



# *Senior Living*

**A GUIDE TO:**

Thriving in a pandemic • Staying healthy and fit  
Transitioning to retirement

**The Eagle-Tribune**

Thursday, February 4, 2021



# In pandemic era, older adults isolated but resilient

ASSOCIATED PRESS

Since the pandemic's descent, they have generally been viewed as among those at higher risk — older Americans, some medically vulnerable, figuring out how to navigate life in a COVID-19-saturated, increasingly isolated world.

That's one type of health — physical. When it comes to mental and emotional health, older adults in the United States are showing resilience and persevering despite struggles with loneliness and isolation, the latest self-reported results in an ongoing study suggest.

The latest data from the National Social Life, Health and Aging Project, conducted by the social research organization NORC (formerly the National Opinion Research Center) at the University of Chicago, is part of a longer-term study designed to track the physical and emotional well-being of older Americans over time.

Only 9% of older adults



Sabeth Ramirez, 80, center, waits in line with others for the Pfizer-BioNTech COVID-19 vaccine in mid-January at The Palace assisted living facility in Coral Gables, Florida, where she lives.

Associated Press

reported having “fair or poor overall mental health” during the pandemic, similar to their previous answers and an indication of what the study calls “some signs of resilience.” Nevertheless, the study found that general happiness has declined. About

half as many older adults now report they are very happy or extremely happy, and an increasing number report occasional feelings of depression or isolation.

“It should sensitize everyone to the reality of isolation's impact, but also the reality that people are

resilient — and maybe even more so older adults than younger adults,” said Louise Hawkley, principal research scientist at NORC and the lead researcher on the study.

“This isn't their first show. They've been through things already. They know

how to handle stress,” Hawkley said. “This is something we can learn from them — that there is survival.”

The information comes from 1,284 respondents between the ages of 55 and 99, interviewed in September and October 2020 — all of them participants in a longer-term study that also collected data in person in 2015-2016. The survey's margin of error is plus or minus 4 percentage points.

Other interesting findings from the responses:

■ About one-fifth of older adults in the study said they'd had no in-person contact with family and friends outside their own households during the pandemic.

■ At the same time, at least half of older adults “have not reduced their frequency of in-person contact with friends and family not living with them” since the pandemic began.

■ Where in-person interaction faded, the study showed that electronic communication stepped

in — but, perhaps unexpectedly in this demographic, the use of phone conversations (32%) lagged behind messaging (37%) and video calls (42%).

Taken together, the responses form what Hawkley calls a portrait of a demographic that crosses generations, is persevering under challenging circumstances and — pivotally — whose members need more engagement about isolation and emotional health even after the pandemic wanes.

“There's a lot we don't appreciate about how well people do cope with age,” said Hawkley, who specializes in researching loneliness and social isolation in older adults. She said arrangements are being made to obtain physical data from the participants as soon as the pandemic ebbs.

“We're learning painfully how real a risk social isolation is to our mental health,” she said. “And I think we need to learn how it affects physical health.”

## Why senior citizens are at greater risk for COVID-19

It has been more than a year since the world learned about the novel coronavirus. Since December 2019, there have been tens of millions of reported cases and nearly 2 million deaths worldwide attributed to COVID-19 as of mid-January, according to data from the Johns Hopkins University Center for Systems Science and Engineering.

Experts are still unclear how prevalent the virus really is because a large number of cases are not reported due to mild or asymptomatic infections. But there's no denying that COVID-19 can be very risky for one large segment of the population.

The chances for severe illness from the coronavirus

increases with age, with older adults at the greatest risk, offers the Centers for Disease Control and Prevention. The CDC further indicates that 8 out of 10 COVID-19 deaths reported in the United States have been in adults who are 65 and older.

Compared to younger adults, older individuals are more likely to require hospitalization if they contract the illness. People between the ages of 75 and 84 are eight times more likely to be hospitalized and 220 times more likely to die from COVID-19 than the youngest patients.

There are some key reasons why older adults are at higher risk. Vineet Menachery, an immunologist at the University of Texas Medical



Courtesy photo

**Epidemiologists recommend that seniors take advantage of special off-peak shopping hours to minimize contact with others and to wash hands immediately before and after trips.**

Branch who studies coronaviruses and their effects on aging immune systems, said older adults are more likely to suffer from underlying

conditions that can hinder the body's ability to recover from illness.

In addition, a greater propensity for inflammation

in the body and changes in the way the immune system responds with age are other mechanisms that increase seniors' risk for COVID-19.

Furthermore, COVID-19 affects the part of the lungs that delivers oxygen to the bloodstream and removes carbon dioxide. As a person gets older, the lungs are not as elastic and this can affect gas exchange and other functions. Being older coupled with having cardiovascular disease, asthma and diabetes also can raise the threat level of COVID-19.

Seniors must be extra diligent to engage in behaviors that reduce their risks. Epidemiologists recommend the following:

■ Wash or sanitize hands whenever possible,

especially upon entering and leaving public buildings.

