

Senior Living



Continuing to Learn

You're never too old to learn a new skill, take up a new hobby or even go back to school. Not having a full-time job opens up your schedule and your energy level to try something you've always wanted to learn. It's also a great way to keep your brain active and engaged.

SIGN UP FOR A CLASS AT YOUR LOCAL COLLEGE

If you live near a community college or university, see what classes are available to take for non-degree-seeking students. Some colleges have community-oriented classes with a variety of skills, but retirement is also a great opportunity to take classes you didn't have time to in college. Sign up for world history or anthropology courses or take a voice or music class.

Or, if you're ready for a major commitment, go back to school full-time to earn that second bachelor's degree or sign up for a graduate program.

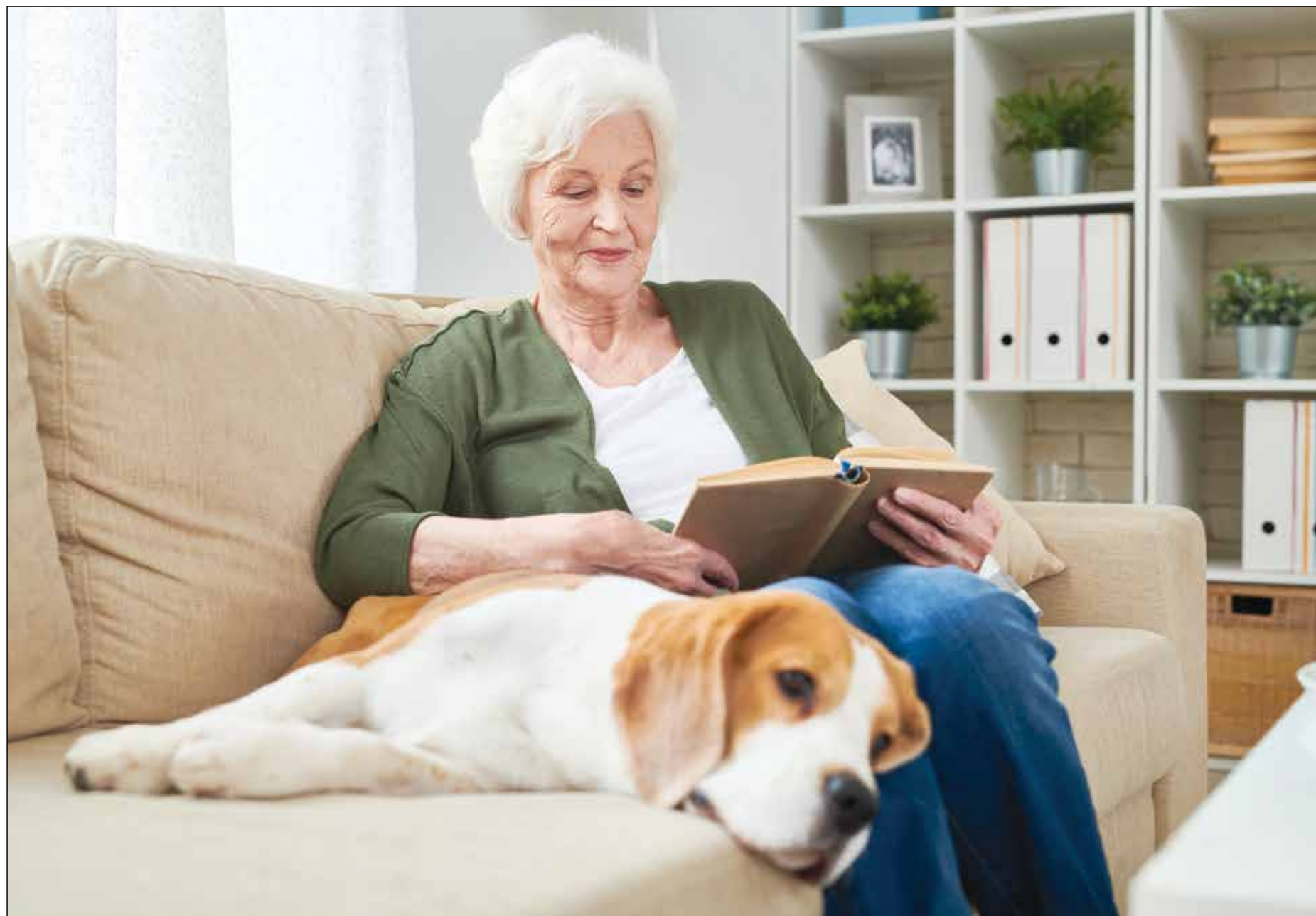
READ ALL THE BOOKS YOU CAN

Now's your chance to knock out "War and Peace" or that series you've had on your shelf for years. Retirement provides a great opportunity to spend time reading. You can join (or start) a book club and explore different genres and authors. Check out your library for reading groups or lists.

You can also find a group of students to read to.

FIND A NEW HOBBY

Go to your local senior center and learn a new dance, take a cooking class or break



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out an old camera and go to a photography class. Cities and towns of all sizes have these gathering places, and in addition to learning something new, they provide great opportunities to meet new

people and find people with similar interests to yours.

If you can't go to a senior center or yours doesn't offer the classes you want, check out online options. Many groups, including major uni-

versities throughout the world, offer online courses; there also are companies that offer classes from the best of the best, including acting from Oscar winners, photography from professional pho-

tographers, cooking from the best chefs in the world and more.

Alternatively, volunteer to teach a class at your local senior center, start a quilting or hiking club.

Giving Back to the Community

Without a regular job to go to, many retirees find themselves with lots of time to volunteer in their community.

Many community organizations need volunteers who are available during working hours or who have the flexibility to travel for days or weeks at a time. How Stuff Works had a number of suggestions for best ways for seniors to give back.

Being a foster grandparent or working with young people in some other way is a low-impact, self-guided opportunity that is available in almost every community in the U.S. The Senior Corps Foster Grandparent program connects people 55 and older with children in Head Start programs, area schools and other youth groups. You can also try Big Brothers Big Sisters, children's hospitals, the school district and more. This also provides a sense of community for senior residents who live far away from their own families.

