



Longevity *Preparedness* Index

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

Facts and Findings





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Own *your* future

A framework for helping you live a longer, healthier, *better* life



Within the next three decades, the number of people aged 60+ is expected to double to 2.1 billion. Yet at the same time, one-fifth of a person’s life, on average, is expected to be lived in poor health. As the gap between how long a person lives and how long they live well widens, it is crucial that all industries that support individuals into older age have a holistic understanding of how to best prepare them to live more healthy years.

We see a unique opportunity for the financial services industry in particular to help customers live longer, healthier, better lives. That’s why John Hancock and the MIT AgeLab have collaborated on this inaugural report. The data and insights within show there is a great deal we can do to better support our customers. Longevity preparedness is not just about how much money you’ll need and how healthy you’ll be. To truly prepare to live better, it’s also about where you will live, will you need assistance and, if so, who will care for you, what activities will fill your time and who will you spend that time with, and so much more. Aging is multi-dimensional, but each dimension influences the other. To age well, every aspect of longevity must be considered.

What you are about to explore is a starting point. We now have a baseline reading on where Americans stand, and the results show there is more we can and must do to better equip individuals for longer, healthier, better lives.

Our hope is that this data sparks a movement across industries and sectors that prompts thoughtful action, even more collaboration, and ultimately a healthier, better prepared aging population.

“We see a **unique opportunity** for the financial services industry in particular to help customers live **longer, healthier, *better*** lives.”



Brooks Tingle
President & CEO, John Hancock



Dr. Joe Coughlin
Founder and Director, MIT AgeLab

A new lens on *longevity*

As US adults live longer than ever before, the question is no longer if we will age, but how we will age — and whether we are truly prepared to thrive later in life. To answer this, John Hancock and the MIT AgeLab joined forces, with a shared commitment to uncover actionable, data-driven strategies that empower people to live longer, healthier, and more fulfilling lives.

At the heart of this collaboration is the Longevity Preparedness Index (LPI)¹ — a first-of-its-kind framework that evaluates readiness across eight essential domains of life. This report, which will be conducted annually, reveals exclusive findings from our national study, offering a comprehensive view of how US adults are navigating the realities of extended lifespans. It highlights not only where we fall short, but also where we are making meaningful progress — and where the greatest opportunities are.

But this is more than a report. It is a call to action for individuals and institutions alike to reimagine what aging could look like. Through the lens of the LPI, we invite you to explore the various aspects of longevity — and to take the next step toward owning your future.

The eight domains of life



Care

- Identifying who will provide care for you and who you will provide care for
- Understanding the costs of care
- Creating advance directives, such as designating a power of attorney and drawing up a living will



Community

- Healthcare facilities
- Grocery stores
- Recreational areas
- Robust transportation options



Daily activities

- Structuring and using time for activities
- Essential to preserving life and personal dignity
- Are fun and engaging
- Help you maintain a healthy lifestyle



Finance

- Knowledge of financial concepts
- Sound financial planning and management
- Confidence in making financial decisions
- Access to a financial professional



Health

- Developing positive physical, mental, and cognitive health habits
- Ensuring access to formal healthcare services, such as doctor visits, medical facilities, and health insurance coverage



Home

- Ensuring accessibility
- Identifying potential service providers in your area
- Exploring home modifications that support independent living



Life transitions

- Retirement
- Requiring care or providing care
- Losing loved ones
- Leaving a legacy