■ Shop and travel during off-peak hours, such as early in the morning, to avoid crowds.

■ Use contactless payment methods rather than handling money.

■ Ask friends and family to do your shopping and run errands for you.

■ Wear masks over the nose and mouth, and stay at least 6 feet away from others.

■ If the COVID-19 vaccine is available to you, ask your doctor more about it and get vaccinated if it's safe to do so.

Learn more about at-risk groups at [www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html](http://www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html).



## PLUGGING IN

# Helping seniors stay connected from a distance



Courtesy photo

Today's seniors may not have grown up with technology at their fingertips, but they can still learn to use devices to their advantage.

Children, adolescents and young adults likely cannot imagine a life without modern technology. But while technology may have infiltrated every part of life in the 21st century, it wasn't so long ago that phones were still attached to walls and people had to watch their favorite shows and films exclusively on televisions instead of having the option to view them on devices like smartphones and tablets.

The transition to life in the age of technology went smoothly for most segments of the population, but some aging adults have had a more difficult time making the adjustment.

That difficulty has been apparent throughout the COVID-19 pandemic, what with public health agencies like the World Health Organization and the Centers for Disease Control and Prevention urging aging adults to limit interactions with people outside

their homes. Such recommendations have forced many seniors to communicate with their families exclusively over the phone or via videoconferencing apps like Zoom.

Families whose seniors are having a hard time adapting to technology can try these strategies to help loved ones navigate the tech world more smoothly:

■ **Go over product manuals with seniors.** The senior caregiving experts at Home Care Assistance note that older adults are less likely to learn through experimentation than they are by reading instructions in the manual. When helping seniors learn to use new devices, go over the owner's manual with them as you set up the device. Mark important pages in the manual so seniors know where to go for quick answers if they experience any issues logging in or using certain apps.

■ **Look for senior-specific devices and guidebooks.** Seniors make up an

enormous segment of the population, and tech companies have long since recognized that there's a market for products designed specifically for aging men and women. When shopping for devices for seniors, look for those that have been designed to help them overcome issues that have proven problematic for aging adults in the past. Devices that feature touch screens with large menus, easily accessible navigation tools and simplified features can help seniors as they learn to use new technology.

■ **Be patient.** Some seniors are excited by the prospect of learning to use new technology, while others may be hesitant. Patience is essential when working with an aging loved one who is intimidated by technology. Take the time to explain apps and features, and don't take it for granted that seniors will know how to use a device or recognize what a device can do.

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## BE ALERT

# Coronavirus gives rise to a host of fraud schemes

Restrictions implemented to prevent the spread of COVID-19 have saved untold numbers of lives. The world has adjusted to such restrictions, and many parts of the world have relaxed measures as cases have declined.

As communities begin returning to some semblance of normalcy, the Centers for Disease Control and Prevention has warned people against letting their guard down. While many of those warnings pertain to the importance of continuing to practice social distancing as economies reopen, advisories also include notices about fraud schemes related to COVID-19.

The U.S. Department of Health and Human Services Office of the Inspector General has advised the general public about scams involving Medicare fraud. Such schemes are targeting Medicare beneficiaries in an assortment of ways, including through text messages, social media, telemarketing calls and even door-to-door visits.

When perpetrating such frauds, scammers seek beneficiaries' personal information, which they then use to fraudulently bill federal health care programs, potentially leaving their victims on the hook for costly unapproved tests related to the coronavirus.

The CDC notes the importance of being aware of such schemes. Awareness can help consumers avoid being victimized by scammers.

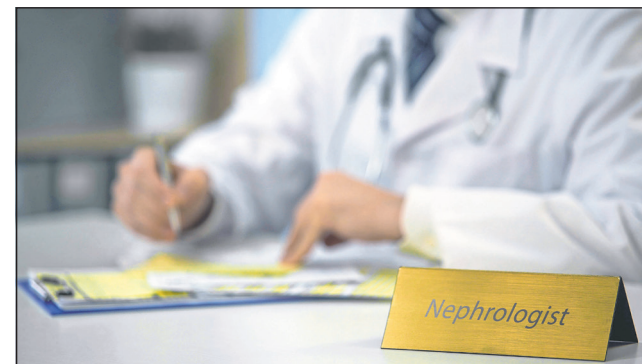
Here are some additional measures people can take to protect themselves from COVID-19-related fraud.

■ **Do not share personal account information.** Scammers need their victims'



Courtesy photos

**Seniors must take care to protect themselves and their personal information from fraudulent schemes during the pandemic.**



**Do not fall prey to online offers for COVID-19 testing. Seniors should only schedule a test through a physician or other trusted health care provider.**

personal information to perpetrate their fraudulent schemes. The CDC cautions beneficiaries to be suspicious of unsolicited requests for their Medicare or Medicaid numbers.

■ **Do not take callers or visitors at face value.** Unsolicited callers or visitors requesting Medicare or Medicaid information should be met with extreme caution. Be suspicious of any unexpected calls or visitors offering COVID-19 tests or supplies. Compromised personal information may be used in other fraud schemes.