Love your local museum? Volunteer as a tour guide or docent at a museum, landmark, botanical garden or historical site. There may also be behind-the-scenes work for people with a passion but who don't want that much time with people.

Meals on Wheels is frequently looking for volunteers to deliver meals to local home-



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bound residents. This is a good opportunity for particularly social people; many of the elderly people who are recipients of meals don't get as many visitors as they would like, and, in addition to dropping off meals, drivers have the chance to visit with residents. Meals on Wheels is

available in all 50 states and has more than 1.5 million volunteers, many of them retirees, delivering meals to more than 1 million seniors each day.

Want something a little out of the box? Habitat for Humanity offers opportunities to help build houses. These

opportunities can be in your neighborhood, but Habitat also has retired and semi-retired volunteers who go to disaster relief zones and other parts of the country as part of the RV Care-A-Vanners, a group of about 6,000 volunteers who, as their name suggests, drive RVs to participate

in different homebuilding projects.

Retirees are frequently a good fit for a variety of disaster relief efforts, particularly those with special skills, such as doctors, nurses, EMTs, pharmacists, language interpreters, lawyers and even chaplains and fundraisers.

Going Back to Work

Retirement is a great opportunity to travel, learn, read, rest and spend time with your family. The last thing you want to think about is going back to work. However, many retirees find themselves heading back into the workforce out of a desire for more career challenges, a way to fill time or a need for money or health insurance in retirement.

As you're thinking about returning to the workforce for full- or part-time work, consider several questions. Health insurance may be a big factor, according to New Retirement. People who retire before age 65, when Medicare kicks in for all Americans, may find insurance and other out-of-pocket costs eating into their retirement savings, so getting a job that provides health insurance can be the most financially sound option. There are some part-time jobs that offer health insurance, so consider those options as you're looking at a return to the workforce.

Other people find they have not saved enough money for retirement and need the salary. Determine how much additional money you need each month to determine if you need full- or part-time work. It's also a good idea to talk to your financial planner to see if you'll face any tax implications.

