



# BEFORE 65

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**MORE PERSONS** past 65 will have more years ahead of them. Life expectancy at birth has increased markedly since the turn of the century. It is predicted that in the future, people will live even longer.

These added years must be planned.

When one is really old, it seems impractical, if not too late, to talk about preparing for this period. This is not to say that one cannot improve one's way of life after reaching old age. But since we have most of our adult life to prepare for the later years, it seems unfortunate that many people approach this period without preparation and with many misgivings.

Most people would say that what they want out of life at any stage would be:

Good health

A comfortable and pleasant place to live

An assured means of support

Something to live for

Something to do.

So it is also in the later years, and fortunately, the possibilities for achieving this kind of life are greater than ever before. Improved health, added years, more leisure, and freedom from hard work have created opportunities for older people undreamed of only a generation ago.

As in every stage of life, the picture is not all rosy for the years beyond 65. Problems arise for the older person that require new and often untried solutions. Many older workers, for example, are finding themselves suddenly thrust into a drastically changed routine, for which they are ill prepared.

Within the family, a number of changes have been taking place which are working hardships for many older people. Younger families with smaller homes often choose to live independently of the older family. They may sever relations with older relatives too

completely. The older folks may also prefer to live by themselves. However, complete isolation from the younger family and fewer community contacts combine to add to their feeling of being alone. In many ways older folks are required to work out a life of their own.

Middle-aged parents, and particularly women, may experience a feeling of uselessness when their children leave home. With more time on their hands, they have difficulty in finding any real purpose in life or incentive for living.

The fact that we place great emphasis on youth in our culture often works to the disadvantage of older people. If a choice must be made, it is apt to be made in favor of youth. The result often may be a lack of concern for older people.

It has been said that our expectations for the later years will, to a considerable degree, determine the kind of life we will live as an older person. Difficulties will arise if we get less than we expected. Many individuals, fortunately, approach older age with a reasonable set of expectations and with a seemingly undiminished zest for living. It is evident that they have been realistically planning ahead for this period. Older people who have looked ahead are better able to meet some of the problems that arise due to their health, their social needs or their economic situation. In this way they are more likely to obtain some of the advantages of life in the later years.

The closer one gets to older age, the easier it is to plan. It is during the middle years that one has more energy, more contacts and more real interest in planning ahead. Then is the time to face certain practical questions.

## How can I enjoy the best of health?

Many older Americans enjoy good health and are able to be almost as active as they were in their younger years. This suggests that disease and ill

health are not necessarily a part of older age. Many others, however, do have their share of physical ills and experience considerable discomfort. Since many of our plans for the later years will depend upon your health, it is wise to do all we can to insure good health.

Medical science is learning more and more about the causes and cures of diseases which seem to afflict the aging. Already enough is known that emphasizes the need for early detection and prompt treatment. This presents a real problem since many older people for one reason or another delay going to a doctor. One study by the National Health Survey found that one out of four people 65 and over had not been to a doctor for 2 years or more.

Not only will older people need more medical care, but the cost of such care can seriously strain a modest budget. The prospects of providing adequate care for older people are brighter than ever before with the recent enactment of the federal "Medicare" plan.

Before becoming resigned to prolonged physical suffering on the basis that you cannot afford treatment, investigate the possibilities for financial assistance including the recent "Medicare" plan.

#### Look to your diet first

The importance of an adequate nutritious diet in older age is indicated by a number of studies. But there is no evidence which suggests that older people require greater amounts of any specific nutrient than do younger adults. Since poor food habits in our younger years are directly related to our health in the later years, education in food selection needs to start early. It is important to know what constitutes good nutrition at any age since there has been a noticeable trend of late to follow certain food fads as a cure for all health problems.

In attempting to improve one's diet, it is well to seek a reliable source such as recommended dietary allowances of the Food and Nutrition Board of the National Academy of Sciences, National Research Council, Washington, D. C. Cutting calories with advancing age is in general a desirable practice; however, persons trying to lose weight often have poorer diets than others. Consult your doctor before making any drastic changes in diet.

Many factors may prevent an older person from providing an adequate diet for himself. These might be low income, inadequate living facilities or loss of appetite resulting from loneliness and a feeling of not being wanted or needed any more.

#### Keep up an interest in food

Many older people report some limitation on their diet due to health problems such as overweight, organic disease, chewing difficulty, etc. But when the quality of diets is examined more closely, health problems do not appear to have much effect on nutritional levels, but poor appetites and low interest in food do.

Since many older people eat alone, some attention to making mealtime more pleasant and increasing interest in the preparation of food would seem to be worthwhile. Some of this planning could be made before older age is reached.