■ **Never click on links in emails or text messages.** Do not respond to or open

hyperlinks in text messages or emails about COVID-19 from unknown individuals.

■ **Ignore offers or advertisements for COVID-19 testing or treatments on social media sites.** Offers or ads for testing are one of the ways scammers are accessing personal information. Only a physician or other trusted health care provider should assess your condition and approve any requests for COVID-19 testing.

Consumers who suspect COVID-19 fraud can contact the National Center for Disaster Fraud Hotline at 866-720-5721 or visit [www.justice.gov/disaster](http://www.justice.gov/disaster) complaintform to file a complaint.



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## BEHIND THE WHEEL

# Watch for signs of unsafe driving

A license to drive has long been symbolic of independence. Teenage drivers anxiously await the day they earn their licenses and can take to the road without moms or dads riding along, while aging drivers want to keep driving as long as possible so they can come and go as they please in their golden years.

There's no formula drivers and their families can employ to determine when it's time to take the car keys away from senior citizens.

Thankfully, fatal collisions involving older drivers have declined considerably in recent decades.

A host of factors have no doubt contributed to that decline, including lane-assist technology and forward-collision warning

systems that have become standard offerings on many modern vehicles.

As much as technology has helped make driving safer for everyone, aging drivers should still keep an eye out for certain signs that may indicate their skills behind the wheel are diminishing and potentially compromising their ability to drive safely.

According to AARP, the following are warning signs of unsafe driving:

■ **Delayed response to unexpected situations:** Frequent close calls and narrowly avoiding collisions when other drivers stop suddenly indicate reduced response time that can put aging drivers at an elevated risk of being involved in an accident.

■ **Becoming easily distracted while driving:** Distracted driving has become a significant concern in recent decades, but it's often associated with young drivers. However, aging drivers who are easily distracted also pose a safety risk to themselves and other motorists.

■ **Decrease in confidence while driving:** Only drivers will know if they feel confident enough to drive safely, and it's vital that aging drivers be honest with themselves when assessing how they feel when driving.

■ **Having difficulty moving into or maintaining the correct lane of traffic:** Lane-assist technology can help drivers recognize how often they're staying in the correct lane of traffic. When the warning bell goes off frequently, it

might be time for older drivers to reconsider if it's safe for them to be behind the wheel.

■ **Hitting curbs when making right turns or backing up:** Hitting curbs when turning or backing up indicates that drivers may be having difficulty controlling their vehicles and/or seeing the road, both of which indicate that it's no longer safe for drivers to get behind the wheel.

■ **Getting scrapes or dents on the car, garage or mailbox:** These signs also indicate drivers are having trouble controlling their vehicles.

■ **Driving too fast or too slow for road conditions:** This indicates drivers are not as alert to their surroundings as they need to be to stay safe on the road.

### DID YOU KNOW?

According to the Insurance Institute for Highway Safety, the number of licensed drivers who are 70 and older increased by 65% between 1997 and 2018.

Older drivers are often considered less safe than their fellow motorists, but statistics from the IIHS indicate that might be a misconception.

While the number of drivers age 70 and older has increased considerably in recent decades, older drivers are now involved in fewer fatal collisions than they were in the past.

Collision-related fatalities among drivers age 70 and older declined by 15% between 1997 and 2018.

Though such statistics are encouraging, it's vital that aging drivers recognize that certain physical, cognitive and visual abilities may decline with advancing age.

As a result, it's important that older drivers self-police themselves and pay particular attention to any changes in their abilities that may compromise their ability to safely operate a motor vehicle.

It's not easy for aging drivers to relinquish their driver's licenses.

Learning to recognize potential warning signs

of unsafe driving can help aging drivers make the safest decisions for themselves, their passengers and their fellow motorists.



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## NOT JUST FOR KIDS

# Vaccines are vital to adults, too

Newborn babies endure quite a bit in the first few days and months of their lives. Routine immunizations help newborns overcome these obstacles, and as newborns get older, they receive vaccines to prevent measles, mumps, rubella, hepatitis and chicken pox.

A common misconception suggests that vaccines are only for the young. However, the Centers for Disease Control and Prevention notes that the protection provided by some childhood vaccines can wear off. In addition, some people may be at risk for certain vaccine-preventable diseases due to lifestyle, existing health conditions and age.

As a result, it's important for adults to make sure their vaccines are up-to-date.



Courtesy photo

**Health experts say adults should continue to maintain various vaccines as they age.**

Those who are unsure of their vaccine status should discuss their health history

with their doctors. In the meantime, adults should know that the following

vaccines are recommended for people of various ages.

■ **Influenza:** An annual flu shot is highly recommended. Doctors and health officials indicate that getting the flu vaccine is the single most effective way to prevent seasonal flu or reduce the duration and severity of the illness should it be contracted.

