



Longevity *Preparedness* Index 2026

How prepared are
US adults for longer,
healthier, *better* lives?

Facts and findings





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A longer life deserves a *better* plan

For decades, retirement readiness has largely been measured in dollars. But living well for longer asks more of us. It asks us to think about our health, our home, the care we may give or receive, the people around us, and the purpose that fills our days.

Longer lives are one of the defining social and economic realities of our time. Yet the systems, policies, workplaces and supports people rely on have not kept pace with the years being added to our lives. Preparing for longevity therefore cannot be reduced to a single milestone or measure. It requires individuals, families, businesses and communities to consider how we will support health, independence and quality of life across a lifetime.

The Longevity Preparedness Index gives us a more complete picture of our readiness to live well in later life. It assesses eight areas that contribute to overall wellbeing, from health and finance to home, care and social connection. Now in its second year, the research shows that Americans’ overall score has not changed from 2025 to 2026. That consistency gives us a reliable baseline, but it also makes the challenge clear: the data tells us that awareness — while profoundly important — is not enough.

The next chapter of longevity leadership must be about turning insight into collective action. That means using what we know to encourage earlier conversations, better planning and action across every domain of longevity.

Our hope is that this report helps people see where they stand — and take one practical step toward a longer, healthier, *better* life.



Brooks Tingle
President & CEO, John Hancock



Dr. Joe Coughlin
Founder and Director, MIT AgeLab



The framework

A new lens on longevity

Financial security matters. So do the places, people, routines and decisions that shape everyday life.

The **Longevity Preparedness Index (LPI)** looks beyond finances alone to assess preparedness across eight domains that contribute to wellbeing, independence and quality of life as we age.

The resources and collaborations featured throughout this report reflect our broader commitment to advancing preparedness and supporting **longer, healthier, *better* lives.**

The eight domains of life



CARE

How prepared you are for care you may give or receive, including support networks, care preferences and power of attorney decisions.



COMMUNITY

Your access to the places, services and resources that support daily life, such as healthcare, groceries, transportation and gathering spaces.



DAILY ACTIVITIES

The meaningful ways you spend your time, from work and hobbies to learning, volunteering and other purposeful routines.



FINANCE

Your ability to manage money and plan for future needs through savings, debt management, insurance and trusted guidance.



HEALTH

Your physical, mental and cognitive wellbeing, supported by healthy routines, preventive care, screenings and emotional support.



HOME

How well your living environment supports your safety, accessibility and independence now and as your needs change.



LIFE TRANSITIONS

The major changes you may need to navigate, such as retirement, caregiving, moving, loss and legacy planning.



