to take that pill? Extremely/Very
Observing parents and other family shapes expectations.

My mother, she lived to be 83 years old, and she seemed to be in the prime of her life. She traveled, she spoke all over the city, she was involved in a lot of programs. So me seeing her die as quickly as she did, that made me understand that I need to be more concerned about my life period.

– Male, 50–54

My parents lived a good life until they were in their mid-80s, and they were mobile, they were very independent. And so I look forward to that. The only thing I don't look forward to is the health stuff, "Oh, my bones are aching today." … As my dad aged, I tried to get him to move in with me so I could be closer to him. But he just didn't want to give up his independence of his own house and the way he does things and stuff. And so I think about that, because I don't want to move in with my kids. I want to be comfortable and walk around in my pajamas all day if that's what I want to do, if I don't want to cook, I don't want to.

– Female, 55-64

I'll use my father-in-law as an example. He worked at a factory for most of his life. He retired at 65 and then he sat in a chair and watched TV after he retired. And he died two years later, just inactivity. And I think also that he lacked purpose. My wife and I are heavily involved in our church. We've done a number of missions trips to Cambodia, to Rwanda, to Australia, China. But then to be able to do things like that, then involved in countries and Third World nations, to help dig wells and build homes and those kinds of things.

– Male, 65-74

If you look at your parents and your grandparents and you see that they might not have had the best retirement in your own opinion, so you learn from observing others. I didn't think they did as much as they wanted to because money was always an issue, or health was an issue, and I wanted to plan to make sure none of those were something that stood in my way.

– Female, 65-74

n=25 in-depth interviews.
END OF LIFE
Reflecting back after 85 or more years, most say things happened as expected. But 42% say their level of physical activity has not.

<table>
<thead>
<tr>
<th>Area</th>
<th>Percentage Who Said Experience Matched Expectations</th>
</tr>
</thead>
<tbody>
<tr>
<td>Meaningful relationships</td>
<td>90%</td>
</tr>
<tr>
<td>Living arrangements</td>
<td>86%</td>
</tr>
<tr>
<td>Sense of purpose</td>
<td>85%</td>
</tr>
<tr>
<td>Mental sharpness</td>
<td>83%</td>
</tr>
<tr>
<td>Financial resources</td>
<td>77%</td>
</tr>
<tr>
<td>Mobility</td>
<td>73%</td>
</tr>
<tr>
<td>Activity and engagement</td>
<td>68%</td>
</tr>
<tr>
<td>Physical activity level</td>
<td>58%</td>
</tr>
</tbody>
</table>

Percent who say their current experience is what they expected in the following areas

*Based on where they are in life today*

**BASE: 85-plus (weighted n=47)**

Q800. Thinking about the following areas and where you are in life today, please indicate whether or not your current experience is what you expected. Summary of Yes
Fear of dying is low and drops as you age; feeling prepared grows as you age.

Percent who are very or extremely afraid of death and prepared for death

By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Afraid of Death</th>
<th>Prepared for Death</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>22%</td>
<td>10%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>22%</td>
<td>8%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>17%</td>
<td>12%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>7%</td>
<td>22%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>10%</td>
<td>30%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>4%</td>
<td>47%</td>
</tr>
</tbody>
</table>

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q804a. How much do you fear death? Extremely/Very Much
Q804b. How prepared are you for death? Extremely/Very Well
Preference for a quick passing increases with age vs. having more time to plan for closure before death.

Percent who want to pass quickly versus have time to prepare
By age range

<table>
<thead>
<tr>
<th>Age Range</th>
<th>Pass quickly</th>
<th>Time to prepare</th>
</tr>
</thead>
<tbody>
<tr>
<td>Under 40</td>
<td>44%</td>
<td>52%</td>
</tr>
<tr>
<td>Ages 40–49</td>
<td>54%</td>
<td>43%</td>
</tr>
<tr>
<td>Ages 50–59</td>
<td>49%</td>
<td>48%</td>
</tr>
<tr>
<td>Ages 60–69</td>
<td>48%</td>
<td>47%</td>
</tr>
<tr>
<td>Ages 70–79</td>
<td>61%</td>
<td>32%</td>
</tr>
<tr>
<td>Ages 80+</td>
<td>69%</td>
<td>27%</td>
</tr>
</tbody>
</table>

Desire for quick passing increases with age.

