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Six in Ten Gen Xers Would Sign a Contract Guaranteeing They Live to See Their 100th Birthday

Of Those Who Would Sign, Half Would Only Do So If Guaranteed Good Mental Health – Ahead of Physical Health and Signing with Spouse

New York, NY – Six in ten (60%) adults ages 36 to 51 (‘Gen Xers’) say that if they could sign a contract today guaranteeing that they live to see their 100th birthday, they would – including one in ten (11%) who say that they would sign regardless of their physical or mental condition. According to the recent online study conducted by Ipsos on behalf of MDVIP, another three in ten (31%) who would sign this contract say that they would only do so if they were guaranteed to be in good mental/ brain health, while roughly one in ten would only sign if they were either guaranteed to be in good physical health (10%) or able to sign with their spouse (8%). The other 40% of Gen Xers say that they would not sign such a contract, including 27% who would want nature to take its course and another one in ten (13%) who say that they are simply not interested in living to 100.

- Men (68% vs. 53% women), younger Gen Xers (65%, ages 36-43 vs. 55% ages 44-51), the more affluent (64% earning over \$50,000 vs. 52% earning less), those with children living at home (66% vs. 54% no kids), those with a college degree (65% vs. 55% no degree), and those who are married (65% vs. 52% not married) are significantly more likely to say they would sign a contract today guaranteeing they live to see their 100th birthday.



- Boomers – defined here as adults ages 52 to 70 – are much less inclined to sign this type of contract, with just over half (54%) saying that they would. This includes only 5% who say that they would take their chances and sign regardless of their physical or mental condition.
- Instead, Boomers are much more likely to say that they would want nature to take its course (34% vs. 27%, Gen X).

While the notion of signing a contract is appealing to many, three quarters of both Gen Xers (73%) and Boomers (75%) believe that advances in science/technology are going to keep more people alive past the age of 100.

The average *ideal* age that Gen Xers would want to live until is 88 years old, and this includes roughly a quarter who say that they would want to live to be between the ages of 80-89 (28%), 90-99 (25%), or again over the age of 100 (28%). Results drop slightly when looking at what age they *expect* they will live until, with Gen Xers reporting that in reality they believe that they will live to be an average of 82 years old. This time, three in ten (30%) say that they expect to live until they are between 80-89 years old, while fewer believe that they will live to be 90-99 years old (22%) or beyond the age of 100 (11%).

- Boomers (ages 52 to 70) are not only significantly more likely to *want* to live longer (91 years old, on average), but they also *expect* to live longer as well (85 years old).

When asked to imagine their life in 20 years, the majority of Gen Xers still see themselves travelling/ vacationing (67%), pursuing personal passions/hobbies



(59%), and socializing with friends and/or actively meeting new people (52%). Another 49% believe that they will still be sexually active. Working (full or part-time) (46%), volunteering (38%), participating in physical activities/ sports (35%), and caring for grandchildren (35%) are activities that at least one third or more imagine they will be doing in 20 years from now, while just under three in ten Gen Xers picture themselves still enjoying the arts (29%). Caring for parents (22%) and continuing their education/ lifelong learning (21%) are not as common, although just over one in five adults ages 36 to 51 believe they will still be doing these things in 20 years, while supporting adult children (14%) and engaging in extreme adventures (9%) are mentioned by about one in ten. Very few Gen Xers (4%) say that they do not imagine themselves doing any of these things 20 years from now – especially the less affluent (7%), those who would not sign a contract (8%), those with no children living at home (7%), and those who are not married (7%).

Attitudes and Anxieties When It Comes to Aging

Being afraid of getting old/ losing their youthfulness is the reality for nearly six in ten middle-aged adults (56%) – especially higher income earners (58% vs. 51%, earning less than \$50,000) and those who would sign a contract guaranteeing they live to see 100 (63% vs. 44%, would not sign). The proportion of Boomers who say the same thing drops significantly, with just under half agreeing that they fear getting old/ losing their youth (48%).

- Given these findings, it is no surprise that the proportion of Boomers who agree that they don't worry about aging and just live in the moment



significantly outweighs those from the Gen X sample who say the same thing (64% vs. 59%, respectively).

Seven in ten Gen Xers admit that they think about aging/ their own mortality more now than they did 10 years ago (70%), and a majority also agree that both aging (51%) and their own mortality (50%) are things that they think about often. While Boomers are significantly less likely to report thinking about aging (47%) and their own mortality (45%) often, they are much more likely than adults ages 36 - 51 to admit they think about these things more now than they did 10 years ago (74%).