In addition to your planner, talk to the Social Security Administration in your area. According to New Retirement, Social Security income could be reduced if you go back to work, depending on what age you were when you retired. Full retirement age is 67 for people born 1960 or later, and if you retire before 67, you will receive less money from Social



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Security each month. If you retire and go to back to work before you reach 67 (or the full retirement age, which may be younger for those born before 1960), Social Security

deducts a dollar in benefits for every \$2 you earn above the annual limit, though this is not a permanent change.

Finally, if you have a pension, it could be affected if you

go back to work for the same company or organization that you worked during your career. Often, companies will suspend benefits when you get back on their payroll, so

check with the company so you don't get an unpleasant surprise your first month. Your pension shouldn't be unaffected if you work somewhere new.

Upkeep or Downsize?

Retirement opens up a range of options for housing.

Some people choose to stay in the homes in which they raised their families, keeping space for visiting family, enjoying a big backyard and staying close to their pre-retirement lifestyle. Others sell their house and move somewhere smaller, possibly even a condo or townhouse, reducing the need for yardwork, or they choose to relocate somewhere else — closer to family or to a more temperate climate. At some point, people may opt for a senior living community. The decision is different for each retiring person or couple depending on their wants, needs and financial situations.

Forbes suggested making the decision with two factors in mind: quality of life and financial reasons. Although more than 80 percent of Americans say that would prefer to stay in their homes through retirement, it may not be the best choice long-term.

FINANCIAL QUESTIONS

Can you afford to keep your home? That includes a mortgage payment, insurance and upkeep. Even if you can make those payments, leveraging the equity in your home for a less expensive housing option may allow you more financial freedom in retirement. According to a 2015 Merrill Lynch study, most Americans of retirement

age have more than \$200,000 in equity in their homes but less than half of that in retirement savings.

Can you afford to move? A smaller home doesn't always lower your expenses — you may want to live somewhere with a higher cost of living, or you look at a smaller but nicer home or an area with more

amenities. Consider the differences you'll see in finances. Additionally, moving itself is expensive.

QUALITY OF LIFE CONSIDERATIONS

Many people want to travel when they retire or otherwise have more freedom. If this is you, selling your house and

renting a home or apartment may allow for that lifestyle. Even if you don't plan to roam, you may want less responsibility for maintenance and upkeep, which can be achieved either through renting or buying a property in a neighborhood with an involved homeowners association.

Also consider whether you

want to stay. Perhaps your friends and family are all in this community, you've joined organizations and have roots that you want to keep. Or you may find yourself in a school district with high property taxes that made sense when kids were in school but no longer do now that you're empty nesters.



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Staying Healthy

Healthy choices are just as important during retirement as they are in your younger years.

That doesn't make it easy all the time, though. Exercise, sleep, healthy eating and regular visits to the doctor can often be more complicated as your body ages. Dartmouth-Hitchcock offered tips to stay healthy so you can fully enjoy retirement.

EAT HEALTHY FOODS

Talk to your doctor about how many calories are good for you and make sure you're sticking within a good range. But developing healthy eating habits is about more than calories. Pay attention to sodium, cholesterol and other ingredients on the label. Studies show most

Americans eat twice as much sodium as the recommended daily amount, which can lead to hypertension and heart disease. Eat whole foods like fruits, vegetables, whole grains like wheat bread and pasta, brown rice, while minimizing fast food and highly processed foods.

GET PLENTY OF SLEEP

Your body may not be growing like a teenager's, but older adults still need seven to nine hours of sleep a night (perhaps with a nap thrown in since afternoons are free). Not getting enough sleep can lead to depression, irritability and memory problems and just make

your day-to-day functioning more difficult. Get into good sleep habits such as going to bed and getting up at roughly the same time each day, and keep your bedroom screen-free — no taking your laptop to bed! Avoid caffeine late in the day.

PREVENTATIVE CARE

Keep your vaccines up to date, including the annual flu vaccine; flu tends to be much more dangerous for older patients. Be aware of fall risks around your home and take precautions to reduce those risks. See an eye doctor regularly and keep glasses and

contacts up to date, which will make getting around your house and neighborhood more safely. Talk to your doctor about vitamins or supplements like calcium or vitamin D.

