

## OVER 65s LIVING FOR TODAY NOT PLANNING FOR TOMORROW

*Bupa Health Pulse survey reveals Brazil as the nation most looking forward to old age*

*Healthcare leader advises the young-at-heart generation to prepare for ageing*

**London-16 September, 2010-** New international healthcare research released today by Bupa reveals the emergence of a young-at-heart generation, who still feel young and healthy in their 70s and 80s<sup>1</sup>.

Across the 12 countries surveyed, more than seven in ten (72%) of those aged 65 and over, say they do not feel old, and nearly as many (67%) say they still feel healthy.

In Brazil, almost half (46%) of those surveyed are not bothered about getting old. In fact, 17 per cent of respondents are actually looking forward to old age, the highest number found globally. However, almost two thirds (64%) of Brazilians aren't preparing for old age.

More than half (53%) of Brazilians haven't even thought about their old age and the majority are completely failing to plan for the realities of their later years. Less than one in ten (7%) have put money aside, and three-quarters (76%) believe that their family will be there to shoulder the burden of their care.

A Bupa-sponsored report<sup>2</sup> by the London School of Economics (LSE) released today reveals that the 'informal care network' (the traditional pattern of families looking after their elderly) is disintegrating while the number of older people in need of care is growing.

"It is really refreshing to see that so many Brazilians don't feel old and are actually looking forward to old age, but people must not be complacent," said Dr Sneh Khemka, medical director of Bupa International. "Brazil like many countries is facing a care crunch. Many think their relatives will be there to look after them but our family structures are changing and people need to start planning and talking about their future care now."

"Across the world, a combination of societal and economic factors - including demographic changes, the breakdown of the extended family, and the rise in divorce rates, migration and women in the workplace - are eroding the family-supported structures that have provided historically the bulk of the care for dependent older people. With state social care systems also under huge financial strain, a global challenge is emerging about how to support dependent older people in the future," noted Jose Luis Fernandez, principal research fellow, LSE.

**- Ends -**

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<sup>1</sup> **Bupa Health Pulse 2010 Research:** Ipsos MORI interviewed 12,262 members of the General Public across 12 countries between 10 June and 14 July 2010. All interviews took place through Ipsos online panels and Ipsos panel partners. Ipsos MORI interviewed 1005 members of the public in Brazil.

<sup>2</sup> J Fernandez, J Forder. **Ageing societies: Challenges and opportunities**, *London School of Economics*: examines the key ageing issues affecting modern societies and contextualises the Bupa Health Pulse 2010 findings

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### Bupa Health Pulse 2010 Research:

- Ipsos MORI interviewed 12,262 members of the General Public across 12 countries between 10 June and 14 July 2010<sup>3</sup> These were: Australia, Brazil, China, France, Germany, India, Italy, Mexico, Russia, Spain, UK and USA.
- All interviews took place through Ipsos online panels and Ipsos panel partners
- Quotas were set as to be nationally representative by gender, age and region across all countries with the following exceptions:
  - Brazil, China, Mexico and Russia: the quota for age was set to be nationally representative up to the age of 50
  - India: quotas were set on age, gender and region to be representative of the online population
- Data are weighted

### Additional Brazil-specific from Bupa Health Pulse 2010:

- More than one third (35%) say that they simply plan to use their savings and investments when faced with elderly care
- The vast majority (96%) think that state care for the elderly needs to improve
- 39 per cent think the state should only fund old age care for people on low incomes, while just over four in ten (42%) believe the state should fund care for everyone
- Only 3 per cent think the government will care for them in later life

### Additional International key insights from Bupa Health Pulse 2010

#### International Research findings - over 65s:

- Across the 12 countries surveyed, over seven in ten (72%) of those aged 65 and over say they do not feel old; this figure rises to 80 per cent, the highest number, in Germany
- Half of those aged over 65, 47 per cent think that old age starts in your 80s, this figure rises to 54 per cent in France, the highest percentage globally
- Fewer than a quarter (22%) of over 65s have put money aside for their old age.

