

SENIOR LIVING



Americans Living Longer

Advancements in medicine and health care have played major roles in expanding the percentage of Americans who are age 65 and older.

The Administration on Aging reports that 12.9 percent of the U.S. population — about one in every eight Americans — falls into this category with the numbers expected to rise to 19 percent by 2030.

This segment's growth slowed during the 1990s but is beginning to rapidly expand as the baby boom generation approaches age 65.

Another key number is 78.6, the average life expectancy of Americans. The senior population is growing and also living longer, making it an exciting time to be entering your golden years.

KEY FACTORS

The Centers for Disease Control and Prevention identifies many key factors driving the rising life expectancy, among them major victories in medicine and public health.

Vaccination against disease, control of infections and decline from deaths caused by heart disease and stroke are all major contributors to the rising life expectancy.

Improved safety in motor-vehicles, workplaces, food and water are also reasons for the growing senior segment.



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OUTLIVING THE AVERAGE

Many Americans eclipse the average life expectancy by 10, 20 or even 30 years. What is their secret?

Many centenarians and seniors in their 80s and 90s follow diets high in fruits and

vegetables and low in processed foods and fatty meat.

They are also highly social, with involvement in community groups and events. Spending time with friends and family members is important for emotional well-being and health.

HEALTH AND LIFE EXPECTANCY

Even though life expectancy is up, more Americans are suffering from non-fatal disorders, according to a new study published by the Journal of the American Medical Association.

Researchers discovered that a longer life expectancy doesn't always come with a healthy quality of life.

Physicians urge older Americans to incorporate healthier diets, smaller portions, more exercise and better management of stress to cut down on diseases.

Financial Steps: 65 and Older

Medical check-ups are important to maintain for Americans 65 and older, but so too are financial ones.

Retirement can be one of the most enjoyable parts of life, but what happens if you outlive your nest egg? What if a medical issue occurs and negatively impacts both your health and savings account?

It is important to be prepared financially for situations that may arise, as well as for the fun and traveling you want to experience after parting ways with your career.

INVESTMENT STRATEGY

As you reach retirement, you may consider moving some of your investments out of higher-risk stocks and into lower-risk mutual funds and bonds.

The American Association of Retired Persons suggest such a strategy, but not to an extreme level. The organization recommends you maintain a healthy, diverse portfolio that leans a little on the safer side.

Investing too conservatively can have an overall negative impact on the savings of seniors who live on well beyond the average life expectancy.

Hire a reputable financial adviser to talk you through the investment process.



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FIND ASSISTANCE

The government – both federal and state – offer various benefits to older Americans. Programs including energy assistance and property tax relief are implemented to help seniors save more of their money for daily living.

Contact your local private

and public agencies to find out your options and eligibility status.

Discounts are also available for everything from sporting event tickets to admission to national parks. You have put in the work, so now it is time to reap the benefits.

WORKING BEYOND 65

To work or not to work beyond 65. That is the question facing so many Americans approaching retirement age.

For some of us, it simply is not financially feasible to call

it quits. Changes in our economy and increased prices of overall daily living have stunted the retirement boom and forced many older Americans to keep on working.

If you fall into this category, it is important to keep contributing to your retirement plan as you work past 65.

Retirement Health Boost



Retirement can have a major positive impact on your daily life — in both mental and physical ways.

There is no more waking up to an alarm or punching a time clock. You are the boss now, and you guide your day.

The freedom afforded by retirement can be downright baffling to some people, but it is crucial that you take advantage of this time that you earned through years of hard work and dedication.

Statistics say that Americans are definitely taking this advice. The Office of National Statistics found that people in their late 60s have similar levels of happiness as people in their 30s and are satisfied with their own health.

The study also found that anxiety and depression drop by almost a third for people between the ages of 50 and late 60s.

HOBBIES

Decreased levels of stress can be attributed to many factors that come with retirement — one being the chance to enjoy favorite hobbies and activities.

Once relegated to after-hours or the weekends, your favorite pastime can now become your focal point.

Time is on your side now to complete the projects that you have been putting off and to take part in the activities you have been waiting to enjoy.

MORE TIME WITH FAMILY

Studies have shown that having strong relationships with family members can improve overall health, especially for seniors.

Retirement means your schedule is more flexible to take your grandchildren to the park or to have dinners with your children.

And don't forget your spouse. They have likely been waiting just as anxiously as you for the day you can plan trips and activities together without the burden of having to be back to work on Monday.

EASE OF TRAVEL

Has it ever been easier to plan a tropical destination or a stay in an all-inclusive resort?

Travel agencies and online brokers have made the process of taking your dream vacation both seamless and stress-free.

Come up with your desired location and a few activities you would like to participate in, and your travel professional can help plan your itinerary, suggest local hotspots and even find you discounts.

Ease of travel is a big factor in retirees enjoying their now ample free time.

Emergency Preparedness

Personal emergency readiness should be a priority for all members of the U.S. population, especially older adults and their caregivers.

Some natural disasters, storms or other emergency events allow only for a few minutes of preparation. That is why it is so important to have a plan of action that you have practiced and that you can execute quickly.

