

# LIVE WELL & AGE WELL: PLANNING AMBASSADORS FOR AGING FINAL REPORT



The Westchester County Department of Senior Programs and Services and the Westchester Public/Private Partnership for Aging Services invites you to

The Presentation of The Live Well & Age Well:  
Planning Ambassadors for Aging Survey Report

**May 31, 2024**

*Live Well & Age Well: The Planning Ambassadors for Aging Program is part of the Livable Communities: A Vision for All Ages Initiative*



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## **Live Well & Age Well: The Planning Ambassadors for Aging Program**

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## **Acknowledgements**

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Thank you for your time, voices, and dedication to supporting healthy aging and well-being throughout this valuable research endeavor.

# Live Well & Age Well: The Planning Ambassadors for Aging Program

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## I. INTRODUCTION

Older adults make up over 18% of the population in Westchester County, New York (U.S. Census, 2023). This percentage is expected to rise with the overall national percentage of older adults living in the United States. Anticipating the needs of older adults and those who will soon be joining this demographic is vital for the overall health and care of our local communities.

In an effort to plan for the growing needs and to also better understand the current experiences of older adults in Westchester County, a survey was conducted by the Westchester County Department of Senior Programs and Services, Westchester Public/Private Partnership for Aging Services and Fordham University Graduate School of Social Service's Henry C. Ravazzin Center on Aging and Intergenerational Studies. This initiative helps to understand Westchester County older adults' needs by gathering individuals' perceptions and experiences in the areas of housing, transportation, health and other area of well-being.

*Live Well & Age Well—The Planning Ambassadors for Aging Program* supported a survey that was offered online and in-person at various locations throughout Westchester County. The survey was made available in English and Spanish. All individuals were invited to participate in the survey, which was voluntary and anonymous. Individuals did not have to answer all the questions, and could decide which questions they wanted to respond to. Participation in the survey did not impact services being received by respondents. Distribution of the survey was at senior centers, agency settings, online, and other locations.

There were 1,056 surveys submitted, however 233 individuals opened the survey but chose not to continue with it. There were 833 completed surveys, of which 723 were from individuals who were 60 years and older. This report focuses on information received from older adults 60 and over. Data from individuals under age 60 will be presented in a forthcoming report.

The information in this report provides vital insights about Westchester County older adults' perceptions and experiences. This study will be valuable in addressing future programs, policies and services to meet the needs of older adults in the County.

## II. DEMOGRAPHICS

According to the 2020 U.S. Census, one in six individuals living in the United States is an older adult aged 65+ (Caplan, 2023). This statistic takes on an increased significance when considering that the U.S. population will increase to around 84 million older adults by 2054 (Schaeffer, 2024). Monitoring demographic trends with older adults in the United States, including our local communities in Westchester County, is a priority to ensure policies that support and provide services and resources to address their needs.

### Live Well & Age Well Westchester County Survey

Westchester County older adult respondents' average age was 72.9 years old (SD=7.5), with 72.4% self-identifying as female. For race/ethnicity, 72.3% self-identified as White/Non-Hispanic, 17.2% as African American/Black, 4% as Hispanic/Latino, 2.5% as Asian and 3.9% described themselves as other. The primary language of respondents was English at 96.9%, while Spanish-speaking and other languages represented 3.1% of respondents. The marital status of respondents was 44.9% married/partnered, 15.4% single, 20.4% widowed, 18.4% describing themselves as separated/divorced, and 1% specified other. With respect to disability, 79.4% of the respondents did not identify as having a disability, with slightly over 20% responding to having a disability.

Regarding educational attainment, 12.9% had a high school or equivalent degree, 9.7% had an associate's degree, 24.1% had earned a bachelor's degree, 32.4% stated they had a master's degree, and 9.6% had a doctorate. Approximately 9% specified other (e.g. some college, graduate credits, professional trade schools, etc.).



Over 65% of respondents earned a bachelor's degree or higher.

Those older adults who had less than a high school diploma was 2.4%.

The employment status of respondents indicated that most individuals (69.8%) did not have a job, with just over 30% being employed. For those who were not employed, 75% stated they “were retired, with no desire to work.” Approximately 18.5% indicated that respondents were “Retired, [but] would like to work.” In addition, 2.2% stated that they were retired and needed to work, 1.4% were unemployed and would like to work, with the remaining percentages indicating other preferences.

For income, older adults could select multiple sources of income. By in large, respondents' top income source was their social security benefits at 78%. A little under half of the older adults said that personal investments and pensions were another common source of income. VA pensions and other sources of income were reported to a lesser degree.