Social connection

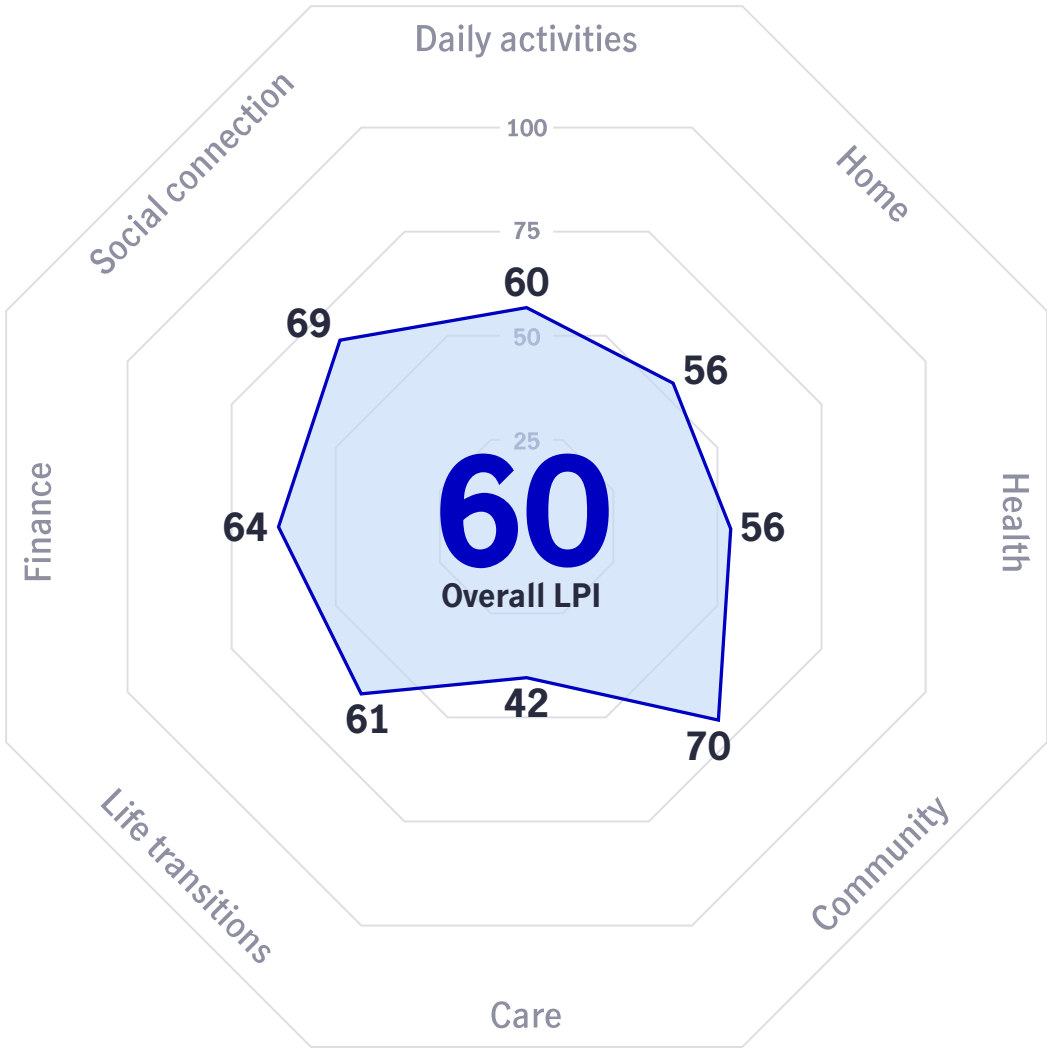
- The quality of your social life
- Relationships with family and friends
- A strong sense of community



Where are US adults on the roadmap to living a longer, *better* life?

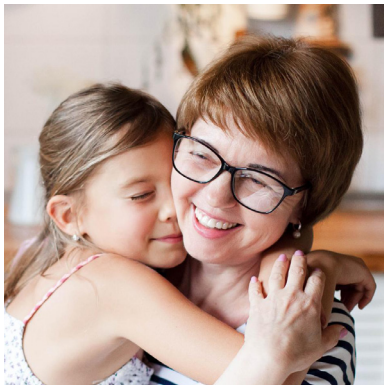
In a nationally representative survey of over 1,300 adults aged 18+, **US consumers on average scored a 60 out of 100 overall**, revealing most adults are underprepared for longer lives, falling short in critical areas like care, housing, finance, and health. However, the LPI reveals some US adults — particularly women and caregivers — are showing stronger preparedness, especially when it comes to **community** and **social connection**.

By 2050, it is estimated that the population of people over 60 will double, and today **the fastest-growing age cohort is people over 85**.² The LPI scores point toward the opportunities people have to achieve their best and healthiest lives in older age while highlighting the progress many are already making in their longevity preparedness. Taking some small but intentional steps — such as beginning a new hobby, starting a fitness routine, or having a conversation about care — can lead to a better future and make a big impact on how we spend our later years.



