



QuickFACTS®



"The first of April is the day we remember what we are the other 364 days of the year."

Mark Twain

INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

Welcome to QuickFACTS, a monthly fact sheet produced by MetLife's Mature Market Institute. Our focus is the emerging market of people 50+. 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.

Oh Happy Day! Linking Purpose and Health

Analysis of research from the Rush University Medical Center in Chicago of 950 people with a mean age of 80, suggests that people with a sense of purpose in life are 57% less likely to die over a five-year period than those who lack it. Other findings: They also have a better chance of being mobile and able to accomplish daily tasks. Analysis from the Archives of General Psychiatry reveals that participants whose lives have meaning could more easily walk up and down stairs, perform housekeeping chores, and manage money. This study is part of a field called happiness research or "positive psychology," which is exploring the connection between living with a sense of purpose and aging well.

Shirley S. Wang
 "Is Happiness Overrated?"
Wall Street Journal
 March 15, 2011
Click for link to article



Everyone Benefits



Employees may not be taking full advantage of the benefits offered by their employers, according to the Mercer's Workforce Communication and Change business. Employees need to understand not only how their benefits work, but how to use them to meet their needs. Employers can effectively accomplish this by turning to third-party providers, such as insurers that offer online tools or retirement planning seminars that also may provide employees with optional one-on-one follow-ups. This enables employers to avoid potential pitfalls and other challenges.

Drew Robb
 "Benefits Choices: Educating the Consumer"
HR Magazine
 March 2011

International Ageing*

It turns out that diminutive Ecuadorean villagers, typically less than 3 1/2 feet tall, and laboratory mice in a lab at Ohio University have something in common: a genetic mutation that prevents them from getting age-related diseases and can even extend their life spans. The villagers with Laron-type dwarfism have low levels of a growth hormone called IGF-1, which may explain why they almost never contract diabetes or cancer. Mice with the same defect live 40% longer than other mice. Scientists wonder if lowering IGF-1 levels through a drug might prolong the human life span.



Nicholas Wade
 "Ecuadorean Villagers May Hold Secret to Longevity"
The New York Times
 February 16, 2011
Click for link to article

*British/Australian spelling

Americans Worry About Alzheimer's Disease



In asking respondents the top five diseases they feared the most, cancer was first (41%), Alzheimer's second (31%), ranking Alzheimer's far ahead of major killers such as heart disease (8%), stroke (8%), and diabetes (6%), according to a recent MetLife Foundation survey. The telephone survey of 1,007 adults in September 2010, revealed that even though the disease is feared, just 18% have made financial arrangements for the possibility, even though 37% think it's important to do so. Currently, more than 5 million Americans have Alzheimer's, with the number expected to soar as Baby Boomers get older.

What America Thinks: 2010 Alzheimer's Survey
 MetLife Foundation
 December 17, 2010
Click for link to survey

Web Watch: Exercising En Espanol

The National Institute of Health has released a free exercise and physical activity booklet in Spanish for older adults, including those with chronic conditions. At <http://www.nia.nih.gov/Espanol/Publicaciones/Ejercicio/>, Spanish readers can download a copy or order prints. The guide describes nearly 40 simple exercises, answers frequently asked exercise questions, covers proper nutrition, provides worksheets to track goals and activities, and explains how to keep up a regular exercise program.



Investing in Psychology



Understanding how and why people make the financial decisions they do is the bailiwick of behavioral finance. This emerging field offers key insights for employers, financial experts, and policymakers who want to help people make better financial decisions, or guide retirees, many of whom no longer have pensions or a regular stream of income. Experts in behavioral finance understand that since having too many options overwhelms people, narrowing fund choices or getting employees to automatically enroll in 401(k) plans can be effective ways to help individuals save for the future.

Sarah Morgan
 “How Does This Mutual Fund Make You Feel?”
Smart Money
 August 25, 2010
Click for link to article

A New Meaning to “Going Downhill”

In February, Lou Batori clinched two medals in a slalom ski race in northern Michigan. He’s had a lot of practice: the former mechanical engineer has been hitting the slopes for 90 years! The centenarian belongs to the Midwest 70+ Ski Club and pulls out his poles three times a week. And when there is no snow? Batori bikes 15 miles or goes for a ride on a motorcycle, with his wife sitting in a sidecar.



Mary Ellen Geist
 “Still Taking the Slopes at Age 100”
 Interlochen Public Radio
 February 10, 2011
Click for link to article

It’s Working for Older Employees



The U.S. is at an all-time high for ages 55+ workers. In 2010, 40.2% had a paid job, compared to 29.4% in 1993. The spike is due largely to an increase of women in the workforce: 23.1% in 1975 vs. 35.1% last year. On the other hand, the number of employed men 55+ has declined from 49.3% 35 years ago to 46.4% in 2010.

Emily Brandon
 “Older Worker Employment Reaches Record High”
 usnews.com
 February 17, 2011
Click for link to article

Finding a Niche

“Niche retirement communities” are geared to adults age 50+ with similar interests, backgrounds, or lifestyles, whether they’re RV owners, lifelong learning buffs, aspiring actors, gay or lesbian, transgender, or bisexual. This new and growing trend in specialized housing is expected to soar in the next 10 to 15 years, when Baby Boomers turn 75. The fastest growing group is university-based retirement communities on or near college campuses that offer intergenerational opportunities, and long-term care, if needed. Others being discussed include a residential cruise ship with independent and skilled nursing, and assisted living for nudists.

Sally Abrahms

“Finding Your Niche Housing in Retirement—or Before!”

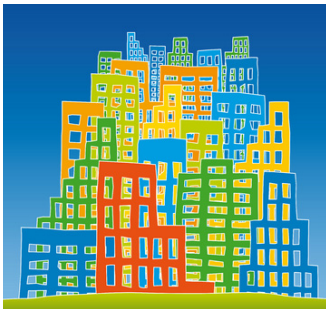
AARP Bulletin

March 7, 2011

[Click for link to article](#)



Where Older Americans Live



The Profile of Older Americans: 2010, compiled for the Administration on Aging, reveals that in 2009, 56.5% of those 65+ lived in just 11 states, and 80.6% lived in metropolitan areas. The most populous states were California, followed by Florida, New York, Texas, and Pennsylvania. In 13 states, including Iowa, West Virginia, Maine, and North Dakota, adults 65+ comprised 14% or more of the population. Between 1999 and 2009, that demographic increased by 25% or more in 11 states. Among them are Alaska, Nevada, Georgia, and Delaware.

Profile of Older Americans: 2010

Administration on Aging

February 2011

[Click for link to profile](#)

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