

The Cigna Group | 2023

Older, wiser and more vibrant:

Greater vitality among America's seniors



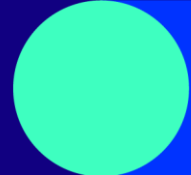


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Older, wiser, and more vibrant: Greater vitality among America’s seniors

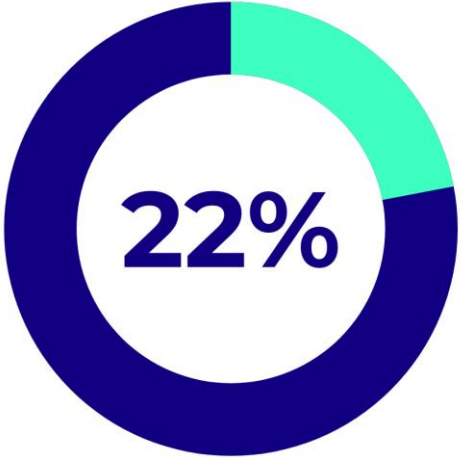
Today’s seniors have more vitality than many people give them credit for. Most display a strong sense of emotional stability, bouncing back from setbacks with resilience. They exhibit a higher degree of financial freedom than any other age group; in fact, many who remain working are there by desire, not need. Seniors cultivate healthy lifestyles and have strong, positive relationships with their doctors. Most importantly, they foster strong communities of friends and family – critical actions in avoiding the [epidemic of loneliness and isolation](#) sweeping younger demographics.

It’s a good thing that such portraits of vitality are becoming more common, as the dimensions of vitality will be ever more important to this growing cohort.

The Administration on Aging within the U.S. Department of Health and Human Services expects the number of seniors – people 65 or older – to [increase dramatically](#) over the next 20 years, from 17% of the general population in 2020 to 22% in 2040. Globally, the shift is even more accelerated. A [recent report](#) from the World Health Organization found that between 2015 and 2050, the proportion of the world’s population that’s over age 60 will nearly double, from 12% to 22%.



As seniors are now living longer than previous generations, an unprecedented wave will leave the workforce, and another wave will keep working past 65. These are uncharted waters: The world has never been inhabited by an elderly population, retired or working, this large. How can seniors maintain their vitality – the capacity to pursue life with health, strength, and energy? And what are the keys to doing so?



The proportion of seniors in our population is expected to grow to 22% by 2040

As many older individuals can attest, there’s a lot more to look forward to. In fact, the most recent data in the [Evernorth Vitality Index \(EVI\)](#), a scientifically validated, proprietary measure of whole-person health, indicates that seniors enjoy the highest overall vitality score of *all* age groups, with vitality trending upward until adults reach their 80s.

Despite having more chronic health conditions, seniors paint a remarkable picture compared to other age groups. So, what’s their secret? With a lifetime of experience guiding them to what really matters, seniors report a strong sense of agency over their emotional, environmental, financial, physical, and social well-being, according to the EVI. Older individuals are more resilient, more connected to communities, and less lonely. They practice healthy habits, and many live with a sense of autonomy. In short, they’re a satisfied bunch – and the foundation of their vitality sheds light on the choices younger generations can make to harness similar attitudes and habits.

To illustrate this vitality, we present four portraits of present-day seniors in America. These archetypes are fictitious but highlight findings from the 2023 EVI.



Elizabeth: emotional health

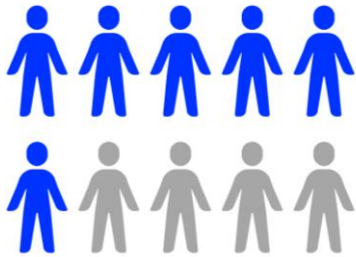


Elizabeth has seen her share of ups and downs. She’s a cancer survivor, and she’s endured financial hardship and geographic displacement. But she also enjoys a tightknit family and rewarding hobbies: When she isn’t babysitting her grandchildren, Elizabeth likes to play piano at the local community center. She and her husband just celebrated their 40th anniversary with a road trip to the Grand Canyon. Back home now, they begin most mornings over a cup of coffee, reflecting on the blessings of the past day.