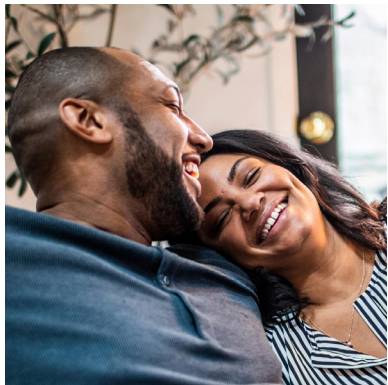
The eight domains for a longer, *better* life

Planning for a long, vibrant life is a dynamic, lifelong process. Think of the eight domains as the pillars of your well-being. While all of them are important to consider at every stage, the areas you focus on will naturally evolve as you get older.



Young adulthood (ages 18–40)

This is the time to start building strong habits for your health and finances.



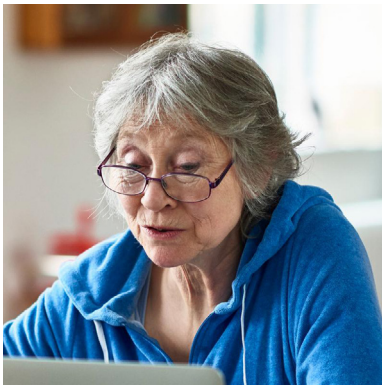
Midlife (ages 41–55)

Time to build up additional pillars for your longevity: strengthening your social connections, finding activities that bring you joy, and making smart plans for future care.



Preparing for retirement (ages 56–70)

Retirement is your chance to start a new chapter beyond your job title. Create a plan for your home, community, and life transition needs.



Later life (ages 71 and over)

Now that you're here, enjoy the fruits of your labor and continue to thrive. Even if you've been planning your whole life, don't stop now — take a close look at your preparedness, especially in care, home, and life transitions.

Click to view
the eight
domains

 Care

 Community

 Daily activities

 Finance

 Health

 Home

 Life transitions

 Social connection



Score: **42/100**

Care

The domain with the greatest potential for improvement

Caring for loved ones and needing care yourself are natural parts of life as we age — **70% of older adults will require continuing care at some point.**³ But our survey found that it’s an area where people are least prepared, with respondents scoring only 42, and 75% of respondents scoring 50 or below.

Few US adults know who will care for them as they age or how they will afford that care. Most adult children think about the possibility of providing care to a parent, but few families make concrete caregiving plans.

Less than half of our survey respondents (43%) have taken any action to ensure they will have access to a long-term caregiver if needed.

The numbers are even lower for specific key actions: only 24% have designated a legal power of attorney for health care and finances, and just 16% have planned with their family how they want to be cared for as they age.

Providing or receiving care involves a wide spectrum of needs and activities. Some care recipients might need extensive assistance with daily tasks like bathing and dressing, or maybe just a little advice on managing finances, others getting to appointments. The right support can make a huge difference in quality of life, and it’s a good idea to think about what that looks like for you.

Take charge of your care plan

- ☐ Think about the levels of care you may need to receive or provide on a short-term or long-term basis.
- ☐ Have a conversation about potential care needs with family and loved ones.
- ☐ Make concrete plans for receiving care, who you would rely on for different types of care, and making them clear to your caregivers.
- ☐ Learn about the expected costs of care and funding sources, considering eligibility criteria, covered disabilities and services, level of co-pays, and requirements.
- ☐ Assemble your advance care directives (such as power of attorney and living will) and statements of wishes for end-of-life.



Care is an area where people are **least prepared** with respondents scoring **only 42.**



Score: **70/100**

Community

The neighborhood you live in

Where you live can have a huge impact on your well-being as you get older. Luckily, this is the domain where US adults scored the highest (70). The best communities are often designed with your needs in mind, giving you easy access to healthcare, grocery stores, and fun activities.

Mobility: Designed with age-friendly features, such as public transportation, well-maintained sidewalks, adequate street lighting, and accessible public buildings.

Tech & Connectivity: High-speed internet availability and opportunities for digital literacy.

