



# QuickFACTS<sup>®</sup>



"If you saw a heat wave,  
would you wave back?"

Steven Wright

## 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 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](mailto:fradding@metlife.com) or by phone, 203-454-5302.

### Wooing the Older Worker

A Bank of America study has found that 94% of the 650 corporate executives and benefit administrators surveyed want to keep their older workers on the job. And most of them are doing something about it by giving potential retirees new or improved benefits. Half of the companies contacted offer to tailor the older workers' schedules to their tastes, and one-fifth of them make it possible for older employees to work from home. The study respondents share a concern that there will be skill shortages in the future.

Margaret Collins  
*"Employers Spruce Up Benefits to Keep Older Workers, B of A Says"*  
 June 2011  
[Click for link to article](#)



### Global Study: Employees Fear for Future but Don't Prepare



Employees are failing to act on fears about their financial security despite a growing realization that they need to plan for the long-term in the wake of the global financial crisis, according to a new in-depth multi-country study on employee benefits from MetLife. The report reveals a global picture of chronic under-saving, lack of retirement planning, and irregular ownership of essential financial products across emerging and developed markets, despite lessons of the worldwide financial crisis. Having enough money to cover either a sudden loss in income or simply to make ends meet ranked in the top three of employee financial concerns in all five of the countries in the study—India, Mexico, Australia, United Kingdom, and the U.S.

*The 2011 MetLife Study of International Employee Benefits Trends*  
 June 2011  
[Click for link to study](#)

## More Male Boomers Try Cosmetic Surgery

He knew she was kidding, sort of, but when his fiancée said she didn't want any wedding photos taken because of what she called his "saggy chin," 59-year-old David Culpepper decided it was time for some plastic surgery. He was among the growing number of Boomers who signed on for surgery. Last year, a total of 1.1 million men underwent a cosmetic procedure, a substantial 2% rise over the previous year. Face-lifts were up 14%, and a face-lift, as well as a chin implant, was what David Culpepper opted for. The wedding and the wedding portraits went off without a hitch.

Laura Landro  
 "Gym, Check. Diet, Check. Face, Lift"  
*The Wall Street Journal*  
 May 2011  
[Click for link to article](#)



## U.S. and European Scientists Foresee a Bumper Crop of Centenarians

Leading longevity scientists from the U.S. and Europe met recently at Duke University to share the results of their latest research. Among their insights: An American expert predicted that, given the "deeper understanding of genetics," children born in high-income countries since 2000 stand a good chance of celebrating their 100th birthday. In fact, a Hawaiian gerontologist reported spotting a gene that triples a man's chance of becoming a centenarian if inherited from both parents. Danish researchers looked for reasons why women, on average, live longer than men, even though men are, on average, healthier. Among their conclusions: Men tend to take greater risks and avoid medical care.

Paola Scommegna  
*More of us on Track to Reach Age 100*  
 Population Reference Bureau  
 June 2011  
[Click for link to article](#)

CENTENARIANS

## Aging Fictional Detectives Hold Onto Their Jobs

Some of the most popular authors of mystery tales have written themselves into a corner by allowing their heroes to age in real time. The problem: Their detectives are losing, or have lost, the strength and stamina needed to physically take on the bad guys. Harry Bosch, the Los Angeles homicide detective created by Michael Connelly, has turned 60. James Lee Burke's detective Dave Robicheaux is 73. And J.P. Beaumont, the J.A. Jance character who has been chasing killers around Seattle for 26 years, is now a grandfather. The authors' fans don't seem to mind though. When Ms. Jance retired Officer Beaumont in a 1999 book, for example, readers protested so hard the retirement was short-lived.

Alexandra Alter  
 "The (Really) Long Goodbye"  
*The Wall Street Journal*  
 July 2011  
[Click for link to article](#)



## Web Watch



Why do elderly people have so much more trouble with summer heat than younger folks? The answer, along with information on all sorts of other important health questions, can be found on the Web site of Washington's Centers for Disease Control and Prevention (CDC). Older people, the site reports, tend to have chronic medical conditions and take prescription medications that reduce the body's normal response to heat. An entire area of the CDC site is devoted to healthy aging and includes topics ranging from caregiving to programs for older people provided by state health departments. <http://emergency.cdc.gov/disasters/extremeheat/elderlyheat.asp>

## The Graying of the Suburbs

Researchers predict that instead of heading for Florida or Arizona, most Baby Boomer retirees will stay right where they are, in suburbia. Brookings Institute scientist William Frey expects the political and cultural impact to be substantial. In their younger years, he says, the Boomers were worried about their children and the schools, but now they're more concerned about their own well-being. Suburban areas are beginning to prepare for the demographic shift. Fairfax County, Virginia, has presented forums on wheelchair accessibility, altered pedestrian traffic signals, and created a police unit to cope with fraud against older people.

Carol Morello  
 "If baby boomers stay in suburbia, analysts predict cultural shift"  
*The Washington Post*  
 June 2011  
[Click for link to article](#)



## Counseling May Delay Onset of Alzheimer's

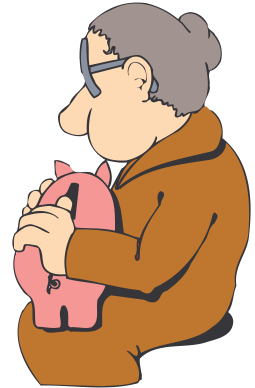


Scientists have identified chronic stress and depression as risk factors for developing Alzheimer's disease, which affects more than 10% of people 65 and over. Researchers like Kathryn Douthit, of the University of Rochester, believe that counseling could help people delay, if not prevent, the onset of the disease by guiding them toward a healthier lifestyle. Counselors, she says, can assist patients to improve their physical and emotional well-being and their social interactions in order to relieve stress and combat depression. She emphasizes the importance of maintaining meaningful relationships and addressing the spiritual aspects of life.

Jennifer Mellace  
 "Counseling's Role in Averting AD"  
*Aging Well Magazine*  
[Click for link to article](#)

## Possible Policy Changes Trigger Retirees' Concern

A study by LIMRA, the market research firm, has found that the possibility, debated in Congress, of increases in taxes and changes to the Medicare and Social Security programs is making more than half of the retirees surveyed nervous about their current financial plans. Among those surveyed, 85% rely on Social Security payments, while 75% had a traditional pension plan; 44% had investments and taxable savings; and 35% had an annuity (80% had a deferred annuity). Less than half had used professional advice in making their investment decisions and just 22% had a formal written plan.



“Majority of Seniors Fear Public Policy Will Derail Their Retirement Plans”

LIMRA

April 2011

[Click for link to study](#)

## With Two New Knees, Billie Jean Is Back



Fifty years after she won her first doubles victory at Wimbledon, tennis legend Billie Jean King is back on the court, courtesy of double-knee replacements. At age 67, she's pain-free now and playing with her life partner Ilana Kloss on the public courts in Manhattan—when she has the time. Since retiring from the pro circuit, King has spent much of her year on the road, promoting her World Tennis League. She also serves on the President's Council on Fitness, Sports, and Nutrition, and recommends that people in her age group exercise five days a week, and focus on ways to keep up their motivation.

Melissa Murphy

“Billie Jean King on new knees and boomer fitness”

Associated Press

June 2011

[Click for link to article](#)

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