

QuickFACTS®



Kindness is the language which the deaf can hear and the blind can see.

Mark Twain

INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

Welcome to QuickFACTS, a monthly fact sheet produced by the MetLife Mature Market Institute. Our focus is the emerging market of people 50+. We compile recent news and developments on multi-generational issues that impact our business and our customers. Ideas and comments for the editor are welcome by e-mail at kobrien@metlife.com or phone, 203-454-5386.

When to Retire: Plans vs. Experience

The 2009 Retirement Confidence Survey (RCS) shows a gap between when workers expect to retire and when retirees actually do so. Workers who have concerns about their financial security in retirement, on average, plan to retire later than those who are confident. While many plan to retire later, the RCS has consistently shown that a large percentage of retirees actually left the work place earlier than they had planned (47% in 2009). Those retiring earlier were more likely to report negative rather than positive reasons. These include health problems or disability (42%), company changes such as downsizing (34%), and needing to care for a spouse or other family member (18%).

“Workers’ Retirement Date: Planned vs. Actual”

Fast Facts

Employee Benefits Research Institute (EBRI)

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Keeping Our Brains Young as We Age



Experts cite a number of ways to promote brain health. These include activities that also support physical health such as exercise, especially aerobic exercise, eating a variety of fruits and vegetables (5-7 servings a day), getting enough sleep, and drinking red wine in moderation. Brain exercises that challenge us, including learning new things, crossword puzzles, and other similar activities can help keep the mind sharp. At the same time, multi-tasking should be avoided if possible. This often causes individuals to lose focus on the task at hand especially as they age.

Virginia Anderson, Reviewed by Louise Chang, MD

7 Brain Boosters to Promote Brain Health

WebMD Feature

Click for link to article

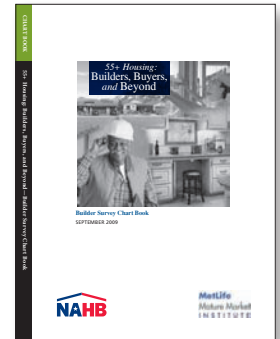
Builders and Consumers: On the Same Page?

A recent survey shows 55+ Americans would prefer suburban living in single story homes with amenities such as high speed internet access as they age. While builders are including universal design features such as wider hallways and doorways in new homes, consumer preferences do not reflect an equal appreciation of such items. Builders and developers are responding to preferences of 55+ consumers for living close to resources such as shopping and medical services when building 55+ housing communities.

55+ Housing: Builders, Buyers and Beyond

The National Association of Home Builders (NAHB) and the MetLife Mature Market Institute
September 2009

Click for link to study



Medicare Part D: A Helpful Tool



The “AARP Doughnut Hole Calculator” at <http://doughnuthole.aarp.org/> is an online tool to assist individuals in determining whether they will fall into the “doughnut hole,” the coverage gap in the Medicare prescription drug program, where they are responsible for the entire cost of their prescription drugs. It uses local information on Medicare drug plans and individuals’ prescription medications to create a graph where people can see their out-of-pocket drug costs by month, look up lower cost medications for their conditions, and print out personalized letters to their doctors to help start a conversation about possibly changing to less expensive safe and effective medications.

AARP Launches Money-Saving Prescription Drug Resource

AARP Press Center

June 23, 2009

Click for link to calculator

Changing Population: Worldwide

The population of individuals age 80 and over worldwide will show the highest percentage of growth increasing by 233% between 2008 and 2040, compared to 160% for those age 65+ and 33% for the total population of all ages. More than half of the 80+ population worldwide in 2008 lived in six countries: China, the United States, India, Japan, Germany, and Russia. Although the number of centenarians represent a small segment of the population, they are also growing at a rapid rate. There were an estimated 270,000 individuals age 100+ worldwide in 2005, with that number expected to rise to 2.3 million by 2040.