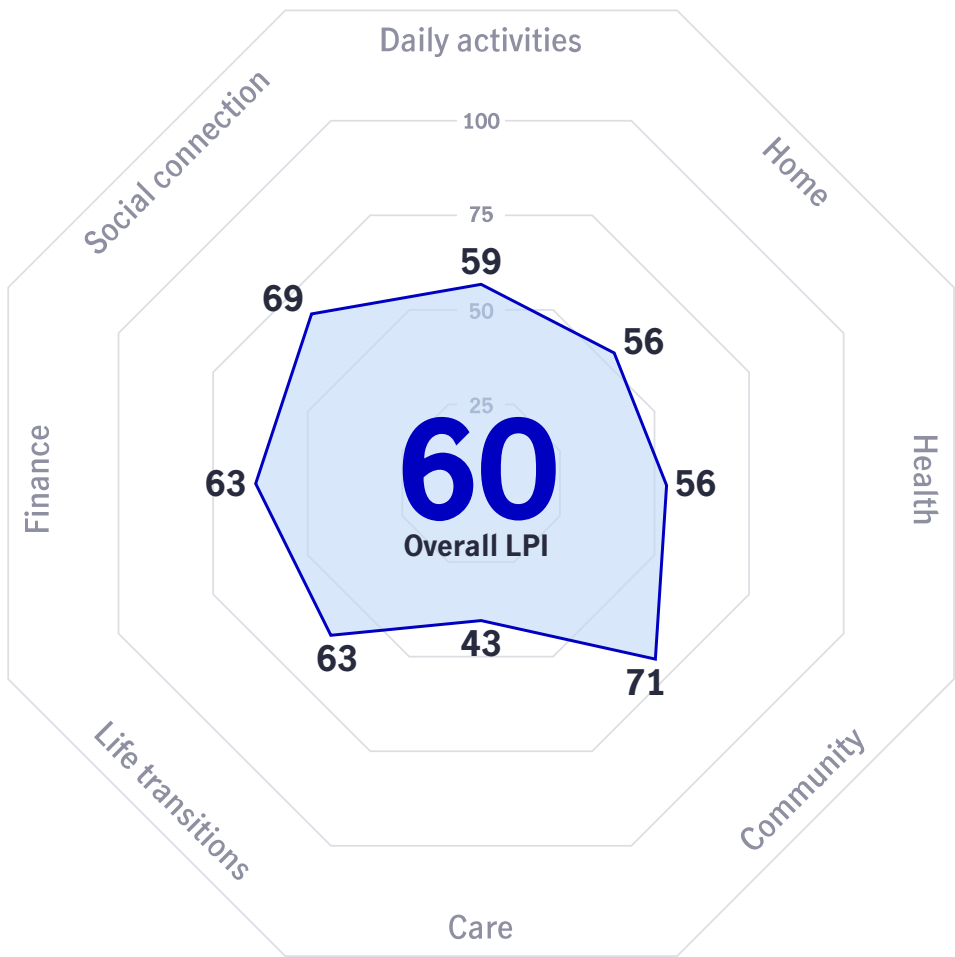
SOCIAL CONNECTION

The strength of your relationships with family, friends and community, including people you can rely on and talk with openly.

The big picture

America’s longevity preparedness is holding steady. Awareness is growing, but it’s time to start putting insight into action.

In a nationally representative survey of 1,340 US adults, the 2026 Longevity Preparedness Index found that America’s overall score remains unchanged from 2025.



Preparedness remains stalled despite growing awareness. Progress depends on what we do next.