Physical aging goes on throughout life but the rate of change varies for each individual and for different functions within the individual. Therefore, it is more realistic to stop thinking of old age in years but rather in terms of one's physical capacities.

#### Maintaining the Best of Health

- Do I get a physical check-up once a year?*
- Do I follow the doctor's advice or do I consider my own judgment better?*
- Do I know what foods provide a well balanced diet?*
- Do I plan for sufficient rest and exercise suited to my individual needs?*
- Can I learn to accept minor aches and pains without getting all upset?*
- Have I made plans for covering medical care expenses after 65?*

#### How much money will I have?

The size of one's income often determines how much independence an older person can enjoy. Older Americans, as a whole, have more income today than they had 50 years ago. They are better off individually due to Social Security and various kinds of saving plans. But many live on considerably less than an adequate income. It is estimated that the average older resident living alone has an income of only \$1,055 a year. Most older people can expect to have less money than they had in their more productive years.

How much money does an older person need? One estimate places this amount at 75 per cent of the income that was available during the working years. This is based on lower expenses in connection with work, the education of children, and on reduced income tax. Also, at this stage many older people own homes and are no longer making heavy mortgage payments. However, medical care and personal services may well create added expenses.

You may be able to get along on a much lower income than you now realize. This will depend upon the standard of living which you desire for yourself. In thinking about your financial future it is well to ask yourself - "What do I really want in retirement?"

Since many of your financial goals may have been realized, now is a time to re-evaluate your goals. If married, you will want to think together, "What do you really want in retirement?" Do you want to



travel, spend more money on entertainment, make money gifts to the children or the needy, or what? It may help you to list your goals in the order of importance so that you will achieve the greatest satisfaction from your resources.

As you look ahead, your best judgment may tell you that you had best curtail some of your hopes or plans. On the other hand a careful scrutiny may show you that you can be more generous in your planning than you had thought. Of course, you cannot foresee all eventualities but you can make a judgment based on what you can see.

Plan now how you can bridge the gap between what you want and what income you are likely to have. Have you skills, abilities, or other personal resources with which you can supplement your retirement income either by marketing them or exchanging your services for something you need?

Another way to bridge the gap is to improve your money management—to make sure you are not wasting money. Now is a good time to think about economies such as travelling in the off-season when prices are down.

Perhaps you are buying from habit or buying on impulse or buying because of social pressure. These are certain enemies of good money management.

Perhaps you will be able to invest in some assets which go up in value over time to help meet inflationary trends. Consider the possibility of asking for advice from a qualified financial counselor. Such a person may be associated with a bank, loan corporation, insurance company, investment company, or welfare agency. He can help you think through how you might invest your money in order to realize the most from it.

One kind of money management that can have unfortunate results is turning over one's resources to the children while the older person still has need of his own resources and can manage on his own. Such a sudden move may be cause for later regret. To make certain that your estate will be managed in the best way, consult a lawyer who can suggest alternative plans or possibilities and assist you in making a will.

Financial security does not guarantee a happy future. But planning ahead for your financial needs increases your chances of securing the things you want most in later life.

#### **Managing My Money**

*What do I really want in retirement?  
How much money will I need?  
Will my present assets meet these needs?  
How much will I be able to earn?  
What changes can I make now so that I will be on a pay-as-you-go basis?  
Can I now review my insurance plans and see that all important papers are in order?  
Have I made a will?*

#### **Where will I live?**

Housing for older people today must take into account the active independent life that most older people want. It appears that most older people prefer to live in homes of their own as long as they are able. Facts about where older people live do bear this out. Ask yourself this question: What possibilities are there for being with friends or being with our families when living alone? Visiting with relatives is likely to increase as one gets older.

The convenience of location should be matched by convenient and hazard-free interior arrangement. Homes should contain as many safety features as possible. Such items as ground floor living, non-skid rugs, railings on stairways and outside steps, and night lights as well as adequate lighting in general are highly desirable. It has also been suggested that shower baths are preferable—from the safety stand point—to tub baths especially with a seating bench provided for greater comfort and safety.

#### **Adjusted the cost to your income**

It is also necessary that the cost for housing be kept down in anticipation of lowered income. It may be possible to cut down on space, eliminating needless rooms that require endless care and upkeep. One's present home may be the best possible place to live, making only minor changes that are more adapted to an older person. Whether or not this plan would be feasible would depend mostly upon cost of maintenance and repair.