■ **Tdap:** This vaccine contains strains of tetanus, diphtheria and pertussis (whooping cough). All three are implicated in serious illnesses or death, according to WebMD. Just about every person, young and old, should receive the Tdap vaccine. The CDC says that every adult should get the Tdap vaccine once if they did not receive it as an adolescent. Then, a Td booster shot every 10 years is sufficient.

■ **Shingles:** People who have been exposed to varicella (chicken pox) in their youth are at risk for shingles as they grow older. The CDC says nearly one out of three people in the United States will develop shingles in their lifetime. A shingles vaccine can protect against shingles and complications from the disease. Adults who are 50 and older should get the vaccine, which is administered in two doses.

■ **Pneumococcal polysaccharide vaccine (PPSV23):** This vaccine protects against serious pneumococcal diseases, including meningitis and bloodstream infections. It is recommended for all adults age 65 and older.

■ **Pneumococcal conjugate vaccine (PCV13):** This protects against serious pneumococcal disease and pneumonia. Adults 65 years or older who have never received a dose of PCV13 should discuss the vaccine with their physicians.



Courtesy photo

**Mixing drugs can prove deadly, which underscores the importance of being careful when taking more than one medication at a time.**

## Be mindful of drug interactions

Hundreds of millions of people across the globe rely on medications for their survival. In fact, the percentage of people using prescription medications may surprise people who work outside the health care industry.

According to the National Center for Health Statistics' National Health and Nutrition Examination Survey 2015-16, nearly 46% of the population of the United States used prescription drugs in those two years.

Prescription drugs may be vital to many people's survival, but they also can prove deadly if mismanaged. That's especially true for people taking more than one medication. Taking multiple medications each day may be necessary, but it's equally necessary that people doing so take steps to avoid drug interactions.

■ **Discuss all medications with each of your doctors.** Primary care physicians and specialists should be kept in the loop regarding which medications their patients are on. Patients should never assume their doctors know every medication they're taking. When prescribed a new medication, mention to your prescribing doctor what else you are taking. Include prescription medications, but also over-the-counter drugs, supplements and even vitamins. Use a

notes app on your smart-phone to create a running list of your medications so you can easily access it during appointments.

■ **Read all labels.** Prescription drugs and OTC medications list potential side effects in different ways. Each prescription medication comes with a lengthy list of potential side effects, while OTC labels cite potential side effects in the "Warnings" section on their labels. Familiarize yourself with all potential side effects of a given medication prior to taking it. Err on the side of caution, and wait to speak with your physician before taking an OTC medication you're unfamiliar with.

■ **Order all prescriptions from the same pharmacy.** Ordering from the same pharmacy makes it easy to access all prescriptions. Pharmacists can look up all prescriptions and cross-check interactions that may result from taking certain medications at the same time. This safety net can be useful and convenient.

■ **Use online resources.** The Drug Interactions checker at [www.drugs.com/drug\\_interactions.html](http://www.drugs.com/drug_interactions.html) is a convenient way to learn about the potential interactions that can result when taking more than one medication or even mixing it with certain foods or beverages.

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## Screenings checklist

Health screenings are a vital component of preventative health care. Specific screenings for older adults can help them stay healthy.

Healthline and WebMD recommend older adults schedule these routine tests. The frequency of the screenings may depend on individuals' health histories, so each test should be discussed with a physician during adults' annual checkups.

- Blood pressure check
- Blood test to check cholesterol and triglyceride levels
- Colorectal cancer exam starting at age 50
- Weight screening to check for gains or losses
- Prostate cancer screening for men age 70 and older
- Breast exam and mammogram for women, starting at age 40
- Pap smear and HPV tests at the recommended intervals advised by a doctor
- Hearing test
- Osteoporosis test
- Shingles and pneumococcal vaccines
- Eye exam
- Periodontal exam once per year

# Time to see the doctor? It depends on your needs

Routine health checkups are a key part of staying healthy. Older adults may feel like they're always visiting one doctor or another. But what is an acceptable frequency for doctor appointments?

The answer isn't always so cut and dry, and many health professionals have mixed feelings even among themselves over the magic number.

The Centers for Disease Control and Prevention recommends adults over the age of 65 visit the doctor more than twice as often as 18- to 44-year-olds.

According to Paul Takahashi, a physician at the Mayo Clinic in Rochester, Minnesota, adults should see their primary care physician at least once a year to make sure diseases are being properly managed and to stay current on preventative screenings.

Visiting the doctor more frequently does not necessarily add up to better health, and it actually can do the opposite.

Dr. Peter Abadir, an associate professor of medicine at the Johns Hopkins University School of Medicine in Maryland, says frequent



Courtesy photo

**Personal history and health issues are factors in determining how many times aging adults should see their doctors.**

visits to health facilities where sick people congregate puts one at a higher risk of illness or infection. Visiting the doctor only when necessary is one way to avoid risky exposure.

Doctor visit frequency is not a one-size-fits-all answer.