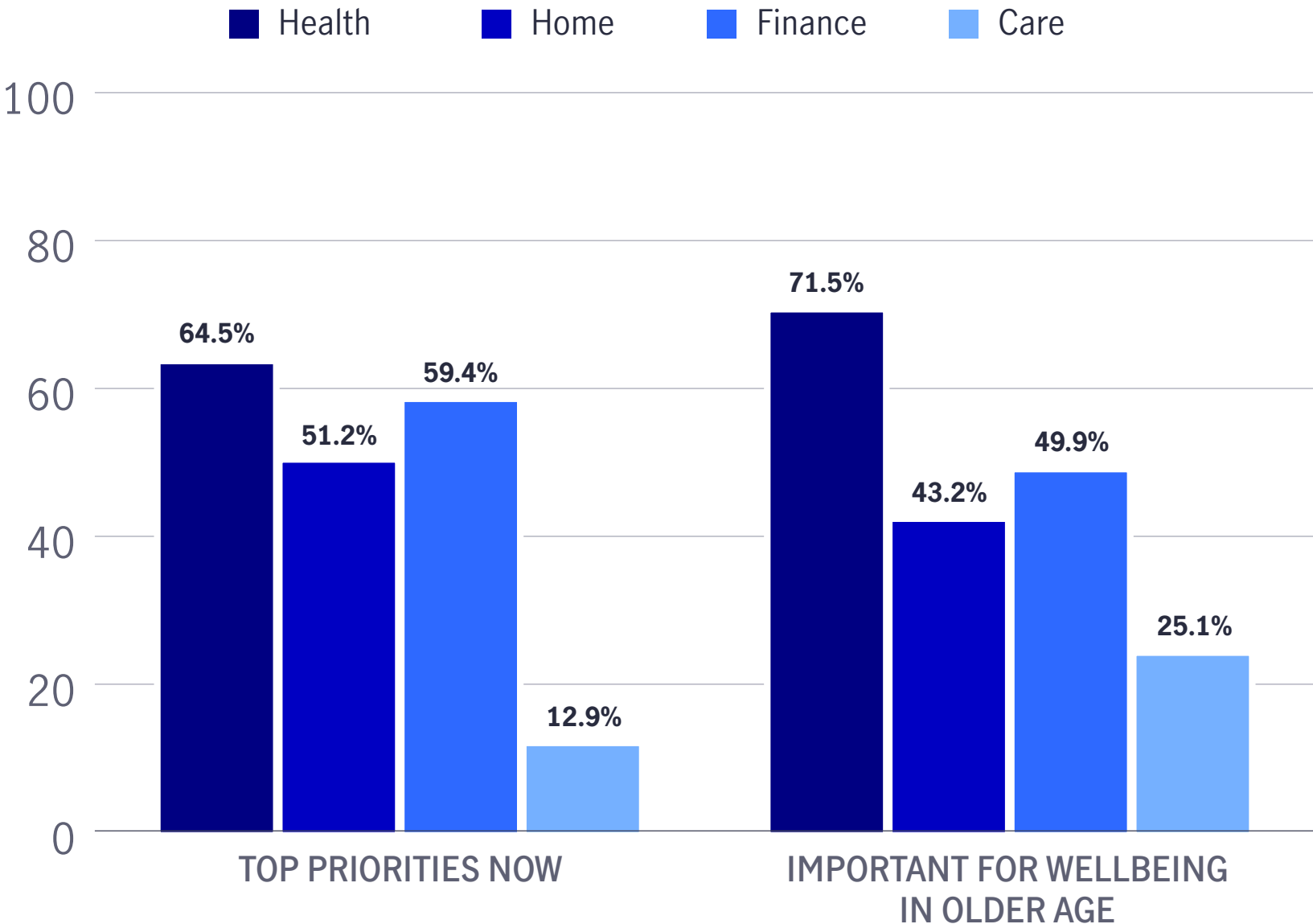
The action gap

Bringing preparedness into the conversation early can help you plan for future challenges before they happen.

Building financial security matters, but it is only one part of preparing for a longer life. The priorities reflected in the chart compare what people focus on today with what they believe will matter to their wellbeing in older age — revealing where attention is aligned and where action may be lagging.

Health leads both lists and grows in importance for older age, rising from **64.5% to 71.5%**. Finance and home rank highly today but decline as future priorities, from **59.4% to 49.9%** and from **51.2% to 43.2%**, respectively. Care moves in the opposite direction: it **remains the lowest priority today**, yet nearly doubles from **12.9% to 25.1%** when people consider wellbeing in older age — the largest gap among the four.

Together, these findings show that longevity preparedness extends beyond any single domain. Priorities shift, needs overlap and the areas that feel least urgent today may become essential later. Acting earlier across health, finance, home and care can help turn future challenges into choices people are better prepared to make.



Preparedness over time

The right next step changes with your life. Every domain matters at every age, but priorities and what you are able to focus on can shift over time.

Did you know?

The 2026 research shows preparedness rising most clearly after age 54. But the LPI points to how all of us can begin planning for **longer, healthier, *better*** lives well before retirement.



18-40

BUILD THE BASE

Develop repeatable, healthy routines. Start financial planning. Strengthen social relationships that can grow with you.



41-55

EXPAND THE PLAN

Think beyond money. Make room for care, home, purpose and changing family needs.



56-70

DESIGN THE NEXT CHAPTER

Prepare for later life more broadly, including retirement, care needs, legacy and changes in how or where you live.



71+

REVISIT OFTEN

Make a point to discuss care, home, community and connection as circumstances change.





Score: **43/100**

Care

America’s most predictable surprise.

Care remains the lowest-scoring domain. People expect care to matter more later in life, but many have not made it a priority today. Preparing for future care needs can help people maintain more choice, confidence, and dignity as they age.

What the data tell us

The findings show a clear disconnect: people recognize that care will matter more as they age, but many have yet to make the plans that can help them respond.

