

Senior Living



How To Live Longer

Get the most of a period that was lost to past generations.

Medical advancements and better lifestyle choices can help you stay happy and healthier late in life.

The percentage of Americans who are 65 and older has never been higher. About one in every eight U.S. citizens fits into this age demographic, according to the Administration on Aging. That number is expected to rise from some 13% of the population to 19% by the year 2030 as the Baby Boomer generation continues to move into retirement.

Life expectancy rates have been hovering around all-time highs for years, meaning the so-called “golden years” have never been more exciting. Choices made as we age can ensure that you join this growing segment.

IMPORTANT FACTORS

Important health breakthroughs are key elements in the rise of life expectancy prior to COVID, according to the Centers for Disease Control and Prevention. The health care field’s ability to control infection, combat chronic disease, treat previously fatal maladies and vaccinate against many serious viruses has led to a notable decline in deaths everywhere. We understand more about the ways heart disease, poor diet and lack of physical activity combine to shorten our



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lives, and healthier living and prescription aids have bolstered life expectancy. Safety improvements in the workplace, on our highways, and with our water and food have also helped.

BEATING THE AVERAGE

So how do you meet and then beat the life expectancy average? Seniors with diets

that are high in vegetables and fruits, and low in fatty meats and processed foods are living engaged, satisfying lives into the 80s, 90s and beyond. Being highly social plays a role too, whether that means spending time with friends and family, or getting involved with community groups, municipal events or hobby groups. All of it can work in concert to bol-

ster your health and your emotional well being.

INSIDE THE NUMBERS

Even though Americans have generally been living longer, the Journal of the American Medical Association has noted that some still struggle with quality of life. Whether that’s because of loneliness, depression, or nag-

ging maladies like arthritis, growing older doesn’t always mean remaining happy. Healthier diets, regular exercise and a renewed focus on social interactivity is recommended. But if you’re still struggling with a sense of well being, don’t be afraid to reach out to friends, family, medical professionals or counselors about your situation.

Your Next Financial Steps

Growing and protecting your nest egg provides peace of mind.

Americans who are 65 and older are moving into a period where they'll be on a fixed income. Make sure you're ready.

Retirement can be one of the most rewarding and enjoyable parts of life, as long as you have your health and the means to live comfortably. Should a medical issue arise, it will be all the more important that you're prepared to withstand whatever financial implications are involved.

CREATING A STRATEGY

Outliving your carefully constructed nest egg, or encountering some unexpected complication that drains your savings could have a catastrophic impact on your retirement years. Preparing for those situations, while also ensuring that you can live your retirement to the fullest, will involve creating a strategy. Consider moving some of your investments into lower-risk bonds and mutual funds, since high-risk options could present a near-term danger to your financial situation.

At the same time, however, don't go overboard when investing in any one segment. The American Association of Retired Persons still recommends maintaining a diverse portfolio. Becoming too conservative can have a negative impact on those who live past



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average life expectancy. The idea is to only shift a bit toward safer investments. If you're unsure how to make this delicate balance work, contact a reputable financial advisor to help devise an approach that works for you.

STAY ON THE JOB

In some cases, it may not be financially possible to retire

as the traditional age of 65. For others, continuing to work may help ease worries about outliving your nest egg. In some cases, including Social Security and pension plans, there are specific financial incentives for continuing to work. Changes in your field, interest rates or inflation-related pricing may also be a factor in your decision. Just

remember to continue to contribute to your retirement plan as you go.

REAP THE BENEFITS

Federal and state government agencies offer a range of benefits for older Americans, all of which can help build savings for the future. Look into property-tax relief and energy-assistance

programs to save money in immediate billing cycles. They'll have local representatives who can tell you more about your eligibility and options. Take advantage of every-day discounts that are made available to seniors, from your local grocer to national parks.

Consider downsizing to save on rent and utilities.

Avoiding Senior Scams

They're an unfortunate risk of everyday life nowadays, so be ready.

These scams come in all shapes and sizes, from shady phone calls and phishing expeditions to fraud committed as we grieve a loved one.

The key advice, according to the National Council on Aging, is to remain aware. If something feels off or out of the ordinary, or if you just feel unsure, don't be afraid to make the right decision for your own financial wellbeing. Contact the proper authorities, and take whatever precautions are recommended to protect yourself and your nest egg.

