



**NPR/Robert Wood Johnson Foundation/Harvard School of Public Health**

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**Poll: Retirement and Health**

**Summary and Chart Pack**

**Released September 2011**

## Summary

In the coming years, an increasing number of Americans will reach an age when they will consider retirement. This will include many people who represent the “baby boomer” generation. Given the different experiences and values of this demographic group, as well as the changing nature of the American life, the nature of retirement itself may change. This poll was conducted in order to capture first-hand the perspective of those who will shape the nature of retirement moving forward: people over age 50, including not only people who have retired, but also people who plan to retire (“pre-retirees”) and those who do not plan to do so. The poll covers the following areas: 1) The retirement experience of retirees and the expectations of pre-retirees; 2) Perspectives on the timing of retirement; 3) Steps taken to stay healthy in retirement; 4) Views on the role of Medicare and Medicaid in retirement; 5) Perceptions of what makes a community a healthy place for retired people; and 6) Concerns about being admitted to a nursing home during retirement.

### **1. The Retirement Experience of Retirees and the Expectations of Pre-retirees**

**For most retirees, life in retirement is better or the same as it was before, but it is worse for a substantial minority in key areas, including health and finances.** For nearly three-quarters of retirees (73%), life in retirement is better than or the same as it was during the 5 years before they retired (29% say better; 44% say about the same). Areas where the greatest share of retirees say life in retirement is better than the 5 years before included: their stress (39%), their relationship with their family (35%), their relationship with their spouse (34%), the amount of time they spend doing activities they like to do, such as sports, hobbies or volunteering (34%), and the healthfulness of their diet (34%). [SLIDE 2] Despite these generally positive findings, it is notable that sizable minorities of retirees feel that life in retirement, and key aspects of it, are worse than in the 5 years before they retired. For example, twenty-five percent of retirees say life is worse, 39% say their health is worse, and 35% say their financial situation is worse. [SLIDE 3]

**Pre-retirees may underestimate the challenges of retirement.** In comparison to fraction of retirees who say that life and these areas *are* worse in retirement, a smaller share of pre-retirees predict that life and these key areas will be worse for them. For example, only 14% pre-retirees predict that life overall will be worse when they retire, compared to the 25% of retirees who say it actually is worse. Only 13% of pre-retirees think their health would be worse, while 39% of retirees say it actually is. Less than a quarter of pre-retirees (22%) predict their financial situation would be, while a third of retirees (35%) say it actually is. Only 1% of pre-retirees predict that the amount of exercise they will get will be worse, but a third of retirees (34%) say it actually is. Only 11% of pre-retirees predict that the amount of time they spend traveling to places they want to go would be worse while a third of retirees (34%) say it actually is. [SLIDE 3]

## **2. Perspectives on the Timing of Retirement**

**Pre-retirees expect to retire later than the earlier cohort and some expect not ever to fully retire.** For example, 60% of pre-retirees expect to retire at age 65 or older while 26% of retirees did retire at age 65 or older. [SLIDE 5] Further, more pre-retirees now plan to retire later than they expected to during their 40s as compared to retirees who actually retired later than they expected to during their 40s (39% vs. 12%). [SLIDE 6] There is also a smaller, but still notable, minority of those who have not retired yet who say they never will retire fully (15%). [SLIDE 8]

**Finances play a key role in the decision to delay or even avoid retirement among those not yet retired.** Fifty-four percent of pre-retirees say the primary reason they now expect to retire later than they did when they were in their 40s is that they do not feel they can afford it financially. Further, 51% of people who say that they will never fully retire say they do not feel they can afford to retire financially. Notably, among those who have retired but retired later than they expected to when they were in their 40s, financial reasons are not the primary drivers. For example, nearly one in three (29%) say the primary reason they retired later was that they enjoyed working. [SLIDES 7 & 8]

