

SENIOR LIVING



And the Survey Says ...

What do senior citizens rank as their highest priority as they age? Financial Security? Health? Family is actually the most important factor in maintaining a high quality of life in Americans' senior years, according to a recent survey.

Conducted by the National Council on Aging (NCOA), UnitedHealthcare and USA Today, the survey measured responses from 4,000 U.S. adults, including a nationally representative sample of seniors ages 60 and older.

It found that four out of 10 seniors rank connectivity to friends and family as their top priority, ahead of financial security (30 percent). Read the survey's other key findings to see what else seniors are concerned about as they age.

HEALTH

- 65 percent of seniors report having at least two chronic health conditions.
- 60 percent of seniors expect their health to stay the same over the next 5-10 years.
- 84 percent say it is not very or not at all difficult to perform regular activities.

COMMUNITY SERVICES

- 71 percent of seniors say their community is responsive to the needs of seniors.
- 49 percent believe their community is doing enough to prepare for the growing senior population.

FINANCES

- 53 percent are very or somewhat concerned about their savings and income to last the rest of their life.
- 41 percent of working seniors



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indicate that social security will be their primary source of retirement income.

TECHNOLOGY

- 34 percent stated 'I don't under-

stand how to use it' as a barrier preventing them from using more technology.

- 47 percent say cost prevents their use of technology.

OUTLOOK

- 57 percent say that overall, the past year of their life has been normal.
- 21 percent of seniors expect their lives to get much or somewhat better over the next 5-10 years.

Senior Nutrition and Gardening

Nutrition and gardening go hand in hand. More fruits and vegetables in your diet is a good thing, plain and simple.

But for seniors, gardening can also have a major impact on other areas of their physical health by keeping them active and engaged in a hobby.

Gardening requires just enough physical activity to strengthen muscles and increase blood flow throughout the body. And the emotional payoff of producing and sustaining your own source of food is definitely worth the effort.

NUTRITION

Especially in urban areas where fresh, organic produce may be less available, gardens provide an inexpensive way to add healthful fruits and vegetables to your diet.

Fill your table with organic tomatoes, green beans and corn – all picked from the convenient location of your back yard. And gardeners like to share, meaning that friends and family members often reap the benefits of their green-thumbed acquaintances.

THE PERFECT EXERCISE

Many seniors prefer a walk around the mall or neighborhood as their source of exercise. And while that is a great way of staying active, so too is



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spending some time in the garden.

Maintaining a great-looking garden requires a lot of raking, watering, pulling and picking – all light exercises that involve the use of different parts of the body.

These activities also provide

ongoing exercise because consistent work is required to pull off a healthy, thriving garden.

GET INVOLVED

In senior centers across the country, officials are establishing fully funded programs

aimed at attracting and retaining senior interest in gardening.

Funds have been devoted to help build beds and structures needed to support gardens, as well as tools, watering hoses and irrigation equipment.

These community centers are also providing free nutrition education and cooking classes to help seniors find out not only how to grow their own produce, but how to use it, too. Contact your local senior center to find out if it is offering any gardening services.

I 'Heart' You

A recent large-scale study conducted by researchers in Finland says that being married and cohabiting – especially among middle-aged couples – is associated with considerable better prognosis of acute cardiac events.

In short, marriage is good for your heart.

The study was published in the *European Journal of Preventive Cardiology* and based on nearly 10 years of register data. The information driving the study included more than 15,000 acute cardiac syndrome events, with more than half resulting in death within 28 days.

Among this group, mortality rates were found to be 60 to 168 percent higher in unmarried men, and 71 to 175 percent higher in unmarried women.

So what exactly is the connection between marriage and the heart's ability to recover from a major event? Study researchers offered the following explanations.

OVERALL HEALTH

Married couples may have a heart advantage because of their health habits and social connectivity to other married couples like them.

Seniors are urged to find and acquaint themselves with other seniors. This social interaction can pay large dividends in all types of health, including mental, emotional and physical.



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EARLY INTERVENTION

Researchers hypothesized that married couples may be more likely than unmarried people to seek medical assistance in the case of a health issue.

A recent study agrees. It was conducted by the University of Missouri Department of Human Development and Family Studies and found that if spouses understand their partners' disease and treatment requirements, both people's health could improve.

BETTER CARE

Married people may seek better treatment once in the hospital and after discharge. The study found that a larger proportion of married and cohabiting men received specialized therapy at acute stage.

This intervention has been known to contribute to better survival after hospitalization. Lower adherence to aspirin, statins or beta-blockers among the unmarried may have an adverse effect on long-term prognosis, the researchers claim.

The Rise of Online Dating

At-a-click romance isn't just for 20-somethings. It's also for the young at heart. In fact, the 50 and over segment is the fastest growing group of subscribers for online dating, according to a study by Lehman Brothers Equity Research.



The convenience of clicking through profiles of potential dates is the main reason seniors are opting for the internet over expensive, fading personal ads. But if you choose to go this route, there are certain precautions to take to ensure your safety and well-being.

ARE YOU READY?

The popularity of online dating sites has exploded over the past 10 years due to their ease of use and the convenience of being able to browse through prospective dates. But just because more people are using these sites doesn't mean they are right for you.

Are you coming off of a long, frustrating relationship? Did your spouse recently pass away, leaving you with emotional and mental anguish?

If your emotions and psychological state seem a bit unstable, consider sitting down with a therapist before adding the complexities of another relationship into the mix.

RESEARCH BEFORE YOU REACH OUT

There are literally hundreds of online dating websites across the internet. Some are targeted toward certain races, interests and backgrounds, so if you have a type in mind, you can whittle down your pool by choosing the site that fits your needs.

