

**Q. Is it true that most older people are unhappy with the quality of their golden years?**

**A.** "Never had it so good," seems to be a more common response. According to a new survey published by the National Council on Aging on attitudes towards aging, nearly half (44%) of Americans age 65 and over said their older years are "the best years of their lives."

Compared to a similar survey that was conducted 25 years ago, seniors were much more upbeat about their golden years today. 84% of those polled said they would be happy if they lived to be 90. Of the respondents in the age range 65 to 69, 49% said "these are the best years," and 44% of people in their 70s agreed. One-third of the people in their 80s held the same positive attitude.

This significant upbeat appraisal was interpreted by the NCOA as the beginning of a "new age of old age" in which "the possibility of experiencing positive, vital aging lasting into our tenth decade is one of the new realities." The new report, *Myths and Realities of Aging 2000*, shows that most older people are less worried than they were 25 years ago about personal issues like finances, crime and their health. In 1974, for example, 23% of people over the age of 65 said crime was a very serious problem. But concern over crime fell to only 9% of respondents in the new study. On health concerns as well, only 12% of seniors said poor health was a major concern, compared to 21% in 1974.

The survey also indicates that younger people tend to exaggerate the financial and social problems facing older people. 54% of those surveyed under the age of 65 said that "not having enough money" was a very serious problem for older people. But only 12% of the elders themselves agreed that finances were a serious concern. 38% of younger people also thought loneliness was also a significant concern of the elderly - but only 4% said it really was a serious concern.

NCOA says the new survey also shatters the myth of an "intergenerational war" between young and old people over benefits like Social Security and Medicare. 92% of those surveyed - regardless of their age - rejected the statement that "old people are greedy geezers." 80% agreed that "older people get too little respect from younger people." 67% of those polled said that they did not want money spent on Social Security to go to children instead of the elderly. 87% said Medicare should be broadened to include long term care, and 87% of the under 65 group disagreed that "older people have too much political influence."

The report also suggests that our attitudes about retirement may be changing. Only 24% of those surveyed said retirement comes upon “reaching a certain age.” Money and health were far more likely to impact retirement decisions than age. This is related to the attitude that the definition of “old” is getting older. One-third of the people in their 70s said they were still “middle aged,” as did nearly half of the people in their 60s. For many people, the NCOA says getting old is associated not with the arrival of a specific birthday, but with a decline in physical or mental ability. Only 14% of respondents said that old age begins upon reaching a specific age, like 65.

The NCOA survey warns that many families are caught unprepared for old age. 44% of married couples said they had never discussed when they would retire. 40% have never discussed where they would live if they retired, and 45% have never talked about how much money they would need to retire. Yet people reaching the age of 65 in 1997 can expect to live nearly 18 additional years. That’s a lot of “best years” to prepare for - equal in length to an entire childhood.

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