A yearly physical or checkup is a given, even

for people who are healthy. People with a family history of certain conditions, like sleep disorders, cancer, high blood pressure and other conditions, may need to see a doctor more frequently than those with no such histories.

In addition, patients may need referrals to certain specialists who work

together to provide an overall health plan. That can increase the number of appointments and shorten the intervals between them.

Johnson Memorial Health in Connecticut offers some statistics.

■ People visit the doctor four times a year on average.

■ Studies show that poor

or uninsured people prolong the time between doctor visits.

■ Individuals with high blood pressure may need to see the doctor four times a year to ensure medications are working properly.

■ Patients on dialysis see the doctor several times a week.

Dr. Jennifer Caudle, a family physician and assistant professor at Rowan University School of Osteopathic Medicine in Stratford, New Jersey, says too often people visit the doctor only when they are really sick.

That works to their disadvantage because the appointment will focus only on treating the illness instead of addressing other preventative care and screenings. Balance is necessary in regard to health care.

Patients can work together with their doctors to develop screening schedules that are customized to their particular profiles. These schedules can be modified as health history information changes or as patients age. Doctors can dial back or increase health visits as needed.

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# Moving your way to greater mobility

The World Health Organization says limiting time spent being idle and taking advantage of opportunities to get moving — even if it's just a little bit of exercise — can go a long way toward improving overall health.

In November, the WHO released new exercise guidelines for people of all ages. It recommends that adults get between 150 and 300 minutes a week of moderate to vigorous aerobic activity, and that includes older adults and those with chronic conditions or disabilities.

Individuals with limited mobility due to age or pre-existing medical conditions may wonder how they can meet the guidelines for exercise. Those with chronic

pain or illness sometimes find that exercising for more than a few minutes can be challenging. Even brief periods of exercise can pay dividends, and there are various approaches people can take to work around mobility and other issues.

## Explore chair exercises

Just because you are seated doesn't mean you can't get a workout in. Seated chair exercises can work various muscle groups. Seated arm rows, tummy twists, overhead arm raises, hand squeezes with a tennis ball, inner thigh squeezes, leg lifts and extensions, and many other exercises can be customized to be performed in a chair.



Courtesy photo

**Using resistance bands and doing chair exercises are ways for individuals with limited mobility to fulfill their weekly physical activity requirements.**

## Work out in the water

Exercising in the water can assist with movement and reduce strain on the body. The Arthritis Foundation

says the water's buoyancy supports body weight, which minimizes stress on joints and can alleviate pain. Water provides gentle resistance,

as well — up to 12 times the resistance of air. That means it's possible to build strength and muscle even just walking or swimming around a pool.

## Use resistance bands

Resistance bands are like giant rubber bands that can be used to build up strength and flexibility. They are an effective, low-cost tool that can offer high-impact results for building muscle, staying fit and increasing mobility. Bands can be used in lieu of hand weights for many exercises and can be ideal for those who find that barbells and dumbbells are challenging to maneuver.

## Mind-body exercises

Elder Gym, a fitness-from-

home service for seniors, suggests exercises like tai chi and yoga for those with limited mobility. These exercises integrate awareness of body movement with the exercise through coordinated breathing.

The exercises encourage people to focus on slow, fluid movements and deep stretching.

Seniors and others with limited mobility are advised to discuss fitness regimens with a physician to get a green light to proceed. Then, regimens can be started gradually and altered to become more vigorous as the body acclimates to exercise. Increase duration and frequency as strength and endurance builds.

# Want to live a longer, healthier life? Better start working out

There are many reasons to get in shape. Weight loss is a prime motivator, as is reversing a negative health effect, such as high cholesterol or increased diabetes risk. Routine exercise also can improve life expectancy.

WebMD says exercise keeps the body and brain healthy. That's why exercise should be an important component of daily life no matter one's age.

Research published in the journal Immune Aging found that how people age is 75% lifestyle and only 25%

genetics, which underscores the importance of the lifestyle choices people make.

## Cardiorespiratory fitness

Many health experts say that cardiorespiratory fitness may be just as valuable a metric to determine overall health as blood pressure and lipid levels. People with a high aerobic capacity can deliver oxygen to tissues and cells efficiently to fuel exercise, according to data published in 2014 in the journal Aging & Disease. In a study involving 11,335 women,

researchers compared V02 max, also known as aerobic capacity, in women with mortality data. Women who were fit from a cardiovascular perspective had a lower death rate from all causes, irrespective of weight.

## Manage stress and mood

Exercise has direct stress-busting benefits that can promote longevity. The Mayo Clinic says physical activity can increase the production of endorphins, which are the body's feel-good neurotransmitters.

In addition, exercise can imitate the effects of stress, helping the body adjust its flight-or-fight response accordingly, and also helping them cope with mildly stressful situations. While engaged in exercise, people may forget about their problems as they are focused on the activity at hand.