Kevin Kinsella and Wan He

U.S. Census Bureau

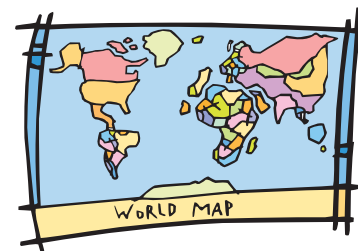
International Population Reports

P95-09-1, *An Aging World 2008*

U.S. Government Printing Office, Washington, DC

2009

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Web Watch



Mymoney.gov, www.mymoney.gov, is the U. S. Government's Web Site focused on educating all Americans about basic financial issues ranging from balancing a checkbook to savings and investments and retirement planning. The site includes information from 20 Federal agencies. It provides a number of finance related tools and calculators and allows you to order a free "MyMoney" toolkit, which includes seven publications on "saving, investing, protecting, and getting the most for your money." You may also order the tool kit by calling 1-888-696-6639 between 8 a.m. and 8 p.m. Eastern Time.

Caregiver Resources: Searching Online

In a recent survey of caregivers for adults with diabetes, the Internet ranked second behind the physician as a source of diabetes information with 73% currently using the Web. The most cited frustrations in Web use were trying to sort good information from bad and wading through commercial content. Caregivers for individuals with diabetes are looking for a Web site that is easy to use and includes helpful on-line tools. Valuable tools cited include information you can read online or print, periodic e-mail alerts on diabetes care, links to caregiving resources, and personalized log-in tools, such as calculators and calendars.

Key Findings from the 2009 Diabetes Caregiver Study
The Hormone Foundation and the National Alliance for Caregiving
2009

[Click for link to study findings](#)



October 1st—International Day for Older Persons



The General Assembly of the United Nations has addressed issues relating to aging in society on numerous occasions. In 2001 it adopted the "United Nations Principles for Older Persons" which frames entitlements older individuals should have related to independence, participation, care, self-fulfillment, and dignity. In 1990 it designated October 1 as the International Day for the Elderly, later renamed the International Day for Older Persons. Since that time it has been an annual event around the world with activities planned to recognize and celebrate the contributions of older individuals.

The United Nations and the Question of Ageing
United Nations Association in Canada (UNAC)

[Click for link to article](#)

Economic Downturn: Impacting Employee Engagement

After the onset of the economic downturn, there was a decrease in employee engagement in the workplace. Of note is the fact that decreases in employee engagement were most evident in the younger age groups and almost negligible among those in the older generations. The researchers indicate that perhaps older workers have developed coping strategies to stay engaged despite the stress by the downturn.

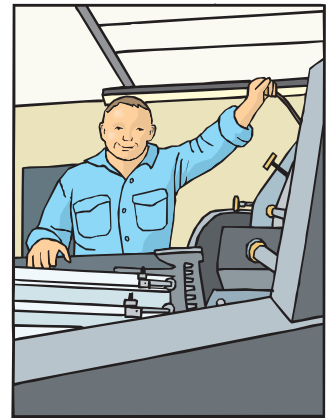
Christina Matz-Costa, Marcie Pitt-Catsouphes, Ph.D., Elyssa Besen, and Kathy Lynch
The Difference a Downturn Can Make: Assessing the Early Effects of the Economic Crisis on Employee Engagement

The Sloan Center on Aging and Work at Boston College

Issue Brief 22

June 2009

Click for link to document



Playing Ball Again—50 Years Later



The Osaka Silver Sisters at 70+ years of age have picked up their gloves and baseball bats and resumed the game they played 50 years ago in Japan's professional women's baseball league. At a reunion four years ago, 11 former members of the league made the decision to form a team and play the game they loved once again. Despite a number of health problems, the team captain at age 75 and her teammates pitch, hit, catch, and run with energy and enthusiasm and don't plan to stop anytime soon. They practice for an hour every Friday and then compete in a game against a much younger team of boys, often coming away with a win.

Chika Osaka

You're in! Women's baseball Team Still Pitching at 70

Reuters, July 15, 2009

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MetLife[®]
Mature Market
INSTITUTE

Kathy O'Brien, R.N., M.S., Senior Gerontologist, and Editor
(203) 454-5386

MetLife Mature Market Institute

57 Greens Farms Road, Westport, CT 06880

MatureMarketInstitute@MetLife.com

www.MatureMarketInstitute.com

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