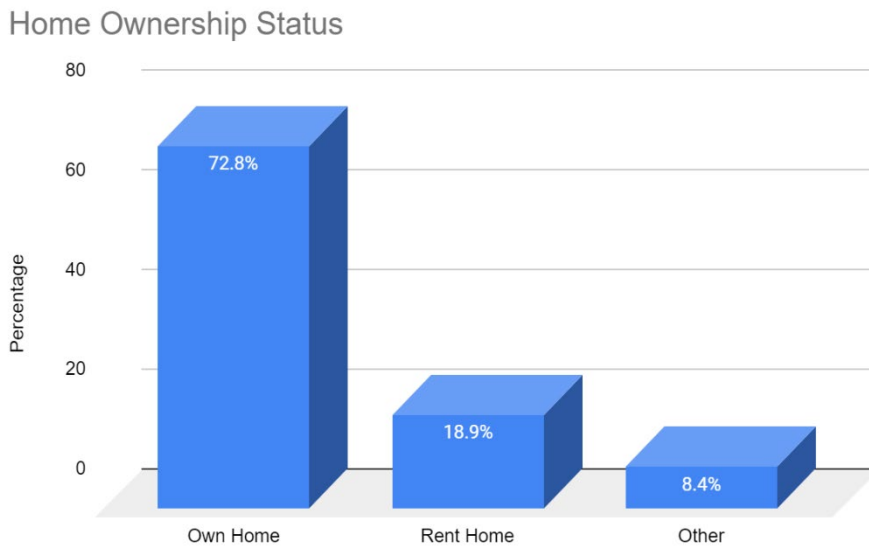
### III. HOUSING

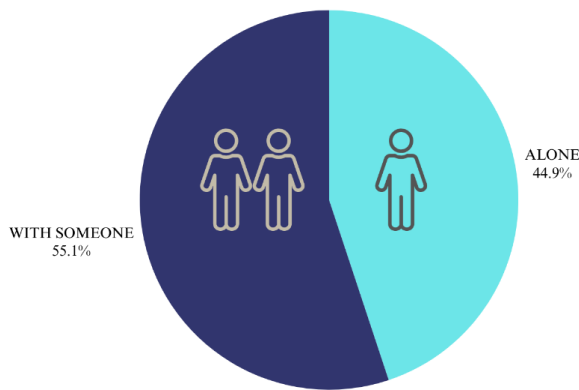
Housing is acknowledged by the National Institute on Aging (NIA) as a major concern for older adults. As people age, their housing demands may change as a result of health, mobility, limited budgets, and/or a need for social interaction. Emphasis is often placed on the importance of planning ahead and exploring different housing options to ensure that older adults can maintain independence, quality of life, and overall well-being. Many older adults have similar goals in mind when it comes to housing: continuing to live in their own homes, retaining their independence for as long as possible, and when necessary being able to ask friends and family for assistance (National Institute on Aging, 2023).

According to the U.S. Census Bureau there are 14.1 million households headed by persons age 75 and older in 2019, 77% (10.8 million) owned their homes and 23% (3.3 million) rented. The Harvard University’s Joint Center for Housing Studies noted that a growing number of older adult households are cost burdened, spending 30% or more of their household income on housing, utilities, and, if applicable, taxes and insurance. Of these households, over half were severely cost burdened, spending more than 50% of their total income on housing costs (Harvard University Joint Center for Housing Studies, 2024).

#### Live Well & Age Well Westchester County

Older adults were asked if they own their home, rent their home or have a different housing situation. Of those who responded, 72.8% own their own home, 18.9% rent their home, and 8.4% identified having another housing situation.

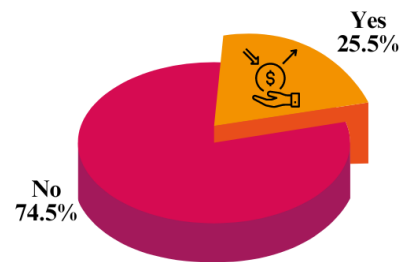




Older adults were asked if they live alone or with someone. Of the older adults who responded, more than half (55.1%) reported that they do not live alone while 44.9% stated that they live alone. For respondents who stated they do not live alone, 96.8% of those respondents replied that they lived with a spouse/partner, with the remaining percentage stating that they lived with another family member, friend, or someone else.

When asked about having enough funds to cover the cost of home repairs should the need arise more than half (58.1%) reported that they do have enough funds to cover home repairs, 23.5% of respondents stated that they do not have enough funds, and 18.4% stated that the question was not applicable to them.