EXERCISE

Find what works for you and do it regularly. You don't have to be the 90-year-old running a marathon; a brisk walk around your neighborhood or a low-impact class at the gym work just as well. Weight lifting, cycling, yoga and hiking all are good ways to stay fit. If you're not sure, talk to your doctor or a trainer about a good exercise routine.

Mental and Emotional Health

Studies show that more than 90 percent of physical ailments are caused or exacerbated by stress.

Mental and emotional issues also can bleed into the body, with depression and isolation contributing to physical pain and a lowered immune system.

According to Dartmouth-Hitchcock, people 65 and older need to be extra careful to stay sharp and take care of themselves as they move into retirement.

KEEPING YOUR BRAIN IN GOOD SHAPE

One in eight people 65 years and older has Alzheimer's disease, and that number gets bigger with other forms of dementia. We've all heard about the need to do crossword puzzles to keep your mental faculties intact, and studies have shown that, while some cognitive decline is normal as you age, working in cognitive stimulation like word or logic puzzles, trivia games, reading books and other activities that stretch your brain can help with mental acuity.

Want something a little more active? Take a dance class that requires you to learn new steps, learn a new language (or remind yourself of one you used to know), go to lectures or the local muse-



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um, learn an instrument or join a choir.

WORKING ON YOUR RELATIONSHIPS

Retirement can be isolating. Many adults spend most of their working lives going to the office and building relationships with coworkers. Not seeing friends as frequently and even not having the routine of getting up and ready

and going to the office can be isolating. The death of a spouse or retired friends relocating somewhere warmer or closer to family can also cause isolation. Losing these relationships can contribute to depression.

Combating isolation often means a concerted effort to cultivate relationships. About a quarter of retired adults live alone, which requires even

more effort. Set up a regular call with children, grandchildren, siblings and friends who live out of town. Meet for lunch, dinner or coffee; find other retired friends who want to travel and take trips together; invite people over for dinner; and join groups for people with similar hobbies.

MANAGING STRESS

According to Dartmouth-

Hitchcock, stress may become more of a health factor as we age. Long-term stress can damage your brain and lead to depression, memory loss, fatigue and a lowered immune system. Learn what your stressors are and do what you can to avoid or mitigate the effects of stress, then find healthy ways to handle it — yoga, exercise, therapy, journaling or meditation.

Taking Time to Travel

Retirement means unlimited vacation days — time to take all those trips you couldn't fit into your few weeks of annual vacation during your working life, energy for day and weekend trips to explore your own region that always seemed like too much after working 40 hours.

While there are plenty of trips that are fun for any traveler, senior citizens have additional options to see the world.

FIND A SENIOR TRAVEL GROUP

ElderTreks and Road Scholar offer adventures of all kinds for senior citizens, including short and inexpensive trips to places throughout the United States and longer excursions to Central and South America, Europe, Africa and more. These programs allow you to sign up for the trips you want to take, browsing through different adventure options like train travel, hiking, sea trips and more, and they do the planning for you.

Traveling by yourself? There are tour groups that cater to single senior citizens as well.

LOOK INTO DISCOUNTS

AARP and other organizations for senior citizens offer travel discounts on flights, hotels, rental cars, cruises and tours. Check out what options are available. Often insurance companies and big box stores offer discounts as well, so find the best deal you can. When you go to museums and other sights, ask about a senior discount. You also can get deal on some



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train tickets throughout Europe, according to Rick Steves; ask at the train station what discounts are available.

Even without special deals, retirees have the advantage of more open schedule. Rick Steves suggests traveling during shoulder season

(April-May, September-October), when prices are lower because it's not peak season, but the weather is still fairly good.

INVEST IN A NATIONAL PARKS PASS

Seniors can get a lifetime

National Parks pass for \$80, allowing entry into all the national parks and monuments throughout the country.

For the outdoorsy types, this is an inexpensive way to spend a day or a weekend hiking or camping. Even the

less outdoorsy types can find easy hikes or beautiful drives through some of the country's most pristine, gorgeous landscapes, including the red rocks of Zion National Park, the geysers of Yellowstone or the green, rolling hills of Shenandoah National Park.