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Stats: 95% of caregivers concerned about retirement finances

Although two in five US adults currently identify as family caregivers and nearly half are expected to become caregivers in the future, there is a lack of support for caregivers nationwide, according to Edward Jones, in partnership with Morning Consult and Age Wave. The team conducted an online survey (fielded between February 28 and March 2, 2025) among a sample of 3,100 US adults. The research sought to better understand caregiver concerns, challenges and ways to support them more effectively. The findings could inform program and services' development in active-aging communities.

Top financial concerns caregivers said they face include rising costs and inflation (56%) and inadequate retirement savings (42%). In fact, 95% have some level of financial concern for their retirement, and 51% said they must cut back on personal spending because of their caregiving responsibilities.

In addition to financial challenges, many caregivers cited caregiving as a significant emotional responsibility (89%), leaving many stressed (83%) and burned out (77%). Two-thirds of survey participants (66%) reported they find it harder to prioritize their own health while addressing others' needs.

Most caregivers (72%) were willing to sacrifice their own financial security to ensure proper care for their loved ones. For many, this meant stepping away from their jobs entirely (25%), reducing work hours (24%), taking on debt/being unable to pay off existing debt (22%) or dipping into their retirement savings (16%).

Despite these challenges, 80% of caregiver respondents said their role has strengthened their relationships with their loved ones, with the large majority reporting feelings of personal fulfillment (83%) and gratitude (84%) from those in their care.

"As family caregivers are a crucial part of our care systems, their vital role in society demands greater recognition, resources and relief, especially as America's population continues to live longer with more chronic conditions and the need for caregiving grows," said Ken Dychtwald, founder and CEO of Age Wave.

SOURCE: Edward Jones (May 20, 2025).

Hispanic older adults: Heritage and heart

There are 15 million Hispanic adults 50 and older in the United States, and that number is projected to increase by over 25% to 19 million by the end of the decade. Therefore, AARP conducted a national, multi-phase study to highlight the experiences of older Hispanic adults on topics such as healthy living, financial security, connectedness, retirement, caregiving and aging, focusing on their priorities, values, concerns, and the role of language and culture in their lives. Together, these experiences help define a growing market for active-aging communities.

Through a multi-phase study that consisted of a three-day qualitative online community exploration and an online survey, AARP Research heard from older Hispanic adults about their life experiences. According to the survey, older Hispanics' top priorities reflect salud (health), dinero (money/finances), and amor (love). A total of 63% prioritize maintaining physical health; 58%, keeping loved ones safe; and 57%, financial security. Other top priorities include maintaining mental and emotional health (54%) and staying mentally sharp (52%).

Notably, over a quarter of respondents live in a multigenerational household to improve family bonds. Close to a quarter (23%) care for an adult, and 26% of grandparents provide care for a grandchild regularly. These and many more insights are provided in the survey report.

SOURCE: AARP Research (May 12, 2025); Kerman S. "Heritage & Heart: Perspectives and Values of Hispanic Adults 50 and older."

New tool measures pace of aging, predicts health risks

A new "Pace of Aging" measurement reveals trajectories of healthspan and lifespan in older people, providing a powerful tool for predicting risks associated with aging, including chronic illness, cognitive impairment, disability, and mortality. Developed by researchers at Columbia University Mailman School of Public Health, New York City, the method offers researchers and policy makers a novel approach to quantify how quickly individuals and populations experience age-related health decline. Its development offers a fascinating look behind the scenes at how data are compiled and analyzed to uncover important issues.

"We originally developed the Pace of Aging method to evaluate the effectiveness of interventions targeting the biology of aging," said Daniel Belsky, PhD, associate professor of Epidemiology at the school and member of the Robert N. Butler Columbia Aging Center. "The new approach is designed to do the same for social policies and public health programs. Our method will enable researchers and public health professionals to better understand how policies, social structures, environments, and individual behaviors shape aging trajectories across populations worldwide."

The team analyzed data from two large-scale, nationally representative studies: the US Health and Retirement Study (HRS) and the English Longitudinal Study of Aging (ELSA). These long-term studies follow adults ages 50 and older—along with their spouses—and collect detailed information on health, cognition, socioeconomic status, and family dynamics. The studies have been ongoing for decades and periodically enroll new participants.

The new approach makes use of data from dried blood spots, physical exams, and performance tests given to participants in their homes at up to three timepoints over eight-year follow-up intervals. Pace of Aging was examined in 19,045 participants who contributed data over 2006-2016, with additional follow-up to determine disease, disability, and mortality through 2022.

In the US study, Pace of Aging was measured from markers of inflammation such as C-reactive protein, as well as glycated hemoglobin (HbA1C), diastolic blood pressure, waist circumference, lung capacity (peak flow), balance, grip strength, and gait speed.

"The differences in aging speed we found weren't just statistically significant—they were meaningful," Belsky said. "People aging faster were much more likely to get sick, become disabled, or die sooner, even if they were the same age on paper."

SOURCE: Columbia University Mailman School of Public Health (May 26, 2025); Balachandran A, et al. Nature Aging (2025) https://doi.org/10.1038/s43587-025-00866-6.

Global aging: the positive story

The economic drawbacks of population aging are not as intractable as commonly depicted, according to Goldman Sachs Research economists. Although rising public sector pension/retirement costs remain a concern for some economies, the most effective means of counteracting the impact of aging on dependency ratios is to extend working lives, they write. In fact, this trend is already in motion. The report provides an intriguing perspective on current and future trends in population aging.