Older adults were asked if they spend over 50% of their income on housing. Of those who responded, 25.5% stated that they spend more than 50% of their income on housing costs while 74.5% said that they do not.



Older adults were asked if they are currently struggling with heating and/or utility costs. Of those who responded, 16% reported that they are struggling with heating and/or utility costs. Most respondents (84%) reported that they are not currently struggling with these costs.

Older adults were asked if they are struggling with the maintenance of their homes. Of the older adults who responded, 21.8 % stated they are struggling with the maintenance of their home. Conversely, 78.2% of respondents stated they are not currently struggling with the maintenance of their home. When asked if they have bugs, mold, or lack of heat as problems in their current home, over 88% responded that they are not currently experiencing these problems, while 11.6 % of the respondents replied that they are experiencing these problems.

Older adults were asked if they would consider sharing their home. Nine percent of respondents stated that they would be willing to share their home.

When asked if they have connected to available housing resources, 8.7% of respondents shared that they have connected to resources, while 91.3% shared that they have not been connected to available housing resources.



## IV. TRANSPORTATION

Many older adults rely on transportation, especially related to shopping, medical visits, and other needs. According to the National Aging and Disability Center (2024), “accessible transportation services are critical for enabling older adults to live independently.” Transportation is one of the most common supports provided by family caregivers. In fact, 78% of caregivers provide or arrange for rides for their loved ones (National Alliance for Caregiving and AARP, 2022).

### The Live Well & Age Well Westchester County

Over 83.8% of Westchester County older adults who responded drive their own vehicle, whereas 16.2% do not drive their own car. Over 36% stated that they use traditional cab services and transportation options like Uber or Lyft.

83.8% of older adults drive their own a vehicle.



With respect to public transportation, the study revealed that 23.4% of respondents use public transportation, whereas 76.6% do not use it. Of those who responded, 78.6% stated they are able to walk to and wait for the bus, if needed. Slightly over 21% stated they had trouble walking and waiting for the bus. When asked if they require assistance to access available public transportation, 12.9% of respondents stated that they required assistance and 87.1% stated they did not need assistance to access available transportation options.

The ability to access curbside transportation pick up/drop off was also asked. About 6.4% of respondents stated that they could not physically access the curbside for transportation pick up or drop off options. A large percentage of older adults (93.6%) stated they could manage the pickup/drop off of their transportation independently. Older adults were also asked if they were homebound and 3.2% indicated that they were.

When older adults were asked, “Do you have daily transportation needs that are not met?” approximately 5.6% stated that they had unmet daily transportation needs. Most older adults (94.4%) stated that they did not have unmet transportation needs.

With respect to emergency needs, older adults were asked if they have a transportation plan in case of an emergency. Over half (56.1%) did not have a plan, while 43.9% indicated that they had an emergency plan in place.



## V. HEALTH & WELLNESS

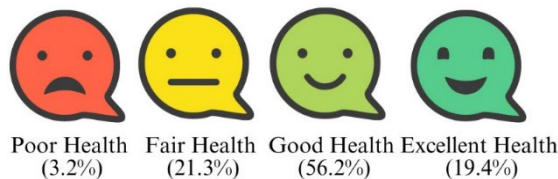
According to a recent study by AARP (2022), between 77% and 83% of older adults felt positive about their health. However, many older adults often experience chronic health conditions such as heart disease, Type 2 diabetes, arthritis, and cancer. These conditions are the leading causes of illness and disabilities. About 92% of older adults have at least one chronic condition, and 77% have two or more.

An important part of health and wellness is nutrition. According to DeSilva, Anderson-Villaluz, and the US Department of Health and Human Services (2022), “Older adults generally have lower calorie needs, but similar or even increased nutrient needs compared to younger adults. This is often due to less physical activity, changes in metabolism, or age-related loss of bone and muscle mass. Nutrient needs in this population are also affected by chronic health conditions, use of multiple medicines, and changes in body composition. Therefore, following a healthy dietary pattern and making every bite count is particularly important to this age group”

### Live Well & Age Well Westchester County

#### *General Health*

Older adults 60 and older in Westchester County were asked to rate their overall health. While only a small percentage rated their health as poor (3.2%), 21.3% rated their health as fair, 56.2% rated their own health as good and 19.4% rated their health as excellent.



With respect to chronic conditions, over half (58.8%) stated they had a chronic condition, while 41.2% stated they did not. With respect to keeping medical appointments, 92% of respondents stated they were able to keep their appointments and 7.8% had trouble keeping their appointments. Ninety percent of individuals responded they felt heard by their medical providers.