How we react in the face of imminent danger can be the difference between safety and serious injury.

Your local emergency management office is a great place to start for safety tips, information on potential dangers in your area and a schedule of upcoming community preparedness events.

KNOW THE BASICS

Do you live in a flood zone? How about within a hurricane danger area?

Your emergency preparedness begins with knowing the potential dangers around you so you can put together a full plan.

No matter where you live in the country, there is potential for emergency situations to arise. Learn how to do things like turning off your gas, electricity and water.

Dangerous storms can cause gas leaks or broken water pipes that can add to the hazards around you.



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KNOW YOUR NEIGHBORS

Your best friend in an emergency situation can be your neighbor, especially if you are out of town when disaster strikes.

Build relationships with your neighbors and get to know them well. Exchange

phone numbers with them so you can both be contacted in case of an emergency.

Also share your disaster plan with your neighbors and ask them to explain theirs. You may pick up some good tips that you could incorporate into your own plan.

KNOW YOUR KIT

Everyone should have a basic disaster supplies kit handy in case of emergency.

The Federal Emergency Management Agency recommends the following items for your kit: one gallon of water per person, a three-day supply of non-perishable food, battery-powered radio, flashlight,

first-aid kit, whistle, dust mask and local maps. See FEMA's full list at ready.gov.

In addition, many older Americans have special needs related to medications, medical equipment, mobility and support. Plan wisely and accordingly to accommodate all of your most health-critical requirements.

Senior Fitness Steps

Regular exercise has never been more important for our nation. As health numbers continue to dip and chronic illnesses become more prevalent, what we do to combat these numbers will work toward improving our combined health.

Exercise lowers risk factors linked to the development of preventable diseases such as obesity, high blood pressure and diabetes.

The Centers for Disease Control and Prevention credits regular physical activity as one of the most important steps to take to prevent serious health problems that can occur with age.

So make a plan to jog, lift or swim your way into good health. Your body, energy level and brain will thank you.

AEROBIC ACTIVITY

Aerobic exercise increases cardiovascular fitness, endurance and overall health.

CDC guidelines recommend that older adults with no limiting health conditions participate in moderate-intense aerobic activities for at least two-and-a-half hours every week.

Incorporate brisk walking, bicycling, jogging or dancing into your daily activities and reap the benefits of a healthier cardiovascular system.

STRENGTHEN YOUR MUSCLES

Adding muscle-strengthening exercises into your routine can produce long-term health benefits and decrease the chance of disabilities that can sometimes lead to depression.

If lifting weights is not enjoyable for



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you, try yoga or working with resistance bands. You can also integrate strengthening exercise through heavy gardening or yard work.

Find the right routine for you and stick with it. The consistency of a regular exercise is what will make the difference in improving your health and well-being.

JOINT RELIEF

Many experts recommend relaxation techniques as a great way to maintain fitness.

Water-based progressive muscle relaxation methods or even water yoga have become popular exercise programs across the nation. Practicing such methods can help loosen tight

muscles, ease joint pain and reduce blood pressure.

The Arthritis Foundation urges seniors to take local classes or participate in exercise routines that work on your flexibility and dexterity. Doing so can help take the pressure off the aching in your fingers, knees and ankles.

Using Technology

According to a recent study by Pew Research Center, more than half of older Americans are internet users.

An even larger percentage of seniors have mobile phones. This technology trend is on the rise and has helped equip older populations with vital tools in a tech-savvy culture.

For many, however, the internet, social networking sites and smart-phones are uncomfortable and difficult to understand.

If this signifies your experience with new technology, then don't feel pressured to jump right in. Take your time and talk with friends and family members about where to begin.

INTERNET RESOURCES

The internet certainly is a vast, multi-faceted entity — one that can be somewhat intimidating for first-time users. But once you understand the basics, the internet can become your best friend.

