

# Working Solutions

## Aging Well

Americans are living longer and their transition into the ranks of old age will not simply be a matter of greater numbers and higher proportions of older Americans living within the policies, institutions, and economic and social contexts of today. The average age of the U.S. population has been steadily increasing.

In the 21st century, these demographic realities require all Americans to take stock of what an aging America means to them. Policymakers at all levels need to ensure that there are resources, programs, and policies in place to provide much-needed support and information for an increasingly older population. Also, it is critical for each American to understand the importance of comprehensive planning for their own longevity.

Many people view aging with both optimism and worry. This need not be the case. The keys to enjoying later life are understanding and planning for what lies ahead. It is never too early or too late to begin. Aging well and leading a quality life depends on much more than what an individual has in the bank, although that is certainly an important consideration. It is also dictated in great part by personal health and well-being as well as lifestyle issues such as housing, leisure activities, volunteerism, and life-long learning.

It is important for all Americans to understand that today's choices do have consequences in later life. Leading a quality life as Americans grow older is actually a three-legged stool that, if left unbalanced, will topple over and leave the individual open to negative consequences that can affect their whole sense of well-being. Health, financial and lifestyle choices can enhance the quality of an individual's later years.



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## Financial

Adequate income and assets are of critical importance to virtually all dimensions of well-being in later life. Experts estimate that retirees will need, on average, 70 percent of their pre-retirement income, lower earners, 90 percent, or more to maintain their standard of living when they stop working. Social Security pays the average retiree about 40 percent of pre-retirement earnings if you retire at age 65. How well you understand your options for managing money and how well you have planned will be the most critical factors in determining your financial well-being as you grow older



## Health

Great improvements in medicine, science and technology have enabled today's older Americans to live longer and healthier lives than any previous generation. Yet, many Americans fail to make the connection between undertaking healthy behaviors today and the impact of these choices later in life. Research has established that there are distinct advantages to physical exercise,

both aerobic and weight-bearing. Individuals should design a program which is right for them. Moreover, screening programs can lead to preventive measures, and early treatment interventions that can substantially reduce the impact of illnesses among older people. Just as important is diet. Nutritional status influences the progress of many diseases, and studies have shown that good nutritional status can reduce length of hospital stay.



## Lifestyle

Living quality lives as Americans grow older is defined almost entirely by individual financial planning followed by some level of acknowledgment of good health practices, but other lifestyle issues are rarely included in discussions related to longevity. Lifelong learning, volunteerism, care-giving, leisure pursuits, second and third careers, and transportation involve issues which routinely impact on the lives of many Americans. However, most people do not readily identify that decisions made in these areas are an integral part of preparing for their future.

Americans should understand the importance of planning for later life. By gathering information and developing strategies to ensure the best quality of life possible, individuals can ensure that as they live longer, they are also growing stronger.

■ Source: U.S. Administration on Aging