

# LIFE *after* 50

**Count your age by friends, not years. Count your life by smiles, not tears.” - John Lennon**

# How diet helps us stay healthy as we age

The human body is a marvel. The changes associated with aging include physical transformations but also more subtle shifts. For example, metabolism slows as individuals grow older, and aging also can lead to a decrease in bone density and muscle mass. These changes affect how men

and women at or nearing retirement age should approach their diets in recognition of the various ways their nutritional needs change at this point in their lives. Any modifications to a diet should be discussed with a physician, but the following are some ways aging adults can use diet

to combat age-related changes to their bodies.

- **Prioritize protein.** The authors of a study published in the journal *Current Opinion in Nutrition and Metabolic Care* recommended that older adults consume between 25 and 30 grams of protein with each meal. The researcher behind the study concluded that such consumption could limit inactivity-mediated losses of muscle mass and function.

- **Overcome reduced production of vitamin D.** WebMD notes that people over 65 typically experience a decrease in natural production of vitamin D. Vitamin D is not naturally found in many foods, so aging men and women may need to rely on supplementation to ensure they get enough of



it. Vitamin D helps with anti-inflammation, immune system support and muscle function, among other benefits. So it's vital that aging men and women find ways to get sufficient vitamin D.

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## Savings for healthcare

The burden on health care costs in retirement could be a significant hurdle for retirees without a sizable nest egg or effective strategy to cover such expenses. According to the Fidelity Retiree Health Care

Cost Estimate, an average retired couple aged 65 in 2022 could need around \$315,000 after taxes to cover their health care expenses in retirement. Though traditional retirement goals like financing travel or relocating to a warmer climate are worthy pursuits, it's

vital that individuals of all ages, including those on the cusp of retirement, recognize the importance of saving for health care expenses as well. Such expenses, which include medication costs, are easy to take for granted when individuals are still working. However, Fidelity notes that generics, branded drugs and specialty drugs account for roughly 17 percent of retirement health care expenses. That equates to around \$53,500 that might be needed to pay for medication alone.



• **Consume ample dietary fiber.** The National Resource Center on Nutrition & Aging notes that fiber plays an important role in the health of older adults. Fiber has been linked with heart health, healthy digestion, feeling full and preventing constipation, which the online medical resource Healthline notes is a common health problem among the elderly. Though the NRCNA notes that older adults need slightly less fiber than their younger counterparts, it's still a vital component of a nutritious diet. The feeling of fullness that fiber consumption can provide also is significant, as it can ensure adults who aren't burning as many calories as they used to aren't overeating in order to feel satisfied. That can make it easier for such adults to maintain a healthy weight.

• **Monitor intake of vitamin B12.** The NRCNA notes that vitamin B12 is involved in a host of important functions in the body, including nerve function and the formation of red blood cells. Vitamin B12 is most easily found in animal products, which many aging men and women must largely avoid due to other health concerns. In such instances, men and women can discuss supplementation with their physicians as well as alternative food sources of B12, such as fortified cereals, salmon and other items.

Bodily changes related to aging increase the likelihood that men and women will need to alter their diets in order to maintain their overall health.

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# BACK TO SCHOOL

The picture of a traditional college student is one in his or her late teens or early 20s. However, a deeper look may reveal that college student demographics are more diverse than one might imagine. In fact, senior citizens returning to the classroom are likely to find students around their age.

According to the senior citizen resource Elder Guru, just over 0.3 percent of university students

are over 65. A low number in the grand scheme of things, it is an indication that seniors have a presence on college campuses. And that number is expected to rise. Universities are increasing efforts to include seniors as important parts of their student bodies. Here are some things seniors considering going back to school may want to know.

- **Incentives are available.** Many schools are looking to expand their elder student body populations by making it easier for them to go to school. That means seniors may be able to attend for little to no cost through tuition waivers and discounts. Speak with an admissions officer about your options.

- **Lay the foundation for a new career.** A survey from the Rand Corporation found that 39 percent of workers age 65 and older who were currently employed had previously retired at some point.

Going back to school may provide a foundation for new skills that can make it easier to advance in a second career. Classes also can help people stay competitive in a current job.

- **Engage and socialize.** Going back to school provides an opportunity to engage with peers and younger students. Returning to school may offer new experiences, technologies and customs.

- **Embrace the excitement of a new environment.** Heading back to college can be challenging. Senior Finance Advisor reports that heading back to school and lifelong learning has been linked to better health, improved finances and a reduced risk of dementia.

- **Staying informed.** School can enable seniors to stay technologically informed and learn about movements and other factors that are helping to shape the modern world.



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# Getting back to your community after retirement

Though a significant percentage of individuals report desires to retire later in life, some people stop working around the age of 62. The desire for a later retirement may stem from financial concerns or because some people wonder just what they will do when they're no longer working.

Retirement is a time for hardworking individuals to enjoy themselves and their newfound free time. Interacting

with the community can keep the brain engaged and foster beneficial social connections. In recognition of the value of staying engaged, the following are a few ways for seniors to become more involved in their communities.

• **Join in.** Find an interesting activity and determine if there is a way to get involved with it in your community. Senior centers or adult activity providers may sponsor local programs.





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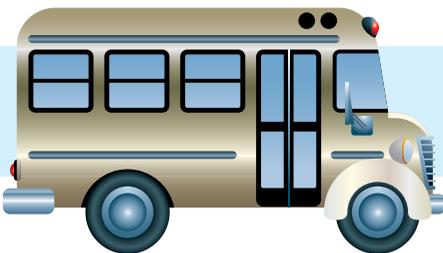
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*by Meg Boice, Vice President of Programs and Services, Alzheimer's Association Hudson Valley*

**UPDATE ON SERVICES FOR ADULT PROTECTION**  
*by Tracy Wager, Orange County Adult Protective Services*

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• **Have faith.** Many older adults find they want to reconnect with their faith at this point in their lives, even if attending services hadn't been a top priority earlier in life. Reach out to your local house of worship and find out when services take place and which activities they offer.