**BASE:** ALL QUALIFIED RESPONDENTS (n=2,580)

Q805. Which of the following best describes how you would prefer your life to end...Unexpected and quick passing, even if it means not having time for planning or closure with the people in my life or Longer and slower passing, providing time for planning and closure with the people in my life.
Not being a “burden” is top concern about death except when worry about comfort/pain takes the top spot in the 40s and the 70s.

Percent saying the following are very or extremely important to them when thinking about death

By age range

- Don't be a burden
  - Under 40: 77%
  - Ages 40–49: 77%
  - Ages 50–59: 85%
  - Ages 60–69: 81%
  - Ages 70–79: 81%
  - Ages 80+

- Comfort or no pain
  - Under 40: 69%
  - Ages 40–49: 69%
  - Ages 50–59: 70%
  - Ages 60–69: 80%
  - Ages 70–79: 81%
  - Ages 80+

- Spiritual peace
  - Under 40: 67%
  - Ages 40–49: 67%
  - Ages 50–59: 67%
  - Ages 60–69: 70%
  - Ages 70–79: 84%
  - Ages 80+

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)

Q806. Thinking about your own death, how important are each of the following to you? Extremely/Very

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There are three phases of end-of-life documents.

Percent who have completed the following documents
By type of document and by age range

Phase 1
Financial documents
- Will: 79%
- Power of Attorney: 70%
- Trust: 51%

Phase 2
Medical documents
- Advanced Directive: 71%
- Healthcare Proxy: 68%
- DNR Order: 65%

Phase 3
Death-related documents
- Estate Plan: 68%
- Burial Plans: 67%
- Funeral Plans: 55%

BASE: ALL QUALIFIED RESPONDENTS (n=2,580)
Q801. For each of the following official end of life documents, please indicate whether you have completed. Summary of completed.
There is high agreement with medical aid in dying, particularly among affluent and educated (65%).

Those who disagree (18%) most strongly cite religious reasons.
Learning agenda

What is the general outlook of people at various stages of life right now and looking ahead — before, entering into, and in their "second half of life"?

• Second half is defined as the years from age 40 to 100.

What do consumers worry about, expect, and want in their second half of life across key areas?

• Life Expectance
• Health Span
• Relationships
• Wealth/Retirement
• Housing
• End of Life
Methodology

**Quantitative Methodology:** Online and CATI survey of 2,580 US adults 18+, English only

- 18–39 n=516
- 40–49 n=371
- 50–59 n=381
- 60–69 n=361
- 70–79 n=359
- 80 + n=592

**Qualifications:** Age 18+; quotas by age group for gender, ethnicity, and geographic region.

**Sample:** AmeriSpeak panel, incorporating a variety of tools and analysis to ensure quality data; Additional oversample of 90+.

**Weighting:** Standard weighting and sampling plan for AARP studies using the AmeriSpeak panel. Weighting targets include age, gender, 9 census divisions, ethnicity, education, and crosses of age/gender, age/ethnicity, ethnicity/gender

**Data Collection Dates:** January 7–28, 2022

**Questionnaire length:** Approximately 15 minutes

**Qualitative Methodology:** 25 individual in-depth interviews conducted virtually, English only

**Qualifications:** US adults 40+; mix of gender, race/ethnicity, education, income, overall health, overall financial health

**Interview Dates:** February 22, 2022 to March 4, 2022

**Interview length:** Approximately 30 minutes
About AARP

AARP is the nation’s largest nonprofit, nonpartisan organization dedicated to empowering Americans 50 and older to choose how they live as they age. With nearly 38 million members and offices in every state, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands, AARP works to strengthen communities and advocate for what matters most to families with a focus on health security, financial stability and personal fulfillment. AARP also works for individuals in the marketplace by sparking new solutions and allowing carefully chosen, high-quality products and services to carry the AARP name. As a trusted source for news and information, AARP produces the nation’s largest circulation publications, AARP The Magazine and AARP Bulletin. To learn more, visit www.aarp.org or follow @AARP and @AARPadvocates on social media.

About Heart+Mind Strategies, LLC

Heart+Mind Strategies is a research-based consultancy rooted in a 25+ year legacy of using primary research methods to unpack the dynamics of human decision-making because we believe in the power of choice. In life’s everchanging marketplace we always inform our clients’ strategic planning through this human-centric lens.
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