Older adults in Westchester also rated their level of activities with daily living. Most respondents (97%) indicated that they were independent with bathing and dressing. Over 98% stated that they are independent with toileting, transferring, feeding themselves, and grooming. Also, 93% stated they were independent in walking.

Most older adults (96.8%) stated they do not smoke. Approximately 52% of the respondents stated they do not drink, 13% stated they have one drink per week, 10% have 2 drinks per week, 7% have three drinks a week, and the remaining percentage stated they have more than three drinks per week.

When asked about their leisure time, older adults stated a variety of activities. The following represents the top four leisure activities: walking, reading, movies/theater, and gardening.



With respect to number of hours of sleep per day, 60% of respondents said they get less than 8 hours of sleep per day and 40% stated they get more than 8 hours. Interestingly, 48.7% of older adults responded that they feel tired when they awake in the morning.

### *Nutrition*

With respect to nutrition, 6.9% of respondents indicated they eat fewer than two meals a day, while 93.1% of respondents stated that they eat more than two meals daily. Over seven percent (7.2%) of the respondents they stated that they lack sufficient finances to pay for food. When asked about choosing between purchasing food and paying bills, 8.1% of older adults stated that need to make that choice.



Approximately 10.8% of respondents stated that they used food pantries. When asked, “In the past three months were there times you were hungry?” Slightly over 3% of the respondents stated that they were hungry and did not eat.

### *Well-Being*

Older adults perceived sense of loneliness was assessed, with possible scores ranged from 3 to 9, with higher scores indicating greater loneliness. The mean score was 4.4 (SD=1.6), suggesting that most respondents do not perceive themselves as lonely. Older adults were asked how connected they felt with their family and friends. Possible scores ranged from 0 (not connected) to 5 (very connected), with higher scores indicating higher feelings of connectiveness. The mean score was 3.74 (SD=1.4), indicating that respondents felt connected with others.

In regards to discrimination, about one-third felt discriminated due to their age. Almost 19% felt discrimination with respect to their race.

Older adults were asked about their sense of being overwhelmed by the accumulation of possessions at their home. Over one-third (34.9%) stated that they were overwhelmed, with 65.1% stating they were not overwhelmed by their possessions.

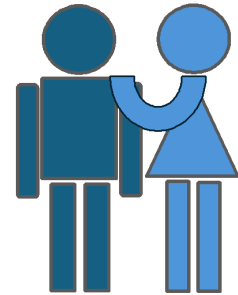
In order to understand if older adults perceived themselves as sad, they were asked regarding their general feeling on a scale of 0 to 5, with higher scores indicating elevated feelings of sadness. The mean score was 1.28 (SD=1.4), suggesting that, on average, respondents are not experiencing extreme sadness. Perceived sense of anxiety was also assessed. Older adults were asked to rate their anxiety level, from 0 (Not anxious) to 5 (Very anxious), with higher scores indicating more anxiety. Respondents’ mean score was 1.47 (SD=1.4).

Approximately 30% of older adults own a pet. Approximately 13% of those who own pets stated they serve as emotional support animals.



## VI. CAREGIVING

Caregivers play an important role in the daily lives of older adults they care for (Bangerter et al., 2024). Without their daily assistance, attending regular medical appointments, picking up prescriptions, food shopping, and daily tasks become obstacles most in care would not overcome (Illinois Department on Aging, n.d.). About 15% of caregivers for older adults are over the age of 65 (U.S. Bureau of Labor Statistics, 2023).



### Live Well & Age Well Westchester County

Older adults were asked about the likelihood of them becoming a caregiver, 18.6% stated that they expect to be responsible for caring for an older loved one within the next 1, 3 or 5 years (10.5%, 3.3%, and 4.8% respectively). Most respondents (81.4%) do not foresee caregiving responsibilities.

When asked if they were willing to become the primary caregiver if needed, 44% stated they are willing and 56% were unwilling to take up that role. However, 67% of respondents stated that they were willing to make adjustments to their lives if they were required to provide care.

Older adults were also asked if they would be willing to accept help with caregiving tasks and 75% stated that they would be willing to accept help. Most (72.7%) respondents also felt that they would be supported by their close ones in providing care. When asked about the affordability of care, 51% of respondents stated that they would be able to afford in-home help and 49% stated they would be unable to afford it.