HEALTH CARE

The National Council on Aging warns seniors to remain vigilant when it comes to criminals posing as a representative from Medicare. This is one of the widest-spread scams, since everyone over the age of 65 qualifies. These con artists are usually looking to steal your personal information under the guise of correcting some issue with your coverage. They'll then use these details to take part in more online fraud. Don't share your personal information without first confirming that you are connected with a legitimate representative.

BANK FRAUD

One of the easiest ways to find yourself on the wrong end of a scam is giving someone bank or other sensitive information over the internet. Be extremely cautious when opening an email, clicking on links or downloading anything – even if it appears to be from a trusted source. The easiest fail-safe option to protect

yourself is to closely examine the return email address. If it looks suspicious, it probably is.

FUNERALS AND CEMETARIES

Taking advantage of someone in their time of loss, these scammers follow obituary notices and then contact senior relatives in order to

extort money for fake debts. Never trust someone who calls or appears without warning when there isn't a previously existing paper trail.

PRESCRIPTION DRUGS

Counterfeit drug operations have become a growing problem as more and more seniors buy on the internet in order to take advantage of specialized

pricing. Online scammers are stealing large sums of money from unsuspecting seniors, who are then left with either no prescriptions or fraudulent drugs that are useless – or even quite dangerous. Copycat pills may be in the wrong dosage or include dangerous additional ingredients. Ask your doctor to help with navigating to safe sites.



Becoming More Active

One of the best preventative measures is exercise.

Sometimes wellness comes down to leaving a sedentary lifestyle behind. Here's how to get moving, and get healthy.

The first step is to discuss your plans with a doctor, in particular if you have health issues like heart disease, diabetes or obesity. A medical professional can help you better understand which activities and exercises are best suited for your personal goals, while also taking into account the unique challenges you'll face — in particular when you're just getting started.

BEGIN SLOWLY

Once you've determined a course of action, it's important not to do too much in your initial exercise sessions. This is especially important to remember if you have never been particularly active. Begin with an achievable goal of two or three hours of only moderate activity over the course of a week. Take time to see how your body is reacting to this new regimen, and how best to fit regular exercise into your average weekly schedule. Slowly add more reps, more miles or more time as your body continues to adjust.

WHAT TO DO

Remember, any activity that gets your heart rate going is considered exercise. So you don't have to jog or lift



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weights in order to get needed health benefits. In fact, you don't need a gym or health-club membership at all. When you're walking fast, doing household chores, dancing, or even doing everyday lawn work, you are participating in a form of exercise. Activities like yoga and

balance exercises can be done in the comfort of your own living room. Play games outside with your grandchildren, or join them at the local swimming pool.

HOW LONG

The Centers for Disease Control and Prevention rec-

ommends 30 minutes per day of moderate exercise, including activity like walking briskly. Vigorous exercise like jogging, hiking and running should be done for 75 minutes a week. Remember to take time at least twice a week to take part in muscle-strengthening exercises, as recom-

mended by health.gov. If you don't have weights or resistance bands, try using bottles of water or other heavier household items. Take an immediate break and consult your doctor should you start to feel chest pains, shortness of breath or other nagging physical issues.

Before You Take Supplements

They may seem like a catch-all, but there are risks.

These dietary extras come with the promise of better health, and sometimes even the treatment or prevention of disease.

Unlike prescription drugs, however, they don't go through the same rigorous testing — so they haven't always been proven effective. That's why it's important to talk to your doctor before adding dietary supplements.

Here's what to consider before adding another pill regimen:

WHAT THEY ARE

Dietary supplements come in an array of forms, including capsules, pills, liquids and powders. They may make health promises based on providing additional vitamins, fiber, herbs, minerals, amino acids and other supposedly curative ingredients. However, the Centers for Disease Control and Prevention consistently warns users that they have not been approved to treat or prevent illnesses. Instead, supplements like calcium and vitamin D can help keep your bones strong. Vitamin B6 is required to create red blood cells, while Vitamin B12 aids in keeping your nerves healthy. Some seniors have more trouble absorbing vitamin B12, and vegetarians are more at risk of deficiency because natural



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sources for this vitamin are found in animal foods.

UNDERSTAND THE RISKS

The biggest worry with unprescribed supplements, in particular for older consumers, is the unexpected ways that they may interact with the medicines you're already taking. Consult with your doc-

tor before adding any over-the-counter supplements to make sure that you're not ingesting something that doesn't mix well with the prescriptions which are already in place. There are also dangers associated with taking too much of a certain vitamin or mineral that you may be unaware of, in particular if you are dealing with pre-exist-

ing health problems. Supplements might interfere with one another, too.