## Improve bone health

Strength training and physical activity can stave off the effects of frailty and osteoporosis, which affects bone strength. A study

published in the Journal of Internal Medicine in 2017 found that hip fractures are associated with diminished quality of life and survival among the elderly. One in three adults age 50 and over dies within 12 months of suffering a hip fracture, and older adults are five to eight times more likely of dying within three months following a hip fracture. Building muscle strength, balance and bone density through exercise can reduce falls and frailty, helping to prevent fracture-related health risks.

## Addresses sarcopenia

The health and wellness resource Healthline defines sarcopenia as age-related loss of muscle mass. Doctors once considered this muscle loss inevitable, and it can affect stamina and lead to weakness. However, new indications suggest that exercise is the main treatment regimen for sarcopenia, particularly resistance training. This is designed to improve muscle strength and help balance hormone levels by turning protein into energy in older adults.

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Seniors should typically get at least 2.5 hours of moderate aerobic exercise a week, as well as incorporate muscle-strengthening activities into their regimens.

# Take a thoughtful approach to exercise

By making exercise part of day-to-day routines, people of all ages, including men and women over the age of 65, can greatly improve their overall health.

The American Academy of Family Physicians notes that seniors should aspire to be as active as possible. Exercise is a great way to incorporate physical activity into your daily routine and has been linked to reduced risk for diseases such as heart disease, diabetes and osteoporosis.

Though adults with chronic illnesses may be hesitant to exercise, the AAFP notes that it's possible for men and women who have been diagnosed with such conditions to exercise safely.

In fact, the Centers for Disease Control and Prevention notes that regular physical activity is one of the most important things seniors can do for their health and can potentially prevent many health problems associated with aging.

## Frequency of exercise

Seniors, particularly those who have not exercised

much in the past, may not know how much exercise they need to reap the full rewards of physical activity.

Though it's best to discuss exercise with a physician prior to beginning a new regimen, various public health agencies advise seniors to get at least 2.5 hours of moderate aerobic exercise each week.

Brisk walking is one example of moderate aerobic exercise. Seniors who want to sweat a little more when exercising can replace moderate aerobic exercise with one hour and 15 minutes of vigorous exercise, such as jogging, each week.

## Is strength training safe for seniors?

The CDC advises seniors to incorporate muscle-strengthening activities into their weekly fitness routines twice per week. Lifting weights, working with resistance bands, heavy gardening and even some forms of yoga qualify as muscle-strengthening activities. Exercises that use your body weight for resistance, such as situps and pushups, also can help

build strength. Always speak with a physician before beginning a muscle-strengthening exercise regimen and, if possible, work with a personal trainer, especially if you're a novice.

## When to stop a workout

It's imperative that seniors recognize when to stop working out. Exercising more than is recommended by your doctor can increase the risk of illness or injury. In addition, stop exercising if any of the following symptoms appear:

- Dizziness or shortness of breath
- Chest pain or pressure
- Swollen joints
- Nausea
- Tightness in muscles or joints
- Pain anywhere in the body
- Throbbing or burning sensations

Exercise can help seniors stay healthy and feel more energetic throughout the day. Before starting any new regimen, seniors should discuss physical activity with their physicians.

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# Saving strategies as retirement draws near



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**Seniors can consider boosting their 401(k) or IRA contributions through a provision that allows individuals 50 and older to play catch-up with their retirement savings.**

Professionals on the cusp of retirement are often excited about what lies ahead. Some prospective retirees may look forward to traveling once they no longer have to go to work each day, while others may plan to return to school.

Regardless of how adults envision spending their retirement, they're going to need money when they're no longer being paid by their employers.

As retirement nears, some professionals may be concerned that they haven't saved enough. There's no one-size-fits-all answer for how much money people will need in retirement. People who are worried they haven't saved enough can try various strategies to build up their account balances before they officially call it a career.

■ **Take advantage of catch-up contributions.** Adults who are 50 or older are eligible to contribute more to certain retirement accounts, such as a 401(k) or IRA, than statutory limits would otherwise allow. There are limits that govern the amount of money people can designate as catch-up contributions, but taking advantage of this perk can help people save more as retirement draws closer.

■ **Consider relocating.** A recent study from the Employee Benefit Research Institute found that housing costs accounted for 49% of seniors' spending. Professionals nearing retirement who live in areas traditionally associated with a high cost of living can begin to rethink their long-term housing strategy. Relocating to an area with

a lower cost of living is one option, while those who prefer to remain in their current community can consider downsizing to a smaller home to reduce their property taxes and monthly utility bills.

■ **Continue investing.** Conventional wisdom suggests moving away from investing in stocks the closer you get to retirement. Though that's a sound strategy, professionals who are trying to build their retirement savings in the final years before retiring could be missing out on significant growth by abandoning stocks entirely. Speak with a financial adviser about stock-based investments and your risk tolerance. Maintaining a diversified portfolio with a little risk can be a great way to grow your savings as retirement approaches.

## What to know before claiming Social Security benefits

Hardworking adults spend years striving to achieve their professional goals. Along the way, planning

for retirement is a way to ensure all that hard work

pays off when the time comes to call it a career.