A small-town child of the postwar 1950s, Elizabeth learned from a young age to appreciate the simple joys in life. She takes things in stride, refusing to let daily mishaps get her down. She’s like many her age, who exhibit greater adaptivity than non-seniors. Indeed, 53% of seniors in the study indicate they tend to bounce back after injury, illness, or other hardships – 12 percentage points higher than those under 65.

Much like her cohort, Elizabeth reports a positive state of mental health. Just 8% of seniors report visiting a mental health professional over the past year – which could signal generational attitudes toward therapy – but roughly 6 in 10 seniors (59%) say they feel capable of managing their emotions, 17 points higher than non-seniors.

And 52% say they feel in control of how they react to stress (11 points higher). Coming out of the pandemic, seniors are seeking help from mental health professionals a bit more often – although the ratio of seniors engaging with mental health professionals is significantly lower compared with other generations, it is worth noting that the number has ticked up 3 points since the 2022 survey.



6 in 10 seniors

Feel capable of managing emotions

“For seniors like Elizabeth, emotional stability – especially in the face of stress – bolsters overall vitality,” said Dr. J.B. Sobel, chief medical officer for Cigna Healthcare’s Medicare business. “In the same vein, seniors exhibit resilience in the face of setbacks, something a lifetime of experience has cultivated.”

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Felipe: financial health



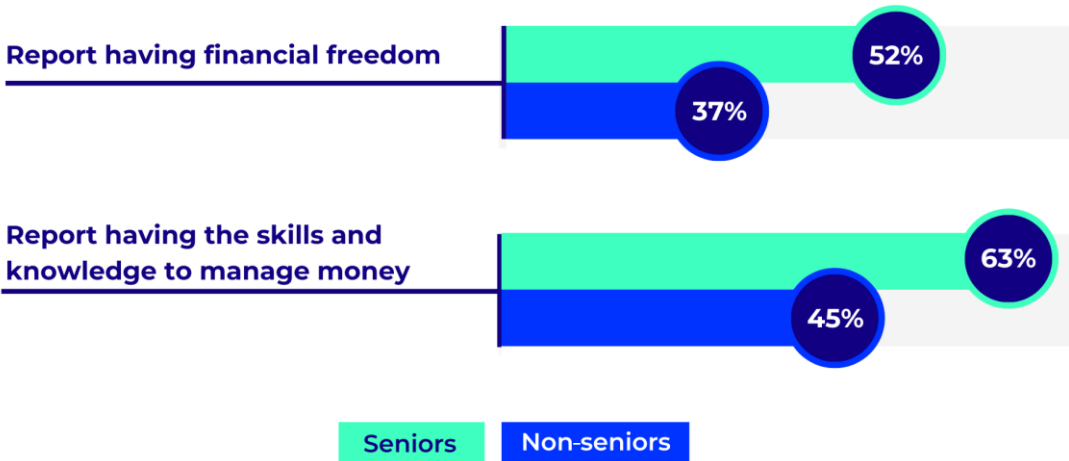
Felipe considers himself financially secure. He drives a no-frills car, lives in an unassuming home, and eats out only a few times a month. After retiring a few years ago from an accounting firm, he's been able to make ends meet on a modest nest egg and Social Security income.

Although a similar proportion of seniors and non-seniors report household incomes above \$50,000, seniors may have fewer obligations *against* that income. With an empty nest and, for many, a downsized living situation to further lower the bills, many seniors have lower living expenses.

To be sure, Felipe's health care costs have increased – much like others in this age group – but he's able to help offset them with a Medicare Advantage program, which enhances Medicare with comprehensive private coverage. Indeed, Felipe's financial confidence and sense of security have made his cost of living manageable. He isn't alone: Many seniors report a high degree of financial confidence.

