

# 5 More Common Problems Faced by Retirees

Last quarter we posted 5 of the most common problems faced by retirees, Death and taxes, The surprise delivered by RMDs, The changing investment world, Keeping up with Medicare, and Trouble following your finances. But there are always more. Here are five more issues that retirees face.

## 1. Transportation

One of the abilities that is often taken for granted in America is our ability to travel, go places and do things, our ability to drive safely is central to our "normal" lives. An advantage of a CCRC is that typically there is transportation in the form of a community bus or even car driven by a CRCC representative or contractor. That can take care of transportation to the grocery store, doctor's offices, and even group trips to a favorite restaurant or activity.

Alternatively, the Florida Senior Safety Resource Center has a database of transportation resources available for each Florida county. With a few clicks, you can see transportation options that are available in your community. The website also provides information and links for many other transportation resources. Click [www.safeandmobileseniors.org/FindaRide.htm](http://www.safeandmobileseniors.org/FindaRide.htm) to access that site. These require advance arrangement and many have a charge for the service, but mobility that is safe and reliable is worth that cost. This means that when you can no longer safely drive yourself, you do not need to be trapped at home.

## 2. Health, weakness and instability

As we age our physical abilities inevitably decrease, although it need not be as dramatic or as debilitating as many allow it to become. We can (and should) delay the inevitable as much as possible by eating well, exercising, and overall, maintaining healthy lifestyles.

### Eating well

As you age your metabolism does slow down, but it does not make weight maintenance impossible, just more difficult. If you haven't yet learned to read food labels, now is the time to learn.

Watch the food groups you eat, and, no, Snickers® is not a food group! Learn the [food pyramid](#). Eat **high-fiber fruits, vegetables, and whole grains**. As you age, your metabolism does slow down. Part of that slowing process happens in your digestive track, so eating the recommended amount of fiber is important. Focus on fiber-rich foods like whole grains, fruit, and vegetables.

Learn portion control. Restaurant marketers discovered that plate size affects the appearance of your food and your impression of the portion-size. Use smaller plates, they make it look like you got more food!

Drink water. It is easy to become dehydrated and although it may seem odd, seniors are more prone to dehydration as they age.

## **Exercise**

Even though you can't do what you could in your 20s or 30s, doing nothing is the worst of all possible options. Maybe the Ironman Triathlon® or the Boston Marathon are out, but even without competitive events, it is possible to maintain a level of activity that promotes good health, strength, balance and flexibility.

Physical activity is recognized as the number one contributor to longevity, adding extra years to your life. At the same time it adds quality of life to those additional years. A Swedish study found that exercise is the top contributor to a long life, it adds extra years - even for those who don't start exercising until later in life. The exercises do



not need to be strenuous (and should not be without the advice and recommendation of your physician), but any exercise is better than none at all. If you used to run but cannot any longer, then replace it with walking, biking or swimming. If that is too much, try Yoga or Tai Chi. Start slowly and under the advice of your primary care doctor, but start.

Exercising burns calories and builds muscle. And not surprisingly, muscle cells burn more calories than fat cells. So, as you get a little stronger, you also tend to lose weight easier and get a little lighter. Simple exercises also tend to increase flexibility and balance, at least if they are well-chosen exercises. Muscle, flexibility and balance also help in day-to-day. Loss of weight reduces the risk of Type 2 diabetes, one of the fastest growing health risks in America.

The benefits of a little exercise don't stop there. Exercise, even mild exercise, boosts endorphins which help improve mood. Better sleep is also a common result. Having more strength, flexibility and balance will further boost your activity levels and improve your self-confidence about day-to-day activities.

If you add to that a few mental exercises such as crossword puzzles and Sudoku, or mental and social activities such as a Bible study with friends, card games or activities such as the TV show Jeopardy, you can sharpen your mental abilities. Most doctors believe that activities like that, especially ones that include physical activity, slow memory loss and the loss of cognitive function.

If you don't know where to start, there is an answer for that. Most communities have one or more senior centers. Many churches have organized activities for seniors. The advantage with such programs is that they make exercise a social activity and there is good support and encouragement to be gained from like-minded friends. The important point is for you to start somewhere, no matter how small, and increase your activities and exercise to the point where you think, feel and live better.

### **Healthy lifestyles**

There are many other aspects to what can be called "the big two," eating well and exercising. For one, there is stopping smoking. That is so basic it needs no other comment.



For another, lose weight so that you do not place extra strain on your joints, muscles and tendons. For a third, reduce or eliminate use of alcohol. Alcoholic beverages are empty calories, reduce motivation and affect your judgment, a dangerous combination. And turn off the TV and get into activities that get you out of a chair and off your sofa.

One of the hardest lifestyle changes will be the simple task of accepting at least some of your new limitations. You do not have to admit defeat or give up on all the fun in life, but you do need to change your pace and intensity.

One additional lifestyle feature that is essential to the enjoyment of your senior years lies in your social connections, which we take up next.

### **3. Social connections**

It becomes increasingly difficult to stay socially connected as driving abilities decline and as our mobility decreases. It gets harder and harder to maintain old friendships. Retirement breaks old bonds with co-workers, family and friends move or die and the once common contacts dwindle to a small fraction of what they were. Isolation can begin that way if you let it.

However, those social connections are important for the health and well-being of seniors. Many refer to these supportive connections as social capital for the exceptional importance they hold for declining seniors.

