



QuickFACTS[®]

“A mother is a person who seeing there are only four pieces of pie for five people, promptly announces she never did care for pie.”

Tenneva Jordan

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.

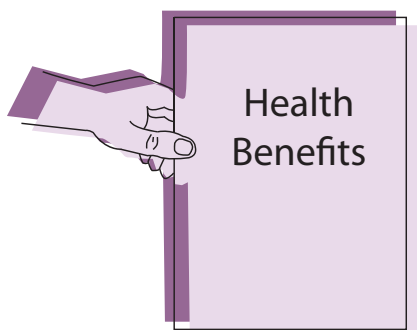
Celebrating Older Americans

Designated by President Kennedy as “Senior Citizens Month,” and later as “Older Americans Month” by President Carter, May is a time when area agencies on aging and community providers celebrate the contributions of Americans age 65+. This year’s theme: “Older Americans: Connecting the Community,” pays tribute to the many ways older Americans bring “inspiration and continuity” to their communities and the role technology plays in helping older individuals live “longer, healthier, and more engaged lives.”

“May Is Older Americans Month 2011”
Administration on Aging
[Click for link to press release](#)



Employer-Based Health Insurance for Retirees



Among employers who offer health insurance to their employees, larger firms (200 or more workers) are more likely to offer it to retirees (28% in 2010) than smaller firms (3% in 2010). The percentage of larger firms offering retiree health insurance is down from 30% in 2009 and 66% in 1988. Most of the larger firms offering retiree health insurance offer it to early retirees (93%) while 75% offer it to Medicare-eligible retirees as a supplement.

Employer Health Benefits 2010 Annual Survey
The Kaiser Family Foundation and Health Research & Educational Trust
[Click for link to survey](#)

The Big TV Picture: Older Viewers

Although the average age of prime-time television viewers is 51, ads reaching the 18 to 49 set are the most costly. However, networks are now looking to charge advertisers more to reach older audiences as the Baby Boomers (ages 47 to 65 this year) watch a disproportionate amount of TV and represent a significant portion of U.S. consumer spending. To appeal to older audiences, they are also creating shows featuring older actors, such as Tom Selleck, 66, in “Blue Bloods,” Mark Harmon, age 59, in the number one TV drama “NCIS,” and Kathy Bates, age 62, in “Harry’s Law.”

Amy Chozick
“Television’s Senior Moment”
The Wall Street Journal
March 9, 2011
[Click for link to article](#)



Workers: Financial Concerns for Retirement



The Employee Benefit Research Institute’s annual Retirement Confidence Survey (RCS) shows the percentage of workers “not at all” confident they’ll have adequate money for a comfortable retirement went from 22% last year to 27% in 2011, a record high in the 21 years of the RCS. Only 42% report that either they or their spouse have tried to calculate how much they will need to save to live comfortably in retirement.

The 2011 Retirement Confidence Survey: Confidence Drops to Record Lows, Reflecting “the New Normal”
Employee Benefits Research Institute (EBRI)
Issue Brief No. 355
March 2011
[Click for link to issue brief](#)

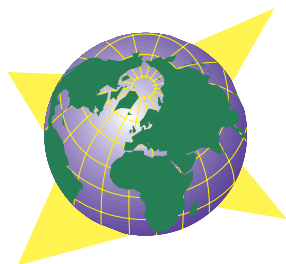
Working Out a New Career: Personal Trainer

Studies from IDEA, a nationwide organization of fitness professionals, indicate a steady increase in the number of older individuals working in the fitness industry. The percentage of personal trainers and instructors ages 55+ attending its annual World Fitness Convention grew 12% in 2010 from 5% in 2004. At last year’s annual Personal Trainer Institute, 42% of participants were ages 45 to 64. This role allows one to stay fit, active, and engaged, generate an income, and help others stay fit as well.

John Hanc
“Toned, Strong and a Little Gray, Too”
The New York Times
March 3, 2011
[Click for link to article](#)



International Ageing*



Workers around the world are choosing to stay in the workforce beyond the traditional retirement age for a variety of reasons: greater longevity, the desire of a sense of purpose, the global recession, the need for continued income and declining birth rates. In China, the problem has much to do with their longstanding efforts at population control, resulting in fewer younger workers to support the older members of society. The American workforce is also graying, but the transition in the U.S. is less arduous due to modest population growth.

Mark Trumbull
 “How Retirement Is Being Reinvented Worldwide”
The Christian Science Monitor
 January 16, 2011
Click for link to article

*British/Australian spelling

Web Watch

At www.mymoney.gov, 20 government agencies and bureaus have contributed valuable financial information for all stages of life and a variety of circumstances, from mortgage shopping to saving and investing strategies to planning for retirement. The site abounds with free online guides, budgeting worksheets and tips, tools, and checklists.



Falling for Vitamin D



More than one-third of Americans ages 65+ fall every year, reports the American Geriatrics Society. Sometimes a vitamin D deficiency is the culprit. Vitamin D seems to improve muscle function and strength and repairs and builds muscle fibers. One expert from the Sticht Center on Aging at Wake Forest University School of Medicine cites studies that indicate that individuals taking 700-1,000 mg of vitamin D daily have an approximately 20% reduction in falls.

Maura Keller
 “Vitamin D’s Impact on Falls”
Aging Well Magazine
 April 2011
Click for link to article

The Caregiving Connection

What's the prescription for better caregiving? It could be technology, say 1,000 family caregivers surveyed for a National Alliance for Caregiving/UnitedHealthcare study. *e-Connected Family Caregiver: Bringing Caregiving into the 21st Century* found the most valuable types of technologies would be a personal health record, a shared electronic log to track medical appointments and other care needs, and a system to track and dispense medication. The most commonly cited barrier was the belief that the technology would be expensive.



e-Connected Family Caregiver: Bringing Caregiving into the 21st Century
National Alliance for Caregiving and UnitedHealthcare
January 17, 2011
Click for link to study

Centenarian Ties the Knot



It took Forrest Lunsway's 100th birthday and 28 years of dating for Rose Pollard, 93, to finally say "I do." She agreed to wed him when he reached centenarian status. Guests didn't realize they were in for the California couple's surprise wedding when they arrived at the birthday celebration, until they saw a wedding cake next to the birthday cake. President Obama and first lady Michelle Obama sent cards congratulating the couple.

Brittany Levine
"Man Turns 100 By Marrying 93-Year-Old Girlfriend"
The Orange County Register
March 22, 2011
Click for link to article

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