Aging is often depicted as a "demographic time bomb," implying rising dependency ratios (i.e., a fall in total employment rates) and declining GDP per capita. However, according to this global economics analysis, life expectancy is a fundamentally positive development. In addition to living longer, people are also living healthier lives, in the sense that the functional capacity of older individuals is improving over time. According to a recent study, a person who was 70 in 2022 had the same cognitive ability as a 53-year-old in 2000. In a very tangible sense, 70 is the new 53.

Furthermore, although rising public sector pension/retirement costs remain a concern for some economies, the benefits of extending working lives are already being seen: while the median expected life expectancy in developed economies has increased by 5% since 2000 (from 78 to 82 years), the median effective working life has risen by 12% (from 34 to 38 years) and the share of the total population in employment has increased from 46.0% to 48.3%.

In other words, in developed markets, dependency ratios have actually fallen – and this trend towards extending working lives shows little sign of abating. The move towards extending working lives has more than offset the effect of population aging on developed market employment, and the move is taking place in countries with minimal changes to pension/retirement laws, suggesting an adaptive response to increased longevity.

In a world with a growing number of seemingly intractable problems – from climate change to economic populism – population aging is one less thing to worry about, the analysis concludes. "Living longer really is a good thing."

SOURCE: Goldman Sachs (May 20, 2025)

Older adults with obesity face "hidden burden"

Older adults living with obesity can feel judged or dismissed by care providers due to their weight, leading to a reluctance to seek help, a recent study showed. Conducted by researchers from Anglia Ruskin University and the University of West London, UK, the qualitative study involved in-depth interviews with 33 older adults. The participants shared their experiences and needs related to formal and informal social care, and the report highlighted the hidden care gaps caused by obesity.

As well as not asking for help because of concerns over how others might view them, some participants talked about physical barriers, with standard care equipment and facilities often failing to accommodate individuals with higher body weights, resulting in inadequate support.

The combination of physical limitations and societal stigma also contributed to feelings of isolation and decreased self-worth among participants. Financial hardship was also cited as an unmet need, with one interviewee having lost his full-time job due to pain caused by his obesity.

Participants with higher obesity levels reported unmet needs primarily linked to emotional distress, including stress, frustration, social discrimination, isolation, feeling like a burden, lack of housing adaptations and safety, boredom, inability to continue hobbies, and limited access to support.

The study also set out a new framework designed to understand unmet care needs of older adults with obesity. By identifying these care gaps, it could help care providers plan better health and social care and find where inexpensive, preventive measures could be most effective.

“Older adults with obesity face unique challenges in accessing and receiving appropriate social care.," said lead author Gargi Ghosh of Anglia Ruskin University. "The hidden challenges faced by these individuals often go unrecognized, leading to unmet need and increased vulnerability. As the population ages and obesity rates continue to rise, it is imperative that our social care systems adapt to meet these evolving needs."

SOURCE: Anglia Ruskin University (June 2, 2025); Ghosh G, et al. PLOS One; https://doi.org/10.1371/journal.pone.0320253

Tech Talk: Digital technology use tied to less risk of cognitive decline
Contrary to expectations, a recent study showed that digital technologies are actually associated with reduced - not increased - cognitive decline. The meta-analysis of technology use and cognitive aging was sparked by the ongoing concern about the passive activity of digital technologies and its relation to accelerating risks of dementia.

“You can flip on the news on just about any day and you’ll see people talking about how technologies are harming us,” said Michael Scullin, PhD, associate professor of psychology and neuroscience at Baylor. “People often use the terms ‘brain drain’ and ‘brain rot,’ and now ‘digital dementia’ is an emerging phrase. As researchers, we wanted to know if this was true.”

The “digital dementia” hypothesis predicts that a lifetime of exposure to digital technology will worsen cognitive abilities. On the contrary, the study’s findings challenge this hypothesis, indicating instead that engagement with digital technology fosters cognitive resilience in older adults. Reviewing more than 136 studies with data that encompassed over 400,000 adults, and longitudinal studies with an average of six years of follow-up data, the authors found compelling evidence that digital technology use is associated with better cognitive aging outcomes, rather than harm.

The researchers’ study supported the “technological reserve” hypothesis, finding that digital technologies can promote behaviors that preserve cognition. In fact, their study revealed that digital technology use correlates with a 58% lower risk of cognitive impairment. This pattern of cognitive protection persisted when the researchers controlled for socioeconomic status, education, age, gender, baseline cognitive ability, social support, overall health, and engagement with mental activities like reading that might have explained the findings.

Scullin said that for some, these findings are surprising as technology use is often associated with being sedentary both physically and mentally. However, for the current generation of older adults who were introduced to the first technological advancements – computers, the Internet and smartphones – past their childhood, using technology is cognitively challenging because it is everchanging.

Technology requires constant adaption, he said, such as understanding new software updates, troubleshooting Internet loss or filtering out website ads. "If you're doing that for years and you're really engaging with it, even though you might experience frustration, that may be a sign of you exercising your brain," he said.

Technology also enables communication and engagement, he said, and better social connectedness is a well-documented correlate of cognitive functioning in older adults, providing a link between decreased isolation from digital technologies and reduced risks of dementia.

SOURCE: Baylor University (April 14, 2025); Benge, JF. Nature Human Behavior (2025). https://doi.org/10.1038/s41562-025-02159-9