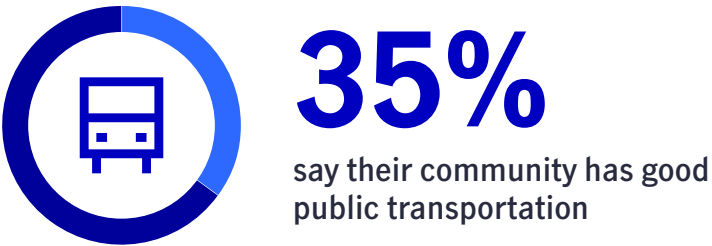
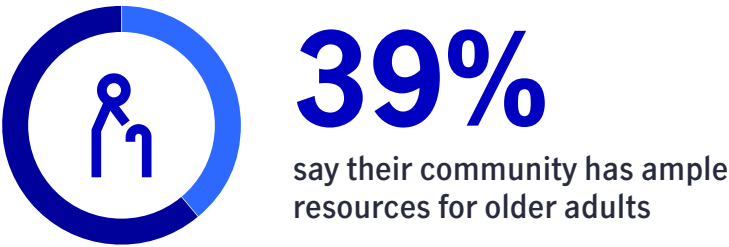
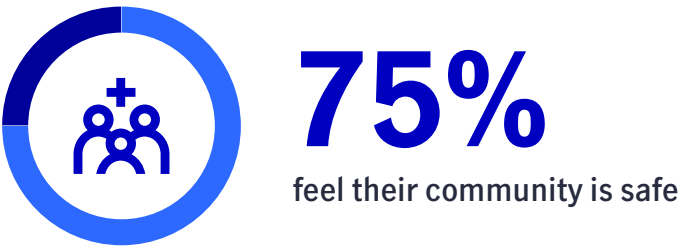
Environmental and Climate Factors: High air quality and low noise levels, well-designed public spaces, parks, and recreational facilities, proactively planning to protect members against risks of natural disasters.

Healthcare Access: Proximity and transportation to healthcare facilities, no shortage or waitlist for physician or care services.

Affordability: Favorable cost of living, tax policies for retirees, and availability of part-time employment opportunities.

Third Places: Places other than home and workplace where people can connect, such as, clubs, faith-based organizations, restaurants, cafes, libraries, and volunteer opportunities.

We asked people how their neighborhoods would affect their quality of life as they get older, and over 90% agreed that it plays a huge role. But when we looked at how their communities actually support older residents, there is a disconnect:



Surround yourself with the best resources

- ☐ Evaluate how local resources would affect your daily life, social connections, finances, and health.
- ☐ Identify opportunities in your community available to you. Look for adult education programs, senior centers, places to connect with others, and transportation options.
- ☐ Consider the proximity of doctors and hospitals, as well as potential challenges like long wait times.
- ☐ Ensure the availability of high-speed internet for telehealth, online learning, and keeping in touch with family and friends.

Does your community have what you need as you age? Assessing it this way, you can ensure it's a great place to live for years to come.

Score: **60/100**

Daily activities

How you use time in later life

Your daily activities include your essential self-care routines as well as the fun and engaging things you include in your life. These activities can help you stay physically and mentally sharp and give you a sense of purpose, making each day feel more meaningful.

Respondents scored 60 in this domain, with only 36% reporting that their daily life includes intellectually challenging activities, and just 39% reporting that their daily life keeps them physically active.

Make your schedule dynamic

- ☐ Plan your daily and weekly schedule to include both fun activities (e.g., hobbies, travel, sports) and regular daily tasks that keep life structured and purposeful.
- ☐ As part of your routine, include self-care, regular physical activity and exercise, socializing, and relevant items from other domains.
- ☐ Adopt new hobbies or reviving past interests that bring joy and mental stimulation.
- ☐ Explore your community’s offerings, from adult education and clubs to cultural events and social groups.
- ☐ Engage with volunteer opportunities or local community programs to stay socially connected and contribute meaningfully.



Score: **64/100**

Finance

Your financial stability in later life

Money matters, and while it was one of the higher scoring domains (64), almost four in 10 people will face financial instability as they age.⁴

Financial stress can have a real impact on your well-being. Many people reported that cost concerns had prevented them from getting the healthcare they needed or participating in social activities with others.

When it comes to managing money, we found that financial professionals are now helping their clients with more than just wealth management — they are also focusing on broader longevity planning. Among people who currently work with a financial professional (about one in five), roughly two-thirds said their financial professional discusses a wide range of topics with them, including health, social engagement, and future housing options.



