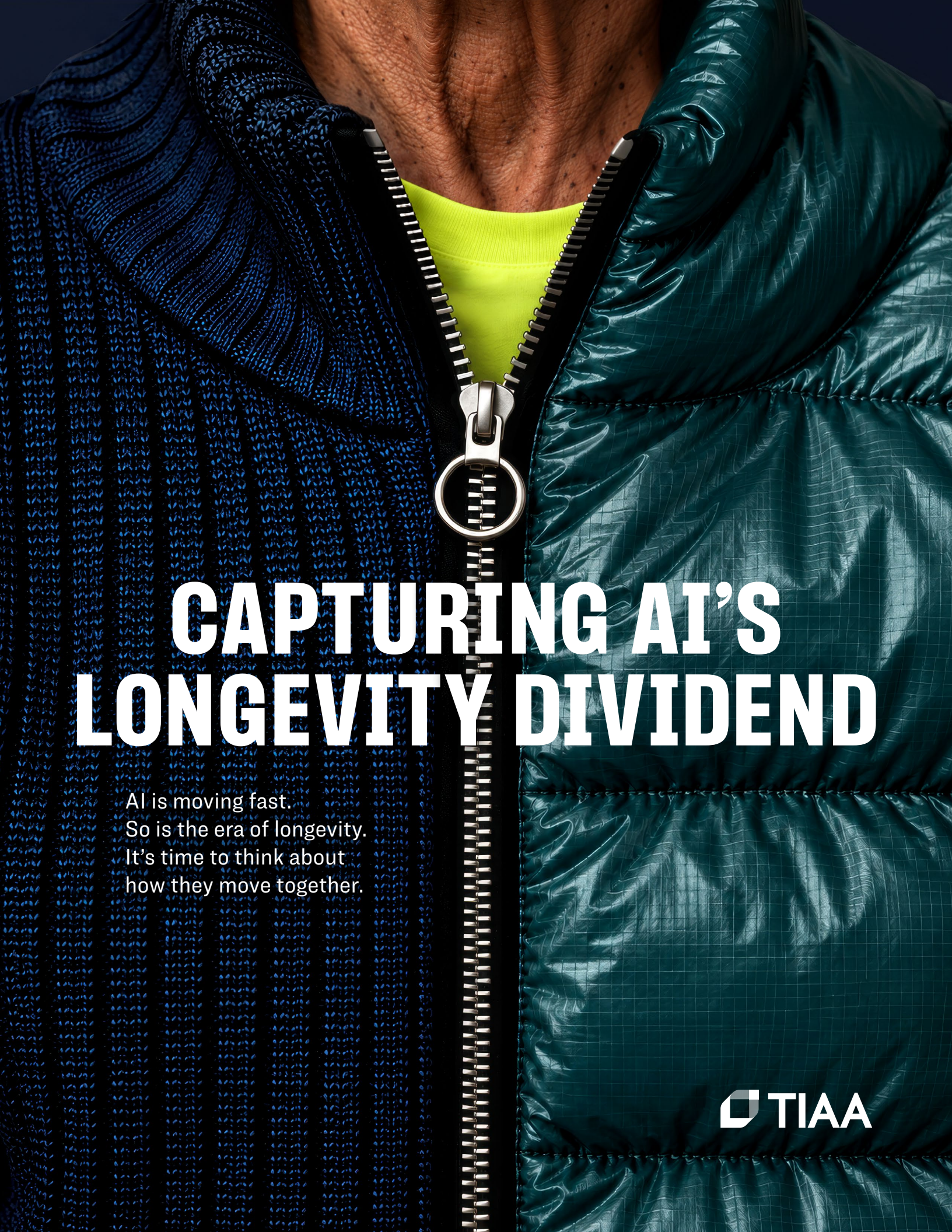




CAPTURING AI'S LONGEVITY DIVIDEND

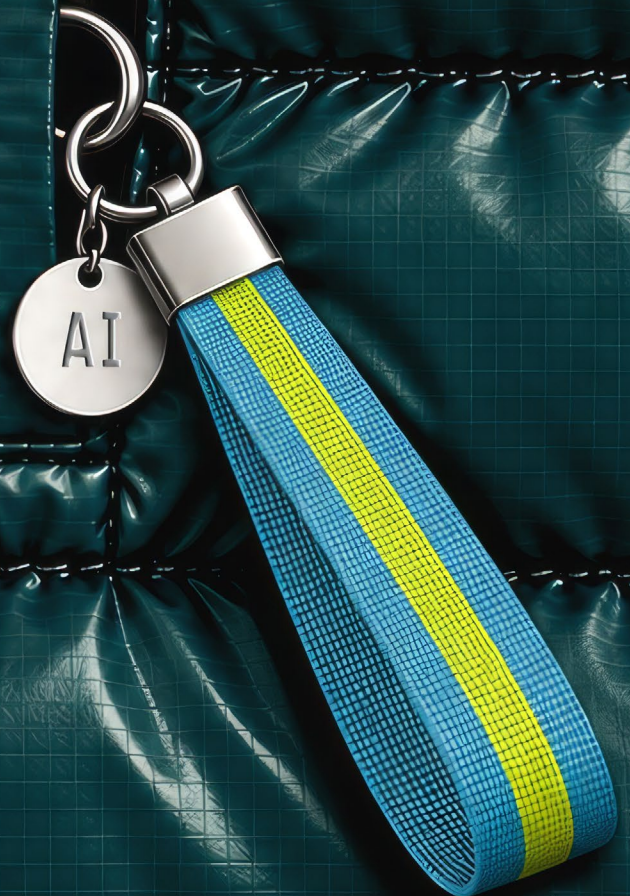
AI is moving fast.
So is the era of longevity.
It's time to think about
how they move together.



“Unlocking AI’s power involves one-third technology and two-thirds change management. We should view AI as a rewiring opportunity, ensuring all parts of society stand to benefit.”

Sastry Durvasula

Chief Operating Officer, TIAA



In the last 50 years, the share of the world's population who are 65 and older has nearly doubled. The peak number of children under five is already behind us. Around the globe, across developed and developing nations, at a historic pace, we are collectively growing older.¹

Meanwhile, the AI revolution is unfolding faster than many of us, from individuals to enterprises, institutions and governments, can conceptualize or plan for. Even daily users of today's generative AI may underestimate the complete transformation expected over the next decade, fueled by advances in model architecture, robotics, quantum computing, and space-based data centers.

On the surface, the intersection of these two megatrends might look more like a collision course than an opportunity. But that framing positions older adults as bystanders to their own lives—and shirks our shared responsibility to build resilient, thriving futures for billions of aging people.