Although many still struggle to make ends meet, a slight majority (52%) say they have the freedom and opportunity to financially support themselves – much higher than the ratio of non-seniors (37%) who report the same thing.

Seniors report a high degree of financial confidence



A higher percentage of seniors, 63%, also say they have the skills and knowledge to manage their money, as opposed to 45% of non-seniors. Like Felipe, more seniors say they have the confidence to live well within their means (55% vs. 41%), and more of them say they like to set and manage their own financial goals (61% vs. 46%).

Like most individuals his age, Felipe is retired. But some of his friends still work – one is a consultant, another an educator – and both are doing it for fulfillment, not to put food on



the table. Of the roughly 1 in 5 seniors still employed, most say they feel alive and vital in their jobs (51%), that they are confident they can do those jobs well (79%), and that they value and enjoy their work (64%). Those numbers beat the same responses from working non-seniors by 12, 17, and 17 points, respectively.

“Seniors are often on a fixed income, but most feel like they’re in reasonable control of their finances,” Dr. Sobel said. “Whether it’s Social Security or a nest egg, or some combination of the two, Felipe’s story is a common one among seniors. Absent the need to maintain a large family home or incur other expenses related to raising children, many seniors have more financial confidence and independence than other age groups.”

Phyllis: physical health



Phyllis has developed a few chronic conditions in recent years, and she maintains regular contact with her primary care physician and a few specialists. Together, the medical team helps empower Phyllis with the tools she needs to live a healthy life.

And she’s doing just that: Phyllis doesn’t smoke and rarely drinks, and she eats plenty of fruits and vegetables. Typical days start with a brisk walk and lifting light weights after a full night of sleep.

For her age, Phyllis is a portrait of strong physical health driven by positive habits. Her focus on health mirrors that of seniors at large. Among the group, 87% say they’ve visited a doctor in the past year for an annual physical or check-up, 21 points higher than non-seniors.

More than half of seniors say they have the skills and tools to live a healthy life **55%**

Meanwhile, 55% say they have the skills and tools necessary to live a healthy life (11 points higher than non-seniors), and 61% say that keeping physically healthy is important (12 points higher). Their actions bear this out. By an 11-point gap, seniors beat out non-seniors in daily fruit intake and reporting that they wake up feeling rested.

Despite reporting the highest rate of chronic conditions (85% report at least one condition and 51% have at least three), nearly 4 in 10 (39%) indicate strong physical health. That’s 5 points higher than the 50-64 age group.

“Phyllis is no outlier,” Dr. Sobel said. “Despite having more chronic conditions than the population at large, seniors report better habits around physical health. This, in turn,



drives higher vitality – especially for those who use Medicare, who report more interactions and better relationships with their physicians.”