Only 22.5% of respondents are currently working with a financial advisor



Take charge of your financial wellbeing

- ☐ Review what you owe and what you own: what are the interest rates you're paying on your debt? What resources do you have for future expenses and needs?
- ☐ Estimate your future expenses and financial needs. Consider living expenses, healthcare, caregiving, home maintenance, potential relocation, expenses for hobbies, social activities, and travel, as well as reserves for unexpected costs.
- ☐ Learn how to make sound choices about money, such as setting savings and budgeting goals, making smart investment decisions, and understanding prospective costs.
- ☐ Seek professional financial advice for your financial decision-making, money management, and goal-setting.



“Money is like electricity — a utility essential for accessing other important goods.”

– Dr. Joe Coughlin

Score: 56/100

Health

Physical, mental,
and cognitive
well-being



While most people know that health is an important factor — the wellness market grew from \$4.6 trillion in 2020 to \$6.3 trillion by the end of 2023⁵ — as we get older there’s a big gap between what we know and what we actually do. The US population aged 65+ is projected to surge from 58 to 82 million by 2050.² And one-fifth of an individual’s life, on average, is now expected to be lived in a state of illness.⁶ With an average LPI score of only 56, there is significant room for improvement in this area.

It’s critical to take steps toward living a healthy lifestyle — early and often. Understanding what motivates you (competition, mobility, social connection) is key to building a plan that works for you as you age. The healthy choices you make every day are the key to a safe, independent, and productive long life.

Did you know?

One-fifth of an individual’s life, on average, is now expected to be lived in a state of illness.⁶

Pay attention to these six aspects of healthy behavior



Physical Activity: Engage in both aerobic exercises and muscle-strengthening activities every week to support overall health, mobility, and independence.



Cognitive Fitness: Treat your cognitive skills like muscles — regular mental challenges help maintain memory, focus, and problem-solving abilities.



Emotional Wellness: Maintain resilience in the face of challenges. Cultivate healthy relationships and a sense of purpose in your daily life.



Nutrition: Stay well-hydrated and eat a balanced diet rich in protein, fiber, and essential vitamins. Limit added sugars and sodium and be mindful of caloric intake.



Sleep: Prioritize quality sleep to boost mood, enhance cognitive performance, and reduce the risk of chronic diseases and health issues.



Stress Regulation: Manage stress by staying socially connected and practicing mindfulness techniques such as meditation or breath awareness.

Take charge of your health

- ☐ Develop a consistent fitness routine, including strength and aerobic exercises, and adopting a healthy, balanced diet and good sleep habits.
- ☐ Schedule and attend regular preventive check-ups, screens, and doctors’ appointments.
- ☐ During times of stress, grief, or unexpected challenges, consider seeking support through therapy, joining peer support groups, or practicing mindfulness techniques.
- ☐ Engage in cognitive stimulation, such as learning new skills or continuing education, and participating in purposeful activities and hobbies that bring you fulfillment or joy.