- **70%** of people over 65 will need care at some point.¹
- Care rises from **12.9%** as a current priority to **25.1%** as a priority for older age.
- People with **long-term care insurance score 58 in care**, compared with 42 among those without it.

Create your care plan

- Identify possible personal or professional care options.
- Discuss care preferences with family or trusted people.
- Create or review a legal power of attorney.
- Research in-home and community-based services.



Only 18.3% of respondents have planned with their families about how they want to be cared for as they age.

Score: **71/100**

Community

Your surroundings support your life ahead.

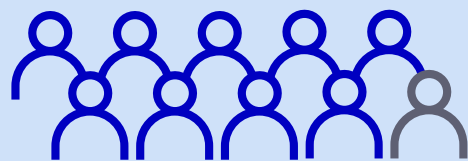
Community remains the highest-scoring domain. Access to things like groceries, pharmacies, parks and gathering places contributes to the score.

What the data tell us

Community is a relative strength, showing the value of reliable access to everyday services, resources and places to connect.

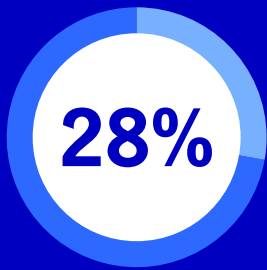
Make the most of what's around you

- Map the services you use most, including healthcare and groceries.
- Explore walkable routes in your community and transportation options beyond driving.
- Find local places for learning, recreation and connection.
- Check access to reliable internet.



More than 90%
of respondents say their community plays an
important role in quality of life as they age.





of respondents have started to engage with activities or organizations that will be a significant part of their daily lives in older age.

Score: **59/100**

Daily Activities

Purpose is built into how you spend your days.

How we spend our time influences how we experience life, helping create purpose, fulfillment, and resilience over time.

What the data tell us

The 2026 findings suggest that preparedness is shaped not only by staying busy, but by spending time in ways that feel satisfying, purposeful and mentally engaging.

- Spending time in personally satisfying ways is a leading part of the 2026 score.
- Contributing to the community and engaging with intellectually challenging activities also carry greater weight this year.

Build a life you look forward to

- Choose a hobby you can practice regularly.
- Make time for learning or creative expression.
- Volunteer or contribute to your community.
- Develop a weekly rhythm that keeps you engaged.

Score: **63/100**

Finance

Money supports your goals. A plan can help it go further.

Financial security alone doesn't create wellbeing, but financial preparedness helps support the health, care, housing, and lifestyle choices that contribute to a longer, better life.

What the data tell us

The data shows that finance is a major priority — and that people who engage with financial planning resources report greater preparedness in this domain.

- **59.4%** name finance as a top priority today.
- People who currently **work with a financial professional** **score 76** in finance, compared with 59 among those who have never worked with one.

Prepare for the full cost of living longer

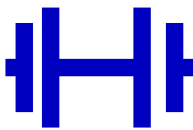
- Review what you own, owe and may need later.
- Estimate future costs beyond everyday living, including care and housing.
- Talk with people you trust, like friends, family, or financial professionals about your financial plan.
- Consider professional guidance for decisions and tradeoffs.



Did you know?

People working with a financial professional scored higher across every LPI domain.





**51% of
respondents**

reported that they did not participate in any sort of strength training activities or exercises in the past week.

Score: **56/100**

Health

Health is the leading priority — now and in older age.

Good health helps people remain active, independent, and engaged in the activities and relationships that matter most.

What the data tell us

- The health score of **56** remains unchanged from 2025.
- **64.5%** of respondents name health as a current priority.
- **71.5%** say health will be important for wellbeing in older age.

Take charge of your health

- Build a routine that includes movement and strength.
- Prioritize consistent sleep and nutritious food.
- Stay current on appointments and preventive screenings.
- Support mental and emotional wellbeing as part of health.

Score: **56/100**

Home

A house built for you today may not be a home for tomorrow.