Additionally, just over six in ten Gen Xers express being afraid of becoming a burden to their loved ones as they age (62%). However, two in five (39%) admit that they expect their families to help support them (versus 26% Boomers).

Memory loss/ dementia (46%), being unable to take basic care of themselves (44%), and declining physical abilities (40%) are the top three greatest fears for those ages 36 to 51 when it comes to aging. Just over a quarter of Gen Xers are also worried about being a burden to their families (28%) or being able to afford the healthcare they need (26%), while one in five say that they are most concerned about being lonely/ depressed/ their emotional health (19%) as they get older. Furthermore, at least one in ten say that they are worried about living in a nursing home (15%), their appearance / looking older (12%), or sexual dysfunction (10%), while nearly as many are concerned about not being able to drive/ losing their license (8%). However, seven percent report not being worried about any of these as they age (versus only 4% of Boomers who say the same thing).



- Certain aspects related to aging are more of a concern among Boomers, with statistically greater proportions saying that they are worried about memory loss/ dementia (53%), being unable to take basic care of themselves (54%), being a burden to their families (35%), and living in a nursing home (21%).
- On the other hand, Boomers are much less likely than Gen Xers to express concern when it comes to loneliness/depression/emotional health (15%), their appearance/ looking older (6%), and sexual dysfunction (5%).

Control over Health/ Aging, and Lifestyle Behaviors

Just under seven in ten (68%) Gen Xers surveyed wish they had greater control over their health so that they can age better, on par with Boomers who feel the same way (67%).

Thinking about how much control they have over their own well-being, Gen Xers are most likely to believe that both nature and nurture play equal roles when it comes to their health and how long they live (66%). On the other hand, one in five think instead that their lifestyle and environment have a greater influence versus their genes when it comes to their health and how long they live (20%), while 14% believe that the opposite is true (DNA/the genes inherited from parents have a greater influence on health and how long people live).

- Compared to younger adults, Boomers are significantly more likely to believe that both lifestyle/environment and genes play equal roles when it comes to their health and how long they live (75% vs. 66% Gen X).



When asked to rate their current performance regarding a range of different lifestyle behaviors, Gen Xers are most likely to evaluate themselves favorably when it comes to minimizing their alcohol consumption, with 56% saying that they are currently doing a good job of this.

Attitudes are split when it comes to other lifestyle behaviors, with respondents just as likely to report doing a good job when it comes to going to regular/annual doctor visits (49%) and taking time off work/vacation (43%) as they are to say they could be doing a better job of these same factors (42% and 45%, respectively).

Performance ratings start to drop slightly when it comes to getting all the recommended screening tests for timely disease detection (50%), and getting the recommended amount of sleep (7 to 8 hours) most nights (55%), with a majority of adults admitting they could be doing better in these areas (versus 40% each, 'I am doing a good job of this'). Gen Xers are least likely to rate themselves as currently doing a good job when it comes to lifestyle factors such as maintaining a healthy weight (32%), eating a healthy, well-balanced diet (29%), exercising regularly (28%), and managing/ reducing stress (28%). Instead, roughly two thirds say that they 'could be doing a better job' of these items – with 67% saying this about exercise, 66% about eating healthy, 66% about reducing stress, and 63% about maintaining a healthy weight.

- While Boomers and Gen Xers rate themselves rather similarly when it comes to exercising and maintaining a healthy weight, Boomers are significantly more likely to rate themselves as currently doing a good job



when it comes to going to regular/ annual doctor visits (68%), minimizing alcohol consumption (66%), taking time off/ vacation (55%), completing all the recommended screening tests (55%), getting enough sleep (47%), managing/ reducing stress (41%), and eating healthy (33%).

Thinking about their own experiences seeing their parents/other relatives age, nearly seven in ten Gen Xers say that they want to live longer than their parents did (68%), although a similar proportion report being concerned about inheriting some of the same health issues they had (67%). Despite these genetic concerns, six in ten are confident that they will both age better (62%) and live longer than their parents/ other relatives (56%), with nearly two thirds also agreeing that they take better care of themselves now than their parents/ relatives did at their age (63%).

- Boomers express an even greater desire to want to live longer than their parents/ relatives did (73%), while they are also more likely to believe that they will age better, too (66%). Conversely, they are not as likely to be concerned with inheriting the same health issues their parents had compared to those in the Gen X sample who say the same (63% vs. 67%, respectively).

Managing the Effects of Aging

When it comes to different approaches people can take to manage the effects of aging, Gen Xers are most open to consulting with alternative medicine practitioners – such as an acupuncturist or herbalist - with a majority (52%) saying



that they have not done this but would consider it, and 15% saying that they have already sought these out before.