In the United States, men and women nearing retirement age may be thinking about when they should begin collecting their Social Security retirement benefits.

Social Security is a social insurance program instituted by President Franklin Delano Roosevelt in 1935. The program consists of retirement, disability and survivor benefits. Workers in the United States contribute to Social Security each week.

The decision about when to claim Social Security retirement benefits is one that everyone who has contributed to the program must eventually make.

In recognition of the difficulty of that decision, the Consumer Financial Protection Bureau offers the following tips to people wondering when they should begin collecting their benefits:

■ **Confirm your full retirement age.** Full retirement age refers to the age at which people can begin

collecting their full benefits. Depending on the year you were born, you can begin collecting your full benefit at age 66 or 67. Claiming your benefit before you reach full retirement age will lead to a permanent decrease in your monthly benefits. Conversely, claiming after you reach full retirement age will lead to a permanent increase in your monthly benefits. Since the stakes are so considerable, it's vital for adults to confirm their full retirement age before they claim their benefits.

■ **Delay claiming if you can.** The CFPB notes that you can expect to get an additional 5% to 8% in monthly benefits for every year you wait to claim your Social Security benefits after age 62, maxing out at age 70. If you can afford to do so, wait to claim your full benefit until age 70, as doing so can translate to a benefit that's 32% higher than it would have been had you claimed your benefit at age 62.

■ **Budget for retirement.** Short- and long-term budgeting for retirement can help you assess how much

money you will need to cover your expenses when you stop working. This step can help you understand how much a reduced or increased Social Security benefit will affect your bottom line in retirement.

■ **Continue working.** Remaining in the workforce full time or even part time can have a considerable impact on the size of your Social Security benefit. The CFPB notes that continuing to work for one or two additional years can replace low- or no-income earnings from your earnings record, thereby increasing your benefit.

■ **Consider the long-term needs of your spouse.** Surviving spouses receive the higher of the two spouses' benefits. So it makes sense for the higher-earning spouse to wait to collect his or her benefit until he or she reaches full retirement age.

The decision about when to collect your Social Security benefit is complex. Discussing your options with your spouse and financial adviser can help you make the most informed decision.

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Housing can account for roughly 49% of all spending for seniors. Those approaching retirement would be wise to pay off their mortgage and even consider downsizing to reduce their expenses.

# Planning ahead: Evaluating seniors' biggest expenses

New parents may not be able to visualize that one day their largest expenditures won't be centered around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food and education for their kids. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement.

According to a 2020 survey from the financial services firm Edward Jones, 68% of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care.

Professionals approaching retirement would be wise to analyze the Consumer Price Index — Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older

adults starting at age 62.

Here's a look at some key categories where individuals will be spending the bulk of their money when they get older:

■ **Housing:** According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49% of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage, downsizing a home to have a lower rent or mortgage payment, refinancing a home to a fixed-rate loan so that costs are predictable, and taking on a tenant to offset costs.

■ **Food:** The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when children are no longer home, food and beverage spending may go up due to more leisure time and dining out. Use senior discounts by shopping on days when stores offer percentages off

purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

■ **Health care:** Experts warn that while many expenses decline in retirement, health care spending increases. According to Fidelity, the average 65-year-old couple retiring in 2020 in the United States needed roughly \$295,000 just to cover their retirement health care expenses. Those with family histories of severe illnesses or those with preexisting conditions will need even more.

It's also important to realize that roughly half of the population will need long-term care at some point, offers The Motley Fool, and that requires advanced budgeting, as well. Many people find that Medicare supplement plans can bridge the gap in expenses that government-run plans will not cover. Saving through a health savings account when employed also can create extra cash on hand for retirement expenses.

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Doing jigsaw and crossword puzzles can go a long way in helping to maintain cognitive function.

## BRAIN BOOSTERS

# Challenge your mind to stay sharp

Physical activity and proper diet and nutrition can help people age 50 and older maintain their physical health. But there are also ways aging men and women can preserve brain health in an effort to prevent or delay the cognitive decline that affects millions of seniors across the globe.

It's easy to overlook the importance of keeping the brain healthy. However, a decline in brain function can result in poor concentration, memory loss and a host of other issues. Sometimes, by the time symptoms present themselves, it may be too late to reverse any damage.

Research suggests that a combination of nutrition and mental, social and physical activities may have a greater impact with regard to maintaining and improving brain health than any single activity. Harvard Medical School also states that volunteering, caring for others and pursuing hobbies may benefit the brains of older adults.

A study published in the

Archives of General Psychiatry found participants who reported higher levels of purpose in life exhibited superior cognitive function despite the accumulation of abnormal protein depositions (amyloid plaques and neurofibrillary tangles) in the brain, a hallmark of Alzheimer's disease. Having a purpose also may help those who do not have Alzheimer's disease.