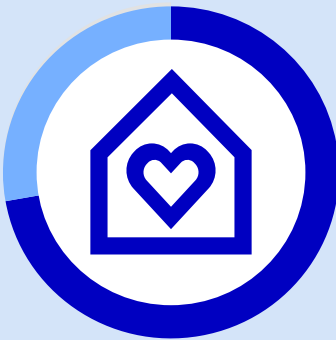
Where and how we live plays an important role in our ability to remain active, connected, and self-sufficient as we age.

What the data tell us

- The findings suggest that living spaces should support changing needs, safety and independence over time.
- Income is not significantly associated with home preparedness.
- A main-level bedroom and bathroom carry greater weight in the 2026 score.

Prepare your home for your future

- Look for features that could become difficult to navigate over time, such as stairs, entryways and bathrooms.
- Plan for a bedroom and full bathroom on the main level when possible.
- Improve lighting, security and fall prevention.
- Explore services that can help you stay independent, such as housekeeping, transportation or home repairs.



74%
of respondents'
homes have a
bedroom on the
main level.





Score: **63/100**

Life transitions

Change can be easier to navigate when you prepare for it.

Major life transitions, like losing a loved one, moving to assisted living, or ongoing health challenges, can feel less disruptive when we prepare for them in advance, allowing us to navigate change with greater confidence and purpose.

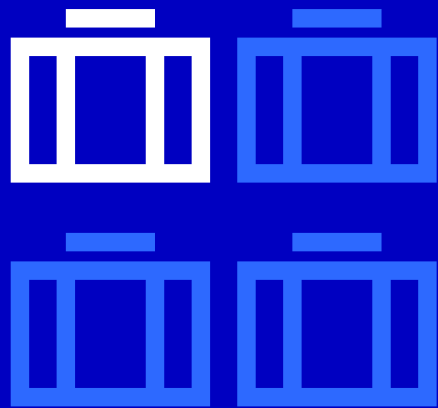
What the data tell us

The latest results point to modest progress, while underscoring the value of preparing emotionally and practically for retirement and other major changes before they arrive.

- Although the life transitions score increased incrementally from 2025, there is still opportunity for growth.
- Reflecting on life and emotional preparedness for retirement carry greater weight this year.

Plan ahead for major milestones

- Picture retirement beyond the end of work.
- Write down the legacy you want to create.
- Revisit plans as priorities and circumstances evolve.



Of respondents who haven't yet retired, **25% feel that they are not at all emotionally prepared for retirement.**

Score: **69/100**

Social connection

A strong circle is part of a strong plan.

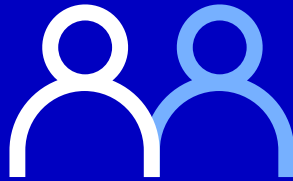
Relationships are one of the most important contributors to happiness, wellbeing, and quality of life throughout the aging journey.

What the data tell us

- The findings show that social connection remains a relative strength, but preparedness varies across life stages and depends on relationships that offer both regular contact and deeper support.
- Young adults score relatively high, followed by a dip in midlife and improvement at older ages.
- Feeling understood and able to discuss deeper concerns carry greater weight in 2026.

Ways to boost your score

- Invest in relationships beyond your household.
- Make regular time for calls, visits and shared activities.
- Join groups connected to your interests or values.
- Build a weekly rhythm that keeps you engaged.



50% of respondents
feel their family and
friends understand
them most of the time.



Turning insight into action

A question can be more important than an answer if it means the beginning of a plan.

Over 55% of respondents said answering the survey questions made them think about things they had not considered before. The LPI is not just a score. It is a way to see the full picture, **identify a priority and start a more meaningful conversation.**

Be aware ➤ Assess your situation ➤ Take one next step

A practical playbook

You do not need to change everything at once. Choose one action that fits your life now. Small actions, repeated over time, can make longevity preparedness feel more concrete and achievable.

Care

Start planning today to create greater confidence for the journey ahead.

Community

Build a community that supports connection, access, and independence.

Daily activities

Make room for the activities that enrich everyday life.