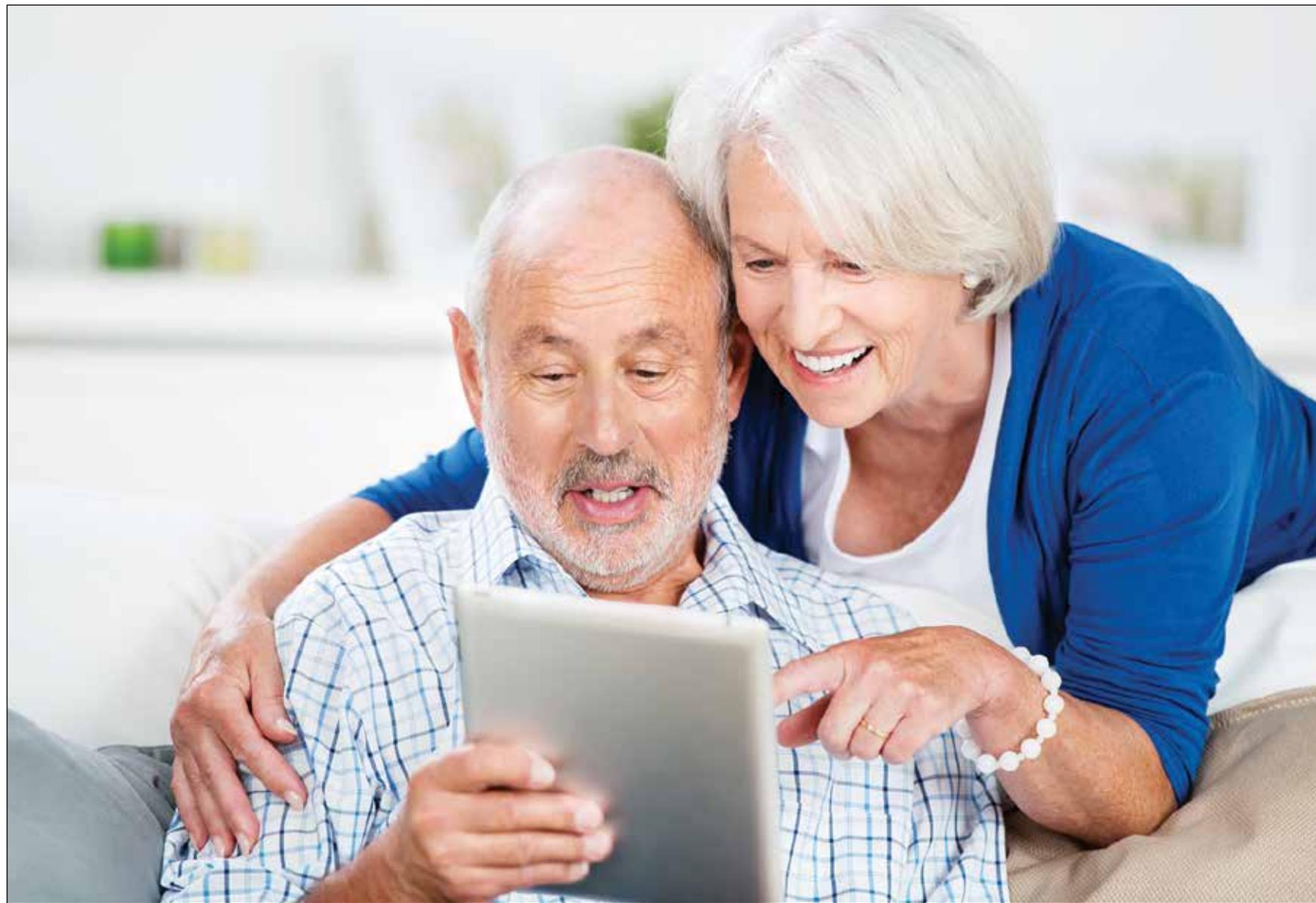
Full of medical, financial and everyday information, the World Wide Web is a resource center waiting to educate and advise you on nearly any topic you would like to learn more about.

SOCIAL NETWORKING

Facebook, Twitter and other social networking sites are easy to use and serve as great ways to stay in touch with friends and family members.

Photos, updates on grandchildren and announcements of upcoming events are all reasons to create and maintain an active social networking presence.

And as many studies have shown, more socialization can lead to major



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health benefits, too.

Start off slowly by joining an online forum that encourages healthy conversation and then work your way up to a social networking site.

Most of these sites contain an online user's guide to help you understand all of their features.

TECHNOLOGY COURSES

Local colleges and learning centers offer classes for all levels of expertise. Courses are designed to teach computer basics, typing, software tutorials and internet usability.

These classes are generally small to encourage collaboration and ques-

tions, providing a comfortable place to develop your new skills.

If you are well-versed in using the internet, there is also a multitude of online resources designed to help you accrue technology-based knowledge from the comfort of your own home.

Vitamin Essentials

Deficiencies of vitamins and important minerals can be a serious health problem facing Americans as they age.

A California study found that almost a third of elderly people are facing deficiencies, particularly in vitamins D and B.

Boosting these vitamins and the health benefits that come with them can be achieved by incorporating specific foods and even vitamin supplements into the diet.

But experts recommend that you consult your physician before starting on a plan to increase your vitamin intake.

VITAMINS IN DIET

What you eat can have a major impact on how you feel and how your body functions. Certain foods are loaded with vitamins essential for good health.

The American Dietetic Association reports that carbohydrates, healthy fats and proteins supply your body with high energy and top-tier vitamins.

Whole grains are a great source of B vitamins, while vibrant fruits and vegetables are full of both vitamins and antioxidants.

ALZHEIMER'S DISEASE

The Alzheimer's Association suggests that vitamins may be helpful in lowering your risk of developing the disease.

There is some indication, according to the organization, that vitamins such as vitamin E, or vitamins E and C together, vitamin B12 and folate may be important tools in preventing the disease.

It urges a brain-healthy diet of dark-skinned fruits and vegetables, cold-water fish and nuts to help increase your intake of these vitamins and the trace elements necessary for the body to use them to their full potential.

SUPPLEMENTS

The Recommended Daily Allowance (RDA) for vitamins is set by the Food and Nutrition Board of the National Academy of Sciences.

It recommends that seniors, and especially women, should consult a health care professional or nutritionist to determine the appropriate levels of vitamin supplements they should take.

Recommendations will be based on their diet, health condition, weight and other factors.