If drastic changes must be made, such as moving to a new location, it may sometimes be easier to make them during the middle years when changes can be faced with more courage. This will probably depend on how adventuresome you are. To those who are thinking of moving to a new location, it is wise to know more about the place before making a final decision. Sometimes the "other pasture looks a little greener" for no reason than that it represents change.

#### **Locate yourself conveniently**

In selecting a new location, its availability to certain community facilities should be considered. Ideally it should be close to church, libraries, shopping centers, public transportation, and recreation and cultural centers so that older people can more easily take advantage of such services.

Dramatic efforts have been made in recent years in constructing housing specifically designed for the elderly. Although much needs to be done, both governmental and private agencies have added considerably to the choices of housing that are available.

At the top income level, a luxurious housing development might include parking spaces, maid service, a laundry-room, a library, a beauty and barber-shop, an auditorium, hobby shops, and medical facilities. Residents may cook their own meals in their apartments or eat in a central dining-room.

Low cost housing is provided in some areas where admission is based upon a fairly low income range. Residence clubs, apartment type buildings, and retirement villages offer various plans both as to facilities and cost. In some instances old hotels have been taken over to provide housing for the elderly with a monthly fee for room and board.

If it is desirable or necessary for the older person to live with relatives, living space in the family home might be converted into a small private apartment. This plan has several advantages and allows both older and younger families to live independently of each other. If relatives must live together in the same home, the responsibilities and privileges of each family should be spelled out before the arrangement is begun.

Wherever you plan to live, a comfortable and attractive home will be even more important than in your younger years. Now it becomes more than a place from which busy family members leave and return to at the end of the day. The place you live will become the center of your own operations as you choose to retire to it from a busy and fast-moving world.

#### Deciding Where to Live

*Have I some idea about where I would like to live when I retire?*

*Would I enjoy living among people of my own age as in a housing development?*

*Do I prefer to live near my family?*

*Would a mixture of ages be better as in the average community?*

*Am I the type of person who could manage living alone?*

*Have I considered both the pros and cons of moving to a new location?*

*If I stay in my present home, what changes could be made?*

#### How will I spend my time?

What you do with your time as an older person should be determined by what you most want to do and what will bring you the most satisfaction. The choices are many.

For some, *work* is the only answer, and such individuals, particularly men, will want to stay on the job as long as possible. *Part time work* offers many advantages, more in keeping with the physical capacities of older people. Others will be able to use their *work skills* in an entirely different way, either in self-employment, acting as a consultant, or in teaching their skills to others.

Your present occupation might offer some clues as to how your skills might be useful in the future.

Ask yourself what part of your present job do you enjoy most? Is it desk work, working with your hands, intellectual stimulation, or being with people? This sort of mental searching may open up a whole new career.

#### You can still be socially useful

As you grow older you may find an increasing desire to be of *service to others*. Many of the satisfactions on a former job resulted from feeling socially useful. A good place to start would be by donating your time and talents to younger families, either your own or others. Caring for children, helping on a project around the home, or an outright gift are some of the ways that you can help. Sometimes just standing by with your sympathy and understanding can help others through a difficult time. As you make life more bearable for others, your own troubles tend to disappear and you make life more pleasant for yourself.

Many older people are finding *servicing in the community* most rewarding. This may be serving in your church, in a near-by hospital, in youth services, or in welfare agencies. Many organizations need people who have time, some talents, and a real desire to help. Before reaching the retirement period is a good time to become acquainted with various community services to find out where you can best contribute and which you will most enjoy.

Whatever you plan to do, *learn now how to have fun*. Studies show that older people are happier who learned how to play while still young and go right on playing. Develop several interests, since you may find as you grow older that a single activity may become too strenuous, too expensive, or lose some of its lustre.

#### Renew old interests—develop some new

To increase your breadth of interest, consider some of the interests that you enjoyed most when you were young but put aside for lack of time. Which of these might you now be able to pursue? Or perhaps you need to develop new interests. Subscribe to a hobby magazine or borrow copies from the library; you will find them filled with interesting ideas. Talk with people about their hobbies; you will not only gain ideas but new friends.

Activities in which *husband and wives can participate together* may need re-kindling in the later years. Rather than be a husband who laments the loss of his former job, or a wife who feels "he is continually underfoot," find some common interests that you can enjoy together. Talking together is an art that sometimes needs a little nourishing.

Discussing the news, visiting friends, taking walks together offer ideas which can be shared.

Wives who have filled their time with outside activities need to take a second look to see if these commitments encroach too heavily on interests, some of which might now be shared.



