



## Top Five Fears About Growing Older

And one that's not on the list, but should be!



If you talk to the average younger person about how they feel about their own aging, they are likely to express some trepidation. Here are some fears they often mention:

**1. I'm afraid I will become disabled.** This is a reasonable concern; the longer we live, the more likely it is that we will have mobility or sensory challenges. The U.S. Census Bureau reports that close to half of all people older than 65 have at least one disability.

*What can we do?* We can make lifestyle choices to lower the risk that we will be disabled in later life: exercise, eat a healthy diet, schedule regular healthcare appointments, maintain a healthy weight, don't smoke, and don't drink too much. At the same time, we can cover our bases by studying up on resources that would allow us to be as independent if possible if we were to experience disability. When it comes to planning for long-term care, the sooner the better.

### **2. I'm afraid I will get Alzheimer's disease.**

This, too, is a reasonable fear. Although the percentage of seniors who develop Alzheimer's disease has actually decreased over the past few years, it's a possibility we all must consider.

*What can we do?* Just as is the case with physical disability, healthy lifestyle choices lower the risk of dementia. We can make brain-healthy choices at any age—but neurologists tell us that the sooner we begin, the better! Things we do in our early years—everything from exercise to wearing a bike helmet to learning to play a musical instrument or studying a second language—help us build brain reserves that can stave off the symptoms of dementia. But there's

no guarantee. Learn about resources that can support people with dementia, allowing them and their families to experience the best possible quality of life.

**3. I'm afraid I will run out of money.** Unless you are fabulously wealthy, this is a very good fear to have! Many people think they will be able to live exclusively on Social Security, or they are just plain in denial about the need to save for their retirement years. (Many younger people express fears that Social Security won't be there for them—write to your congressperson about that!)

*What can we do?* The best retirement saving plan begins when we're young, allowing years for our money to grow. Many younger people today say it's harder to set aside savings for retirement, with student loans and higher housing costs standing in the way. Talk to a financial advisor about the best way to save. Take

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advantage of your company's retirement plan if they have one. And take a look around your workplace. Fewer people are retiring at age 65 these days. You might decide to continue working past the traditional retirement age, because you love your job, or to stay active and connected, or—of course—for the money. As your career progresses, be sure to keep your skills up to date.

**4. I'm afraid I will be lonely and bored.** We often hear about “homebound” seniors, and the image of an elderly retiree sitting alone on a park bench is a common cliché. It's true that the circumstances of later life—disability, reduced income, the loss of loved ones—can make it harder to be socially connected. And experts warn that isolation and loneliness are as bad for our health as smoking or obesity! We need to be with others. We need to know that others value us.

*What can we do?* As you plan for the future, don't forget to make socialization a goal. Will your long-time home continue to offer opportunities to spend time with others? If not, where might you move? Don't overlook the advantages of a senior living community, or in-home services that can keep you active. Learn about volunteer opportunities that can create a sense of purpose, boost self-esteem and fight depression. Keep in touch with lifelong friends, and make lifestyle choices that help you form friendships through all of life.

**5. I will reach the end of life.** This might seem like a surprising item to appear on this list. Most of us would prefer to put off thinking about the topic of our own death—yet as we think about aging, it's likely to be in the back of our mind.

*What can we do?* No matter what your spiritual beliefs—or even if you don't describe yourself as spiritually minded—thinking about life in its entirety, including the end, can provide a sense of perspective. Think about, and talk about, the things that are important to you. What do you want to accomplish? What do you want to leave behind? We can also take practical steps to put our minds at ease, such as estate planning and stating our wishes in a living will.

Did you know that worrying about our health can be a self-fulfilling prophecy? Health anxiety (the more modern term for hypochondria) causes our brains to release chemicals that increase inflammation, which can

damage our health in many ways. So bottom line, when it comes to aging, though we can't hold back the clock or control all the obstacles and challenges life might send us, we can turn our fears into action—which throughout life might make us healthier.

And this leads to that final fear we mentioned at the beginning of this article, which doesn't appear on as many people's list, but it definitely should:

**6. I'm afraid I will face ageism.** As they picture the older version of themselves, younger people often see that projection through a lens of prejudice against seniors. We see it every day. The model who posted a shaming photo of an older woman in the locker room ... derogatory terms like “geezer” and “old fart” ... the implication that older adults aren't interested in social justice ... and the racks of birthday cards with demeaning jokes about older adults (including the infamous “Over the Hill” theme). Nobody wants to be subjected to that kind of ridicule. And yet, the only way to avoid growing older is ... well, you know the old saying!