Because the reality is that longer lives don't always mean better ones. Our lifespans and our healthspans are not one and the same. In fact, the gap between them is expanding, reaching 9.6 years globally in 2019 and 12.4 years in the U.S., one of the widest in high-income countries. In many ways, older people are therefore the highest-stakes participants in the AI revolution, with the most to gain. The question isn't whether technology will shape late life, but how. The choices made in the next five years could widen the gap between lifespan and healthspan—or they could narrow it, extending independence, protecting security, and honoring the dignity of the longer lives more and more of us will personally experience.



About the study

Findings in this report draw from a survey of 1,320 nationally representative adults, conducted in April 2026 by the TIAA Institute in partnership with EDGE research.

Aging out of excitement

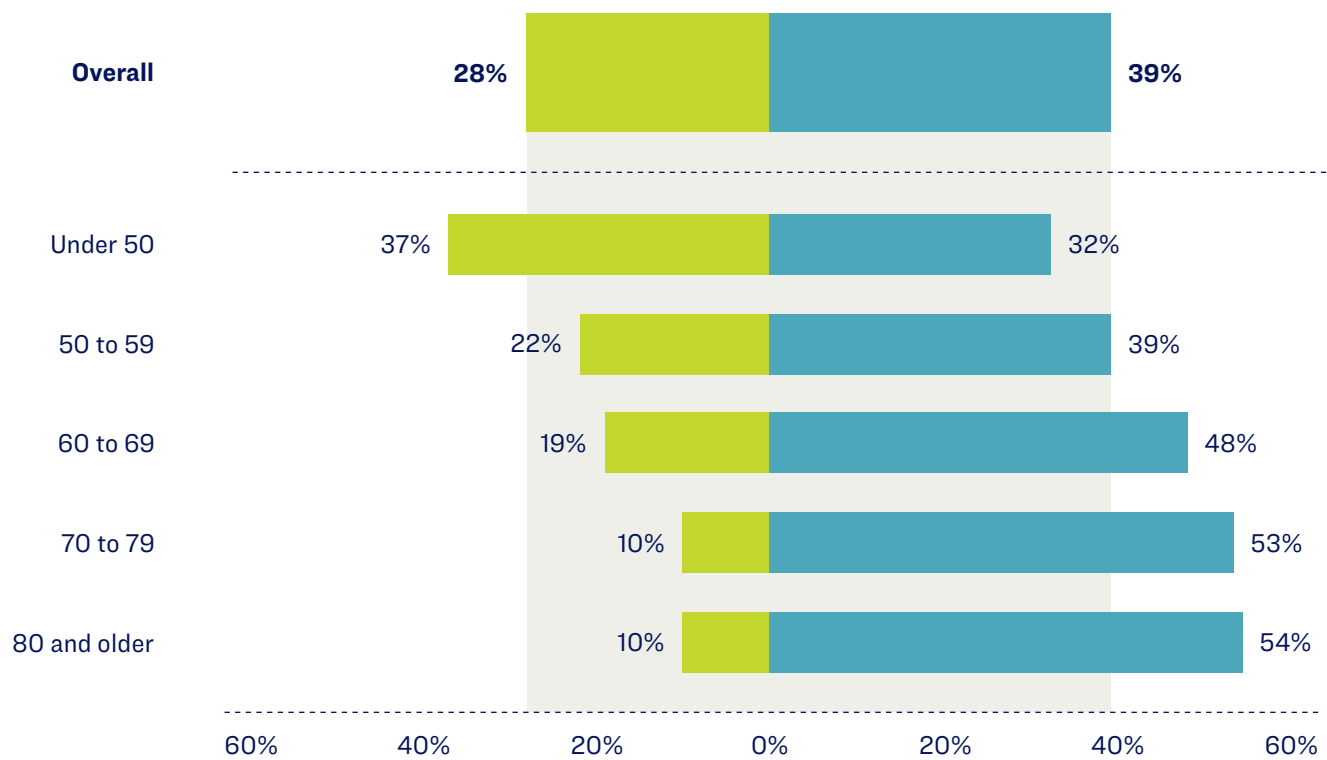
Americans under 50 are largely split on whether AI inspires excitement or worry. But older Americans who feel concerned outnumber their more optimistic peers by 5 to 1. The older you are, in fact, the more likely you are to feel anxious about the future of AI. Perhaps older people are more likely to be change-averse—or perhaps they’re keenly alert to how high the stakes are for their own well-being.