**A substantial minority of pre-retirees and retirees say they don't or won't have enough money to live comfortably.** Many pre-retirees and retirees feel they need a sizable income to live comfortably in retirement – more than Social Security is likely to provide.<sup>1</sup> More than 4 in 5 pre-retirees (81%) and nearly two-thirds of retirees (63%) believe they do or will need more than \$35K annually to retire. Looking at even higher levels of income, half of pre-retirees (50%) and more than a third of retirees (36%) believe they will or do need \$50K annually or more to live comfortably in retirement. About a quarter of pre-retirees (27%) and a third of retirees (35%) say they won't have the annual income they need to live comfortably in retirement. [SLIDE 9]

## **3. Steps Taken to Stay Healthy in Retirement**

**Both pre-retirees and retirees expect a long, relatively healthy life.** In fact, the majority of both pre-retirees and retirees expect to live into their eighties and beyond (78% of pre-retirees, 72% of retirees), with a substantial minority saying they expect to live until at least 90 (29% of pre-retirees, 32% of retirees). [SLIDE 11] Majorities of both groups believe their health in retirement will be or is better than the health of people in their parents' generation (58% pre-retirees and 53% of retirees). [SLIDE 12]

**Both retirees and pre-retirees have taken steps to stay healthy, but pre-retirees are more likely to mention exercising and changing their diet.** The top three things that a majority of both pre-retirees and retirees have done to stay healthy during retirement, include: 1) maintained good relationships with friends and family (95% pre-retirees, 94% retirees); 2) watched their weight (83% pre-retirees, 76% retirees); and 3) seen a doctor

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<sup>1</sup>\$35K is slightly more than twice the amount that an average retired worker receives in Social Security benefits today. See: [http://ssa-custhelp.ssa.gov/app/answers/detail/a\\_id/13/~/average-monthly-social-security-benefit-for-a-retired-worker](http://ssa-custhelp.ssa.gov/app/answers/detail/a_id/13/~/average-monthly-social-security-benefit-for-a-retired-worker)

regularly (80% pre-retirees, 88% retirees). When looking at additional actions people have taken to stay healthy in retirement, pre-retirees are more likely than retirees to say they have changed their diet (68% of pre-retirees vs. 58% of retirees) and much more likely to say they have increased the amount of physical activity they get (72% of pre-retirees vs. 44% of retirees). [SLIDE 13]

#### **4. Views on the Roles of Medicare and Medicaid in Retirement**

**Medicare is seen as a more important program than Medicaid in retirement among both retirees and pre-retirees.** For example, 65% of pre-retirees and 74% of retirees saying Medicare will be/is very important. In comparison, only 38% in each group say that Medicaid will be/is very important in their retirement. [SLIDE 15] Retirees and pre-retirees say that Medicaid will have little role in paying for their long-term nursing home care if they need it. Only 10% of pre-retirees and 7% of retirees say Medicaid will pay the majority of their costs for 3 months in a nursing home. [SLIDE 16] Reflecting the importance of the program, about a third of pre-retirees (33%) and retirees (36%) say that waiting 2 years longer to receive Medicare benefits would be/would have been a major problem for them and their family. [SLIDE 17]

**Pre-retirees and retirees differ in their views on the future of Medicare, but neither group wants a complete overhaul or major change to the program.** Pre-retirees are less likely to be confident that Medicare will continue to provide benefits of at least equal value to current benefits during their retirement than retirees are (38% vs. 52%). [SLIDE 18] There is not a majority support for a complete overhaul/major change in Medicare among either pre-retirees or retirees; however, more pre-retirees than retirees want such changes in the program (47% vs. 32%). In addition, more retirees than pre-retirees say that the government should not try to control the costs of Medicare (27% vs. 13%). [SLIDE 19]

**A substantial minority of pre-retirees say they are likely to have trouble paying for health care in retirement, and a substantial minority of retirees say they have actually experienced many of these problems.** About three in ten pre-retirees say it is very likely they will have trouble paying for health care insurance premiums (31%) or long-term care (30%), while a quarter of pre-retirees say it is very likely they will have trouble paying overall medical bills (27%), or paying for the drugs they/their spouse needs (24%). [SLIDE 20] Approximately 1 in 5 retirees has actually experienced trouble paying for each of several different health care services, including: the drugs they/their spouse needs (22%); health care insurance premiums (21%); overall medical bills (21%); long-term care (19%); or preventive care they/their spouse needs (18%). [SLIDE 21]