Sergio: social health

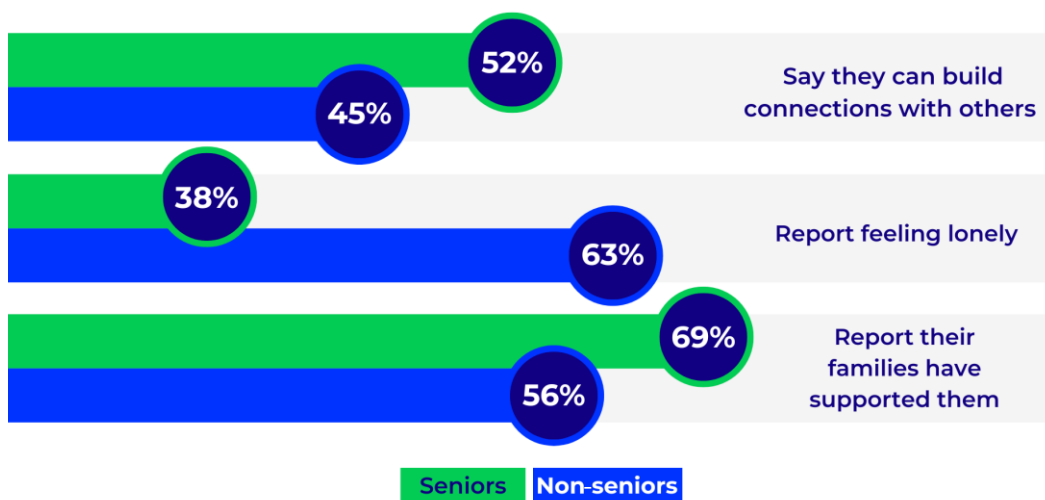


Sergio never fancied himself an extrovert, but recent experiences have brought him out of his shell. Widowed a few years back, he’s rallied friends and family to help write the next chapter in his life – and by all accounts, it’s vibrant. A former servicemember, Sergio is active in both his faith community and the local veterans association, where he’s made friends over regular gatherings and coffee breaks. Sergio’s children live with their families a short drive away, making Saturday breakfasts with the grandkids a weekly tradition. Since his wife passed away, he’s taken to joining a handful of old Army buddies a few times a year for a weekend of golf.

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Sergio is rich where it counts – in relationships – and stories like his are more common than you might think. Just over half of seniors (52%) say they can successfully build connections with others (7 points more than non-seniors) and just 38% report feeling lonely (25 points less than non-seniors). Family support appears instrumental to the equation: Nearly 7 in 10 seniors (69%) report that their families have supported them throughout life, 13 points higher than non-seniors.

Seniors report higher social health and better relationships



“Establishing a thriving social community is hardly atypical for seniors,” Dr. Sobel said. “On the heels of the pandemic, the world is facing an epidemic of loneliness, yet fewer than 2 in 5 seniors report feeling that way. With adult children long out of the house and, in some cases, spouses deceased, seniors know they must proactively seek out and foster their own communities – by reconnecting with kin, joining like-minded communities, or deepening existing relationships. Our data shows that most of them are doing a sterling job of it.”

Roots of vitality

Elizabeth, Felipe, Phyllis, and Sergio paint four distinct portraits of vitality, but a few common threads are woven throughout: gratitude and optimism, resilience, belonging, and independence.



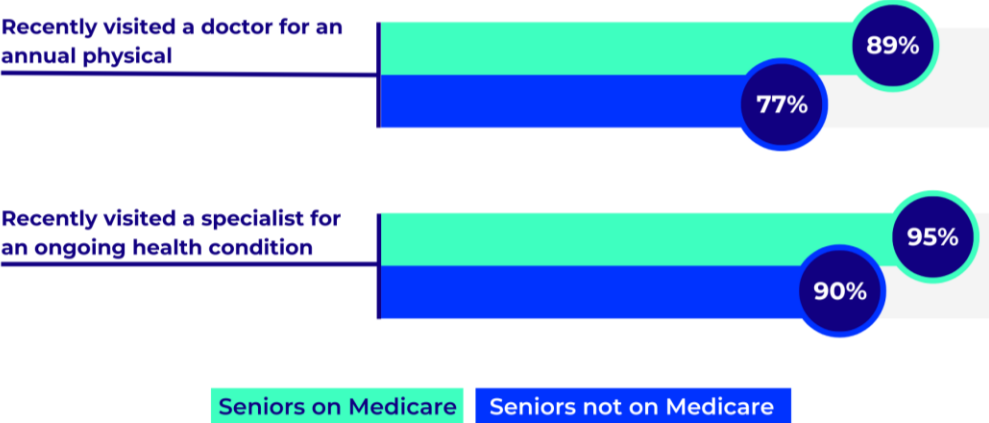
Each of these colors the vitality tapestry in unique, if complementary, ways.