Two in five would consider undergoing genetic testing to predict longevity (43%), consulting with anti-aging specialists (41%), or receiving hormone replacement therapy (40%) in an attempt to manage the effects of aging – although half are unwilling to consider these altogether (50%, 52%, and 51% respectively). Similar proportions – just under two in five (39%) – say that they would consider using anti-aging products, with fewer opposed to taking such an approach (35%, have not done, and would not consider). Instead, a larger proportion of Gen Xers (26%) admit they have used anti-aging products before.

Respondents are least likely to consider getting plastic/cosmetic/reconstructive surgery (30%) or non-surgical treatments – such as Botox, fillers, or laser therapy (29%) – in order to manage the effects of aging, with more than six in ten saying that these are not an option for them at all (62% and 63%, respectively).

- Boomers are consistently more likely to report that they would not consider doing any of these in order to manage the effects of aging. They are also significantly less likely to say that they have attempted any of these to begin with, with the exception of receiving hormone replacement therapy – where just under one in ten adults from both samples report having tried this (8% vs. 9%, Gen X)

Being told they are at high risk for a serious disease is most likely to motivate Gen Xers to take better care of their health, with a third selecting this option (32%).



Having proof that making changes would make a difference is the biggest motivator for another one in five (22%), while having a family history that increases the risk of a serious disease (13%) or knowing someone that had a health scare (8%) are not as likely to incite lifestyle changes. However, a sizeable proportion (26%) say that there is nothing that would really motivate them, as they believe that none of us have much control anyways – ahead of all motivators listed with the exception of being told they are at high risk for a serious disease.

- Not being motivated by any of these is the top response among Boomers, with 34% saying that nothing would persuade them to take better care of their health, as they are not sure any of us have much control.

Aging and Longevity: Doctor's Role and Healthcare

Nearly two thirds of Gen Xers agree that their doctor plays an important role in helping them live healthier and hopefully longer (64%), and this opinion is even stronger among Boomers (71%). However, 32% admit that they have avoided going to the doctor because they don't want him/her to find anything wrong, and only 29% of Gen Xers have discussed their concerns about aging/their own mortality with their doctor.

- Boomers, in their turn, are statistically less likely to avoid going to the doctor's for such reasons (18%), although they aren't as likely to open up about concerns they are having about aging/ mortality with their physician (23%).



Doctors are top ranked when it comes to how influential they are perceived to be in helping people achieve a longer, healthier life, with 52% of adults ages 36 to 51 rating them a 1 or 2 on an 8-point scale – behind only spouses/ significant others (55%).

- However, doctors (66%) come in first among Boomers, outranking spouses/ significant others (58%) by nearly 10-percentage points when it comes to being perceived as helping achieve a longer, healthier life.
- Family members make up a secondary tier when it comes to being seen as helping Gen Xers achieve a longer, healthier life (38%), while friends (16%), technology/ apps (12%), personal trainers (11%), the Internet/ “Dr. Google” (10%), and support groups (6%) trail behind.
- Boomers see family members in a similar light (35%), although they are significantly less likely to rank bottom tier influencers as having strong impact.

Despite the important role that Gen Xers place on their doctors when it comes to their own health/ longevity, three quarters believe that at the end of the day, they are the ones responsible for ensuring they receive good quality healthcare (76%). However, roughly two thirds are nevertheless concerned that both the quality of healthcare will diminish (68%) and that the access to doctors will worsen (63%) over the next ten years.



- Not surprisingly, only a third (34%) believe that the government is heading in the right direction when it comes to healthcare, and this drop to 28% among Boomers.
- Boomers are significantly more likely to feel responsible for the quality of healthcare they receive (81%), while they are much less likely to fear that the quality of healthcare will diminish over the next ten years (63%).

When it comes to not following a doctor's recommendations, most Gen Xers believe that this type of behavior has to do with not having the money or resources (52%) to carry through. Another two in five believe that people might not follow their doctor's orders because they think it's too hard/ too much work (40%), while roughly a quarter believe this might be because it's just not a priority (28%), it takes too long to see the desired results (24%), or patients have perhaps been exposed to conflicting information (22%). Not understanding what their doctor is telling them (19%) and not trusting their doctor (17%) are both mentioned by about one in five, while at least one in ten believe that a lack of accountability (14%) and forgetfulness (13%) might be to blame here. One in ten (12%) say that they don't know why some people might not follow their doctor's recommendations.

- Not having the money or resources (59%) and not understanding what their doctor is telling them (23%) are significantly more likely to be mentioned by Boomers as reasons why people might not always do what their doctors tell them. Other reasons are selected by similar proportions across both audiences.