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<sup>3</sup> Markets surveyed: Australia, Brazil, China, France, Germany, GB, India, Italy, Mexico, Russia, Spain, US

**International Research findings – all adults:**

- France is the most young-at-heart nation, with nearly a third of its population (32%) believing that people are only 'old' when they're over 80 (compared with 20% across the globe)
- Brazilians are most looking forward to old age (17% compared to 3% globally)
- While in China people think that you're 'old' much sooner with two-thirds (65%) of people believing that people are old before their 60s (compared with 20% internationally)
- India are the least worried about getting old, with 70 per cent saying it 'doesn't bother them' and/or they 'don't think about it'
- India is the most prepared for old age with 71 per cent of Indians having made some kind of preparation, but Russia lags behind with two-thirds (66%) of Russians failing to make any preparations at all
- In China where 33 per cent of people have put money aside to prepare for old age, whereas only 7 per cent have done so in Brazil
- Germany is perceived as the country to be most caring towards its elderly
- Across the world 86 per cent say the current level of state support needs to improve, with 62 per cent arguing it needs to 'improve dramatically'
- Fewer than one in ten (7%) of those surveyed think that the state will actually take responsibility for caring for them in older age
- Two thirds (66%) think their family will look after them when they are older; this number drops to 59 per cent in Australia, the lowest percentage, and rises to 76 per cent in Brazil, the highest number
- Amongst those surveyed around the world, people were most concerned about getting cancer (34%) or dementia (23%) when they get old.

**Insights from the LSE report: Ageing Societies – Challenges and Opportunities**

- The world's population is ageing and the number of older people is increasing in almost all countries around the world. In part, the growing number of older people is due to significant increases in life expectancy.
  - Life expectancy has increased by a world average of 21 years in the last 60 years, from 47 years (1950-1955) to 68 years in 2005-2010. The gains in life expectancy vary across the countries
  - China, India and Mexico have seen the greatest increases in life expectancy, (32.2, 25.6 and 25.4 year increases respectively)
  - Life expectancy at birth in the Russian Federation has increased by only two years since the 1960s – it is now 66.5 years.
  - Of the countries surveyed, Australia has the highest life expectancy – 81.5 years. India has the lowest – 63.5 years. The world average is 67.6 years.
- However, the rapid growth in the proportion of older people across the world could pose a challenge in terms of society's capacity to raise resources to pay for services.
- The link between changes in life expectancy and the prevalence of health problems and of dependency is key to gauging the impact of ageing on the demand for health and social care services.
  - The bulk of demand for care services is linked to a core set of health conditions, including dementia, cancer, diabetes, heart disease, arthritis and stroke. The cost to society of these conditions is vast.
  - Dementia has been identified as one of the main factors leading to older people entering long-term care facilities.
- Relying primarily on informal care networks in the future will be increasingly difficult because of significant decreases in the number of informal carers per dependent older people.
- The reduction in the availability of informal care will require a new consensus about the sharing of contributions to the care of older people between groups in society.
- Given the risk that older people in need of care might need to deplete their assets in order to pay for their care, a public debate is growing internationally about the importance of developing mechanisms to protect the financial resources of older people in need.
- A societal agreement will be needed about the sharing of responsibilities now and in the future over the funding and provision of support for older people in need.



## **About Bupa International**

Bupa International pioneered expatriate health insurance in 1971 and today is one of the leading expatriate health insurers in the world. It provides international health insurance to customers in 190 countries including some of the world's largest and most well-known companies. It offers customers access to more than 200,000 medical providers worldwide and can settle bills directly with over 7,500 hospitals and clinics.

The company is headquartered in Brighton, England, and has a worldwide emergency medical centre staffed by a team of experienced, multi-lingual advisers and offer customers support and advice 24 hours a day, every day.

Bupa International has achieved a number of accolades over the last 39 years, including winning the Queen's Award for Enterprise for its achievements in international trade three times.

<http://www.bupa-intl.com>