“We have spent decades adding years to lives. The urgent work now is adding life to those years. That is exactly what this convergence of AI and longevity makes possible, if we get it right.”

Surya Kolluri
Head of TIAA Institute

Among adults 70 and older, those worried about AI outnumber those excited by more than 5 to 1.

- % More excited than concerned
- % More concerned than excited

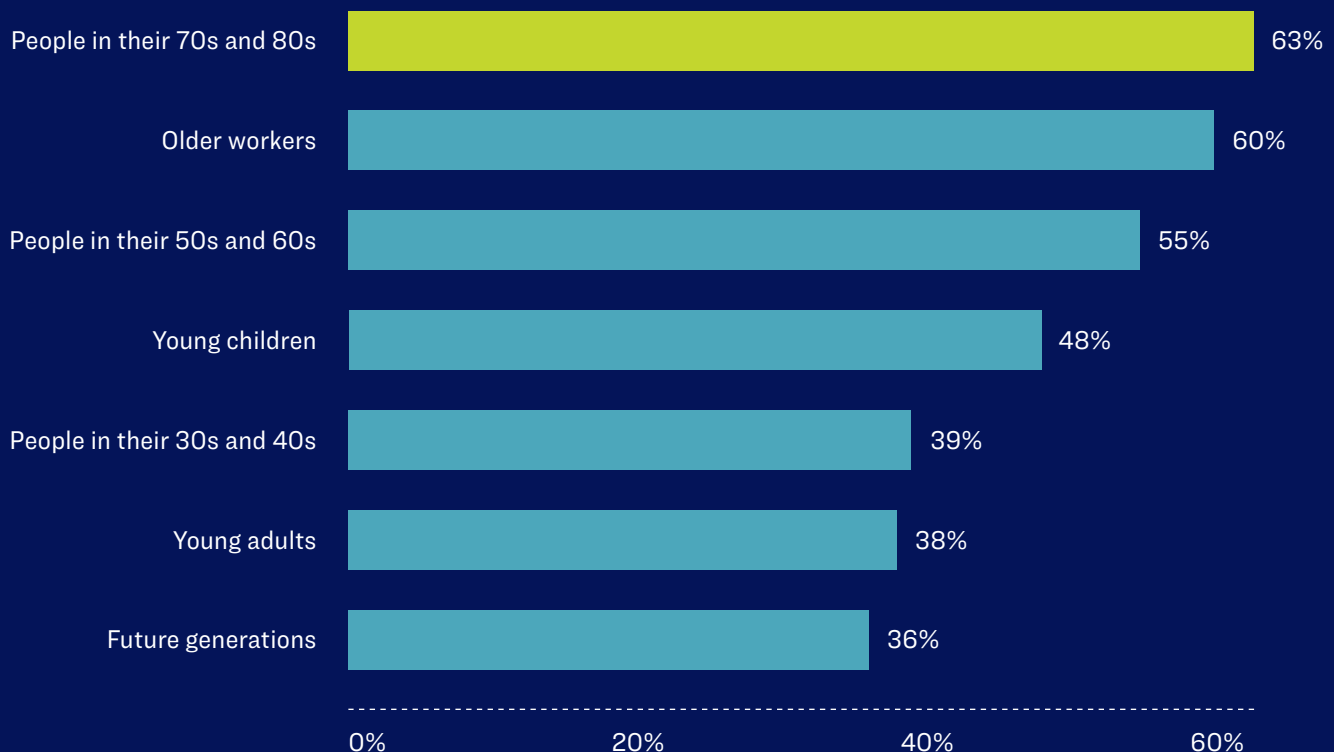


Preparation isn't yet equitable

One thing we all agree on, no matter our age: older Americans are being left behind. Asked how well the United States is preparing different age groups for AI's impact, respondents give the harshest verdict to preparations for the oldest Americans, with 63% believing those in their 70s and 80s have been poorly prepared. And the readiness gap is bigger than AI, rooted in foundational tech literacy. Only 33% of Americans describe themselves as very comfortable with technology overall, and that figure drops to 21% among those 70 and older.

The U.S. is seen as least effective in preparing our oldest citizens for AI's impacts.

Percentage saying the country is preparing each group "not too well" or "not well at all"



Leading the future of aging

While older Americans feel concerned about and ill-prepared for the impacts of AI, judging tomorrow's possibilities by today's comfort levels risks underestimating how quickly older adults may adapt. And even now, older Americans are neither afraid nor unwilling—provided AI is deployed with credible, human stewardship.

A case in point: When our survey respondents were asked about their willingness to use AI for financial tasks without mention of sharing personal data, uptake was moderate. When data sharing was explicitly named, willingness dropped—for some tasks, flipping from net-positive to net-negative among older respondents. But primed to account for potential healthspan benefits (with a question asking if they'd share more data in exchange for 10 more years of healthy living), 29% were willing to consider it, depending on who controls the data.

Across the board, our research reveals that acceptance and even embrace of AI-enhanced later life is possible. Americans are most optimistic about AI's capacity to serve as a guardrail, with more than half of respondents feeling positively about, for example, its potential to detect and prevent financial fraud. It's when AI attempts to step in for human intelligence that we grow skeptical. Perhaps the starkest example? Nearly six in 10 people in their 70s balk at the idea of AI helping to treat depression and loneliness—support they seek instead from their families, caregivers and communities.

If financial institutions, healthcare systems, policymakers, and technologists design deliberately and equitably, with the oldest among us at the center, our longer lives can be better lives. It will require maintaining the productive friction that supports cognitive health, preserving relationships, and developing strong governance that adapts to meet older users' needs. In the meantime, the data points toward a straightforward principle: deploy AI to enhance human ability, and pull back where it replaces human judgment.