Finance

Turn financial preparation into future opportunity.

Health

Turn intention into a repeatable routine.

Home

Prepare your space to adapt as life evolves.

Life transitions

Reflect on the changes ahead and plan before they happen.

Social connection

Strengthen one relationship.



Longer. Healthier. *Better.*

Longevity preparedness is more than a snapshot of where we stand. It is a *better* path forward.

The 2026 findings show that progress toward preparedness for wellbeing in later life will take attention, conversation and action across every domain of life. John Hancock and the MIT AgeLab are helping make that work more visible, more practical and more possible. Discover how prepared you are to live longer.

➤ [Explore the Longevity Preparedness Index](#)

Partners+ solutions

More ways to prepare for a longer, healthier, *better* life.

At John Hancock, we’re helping turn longevity preparedness insights into action through differentiated offerings, strategic collaborations and exclusive discounts. Together, these resources give eligible customers access to more ways to support their health and well-being and prepare for the opportunities and challenges of longer lives.

Take the next step toward preparing for a longer life.

Explore what future care, changing needs and insurance coverage could mean for your plan at [JohnHancock.com/PrepareForBetter](https://www.johnhancock.com/PrepareForBetter)

PrepareForBetter



Provides eligible John Hancock Vitality members discounted access to Function Health’s comprehensive lab testing membership, offering insights into key health markers and opportunities to take a more proactive approach to health.

[Learn more](#)



Provides eligible customers access to trusted, easy-to-use automated external defibrillators (AEDs) designed to support emergency preparedness at home.

[Learn more](#)



Provides eligible John Hancock Vitality members access to Galleri®, GRAIL’s multi-cancer early detection blood test, designed to help identify many cancers before symptoms appear.

[Learn more](#)



Provides eligible John Hancock Vitality members access to Headspace, a leading meditation and mindfulness platform that supports mental well-being, stress management, and healthy sleep habits.

[Learn more](#)



Offers eligible customers access to an aging-well platform featuring personalized guidance, incentives, and resources to help build healthy habits, plan for caregiving, and support independent living.

[Learn more](#)



Provides eligible John Hancock Vitality members access to personalized metabolic health insights through continuous glucose monitoring and expert nutrition coaching.

[Learn more](#)



Provides eligible John Hancock Vitality members discounted access to Prenuvo whole-body MRI scans, offering a clear, data-driven view of health and supporting proactive health management.

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Provides eligible customers access to aging-in-place resources and support by connecting them with vetted in-home services, benefits, and caregiving options.

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For more information about these findings visit JohnHancock.com/PrepareForBetter

METHODOLOGY + IMPORTANT INFORMATION: About the research

The LPI was conducted online and by phone interview in English, sourced through the NORC AmeriSpeak Panel. The sample was a US representative sample composed of 1,340 Americans, aged 18 and up, with specific oversamples of Non-Hispanic Black panelists, Hispanic panelists, and Non-Hispanic Asian American and Pacific Islander panelists to ensure adequate sample size for sub-group analysis. During analysis, survey responses were weighted to represent the US population. Survey data were collected from May 8th, 2026, to May 26th, 2026.

LPI scores can range from 0 (not at all prepared for longevity) to 100 (completely prepared for longevity). The overall LPI is composed of 8 domains. Each domain captures positive behaviors toward longevity preparedness and awareness of the importance of a domain. Domain scores are each calculated independently and can range from 0 to 100. All eight domain scores are averaged to calculate an overall LPI score.

The Longevity Preparedness Index was developed in collaboration with MIT Age Lab and funded by John Hancock. John Hancock provided financial support for the research but did not influence the findings, methodology, or conclusions. John Hancock is not affiliated with the Massachusetts Institute of Technology (MIT) AgeLab, and neither is responsible for the liabilities of the other.

1. Digital Communications Division. (2022, April). Caregiver Resources & Long-Term Care. U.S. Department of Health and Human Services. <https://www.hhs.gov/aging/long-term-care/index.html>

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LIFE-4231 Report 10/26 MLINY102226971-1