Score: **56/100**

Home

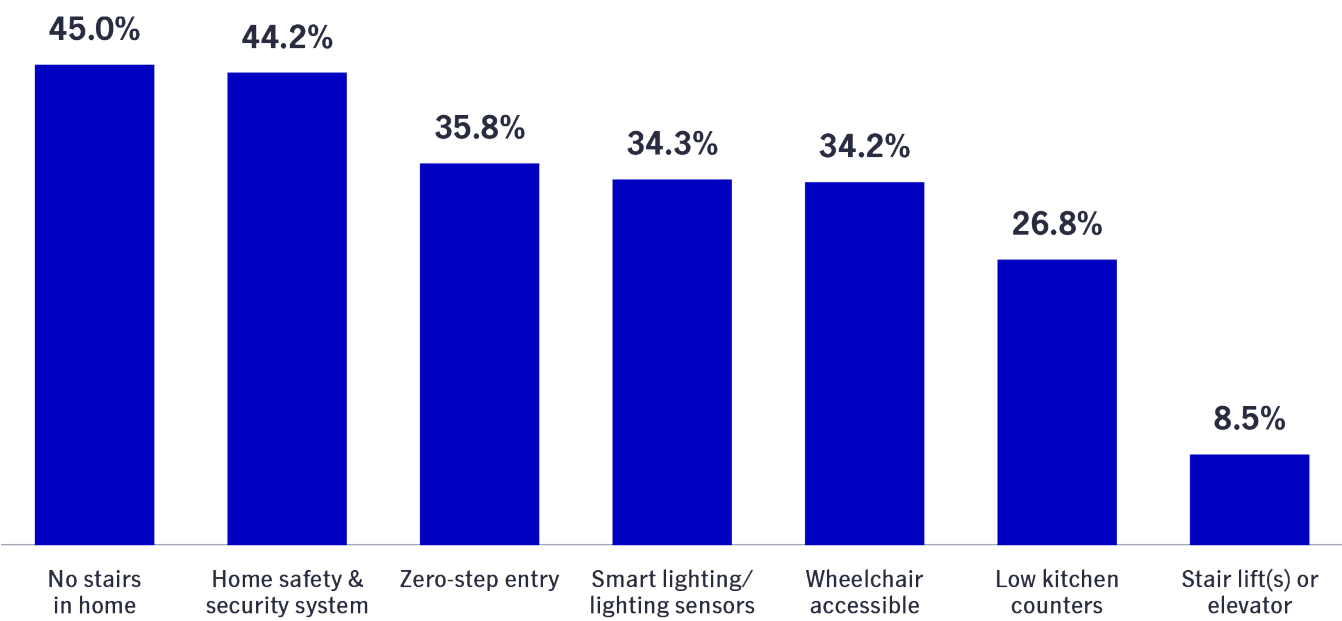
Living in a home suitable for aging

Preparing your home for longevity is about making it safe, accessible, and comfortable for your changing needs. This means planning ahead for things like physical accessibility, smart home technology, and how you'll manage services like maintenance and care.

This is another area with significant room for improvement (score of 56). Even simple changes, like a step-free entryway or a main-floor bedroom, can make a huge difference in your daily comfort and independence down the road.

Is your home truly ready to support you as you age? We found that most aren't as accessible as they need to be for our changing needs later in life.

Home accessibility preparedness



While aging in place can sound very appealing, depending on your situation, alternative housing options could actually be a better fit for a high quality of life.

Different housing options for aging



Accessibility starts at home

- ☐ Add in-home features to improve accessibility, like step-free entryways, ensuring access to first-floor bathrooms and bedrooms, etc.
- ☐ Have reliable internet and Wi-Fi.
- ☐ Install devices for safety and security, such as surveillance cameras, smoke detectors, and carbon monoxide detectors.
- ☐ Check your access to reliable providers for plumbing, electrical, landscaping, and general home maintenance.
- ☐ Create a clutter-free, organized home to reduce fall risk and promote mental well-being.

Score: **61/100**

Life transitions

Preparing for big changes later in life

Life is a journey of many stages, and the changes that come with later life can feel daunting. If you aren't fully prepared for them, you're in good company. Respondents are only mildly prepared in this domain with a score of 61.

- **About half** of the people we surveyed found it very difficult to accept the idea that they might someday need to rely on others for personal care.
- **About half** have rarely, if ever, thought about the legacy they want to leave behind.
- **45% of respondents** have given very little thought to what their retirement looks like.

Five key later-life transitions



Relocating



Becoming a caregiver



Retiring



Securing a legacy



Becoming a care recipient

Navigating later-life transitions can feel like a lot to handle, but being prepared in four key areas can help you find your footing and even boost your well-being.

- **Have a financial plan:** Getting your finances in order is a big help for most transitions, especially retirement.
- **Talk to experts:** When it comes to aging, many of us don't know what we don't know. A financial professional is a great starting point to help uncover the unknowns of retirement, while social workers or hospice professionals can provide guidance for end-of-life care.
- **Seek out social support:** The help of your family and friends is invaluable across all life stages.
- **Know yourself and what you want:** Maintaining your personal autonomy is vital. This is an ongoing effort that becomes even more important as you experience different transitions later in life.

How you handle these moments can be a game-changer. It can help shape your ability to find purpose, happiness, and meaning in your relationships, family, and community.



Embrace your life transitions

- ☐ Start planning for retirement well in advance: think about your retirement readiness and how work impacts your social life.
- ☐ If you are considering relocation, start planning early and recognize that it can bring logistical, emotional, and challenges accessing medical care.
- ☐ If you are receiving care, maintain positive relationships with caregivers and family, and don't let frailty define you.
- ☐ If you are providing care, seek advice from experienced caregivers and professionals early on.
- ☐ Build a legacy to leave a lasting, meaningful impact, whether it is financial, cultural, or personal.