## **5. Perceptions of What Makes a Community a Healthy Place for Retired People**

**While pre-retirees and retirees agree on many community characteristics that keep retirees healthy, retirees draw attention to drug store access and pre-retirees emphasize space for physical activity.** Many people who retire may move from their current home to a new community or re-consider the characteristics of their existing communities from a new perspective. There is widespread agreement among both groups about the top aspects of communities that help retired people stay healthy. The top factors include: Clean air and water (88% pre-retirees, 90% retirees); low crime rate (86% pre-retirees, 80% retirees); access to affordable fruits and vegetables (83% pre-retirees, 79% retirees); access to high quality doctors and hospitals (82% pre-retirees, 84% retirees). In addition, pre-retirees are more likely than retirees to report that access to outdoor space for walking, jogging, and sports is important (80% pre-retirees vs. 68% retirees), while retirees are more likely to report the importance of access to pharmacies or drug stores (77% retirees vs. 65% pre-retirees). [SLIDE 23]

## **6. Concerns about Being Admitted to a Nursing Home During Retirement**

**Admission to a nursing home would worry most retirees and pre-retirees.** At some point during retirement, many people will require long-term nursing care, including care in a nursing home. If they did get admitted to a nursing home, both pre-retirees and retirees would worry a great deal about the problems they could face in a nursing home. The top things pre-retirees and retirees were 'very' or 'somewhat' worried about were: 1) Being in an institutional environment that is not as comfortable as a home (82% pre-retirees, 78% retirees); 2) the cleanliness of the facility (78% pre-retirees, 74% retirees); 3) having too few nurses to provide the care you need (77% pre-retirees, 69% retirees); 4) the quality of health care provided (76% pre-retirees, 69% retirees); and 5) having limited privacy (74% pre-retirees, 65% retirees). [SLIDE 25]

**Methodology**

This poll is part of an on-going series of surveys developed by researchers at the Harvard Opinion Research Program (HORP) at the Harvard School of Public Health in partnership with the Robert Wood Johnson Foundation and NPR. The research team consists of the following members at each institution.

Harvard School of Public Health: Robert J. Blendon, Professor of Health Policy and Political Analysis and Executive Director of HORP; Gillian K. SteelFisher, Research Scientist and Assistant Director of HORP; Johanna Mailhot, Research Specialist; and Eran Ben-Porath of SSRS/ICR, an independent research company.

Robert Wood Johnson Foundation: Fred Mann, Interim Vice President, Communications; Kate Sullivan Hare, Director Policy Outreach and Public Affairs; and David Colby, Vice President, Research and Evaluation.

NPR: Joe Neel, Deputy Senior Supervising Editor; Anne Gudenkauf, Senior Supervising Editor, Science Desk; Steve Drummond, Senior National Editor.

Interviews were conducted via telephone (including both landline and cell phone) by SSRS/ICR of Media (PA) July 25 to August 18, 2011 among a nationally representative sample of 1254 adults over 50. It includes 755 are retirees and 409 are pre-retirees (those who have not retired but plan to). The margin of error for total respondents is +/-3.32% at the 95% confidence level.

Possible sources of non-sampling error include non-response bias, as well as question wording and ordering effects. Non-response in telephone surveys produces some known biases in survey-derived estimates because participation tends to vary for different subgroups of the population. To compensate for these known biases and for variations in probability of selection within and across households, sample data are weighted by household size, cell phone/landline use and demographics (sex, age, race/ethnicity, education, marital status and census region) to reflect the true population. Other techniques, including random-digit dialing, replicate subsamples, and systematic respondent selection within households, are used to ensure that the sample is representative.

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