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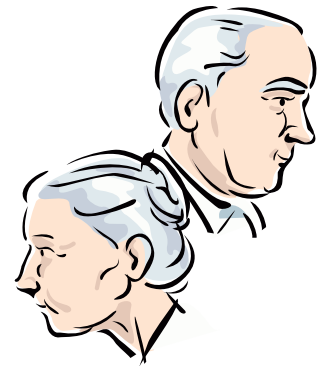
Mark Twain

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 mature market. We compile recent news and developments on workplace, retirement, caregiving, and longevity issues that impact our business and our customers. Ideas and comments for the editor are welcome by e-mail at fradding@metlife.com or by phone, 203-454-5302.

An Upsurge in the 90-Plus Population

Over the last 30 years, the ranks of Americans 90 and older have tripled, with three women for each man. They now total 1.9 million, and a report from the U.S. Census Bureau says the number could reach 9 million by 2050. Factors fueling the aging boom include the decline in smoking, improved nutrition and public health, diabetes controls, and fewer strokes. Another factor: a higher educational level, which has been linked to better health. Forty percent of the men in the 90-plus group were married; 80% of the women were widows.



Lauren Keiper
 "Ranks of people reaching age 90 tripled since 1980: report"
 Reuters
 November 17, 2011
[Click for link to article](#)

More Employers Offer Financial Classes



Growing numbers of companies are offering their employees courses in money management to help them handle their finances, from short-term needs to retirement planning. A survey by the Society for Human Resource Management found that 30% of the companies surveyed in 2011 provided one-on-one financial/investment advice; 24% offered group advice; and 22% offered online advice. In addition to attracting older workers looking ahead to their retirement, the courses are increasingly gaining ground among younger employees—at American Express, for example, participation among people in their 20s rose 14% in 2010 to 61%. The financial education programs have also boosted enrollment in 401(k)s and other retirement options.

Ann Hynek
 "Companies Encourage Financial Fitness Among Employees"
 Fox News
 November 21, 2011
[Click for link to article](#)

Lifestyle Changes May Boost the Memory

Some basic lifestyle changes may help with age-related memory loss and perhaps more serious cognitive problems, according to a recent study published in the journal *Lancet Neurology*. Summarizing evidence from hundreds of studies, the findings indicate that up to half of all Alzheimer's cases are associated with a group of risk factors that people can control including midlife obesity, depression, smoking, and a couch-potato body and brain. Experts also point out that occasional memory lapses are rarely signs of incipient Alzheimer's or dementia. When younger people are forgetful, it's usually because they're distracted and not creating memories efficiently.

By Carolyn Butler
"Forgetfulness at an early age is rarely a sign of early dementia"
The Washington Post
October 10, 2011
[Click for link to article](#)



Marathon Record-Breaker Is 100 Years Old



It took him eight hours, and he came in dead last, but Fauja Singh was smiling when he crossed the finish line at the Toronto marathon. No wonder. At the age of 100, he had become the oldest person to ever complete the 26-mile run. Singh, who was born in rural India and wore a yellow turban for the race, entered his first marathon at age 89. He attributes his good health and longevity to his vegetarian diet, which does not include alcohol or cigarettes, and daily exercise—a walk or run of up to 10 miles a day.

Ed Payne
"Centenarian completes marathon, sets record"
CNN
October 17, 2011
[Click for link to article](#)

Bad Economy Revises Many Boomers' Future Plans

One out of three Boomers interviewed in an Associated Press poll say their finances impacted by the recession have pushed back the date they plan to retire. And 52% of all those polled expect to spend their retirements in their current homes, many abandoning dreams of moving to a smaller house and/or a warmer climate. In fact, only 9% of the interviewees are certain that they will be able to live comfortably when they do retire.

Derek Kravitz
"Poll: Many boomers expect to retire where they are"
Yahoo!
October 26, 2011
[Click for link to article](#)



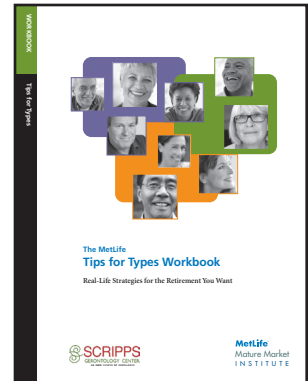
Web Watch: Transport Alternatives



As drivers age, there may come a time when they need to consider surrendering their keys. The Web site of the National Center on Senior Transportation is designed to help ease what is, inevitably, a difficult process. The site—seniortransportation.easterseals.com/site/PageServer?pagename=NCST2_older—offers links to safe-driving classes for older drivers and brochures to encourage family conversations about the problem. And for those who have stopped driving, it also provides a variety of Internet addresses and telephone numbers to contact to find transportation alternatives. The center is administered by Easter Seals and the National Association of Area Agencies on Aging.

Retirement Planning: A Guide for Different Types

Because people adopt all sorts of different approaches to retirement planning, offering them one-size-fits-all advice doesn't do the job. As a follow-up to its study, *Best-Case Strategies for a Flexible Retirement*, that classified the various ways in which people think about retirement planning, the MetLife Mature Market Institute developed a free consumer guide tailored to the needs of each of the nine different types. Through a series of questions and answers, the booklet helps people identify their own thinking and planning type, which may range from Snoozers and Active Resisters to Compromisers and Preemptive Planners. Readers can then access the retirement planning advice that fits their particular circumstances.



The MetLife Tips for Types Workbook
December 6, 2011
MetLife Mature Market Institute
Click for link to publication

An Encore Career As a Builder of School Libraries

Verne Oliver retired from her teaching career in 1987. Since then, the 89-year-old New Yorker has been working as associate director of a private philanthropy that supports parochial school libraries. She specializes in rescuing books from schools that are closing down, tossing out those that are too worn or out-of-date, repairing others, in order to build new school collections or rebuild old ones. In that way, she has transformed or created dozens of libraries at schools serving underprivileged children—schools that might have no adequate library without her. She has no plans to retire from her second career, Oliver says, because the need for her books is so great and there's so much more to be done.

Susan Kreimer
"A Guardian Angel of School Libraries"
AARP Bulletin
December 2011



How Companies Cope with Age Diversity

An in-depth report of six major corporations and their approaches to age diversity by the Sloan Center on Aging & Work at Boston College has found that most do not give their supervisors training in managing a multi-generational work team. Though 40% of the companies provide supervisors with some form of diversity training, just 25% specifically include age diversity as part of that training. All of the companies have a “promising” age-diversity practice, the report says, and socialization is a key component in each practice—working in generational teams, for example, and bringing people together in small groups with the CEO to share ideas.

Linda Roundtree
 “Age: A 21st Century Diversity Imperative”
 The Sloan Center on Aging & Work at Boston College
 September 2011
[Click for link to report](#)



International Ageing*



Traditionally, younger members of Canadian families have seen to the care of their parents as they aged. In fact, Canadian friends and family provide 80% of such caregiving. But according to a new report from the Institute for Research on Public Policy, that arrangement may be threatened for a number of reasons, including an insufficient number of family members available to provide care. It is estimated that by 2031, 25% of women aged 65 or older will have no surviving children. At the same time, family caregivers may live elsewhere or have other responsibilities, and homecare agencies report difficulty finding workers. The report’s author calls for the country to develop financial supports to encourage family caregiving, warning that otherwise the society could go bankrupt.

Misty Harris
 “Caregiver shortage ‘major cause of concern’”
The Montreal Gazette
 November 16, 2011
[Click for link to article](#)

*British/Australian spelling

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