TALKING IT OUT

Your health-care provider can best discuss the pros and cons of dietary supplements with an eye on your unique health situation. These talks are particularly important if you have a planned surgery.

You may be instructed to discontinue taking some supplements for two or three weeks prior to having the procedure. Develop a personalized plan with your doctor or nurse, taking into account your age, other drugs and health status. Then return regularly so that your responses can be monitored over a course of weeks or months.

Finding the Right New Vehicle

The trick is meeting both value and mobility needs.

Seniors must evaluate these purchases on more than its color or stylish design.

Whether it's a worthwhile purchase is based not just on sticker prices and miles per gallon, but also on safety and ease of use. But with the right approach to appraising a vehicle, and a little hands-on evaluation, you can make a choice that's right for you. Here's how to find the right new vehicle.

PRICING CONSIDERATIONS

Older drivers must pay particular attention to pricing and length of the loan. The total cost of ownership — which includes not just the price, but also operating costs, maintenance and fuel economy — must be balanced against what is often a fixed income. Make sure your exciting new vehicle doesn't quickly deplete your nest egg. If money is less of a concern, consider shortening the note so you can own the vehicle outright sooner.

HOW IT FEELS

Seat belts and air bags are standard in motor vehicles these days, but are they positioned for your personal comfort? Test drive the vehicle to make sure that its design and general ergonomics won't increase driver fatigue, including adjustable seats and pedals. Make sure you can easily



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enter and exit, and that there's plenty of leg room. Look for models with larger control buttons and display features, with bright, easily read content.

CHECK THE WARRANTY

Consider signing an extended warranty and maintenance agreement. This will ensure that older drivers don't have to

worry about becoming stranded, or trying to find specialized mechanics to address the issues that arise with the modern era's computer-reliant vehicles. Just remember to keep up with the vehicle's maintenance schedule, since even a single missed oil change might void your warranty. In the meantime, these

regular check ups can help save money with a boost in fuel economy from a better-running machine.

NEED MORE TIPS?

A comprehensive check list for seniors called CarFit has been crafted by the American Society on Aging with help from AARP, the American

Occupational Therapy Association and AAA. Included are additional reminders to evaluate steering-wheel tilt, the position of the brake and gas pedals, and any blind spots — in particular for those with neck-mobility issues. Other technical advice can also be found at car-fit.org.

You Really Do Need Your Rest

A good night's sleep is essential to both physical and emotional health.

You need this down time to rest and recharge, but sleeping also has a positive impact on your brain and emotions.

Rest helps build a reserve of needed strength and calmness when we suffer tiredness, overexertion or a bout of illness. Our immune systems are particularly vulnerable to lack of sleep, meaning you have fewer defenses against disease.

Lack of sleep, or enough sleep, has been connected to inflammation issues, depression, heart disease, anxiety, and difficulty in regulating appetite. Here's how to get back on track:

WHY IT HAPPENS

Between 40 and 70% of seniors suffer from chronic sleep problems, researchers confirm, and as many as half may be undiagnosed. This is a pressing issue, because older adults actually need about the same amount of sleep as those in their 20s. They often get far less because of a variety of issues: Some suffer from insomnia because of health issues or anxiety, while others cite sleep apnea, restless leg syndrome, frequent urination or pain from maladies like arthritis. Medications may sometimes interfere with regular sleep patterns, too. If your meds are to blame, talk



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to your doctor about adjusting the dose or timing. They may even recommend switching to a different prescription.

GETTING TO SLEEP

It starts with getting to sleep more quickly, since the initial frustration with tossing and turning can lead an extended

period of trouble dozing off. Avoid using computers, phones or other electronic devices just before bed. Try to develop a relaxing ritual before bed so that you're in the proper frame of mind. That may include a relaxing bath, reading a chapter or two of a good book, or listening to

calming music or nature sounds. Avoid tobacco or caffeine just before bed, since both tend to energize people rather than help them wind down.

THE NEXT MORNING

Our night-time sleep cycles aren't the only time we should

rest — and regular intervals of rest during the day can have big health impacts, too. Take a moment or two throughout a busy day to relax. Take a walk or listen to a song or two. Try napping less and exercising more, since both can have a direct impact on getting to sleep — and staying asleep.