- **Gratitude** and **optimism** come as seniors reflect on reaching the promised land – of retirement, grandparenting, long walks, and the pursuit of hobbies – and approach each new day with fresh zeal. Indeed, 58% of seniors say they look forward to each new day (14 points above non-seniors) and 48% say they feel alive and vital (9 points higher). Signs of gratitude and optimism peak in the late 70s – 51% of respondents aged 75-79 report feeling that way, 6 points higher than respondents aged 65-69.
- **Resilience** flows from a lifetime of weathering ups and downs and recognizing that strength comes through lived experiences. Fifty-six percent of seniors report a high degree of resilience, a full 13 points ahead of the population at large.
- **Belonging** stems from a community of relationships, old and new, and time wisely spent cultivating them. More than half of all seniors (53%) say they feel like they belong in their communities, 12 points higher than non-seniors.
- Finally, **independence** follows the release of career pressure or the need to put food on the table for children. More than 2 in 5 seniors (43%) say they're able to do what really interests them, 11 points higher than non-seniors. And 53% of seniors report a sense of choice and freedom in their undertakings, 17 points higher than non-seniors.



To be sure, none of the percentages above represent sweeping majorities. There are seniors who lack resilience, belonging, independence, gratitude, and optimism. But taken together, these roots of vitality are significantly higher among seniors than non-seniors – reflective of the *relatively* strong, if still moderate, levels of vitality among America’s eldest cohort. Critical to these roots is health, and as we’ve seen, Medicare status is a major determinant.

Medicare status is a major determinant of health



Nearly all (98%) of those aged 65+ have health insurance coverage, with 76% indicating they are primarily covered by Medicare. Seniors on Medicare are more likely to have recently visited a doctor for an annual physical (89% to 77%) or medical specialist for an ongoing health condition (95% versus 90%).

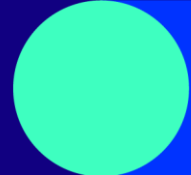
They also place a high amount of trust in their doctors, and report feeling heard and respected. 2023 data shows that seniors who have additional medical coverage, such as Medicare Advantage, are more likely to have a personal doctor and more likely to get an annual physical than those on Medicare only.

The boomers are OK: what the rest of us can learn

The EVI paints the portrait of strong vitality among America’s oldest demographic.

If our four archetypes were real people, they might tell us the keys to vitality are hidden in plain sight. You don’t need to be wealthy to feel financially secure. You don’t have to be a baby boomer to cultivate gratitude and resilience. You don’t have to be retired to adopt a more holistic view of work and finances. And you don’t have to face the prospect of a dwindling community to prioritize the relationships you have.

Younger people won’t attain vitality simply by reading about it. Indeed, many of them face real barriers to these pillars: It’s not like young adults can just flip a switch to find instant financial health. But some of the journey depends upon outlook, and a powerful tool comes through community – of strengthening the connections with the people that we already know or cross paths with. Approached with open minds and genuine curiosity, that community might rub some vitality off on those who need it most.



Methodology

The Cigna Group conducted the second wave of our annual vitality study from May 25-June 20, 2023, in collaboration with Morning Consult. This nationally representative, bilingual (English and Spanish) online survey assessed the health, vitality, social needs, and productivity of more than 10,000 U.S. adults aged 18 years and older.

To ensure that the sample was representative of the United States population, quotas were established based on Census Data using a cross-section of age, gender, and employment, based on Bureau of Labor Statistics data. Data was then weighted to match the United States population on gender, age, ethnicity/race, region, employment status, and income.

Of the total sample, 20%, or 1,652, are 65+ years old. This sample was split about evenly between males (55%) and females (44%). Respondents 65+ were split between the South (35%), West (29%), Midwest (23%), and Northeast (13%). 88% of seniors were white, 5% report Hispanic, Latino, or Spanish origin, 3% were Black, 2% Asian, and 2% other races. The majority of seniors (81%) are not working for pay, with the vast majority of those who are employed (92%) having one job. Of those seniors not working for pay, 92% are retired. Nearly all seniors (98%) had health insurance or health care coverage.