Here are some other strategies to consider for boosting brain health:

■ **Start exercising the brain early on.** A study published in 2012 in the British Medical Journal examined cognitive function in people ages 45 to 70. Researchers found evidence of cognitive decline in the 45-year-old participants, as well as the older participants. It's never too early to put a brain health plan into motion.

■ **Read more books.** Reading can open individuals up to new vocabulary and scenarios that promote a stronger brain and recall ability. Enrolling in an education course at a local college or community center

or one online also may be beneficial.

■ **Hit the gym.** Several studies suggest an association between physical activity and reduced risk of cognitive decline. This could be because exercise elevates heart rate, which pumps more blood to the brain and body.

■ **Supplement with DHA.** DHA is an omega-3 fatty acid that is dominant in the brain. Adhere to a Mediterranean diet, which is generally high in natural sources of omega-3, including fish and mono-unsaturated fats from olives, olive oil, nuts and seeds. Supplements also may help, but individuals should consult with their doctors about which products to take.

■ **Challenge the mind.** Men and women can engage in challenging activities that stray from their routines. Puzzles, strategic games, jigsaw puzzles or difficult hobbies can benefit the brain.

■ **Keep a close-knit group of friends.** Regular conversation and social interaction is a key component of any brain health wellness plan.



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# Benchmark Senior Living's Culture of Caring

When Cathy Burgess' 82-year old father, Jordan, ended up at Lawrence General Hospital in September, they knew they had to make a change. Diminished vision coupled with the isolation of the COVID-19 lockdown meant Jordan wasn't getting out to the grocery store or restaurants to get the proper nutrition he needed to manage his health conditions.

"My brother and I were visiting weekly and doing his grocery shopping during the lockdown. Until he landed in the hospital, we didn't realize how much he had really struggled on his own at his condo in North Andover and how much he had declined," said Cathy, who lives in Charlestown and works as a financial advisor.

After hearing good things about Ashland Farm at North Andover, a Benchmark Senior Living assisted living and Mind & Memory

Care community, Cathy had visited the community a few months prior, thinking they had time to get things together. But, after the hospital visit, going home was no longer an option.

She called the community at 2 pm on a Friday. Throughout the weekend, the Ashland Farm team, who is committed to transforming lives through human connection, helped get them packed, moved and Jordan's new apartment set-up. "The move-in process was amazing, and the team jumped through hoops for us. I couldn't have asked for more," said Cathy.

Jordan immediately settled into life at Ashland Farm. The community not only manages his medication but is focused on nurturing his passions and connections. They've helped Jordan reconnect with friends he hasn't seen in years who also

live at Ashland Farm and indulge his love of singing and dancing. He has embraced the community's delicious meals, engaging experiences and his demeanor, spirit and health have improved.

Even though he's continued to battle a myriad of health conditions and medical providers have twice recommended him for a hospice facility, "Ashland Farm is his home, and it's the only place he wants to be. He knows everyone and can trust them. They are his family. Before moving to Ashland Farm, the doctor told us he would only be with us a short time. It's been almost five months and he couldn't be happier," said Cathy.

Like Cathy, it was a hospital stay that was a turning point for Jim Grant and his parents, who are all from Haverhill. His mother, Barbara, was caring for her husband, who was showing

early signs of dementia but wasn't taking care of herself.

Before that, Jim had begun to see red flags popping up everywhere—medication he had laid out for his mother went untouched, tea kettles were left on for far too long and Jim was repeatedly receiving phone calls asking for help with simple things they had always done on their own. Some days, his father couldn't remember who his mother was.

After Jim lost his job trying to care for his parents and his mother ended up in the hospital, he knew it was time to make a change. With his now wife, Dale, a registered nurse, they begin investigating other options while working to make his parents feel comfortable.

Benchmark's Greystone Farm at Salem assisted living and Mind & Memory Care community helped

the Grant's transition into a more supportive living environment with 24/7 care. "The Greystone team was a huge help. They could see where my parents were and worked with us through the whole process to make the transition," said Jim.

Although Jim's father has since passed on, Barbara is now 89 years old and has lived in Greystone Farm's assisted living for over a decade. The community's compassionate caregivers and housekeeping associates do her laundry, manage her medication and help her get dressed. They also have a primary care physician that visits her at the community regularly. "As opposed to living at home with occasional help, at Greystone someone is always available 24/7. Also, having an on-site physician is a huge time-saver so I can continue taking care of what I need to," said Jim.

Since moving to the community, Barbara has also made many new friends both with other residents and associates. "They hire some of the best people in the healthcare industry. They are passionate, caring and go the extra mile to help the residents. Mom has become very friendly with the staff and they have great conversations that she enjoys. If someone is looking for a good place that will give them peace-of-mind Greystone would be an excellent source for them," said Jim.

For more information about how Benchmark's Ashland Farm at North Andover, Greystone Farm at Salem and other Benchmark communities in the Merrimack Valley area can help you manage the uncertainties of today and winter worries visit [www.BenchmarkSeniorLiving.com](http://www.BenchmarkSeniorLiving.com).

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