• **Read a book.** Volunteer your services at the library by reading to youngsters. Interacting with other generations can be inspiring.

• **Volunteer at a soup kitchen or food pantry.** Times continue to be challenging for many people who may find it hard to cover their expenses. Soup kitchens and food pantries can be a saving grace for those who might otherwise miss meals. Volunteering some hours at these organizations can do worlds of good and help you make a difference.

• **Friendly neighbors.** A passing "hi and bye" wave may have been the norm when you were busy working a job. Now that you have free time, you

can get to know neighbors better and even take turns hosting get-togethers. Moving to a retirement or active adult community may facilitate such friendships.

• **Government volunteer.** Find out ways you can become involved civically. Perhaps you can run in a local school board election or try to become a member of the town council?

• **Become a substitute teacher or paraprofessional.** Many schools are experiencing shortages of qualified staff. You may find your place helping to shape the minds of youngsters by volunteering at schools or taking on part-time jobs in the classroom.

Seniors can be more engaged in their communities, thus strengthening their "social capital," the term scientists often use to describe the strength of their social relationships, and the extent to which people feel physically and emotionally supported by their communities.



Greg Dawes

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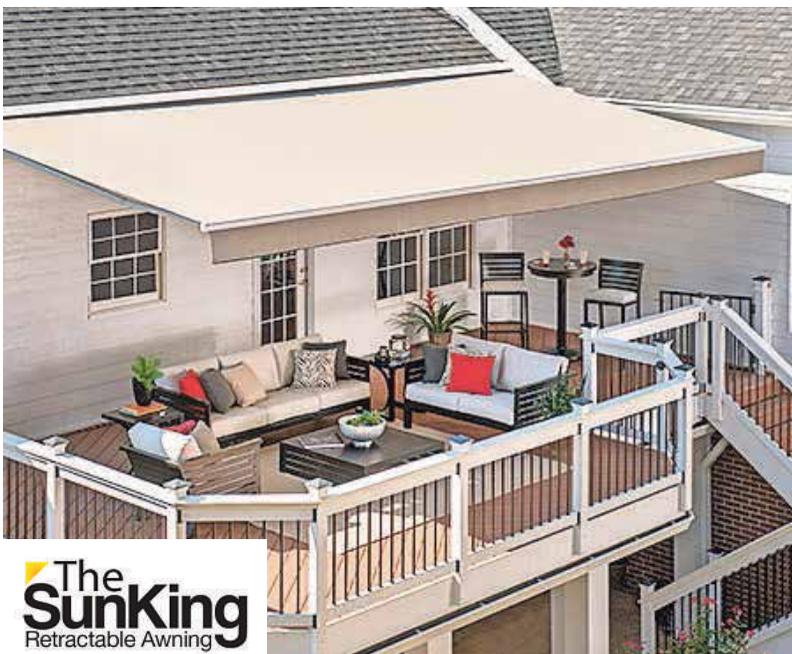
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# Seniors may be eligible for these tax breaks

**G**rowing older comes with many perks for those who are open to exploring the benefits. In addition to senior discounts on movies, meals and more, moving into one's golden years could offer some breaks when it comes to taxes and finances.

It is always best to go over tax- and finance-related plans with an accountant or certified financial planner to figure out what is in your best interest. However, generally speaking, here are some potential age-related tax perks.

## Increase savings

Older individuals can contribute more to employer-sponsored retirement accounts and Roth or traditional individual retirement accounts (IRAs), according to AARP. For 2023, the contribution limit for employees who participate in 401(k) and 403(b) programs, most 457 retirement savings plans and Thrift Savings Plan through the U.S. Federal Government can increase their contributions to \$22,500 - a jump of \$2,000 from last year. Those over age 50 can maximize contributions even more, up to a total of \$30,000.

## Larger standard deduction

The Balance (thebalancemoney.com)



says for tax year 2022, people age 65 or older can add an extra \$1,750 to the standard deduction they're eligible for if they are unmarried and not a surviving spouse. Those who are married and file joint returns can add \$1,400. For tax year 2023, those amounts go up to \$1,850 and \$1,500. In addition, the standard eligible deductions increased. Most older taxpayers feel the bigger standard deduction plus the extra standard deduction is more than any itemized deductions they can claim and choose this option when filing their returns.

## Reduce taxable income

The ability to contribute more to tax-deferred retirement accounts enables older adults to reduce their taxable incomes. This, in turn, reduces the amount that needs to be spent on income taxes.

## Filing threshold

According to The Arbor Company, which oversees senior living communities, the filing threshold is the income that must be made before being required to file a tax return. Typical taxpayers who are either employees or retired and drawing pensions or Social Security find the threshold increases over age 65. Single filers over age 65 do not need to file returns if their incomes are \$14,050 or under. Married filers over age 65 have a threshold of \$27,400. If primary or sole income comes from

Social Security or a pension, those over age 65 may not have to file returns at all.

## Elderly or disabled tax credit

A credit for taxpayers is available to people age 65 or older or retired persons on permanent and total disability who receive taxable disability income for the tax year, according to the Internal Revenue Service. In addition, this credit is for those with an adjusted gross income or the total of nontaxable Social Security, pensions, annuities, or disability income under specific limits. Eligibility levels change from year to year. Credits range from \$3,750 to \$7,500.

These are some of the tax breaks American seniors can expect when filing. Speak with an accountant and financial planner about other perks that come with aging. Visit [www.irs.gov](http://www.irs.gov) for further information.



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