AI is welcomed as a guardrail—and distrusted as a relationship.

Net optimism vs. pessimism for selected AI tasks

HIGHEST OPTIMISM Detecting and preventing fraud

56%

are optimistic about AI in this role—the only task with majority optimism

HIGHEST PESSIMISM Treating depression and loneliness

39% Overall

59% Adults aged 70-79

are pessimistic about AI in this role

How AI impacts longer lives: A snapshot

What advancements has AI already brought to our longer lives?
Where might it head next? The examples below offer a glimpse.

CURRENT STATE

NEAR-FUTURE POSSIBILITIES

Finances

Financial institutions have deployed AI-enabled fraud detection that monitors anomalies in real time.

AI wealth advisory programs are achieving scale, with robo-advisors partially automating portfolio management.

AI-integrated wearables and health data could individualize lifespan estimates, optimizing retirement income and decumulation strategies.

Combined with human oversight, AI could help circumvent advisory clients' tendency to withhold information for fear of judgment.

Encore Careers

About half of human resources departments nationwide report using AI-enabled screens in talent recruitment.

AI-enabled lifelong learning and continuing education—critical for older workers—could be affordably delivered at scale, with greater personalization.

Health Care

AI-enabled tools match or outperform radiology experts in interpreting precision imaging.

AI has demonstrated the ability to speed the pharmaceutical development pipeline, identifying thousands of promising compound candidates in a matter of hours.

AI-powered hearing aids and glasses could provide contextual awareness and conversation, helping older adults stay connected to their environments and cognitively sharp.

Scaling AI-assisted robotic surgery could address a shrinking surgical workforce while improving outcomes for aging bodies

Family & Caregiving

AI-generated descriptions of objects captured on phone cameras allow those with deteriorating sight to live independently longer.

Camera-free, AI-enabled radar sensors detect falls and flag gait changes weeks before a fall occurs.

Agentic AI that coheres bills and policy renewals, medication and appointments, could convert a stream of easily missed failures into a system that flags exceptions for human review.

AI-powered companionship tools could prompt medication and meals, while alerting human caregivers to periods of inactivity.



Ready to learn more?

Visit tiaa.org/institute for the full report, including specific recommendations for industry leaders and policymakers.



tiaa.org/institute

¹ Tyagi, P. (2025, October 1). Healthy ageing: Are we on track? World Economic Forum.

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