**A word of caution:** Husbands should hesitate before invading the kitchen and attempting a take-over as cook or manager. Some retired husbands are grocery shopping or trying their hand at cooking—but with the approval and encouragement of the homemaker. Individual interests should be maintained but each should display a willingness to recreate a life together. It is possible that a couple may have a high regard and affection for each other but not be able to live together twenty-four hours a day.

#### Finding Satisfying Activities

- Am I the kind of person who is happy only when working?*  
*Is part-time work the answer if I want to work or must work?*  
*What talents do I have that might start me on a new career or a new interest?*  
*Am I able to spend some time in personal enjoyment without feeling guilty about it?*  
*Do I need to develop greater sensitivity to the needs of others in order to be of service to them?*  
*Do I realize the value of broadening my interests in order to enrich my later years?*  
*Have I learned how to relax?*  
*As a couple, what do we need to do in order to strengthen companionship and maintain individuality?*  
*Can I use leisure time in a creative way?*

#### How do I feel about older age and older people?

You may be carrying certain ideas about older people that may hamper you in your later years or hamper you in your relations with older people. All too frequently it is thought that older folks are:

- Too talkative
- Too critical
- Too set in their ways
- Too inclined to live in the past
- Too apt to feel sorry for themselves

It is true that the above traits are sometimes found in older people. But they are not necessarily a part of older age. Studies show that when the needs of older people are met, such negative traits tend to disappear.

A whole new philosophy about aging needs to be developed which looks more at the individual older person. This begins with helping children and youth understand what older people are like. Such phrases as "that old codger" or "Gramps" are sometimes used to belittle the older person. This is unfair since it tends to lump all older people together. Aging is much more of an individual matter and needs to be treated as such.

#### Aged or aging?—there is a difference

We need to distinguish between the aging and the aged. Most older people who are merely aging can be accepted on equal and friendly terms, for they have much to offer. The aged, however, require that we be sensitive to their situation and try to find ways to be of service to them. Sometimes the slowness with which older people respond is often mistaken for lack of comprehension. With a little patience and understanding on the younger person's part, this slower but more considered response may be very useful.

Since the rate of aging varies for each individual, many persons past 65 can be as useful and productive as those much younger. In all walks of life, in the family, in church, in business, and in the community we should search diligently for the capabilities of older people and try to use them in a wider variety of ways. This is especially true in light of the fact that most older people today will have many more years ahead of them in which they can continue to make a contribution to society.

#### Make the most of it

As we look ahead to our later years, we must examine our personal philosophy about aging:

Expect that your own life may be different as an older person but not necessarily worse.

Try to look at the possibilities for the period. You will have more time, probably more freedom and certainly more reasons for planning a new and satisfying life.

Try to view the period as one stage in life which like any other stage can have its share of satisfactions.

We are often tempted to believe that when we are old we will be easier to get along with. With fewer cares and more time, we tell ourselves, it will be easier to be more patient, more congenial, and nicer to have around. The truth is we will not be too different from the person we are today. Some of our undesirable traits may even become more pronounced. It would be helpful to take a look at ourselves and try to determine what improvement we can make. It is better to begin now to be less inclined to criticize and more tolerant and amiable in our relations with others.

#### Take loneliness out of "aloneness"

This last trait will help to overcome loneliness—one of the real hazards in older age. Loneliness is almost inevitable since older people experience a reduction in their contacts and in their activities. But many older people find that some "aloneness" is restful and desirable. At other times it is necessary to take the initiative in relieving loneliness by calling old or new friends, by being willing to try something different, or by doing something for someone.

Again, if we expect that there may be some lonely times we will be more likely to have the courage to do something about it.

#### Appraising My Feelings

*Are my views about older age up-to-date and in keeping with the times?*

*Which of my present personal traits will be likely to help me in later years?*

*Which of my present personal traits will be likely to hinder me in my later years?*

*Am I helping children gain a favorable view of older people based on fact rather than prejudice?*

*Can I look more at the advantages of the later years and less at the problems and worries?*

Decisions regarding one's health, money, housing and way of life as an older person are numerous and far-reaching. Not all of these can be made at once,

but some advance thinking is more likely to mean greater happiness and comfort in the now-longer period of later life. As one attempts to make these decisions, it becomes increasingly clear that the main problem of older age is personal—one which each person must work out for himself.

#### In summary

It is also clear that in our society, older people cannot solve all their problems alone. Many of their problems are not of their own choosing but have been forced on them by a changing society. The responsibility for the welfare of older people must be shared. The federal government, local public and private agencies, community and national organizations have started the task. Considering the short time that the subject of aging has been a matter of public interest, the accomplishments are gratifying. Older people will need the continued interest and support of everyone if their later years are to be potentially useful and worthwhile.