**Are you expected to provide care?**

**YES= 18.6%**

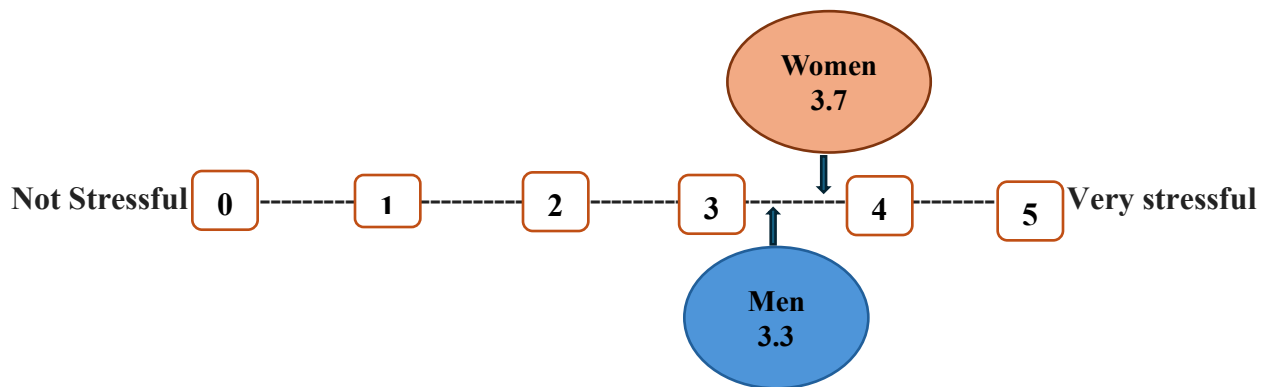
**Would you be a primary caregiver?**

**YES= 44%**

**Would you make adjustments to your life to provide care?**

**YES= 67%**

Older adults were asked if they perceived caregiving as stressful on a scale of 0 (not stressful at all) to 5 (very stressful). Respondents perceived caregiving as stressful with an average stress level of 3.61 (SD=1.4) out of 5. Interestingly, 84% of the older adults scored at least 3 and above on the caregiving stress scale indicating that they perceived caregiving as very stressful. The mean score on the perceived caregiving stress scale was higher for women than men (mean score for men= 3.33 and for women= 3.73). Slightly over 39% reported that they have felt physically burdened by providing care for another person and 25.5% felt the financial burden of providing care for another person.



## VII. LONG-TERM CARE

According to the Administration on Community Living (ACL), an individual “turning age 65 today has almost a 70% chance of needing some type of long-term care services and supports in their remaining years.” There is a range of possible long-term care supports, including nursing home care, assisted living, home health care and other services. Many older adults do use home care services to help support them in their own home. ACL estimates that approximately 65% of older adults will use home care services to meet their needs.

### Live Well & Age Well Westchester County

Older adults were asked about planning for long-term care for themselves. Only 3% of respondents stated that they would consider moving from their home to a nursing home. Around 18% of respondents have considered moving from their home to an assisted living facility and 29% stated that they have the option of moving in with a child or a loved one if in need of additional care. Older adults (27%) stated that they will consider home care for help if necessary.



One in five of the older adults surveyed (21%) stated that they have someone in their family with Alzheimer’s Disease. Almost half of those who have family members with Alzheimer’s Disease or dementia are involved in providing care for that family member.

In addition, older adults were asked a 4-question knowledge assessment of dementia and Alzheimer’s Disease. Almost 87% of the older adults scored 75% or more on this assessment indicating a high level of awareness about dementia and Alzheimer’s disease.

## VIII. PALLIATIVE CARE

The World Health Organization (WHO) provides a comprehensive definition of palliative care:

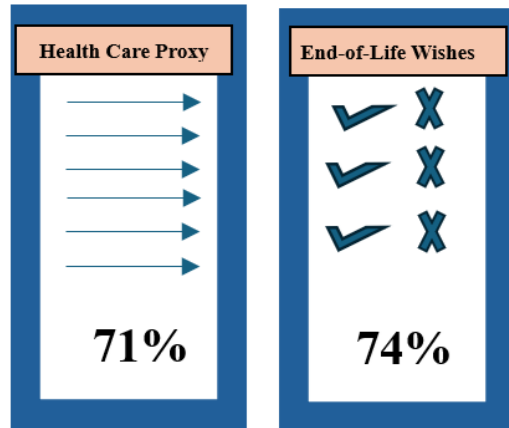
Palliative care is an approach that improves the quality of life of patients (adults and children) and their families who are facing problems associated with life-threatening illness. It prevents and relieves suffering through the early identification, correct assessment and treatment of pain and other problems, whether physical, psychosocial or spiritual (WHO, 2024).