*What you can do.* Younger people may well fear that the same negative attitudes they have about older adults will come back to haunt them. Now is the time to examine and reject those attitudes, so that by the time you reach elder status, it's less likely that you will have internalized those negative stereotypes! Educate yourself for the elders in your life, and for your future self.

If we can leave younger adults with only one thought (or, if you've already achieved the honor of senior status, it's something to perhaps share with younger friends and relatives): No matter what your age, you will still be you. Even if you have disabilities, even if you require care from others to be safe and well, even if you have memory loss, you will still value your ability to do what you want to do, and to interact with others in a meaningful way. Some of your interests and lifelong passions will remain the same. New interests and activities that you can't even imagine may come along—things that you will love, and will be glad your life plan allowed you to do. Be kind to your future self! Plan ahead for your own senior years, and work with others to create a society where elders are valued and respected.

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# Seniors on Fixed Incomes Can Find Help with Rising Costs

Living on a fixed income is a challenging reality for millions of older Americans. Social Security provides most retirement income for about half of households aged 65 and older. And approximately half of households aged 55 and older have no retirement savings in a defined benefit plan or IRA.

Programs that older adults rely on like Medicare, Medicaid, and Social Security could undergo changes that would affect their expected budgets. This means that now is the time for older adults to fortify their fixed incomes by finding benefits programs. For many low-income older adults, there are federal and state programs that can supplement their fixed incomes, but often they are unaware of them. The National Council on Aging's (NCOA) recently updated website, BenefitsCheckUp.org, is the go-to resource available to easily see if an older adult qualifies for more than 2,500 of these federal, state, and private programs.

"Older adults are tech savvy, and they're comfortable using websites to find answers for themselves," said Marlene Schneider, Vice President of NCOA Decision Support Services. "The updated BenefitsCheckUp.org makes benefits programs and resources easy to understand and access."

BenefitsCheckUp®, the nation's oldest public online benefits screening tool, has helped more than 5.5 million people find more than \$18 billion in benefits. The site allows consumers to learn about programs available to them, easily find out if they qualify, and quickly get connected with the application process.

"Many older adults tell us they need just a little extra money added to their budget, so they don't have to worry about paying for their basic needs. But they also tell us they aren't sure where to turn for information," said Leslie Fried, Senior Director of the NCOA Center for Benefits Access. "Seniors or their loved ones can use this free, confidential screening tool to see if they're eligible for help and get all the information they need to apply."

The most accessed programs on BenefitsCheckUp



help seniors pay for medications, health care, housing, utilities, and nutrition. The resource library on the website also makes it easy to search programs by state and get information on other programs, such as:

- Tax relief to help pay property taxes and/or prevent foreclosure
- Employment and volunteer programs
- Income assistance to help meet basic needs
- Veterans programs such as housing assistance and educational grants

Older adults and their loved ones can find benefits programs by visiting [www.benefitscheckup.org](http://www.benefitscheckup.org) and answering a few questions to get started. At the end, they will receive a personalized report with programs they likely qualify for, along with contact information, and next steps.

*The National Council on Aging (NCOA) ([www.ncoa.org](http://www.ncoa.org)) is a respected national leader and trusted partner to help people aged 60+ meet the challenges of aging. Their mission is to improve the lives of millions of older adults, especially those who are struggling. Through innovative community programs and services, online help, and advocacy, NCOA is partnering with nonprofit organizations, government, and business to improve the health and economic security of 10 million older adults by 2020.*

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## Aging & Caregiving in the News

**Information, updates and interesting tidbits from across the country and around the world.**

- Your pet doesn't want you to smoke.
- Online:**
- Overmedication linked to frailty.
  - Which age group benefits the most from volunteering?

### Your pet doesn't want you to smoke

"Lassie's trying to tell us something!" If you are a smoker, the message your pet may be trying to convey is that secondhand smoke causes health problems for our animal companions. You no doubt know that children's health can be endangered if you smoke around them. If your "kids" have four legs and a tail, they too can be badly affected by breathing secondhand smoke—and also by thirdhand smoke, which is the harmful residue that builds up on carpets and furniture where a smoker lives. Explained U.S. Food and Drug Administration veterinarian Carmela Stamper, D.V.M., "Like children,

cats and dogs spend a lot of time on or near the floor, where tobacco smoke residue concentrates in house dust, carpets and rugs. Then it gets on their fur." When an animal grooms itself or a furry sibling, it ingests the toxins, raising the risk of certain cancers. Cigarettes, cigars and e-cigs are equally toxic. Stamper says birds, guinea pigs and even fish also can be affected. The American Veterinary Medical Association offers more information ([www.avma.org](http://www.avma.org)).



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