Legal and Financial Preparedness

Six in ten adults from the Gen X sample say that their spouse/family is aware of their wishes concerning medical treatment in the event they become incapacitated (60%) – and this rises to 70% among Boomers who say the same. However, only 36% of those ages 36 to 51 say that they have a living will/advance directive documenting their wishes concerning medical treatment should they become incapacitated (vs. 48% of Boomers).

Even fewer (28%) say that they have long-term care insurance (provides coverage for costs of nursing homes, assisted-living and/or home care for people unable to care for themselves) – outperforming adults from the Boomer segment (23%).

Counting on Medicare for health coverage as they get older is the reality for two thirds of Gen Xers (66%) – and nearly eight in ten Boomers (78%).

Most Gen Xers worry about having enough money to cover health expenses during retirement (74%), and similar proportions (76%) also agree that they are concerned that they are not going to be able to afford healthcare in the future. Most Boomers also agree with these statements, though not quite to the same extent (66% and 72%, respectively).

A slight majority (53%) report that they have money set aside for retirement but not necessarily for unexpected health expenses, while fewer say that they have money set aside in the event they suffer from a major health event (40%). On top of planning for their own expenses, another 50% expect that they'll have to help



their family members cover their health expenses, and possibly house them, as they age.

- Boomers are significantly more likely to report having money set aside in the event they suffer from a major health event (44% vs. 40%).
- Having to cover the healthcare expenses of a family member, and potentially housing them as they age, is much less of a concern for older adults (29% vs. 50%, Gen X).

Additional Sample Characteristics

Looking at different health related factors, the majority of Gen Xers say that they have had an annual physical exam at some point in the past 5 years (55%). A third say that they have started taking medication regularly (32%), while at least a quarter say that they have gone to an urgent care clinic (27%), a hospital emergency room (26%), or been diagnosed with a medical condition (25%) within the past 5 years. Furthermore, roughly one in five report receiving outpatient treatment (23%), undergoing a scheduled surgery (22%), being hospitalized (19%), or missing more work due to sickness (17%). Emergency surgeries are not as common, though nearly one in ten (8%) reporting having gone through this recently. On the other hand, one in five adults ages 36 to 51 report not having done/ dealt with any of these things in the past five years (21%).

- Although Boomers are more likely to take the time to go to annual physical exams (72%), they are also significantly more likely to have been affected by things such as having to take medications regularly (44%), being



diagnosed with a medical condition (36%), receiving outpatient treatment (29%), undergoing a scheduled surgery (27%), or being hospitalized (23%) in the past five years. Not surprisingly, they are much less likely to say that they have not experienced any of these (13%).

These are findings from an Ipsos poll conducted November 15 - 21, 2016 on behalf of MDVIP. For the survey, a sample of 1,377 U.S. adults between the ages 36 and 51 (Gen Xers) was interviewed online, in English. An additional sample of 1,747 U.S. adults between the ages of 52 and 70 (Boomers) was also interviewed using the same methodology. The precision of Ipsos online polls is measured using a credibility interval. In this case, the poll has a credibility interval of plus or minus 3.0 percentage points for all Gen Xers surveyed, and a credibility interval of plus or minus 2.7 percentage points for all Boomers surveyed.

The sample for this study was randomly drawn from Ipsos's online panel (see link below for more info on "Access Panels and Recruitment"), partner online panel sources, and "river" sampling (see link below for more info on the Ipsos "Ampario Overview" sample method) and does not rely on a population frame in the traditional sense. Ipsos uses fixed sample targets, unique to each study, in drawing sample. After a sample has been obtained from the Ipsos panel, Ipsos calibrates respondent characteristics to be representative of the U.S. Population using standard procedures such as raking-ratio adjustments. The source of these population targets is U.S. Census 2015 American Community Survey data. The sample drawn for this study reflects fixed sample targets on demographics. Post-hoc weights were made to the population characteristics on gender, age, region, race/ethnicity and income.

Statistical margins of error are not applicable to online polls. All sample surveys and polls may be subject to other sources of error, including, but not limited to coverage



error and measurement error. Where figures do not sum to 100, this is due to the effects of rounding. Ipsos calculates a design effect (DEFF) for each study based on the variation of the weights, following the formula of Kish (1965). This study had a credibility interval adjusted for design effect of the following (Gen X: n=1,377, DEFF=1.5, adjusted Confidence Interval=4.5; Boomers: n=1,747, DEFF=1.5, adjusted Confidence Interval=4.2).

For more information about Ipsos' online polling methodology, please go here

<http://goo.gl/yJBkuf>

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