One of the goals of palliative care is to improve the quality of life for the patient and family. There are different models of palliative care, delivered in a wide range of settings, including inpatient facilities, as well as outpatient settings, such as community and home-based settings. Palliative care is provided through person-centered and integrated health to address the specific needs and preferences of individuals.

According to Berkman et al. (2018), “advance care planning involves making decisions about the care that is preferred by the patient” (p.151). There are specific documents for advance care planning, such as the health care proxy, do not resuscitate orders (DNR), medical orders for life-sustaining treatment, and living wills, for individuals to make their health care wishes known. For example, in New York State the Health Care Proxy Law allows an individual to appoint a person (e.g. family, friend) as a health care agent to make health care decisions should one lose the ability to make such decisions. The health care agent can help to make sure that the individual’s wishes for care are followed. Communication is important in advance care planning.

### Live Well & Age Well Westchester County

With respect to palliative care, when older adults were asked about health care proxy, 71% stated that they have appointed a health care proxy. Approximately 74% of respondents have also discussed their end-of-life wishes with their loved ones. About 37 % of the respondents were also a health care agent or representative for another person. Of those who were health care agents or representatives for another person, 93% were comfortable with making health care decisions on their behalf.



Seven questions were posed to older adults to assess their knowledge about palliative care and hospice. Total scores could range from 0-7 with a higher score indicating higher knowledge about palliative care and hospice. The mean score for respondents who completed the survey was very high at 6.1 (SD=1.36). More than 90% scored at least 5 or above on this scale indicating a high level of knowledge about palliative care and hospice.



## IX. DISABILITY

Currently, about 55.7 million older adults aged 65 and over reside in the United States, with 18%, or just over 10 million identifying as having a disability (Administration on Aging, 2022). Older adults living with a disability often face greater challenges than their counterparts who do not identify as having a disability, such as moving to find appropriate housing (e.g. assisted living facilities) to support their changing needs (Mateyka & He, 2022). Along with the anticipated changes attributed to aging, older adults with disabilities require caregiving to help them in their daily lives (Henly et al., 2022).

### Live Well & Age Well Westchester County

Understanding older adults with disabilities by gaining their insights and perceptions becomes increasingly vital for the total care of Westchester County communities. Slightly over 20% of older adults self-identified as having a disability. Individuals who self-identified as having a disability were asked if they received help from an aide. In response, 12.6% of the respondents stated they used help, with 87.4% replying they do not receive help.

Information on supportive housing options (e.g. accessibility apartments/assisted living) was asked in the survey. A moderate percentage (12.7%) of respondents replied yes to having information on supportive housing options. Most responded (87.3%) that they did not know of information regarding supportive housing options.



A small percentage (3.5%) indicated that they did connect with training/job training opportunities, while 96.5% stated they did not connect with opportunities.

Less than a fifth of older adults (19.4%) replied that they needed help understanding the concept of guardianship. Slightly over 80% of respondents replied that they did not need help understanding guardianship.

Approximately 7.4% of respondents answered that they used life-sustaining equipment. Over 92% of respondents did not use such equipment. Of those who responded they use life-sustaining equipment, 19% replied that they informed their utility service providers, local municipality, fire, and police departments.

## X. VETERANS

According to Young (2018), the effects of war are known to be long lasting, life changing and can impact individuals over their lifetime. Based on data from the U.S. Census and the American Community Survey, Vespa (2020) found that the median age of veterans today is 65 years, with the oldest veteran serving during World War II with the median age of 93 and the Vietnam Era veteran being about 71 years of age. The Veterans Administration has information that states that many older adults who are veterans may be eligible for a wide-variety of benefits available to all U.S. military veterans. These benefits include disability compensation, health care, home loans, pension, education and training, and other benefits.

### **Live Well & Age Well Westchester County**

Over five percent (5.6%) of older adults stated they were veterans, with 8.5% of respondents replying that their spouse or partner identifies as a veteran. Most respondents (86%) answered that they are not a veteran or have a spouse or partner who is a veteran.



Respondents served in several different conflicts. Over one-third (37.1%) of respondents served in the Vietnam War, 5.7% served in the Korean War, 2.9% served in the Persian Gulf, and 54.3% did not specify where they served.

When asked if they accessed veterans' services, 50% of respondents stated they had accessed services, with the other 50% stating they had not accessed Veterans' services. Approximately 11.1% replied that transportation was a problem in accessing services.