Are you looking for a physically active mate? A certain age range? Search through the many options to find the one that you feel comfortable using.

SAFETY FIRST

As with any online endeavor that may lead to a face-to-face meeting, your safety is paramount.

It is troubling to think that some people use online dating sites to lure unsuspecting people into dangerous situations, but that is the reality.

Agree to meet your date in a populated restaurant or sporting event where many other people will be around. If going out at night, be sure not to walk through dimly lit areas by yourself and try to park close to your destination.

If any red flags come up during the online courting process, back out immediately and move on to the next profile. There are many other fish in the online ocean.

Health Problems? Find the Light

Spending time outdoors during pleasant, sunny weather is a pastime enjoyed by many. New research finds that it also may be vital to senior health.

The vitamins and health benefits provided by the sun are important for everyone to receive, especially the senior population.

And while medical professionals know that sun exposure is crucial for elders, specific recommendations for just how much are hard to pin down.

Skin types, time of day and geographic location all play a role in determining an optimum amount for each individual. Consult with your physician to find out what would work best for your body.

VITAMIN D

The Vitamin D Council recommends that on days that you do not get enough full body sun exposure that you take a supplement to help keep your levels high.

You can also give your body a boost by eating Vitamin-D rich foods, like fatty fish, beef liver, egg yolks and fortified cereals. The council, however, urges people not to depend on food alone for their vitamin D intake.

EYE HEALTH

The British Journal of Ophthalmology recently found that elders may have both a higher need for natural light and a harder time getting it compared to younger people.

This can lead to the lack of blue light from the sun, which usually helps the brain produce melatonin to regulate the body's sleep-wake cycles.

This eye issue can lead to insomnia and other medical problems that can be major factors in conditions like depression and heart disease.

DON'T OVERDO IT

Spending too much time outdoors without protection from the sun's ultraviolet (UV) light can be damaging to the eyes and skin.

Seniors are also susceptible to overheating or dehydration in warm conditions, so use your judgment when you're trying to take advantage of the sunlight.

Avoid extremely hot and humid days that can drain your energy. On days you do go outside, drink plenty of water and mix in a few breaks inside instead of spending hours working in the garden without breaks for rest or hydration.



Reverse Mortgages: Legitimate?

Are reverse mortgages a smart way to enjoy your golden years or a scheme to line the pockets of unscrupulous companies?

Some senior citizens have found the latter to be true, which is reason enough to arm yourself with more information on the topic.

Reverse mortgages allow homeowners 62 and older to borrow money against the value of their homes and not pay it back until they move out or pass away.

The number of these loans continue to decline, but the rate of default is at a record high 9.4 percent, according to the Consumer Financial Protection Bureau. And the default is attributed, in some cases, to dishonest lending practices.

Know the ins and outs of reverse mortgages and their potential impact on your finances before deciding whether or not to pursue one.

THE FACTS

Reverse mortgages are low-interest, federally regulated loans that allow senior homeowners to convert a portion of the value of their home into tax-free cash.

Seniors can opt for a lump sum payment, monthly payments, a line of credit or a customized plan to fit their needs.

Although reverse mortgages require no monthly payments, they still leave the homeowner responsible to maintain the home, pay real estate property taxes and



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carry homeowners insurance for the life of the loan.

THE SCAM

Some lenders who offer reverse-mortgages attach fees to them that many seniors find difficult to take on. Some offer false hope of financial freedom without explaining

the risks.

Others leave widows without a home after pressuring them to leave their name off the deed – only to face foreclosure after their spouse passes away.

DON'T BE WOODED

Some unscrupulous lenders

are swaying seniors into risky mortgage deals through persuasion. Be on the lookout for deceptive sales pitches and high-pressure tactics.

If you are considering a reverse mortgage and feel pressured by your lender to take prompt action, step back and consult with a housing specialist. These profession-

als, as well as regulators and elder-care advocates, can help walk you through your options.

It's always best to make major financial decisions at a slow, thoughtful pace. If you feel pressured to make a quick decision, that's a bad sign.

Traveling Soon? Stay Safe



Your cruise or cabin getaway is planned and your bags are packed. Now don't forget to double-check your lists, make sure you have all medication and let people know you're heading out of town.

Yes, taking a trip may require more work as you age, but that doesn't mean you can't have a great time away from home. Proper planning can make all the difference in ensuring safe, enjoyable travels.

TALK TO YOUR DOCTOR

One of the first things you should do to prepare for an extended trip is to set up an appointment with your doctor.

Explain your travel plans and discuss any concerns you may have about being away from home. Your physician may need to update your shots or explain any potential health risks ahead of your trip.

The sooner you can schedule a sit-down with your doctor, the better. Overseas traveling may require certain vaccinations up to six weeks before you depart.

WRITE IT DOWN

Especially if you take various forms of medication requiring different dosages, make a physi-

cal list of all prescription and over-the-counter medications you take.

Also write down the dosage and what time you should take these medications. Being on vacation can throw off your daily schedule, so it is crucial that you keep this list with you to remind you of medicinal requirements.

You can also set alarms on your phone to alert you when it is time to take your medication.

OTHER SAFEGUARDS

Any kind of travel – especially international – can open you up to the risk of infection or dehydration.

The air inside planes is dry, so health experts urge you to bring a large bottle of water with you for the ride. The Centers for Disease Control and Prevention recommend that you think twice about what you eat or drink in a foreign country.

The CDC's travel site (www.cdc.gov/travel) offers a comprehensive list of illnesses that are prevalent in different countries and tips on how to avoid them.