Social capital is made up of many things, but much lies in the ties that build friendship, trust and participation. It is especially important for seniors because social capital declines so dramatically with deaths and moving, and the opportunities to rebuild social capital decline at the same time. Seniors lose social contacts and physical and mental stimulation, often very rapidly. In turn seniors suffer a negative impact on their mental and physical health.

Hope can come in many varieties, try them out and see what works best for you.

### **Connect regularly with family and friends**

It is important to spend time with people you enjoy. Such a person or persons may be as near as a neighbor, a Bible study group, a game night, a lunch with a friend, or shopping with family or friends. It is important for you to stay in touch. Face-to-face is best but a call or even email or a text is far better than no contact at all.



### **Make new friends**

One of the disadvantages of outlasting your circle of friends is that you lose good friends. It is important – essential – that you replace lost friends with new ones. Do not allow your contacts to dwindle to the point where you are isolated or lonely. New friends help keep your mind active – after all, they haven't heard all of your old stories!

Hang with your friends. If they are gone, make new ones. Studies show that friends have real value, a high social capital value. One recent study was done on almost 1,500 seniors for a 10 year period. The results were actually not surprising because those who work with seniors know this anyway, those with a large network of friends were about 22% less likely to die during the 10 years of the study. Interestingly enough, friends ended up being more important for longevity than family.

### **Get out and get active**

**Do what it takes, whatever it takes, to get out of your home or apartment and stay in circulation. Just take a walk around the block or in a local park.**

### **Take up cards, games, or a sport**

There is such an amazing variety of games available, from the old and trusted bridge and canasta to literally hundreds of newer games of all types, card games, board games, and computer or video games. They can be challenging or simple, new or old.

### **Social connections enrich and benefit lives**

Studies have shown that in neighborhoods with higher levels of social interaction and involvement, social capital, adults were much more likely to have themselves medically screened on the medically advised schedule and at the correct ages. [Other studies](#) show a 70% lower rate of cognitive decline for those with a higher level of social involvement

and interaction and that in areas where people interact and support each other, the seniors ended up with higher physical mobility scores.

Yvonne Michael, an epidemiologist from the Drexel University School of Public Health has said that “these results are not too surprising. Living in a place with greater social capital—where there is more trust and more helpful neighbors—you will feel more comfortable walking around to get to places you need to go, which helps you stay mobile.”

The result is a certainty that social connections help people live better, healthier and longer lives overall. So, get going!

### **Find activities that energize you**

The strength of social groups lies in the word “diversity.” And it is possible to “teach an old dog new tricks.” You can learn new activities and ways to enjoy life. For those who are out of ideas, here are a few:

- If you used to play a musical instrument, try it again:
- If you didn’t, try learning now:
- Pick up a hobby you abandoned years ago:
- Try a new hobby:
- Spend time, read to or play with your grandkids, nieces, nephews or other family;
- Try to learn a foreign language or a new topic, for example, learn about the history of the Middle Ages;
- Take up a new sport that is age and activity appropriate;
- If you like to cook, try to cook a new food or try a new recipe;
- If you don’t like to cook, get with someone who does and encourage them to try new foods or recipes – become a taster;
- Take a hike, perhaps through a local park;
- Visit a local museum, or go to a community concert or play;
- Get involved in your church; and
- Volunteer, God made us to serve and there is no expiration date for service in the Bible. Even if you are physically limited, you can volunteer to make calls to people who are unable to get out.



The above steps are all about creating social capital that will have real value to you. There are many ways to create social capital – and first on the list is be with and interact with other people. What you do is not as important as the fact that you are doing something and it is in relationship with others. It gets you get out of the house as you socialize with others. And the overarching theme of the above ideas is for you to try something new and stimulating. Try it, you might like it!

#### 4. Medications

Handling and taking medications becomes difficult as the medications increase in number and as the schedule for taking those medications becomes more complex. Taking a pill or two a day is easy to remember, but when the schedule includes morning medications before and again after breakfast, something else at noon, a pill or two at dinner and one before bed, it can be hard to remember and keep them straight. Start with a "system" or a routine, but when that doesn't work, consider those little pill boxes with as many as four compartments per day – and you only have to fill them up once a week. Next will be the automated pill dispensers that have an alarm, although the problem remains that they have to be filled up correctly every week.



A family member may need to assume the pill dispenser filling responsibility and monitor whether medications are being timely and correctly taken. Ultimately, home health care or assisted living may become necessary.

#### 5. Getting out

Volunteer and serve. Seniors should acknowledge that they have been blessed with the benefits of a long life. Now is a good time to give back to the community. More and more research supports the benefits of volunteer service. [\*Organizational Support and Volunteering Benefits for Older Adults\*](#), a 2010 study by Dr. Tang published in *The Gerontologist* showed clear benefits to volunteering seniors. The seniors themselves felt social and emotional benefit from their volunteering efforts. The seniors averaged six hours a week to nonprofit or government programs, tutoring children, mentoring youth, providing instrumental or supportive services, providing skilled assistance or technical advice, and addressing public safety issues in the community.

The seniors who served in the study reported significant improvements in their mental health. They also felt other benefits, they had a feeling of productivity and an overall sense that their lives had improved.

#### Conclusion

As noted earlier, this article is not intended to be a comprehensive or all-inclusive study, but instead this article is intended to introduce you to some of the concerns and risks you face. Call us at The Idlewild Foundation and we will guide you to competent and capable Christian advisers or counselors on these issues. We are at (813) 264-8713.