## XI. SAFETY

The National Council on Aging reports that scams involving older adults are on the rise. According to the 2022 Federal Bureau of Investigation (FBI) Internet Crime Complaint Center adults over 60 years of age reported 101,068 complaints of fraud that resulted in \$3.4 billion in loss. This represents an 11% increase from the previous year. The most common scams targeting older individuals included government impersonation scams, sweepstakes scams, robocall scams, computer tech support scams, and grandparent scams.

Scams are designed to catch someone off-guard. They can happen to anyone and could amount to costly losses. Beyond local police and bank contact information, the National Adult Protective Services Association and the Federal Trade Commission offers assistance if fraud is suspected.

### Live Well & Age Well Westchester County

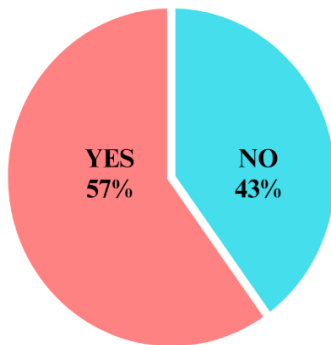
Nearly 31% of older adults revealed that they have been a victim of some type of fraud or scam.

Most respondents (97.3%) said they feel safe in their own homes. Nearly all of the older adults who responded stated that they were able to receive calls and visitors and go out at will.

#### Have you ever been a victim of a fraud or a scam?



#### Do You Have A Plan For Emergencies?



Fifty-seven percent of the respondents conveyed that they have started to design emergency plans for their safety.

## XII. TECHNOLOGY

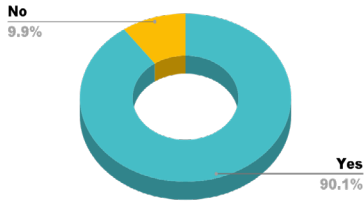
According to the Bureau of Labor Statistics, the amount of time that Americans over 60 spend on an electronic device has risen a half hour per day over the past decade. It is calculated that older adults spend more than half of their leisure time each day in front of a screen.

The National Institute of Health reports that the number of older adults who own a smartphone has risen from 18% in 2013 to 83% in adults aged 50-64 and 61% for those over 65 in 2021. Technology for aging populations encompasses many tools designed to assist with quality of life, health, safety, and independence. The Stanford Center for Longevity conveyed that the technological skills of older people vary widely by economic status, education, and age.

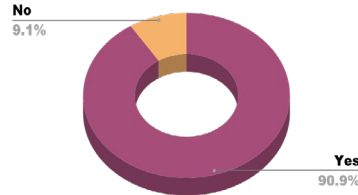
### Live Well & Age Well Westchester County

Ninety percent of Westchester County older adults have access to a computer and a smartphone. For those who responded, 94.6% stated that they have Wi-Fi access. When asked to identify their comfort level with technology, 25.8% stated they were “very comfortable,” 58.5% percent of respondents reported feeling “comfortable” when using technology, and 15.7 stated they felt “not comfortable.” Most (95.4%) of the respondents believe they benefit from using technology.

Do you have a computer?



Do you have a smartphone?



Older adults were asked how they used their device; these were the top three responses.



Banking



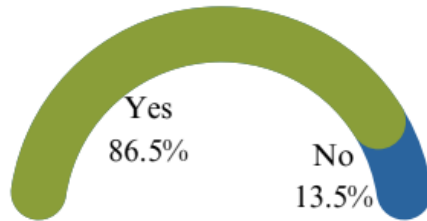
Email



Shopping

Engaging with technology can be challenging and digital literacy is enhanced by the inclusion of cybersecurity education. Organizations such as AARP, OATS (Older Adults Technology Services) and other agencies often assist with training and practicing new and safe technology practices. Overall, older adults viewed themselves as able to identify online, in person and telephone scams.

Do you feel confident protecting yourself from online scams?



### **XIII. WESTCHESTER COUNTY RESIDENTS' PRIORITIES**

Older adults were asked to list in the survey their top three priorities as they age. The three most cited priorities were as follows: Health, Financial Stability, and Maintaining Independence.

#### **Health**

Health was frequently mentioned by older adults. Many respondents emphasized the importance of having and maintaining physical and mental health. Older adults shared their desire to stay healthy, active, and to be able to manage health-related issues often associated with aging. Respondents who placed health as an important priority mentioned access to quality healthcare, healthy food options, and exercise regimens tailored for older adults with varying physical abilities. Individuals expressed their hopes for having affordable medical care that focuses on personalization and rapport.