Score: **69/100**

Social connection

The quality of your social life

US adults scored relatively high in the social connection domain (69). Being prepared in this space means building and maintaining the connections you have with your family, friends, and community which can be vital to your physical and mental well-being.

You likely regularly engage with your spouse and anyone you live with. Try to also stay in frequent touch with adult children, friends, and work or community groups. Be aware that when you leave the workplace, it can be hard to find new friendships to replace that critical network and daily engagement.

These days, people are far more likely to interact digitally than face-to-face, and a significant portion of the survey respondents are connected only with their family.

Building connections outside your immediate family is vital to living a longer and better life.



Only one in four said they **don't feel close to anyone** in their local area besides their family.



One in five said they **can't depend on anyone** in their local area besides their family.



There are many ways to get connected

There are plenty of opportunities in every community to connect with people who share your interests, experiences, and values:

- Neighborhood and community groups
- Church or religious organizations
- Veteran groups
- Cultural and heritage groups
- Professional associations
- Hobby groups and clubs
- Charitable or volunteer organizations
- Outdoor and nature groups
- Support and wellness groups
- Performing arts groups

Expand and maintain your circle

- ☐ Be sure to include social connection on your retirement planning agenda: your social connections have high value in later life.
- ☐ Consider which professional connections may continue into retirement.
- ☐ Use phone calls, video chats, and messaging to maintain frequent connections, especially for friends and family who live far away.
- ☐ Build relationships outside your immediate family and spend time with friends and family who live separately.
- ☐ Join clubs, social groups, or religious organizations that align with your interests.

Get started on your longevity journey *today*

You can live a healthy and happy life well into your 90s and beyond. It all starts with **three simple steps**.

1

Be aware

Awareness is the first step toward action, and by simply reading this article, you’ve taken a key step toward preparing for your future.

2

Assess your situation

Based on where you are in life, consider which areas you can focus on to strengthen your readiness. Allocate your time and resources to the domains that matter most to you.

3

Take action

Now it’s time to take concrete actions. Each of the eight domains offers a list of simple, actionable measures you can take to help be better prepared. Even small, inexpensive steps can lead to meaningful results.

Advancing longevity *together*

The Longevity Preparedness Index is more than a snapshot of where US adults stand today—it’s a roadmap for where we can go tomorrow. As the data reveals, most adults are underprepared for longer lives, yet the potential for improvement is clear and actionable. From health and finance to care and community, small steps taken today can lead to transformative outcomes in the future.

This is where the partnership between John Hancock and the MIT AgeLab becomes truly powerful. Together, we are not only identifying the gaps in longevity preparedness — we are pioneering solutions. Our mutual commitment to data-driven innovation, consumer empowerment, and future-focused planning positions us to lead the way in helping individuals, families, and institutions navigate the evolving landscape of aging.

By translating insights into action, we aim to redefine what it means to live a longer, healthier, better life. Whether it’s through smarter financial planning, more inclusive community design, or personalized health strategies, our collaboration is shaping a future where longevity is not just a challenge — but a remarkable opportunity.



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

1. Longevity Preparedness Index Methodology: Data for the Longevity Preparedness Index were collected by NORC at the University of Chicago from their AmeriSpeak Panel, a probability-based panel designed to be representative of the US household population. Surveys were conducted online and by phone in English between May 14 and June 5, 2025; median survey completion time was approximately 25 minutes. The final sample was comprised of 1,307 Americans, aged 18 and up, with 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. 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.

2. U.S. Census Bureau, 2023 National Population Projections Tables: Main Series.

3. 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>.

4. World Economic Forum: These 6 'longevity economy' principles can help an ageing population live well.

5. Global Wellness Institute. The Global Wellness Economy Reaches a New Peak of \$6.3 Trillion—And Is Forecast to Hit \$9 Trillion by 2028. 5 Nov. 2024, <https://globalwellnessinstitute.org/press-room/press-releases/the-global-wellness-economy-reaches-a-new-peak-of-6-3-trillion-and-is-forecast-to-hit-9-trillion-by-2028/>.

6. National Library of Medicine, Longevity leap: mind the healthspan gap.

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