Many older adults held a holistic view of health that included preventive measures to maintain overall health and mental well-being. Older adults' prioritization of health encompassed not only medical care, but all aspects related to healthy aging.

- “Remaining healthy physically and mentally.”
- “Health improvement and maintenance is a priority for me.”
- “Maintaining good health and nutrition. Keeping flexible & balanced.”

#### **Financial Stability**

Financial stability was another priority shared by older adults. The managing of finances for retired older adults was seen as a critical part of ensuring a healthy lifestyle. This type of financial stability included being able to afford housing, healthcare, daily medications, and vital necessities such as food and transportation. Being able to afford daily necessities is critical and was noted by a number of older adults. Some older adults also voiced concern about having enough money for a comfortable retirement. In addition, other individuals stated that they were worried about having enough funds for potential financial emergencies.

Overall, older adults identified the importance of budgeting and financial planning to sustain them throughout their lives. This suggests that older adults are not only focused on their current financial needs, but also on their future stability.

- “Concern about renovating my apartment and figuring out retirement.”
- “Budget wisely. Plan so my son knows how to handle me if I get disabled.”
- “Priority is paying my bills and enjoying my retirement.”
- “Trying to sort out how to afford retirement.”

## **Maintaining Independence**

Maintaining independence and living an autonomous life was a priority expressed by many older adults. Included in numerous responses was the importance of having a strong quality of life and the capacity to care for themselves in the manner they choose. Many older adults want to continue living in their own homes and remain active as a community member alongside their peers, friends, and families. This includes performing daily tasks and activities with minimal assistance, engage in social activities, and travel.

Older adults highlighted the desire for independence, mental well-being, and strong social connections. They often emphasized the importance of being mobile both physically and fiscally so as to visit family and friends close by and further away.

- “Remain independent and in my own apartment. Remain alert and participate in various activities. Contact with my family and friends.”
- “Not being a burden to my children and knowing when to admit I can no longer live alone.”
- “Maintaining my health; maintaining my mobility; maintaining my independence.”
- “Staying healthy; living within my income; world travel.”



## XIV. CONCLUSION

The “Live Well & Age Well: The Planning Ambassadors for Aging Program” provided crucial insights into the perceptions and experiences of older adults living in Westchester County. This comprehensive survey focused on areas that affect the everyday lives of older adults. Some of the findings are summarized below. The results underscored the need for communities to engage the voices of older adults to help improve their well-being and quality of life.

Housing remains an issue for older adults, particularly the financial costs associated with owning or renting a home. Approximately 25.5% of older adults spend more than half of their income on housing costs while 21.8% struggle with home maintenance, and 16% face challenges with home utilities. These statistics underscore the need for affordable housing and seeking out potential ways to expand financial support for home repairs and utility costs for older adults.

Accessibility to transportation and being independent are interchangeably linked for older adults. While 83.8% of older adults drive their own vehicles, many others use public transportation (23.4%) and car services (36%) to get around. Despite these options, 5.6% of respondents have daily transportation needs that remain unmet. This gap reveals a need for enhanced public transportation options for older adults who require special accommodations.

Health is a primary concern for older adults, both their physical and mental well-being. Chronic conditions affect 58.8% of respondents, and 60% of older adults report getting less than eight hours of sleep per night. In addition, 7.2% have trouble affording nutritious food options, essential for their health. Considering new ways to provide access to comprehensive and personalized healthcare that focuses on prevention for older adults is critical.

Caregiving is another issue that will affect many older adults in Westchester County, with 18.6% of respondents expecting to become caregivers within the next five years. While results showed that 44% of older adults are willing to become caregiving, 56% are not, highlighting the need for enhanced services for care recipients. Long-term care services for older adults are also critical. Policies aimed at providing resources for caregiving and long-term care services are encouraged to enhance the service delivery system.

The “Live Well & Age Well: The Planning Ambassadors for Aging Program” offers insights to the perceptions of older adults residing in Westchester County for consideration in regards to several areas for policy development and further research. Based on the findings, there is a distinct need to support affordable housing, improve upon transportation services, ensure access to comprehensive and personalized healthcare and nutrition, and provide robust caregiver and care recipient support. Continued research and listening to the voices and experiences of older adults is vital to understanding the evolving needs of older adults, providing impactful insights into the aging populations. Additionally, analyzing emerging technologies and how they may benefit older adults can help with utilizing technological innovations to enhance their quality of life. In conclusion, this report identifies critical and recurring concerns for older adults in Westchester County. Addressing these issues through policies and continued research is vital to support healthy aging and improve the overall well-being of Westchester County residents.

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