



"O beautiful for spacious skies  
For amber waves of grain..."

Katharine Lee Bates

# QuickFACTS<sup>®</sup>

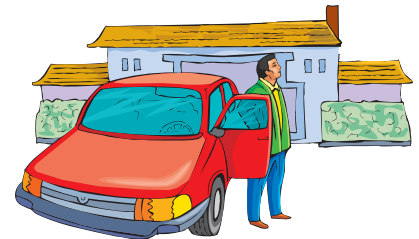
## INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

Welcome to QuickFACTS, a monthly fact sheet produced by the MetLife Mature Market Institute. Our focus is the emerging market of people 50+. We compile recent news and developments on multi-generational issues that impact our business and our customers. Ideas and comments for the editor are welcomed by e-mail at [fradding@metlife.com](mailto:fradding@metlife.com) or by phone, (203) 454-5302.

### Innovation at Work

As our population ages, businesses that accommodate the changing needs of this demographic are springing up across the country. One such San Francisco-based business, SilverRide, provides scheduled rides not only to medical appointments and grocery stores, but also to enjoy outings like the opera for those who no longer drive. Over time, the founders of SilverRide expect to expand into other cities as the demand for their services grows.

Elizabeth G. Olsen  
"Businesses for Baby Boomers"  
Forbes.com  
November 16, 2007  
[Click for link to article](#)



### Retirement Saving and the Economic Downturn

Many challenges lay ahead for Americans who are saving for retirement. Among current retirees, one-quarter depend on Social Security as their sole source of income, and three-quarters consider it their primary source. At the same time only 42% of workers contribute to their 401(k) plans. Dallas Salisbury from the Employee Benefits Research Institute noted that while the current economic downturn has not deterred most workers from continuing to contribute, there is no data showing that participants who have years to accumulate earnings are increasing their contributions to take advantage of lower prices while the market is at its current or lower levels.

Dallas Salisbury, Employee Benefits Research Institute  
"The Future of Retirement Plans"  
Employee Benefits Special Section  
*Wall Street Journal*  
April 2, 2009  
[Click for link to article](#)



## Web Watch

One innovative Web site, [www.elderlawanswers.com](http://www.elderlawanswers.com) offers a variety of informational topics, available as short podcasts, lasting from around 4 to 11 minutes. Each topic is covered by a different expert in a radio interview format. You will find answers to diverse issues such as how to maintain a sharp brain, when to use a reverse mortgage, what you need to know about your skilled care coverage rights, and many more. Click on the Elder Law Radio icon and happy listening.



## America's Aging Melting Pot



Currently older immigrants comprise 8% of older Americans. The number of older immigrants has almost doubled since 1990, from 2.7 million to 4.3 million. While most of this growth was fueled by new immigrants aging in place, older recent arrivals accounted for 11% of new immigrants in 2006, up from 3% in 1970. One-quarter of recent older immigrants come from Mexico and China. Other large numbers originate from the former Soviet republics, Cuba, and El Salvador.

Mark A. Leach  
 "America's Older Immigrants: A Profile"  
*Generations Journal of the American Society on Aging*  
 Volume XXXII Number 4  
 Winter 2008-09

## Social Networking and Beyond

Although Kirk Douglas, age 92, was left with halting speech from a stroke in 1992, he stays in constant contact with people of all ages and opinions through social networking. He is one of the 16.5 million adults over the age of 55 who engages in social networking, according to the Internet monitoring site, comScore.com. MySpace boasts 6.9 million users in this age group, and since its inception last year, AARP's social networking site has attracted 350,000 users, who participate in over 1,700 groups. Some are even taking the friendships offline. One group of users from Eons.com went on an Alaskan cruise together, and a group from TBD.com plan to meet in Kansas City to discuss spirituality.

Marco R. della Cava  
 "Boomers Zero in on Social Networks"  
*USA Today*  
 March 27, 2009  
**Click for link to article**





## Workplace Issues in the 21<sup>st</sup> Century

Due to legislative changes like the Lilly Ledbetter Fair Pay Act, the increase in aging baby boomers, and the recession, the Equal Employment Opportunity Commission (EEOC) expects an increase in discrimination claims. In fiscal year 2008, 26% of claims were age-related and 30% were gender-related. Overall, discrimination claims were up 15.2% over the fiscal year 2007.

Robert J. Grossman  
 “Defusing Discrimination Claims”  
*HR Magazine*  
 May 2009

## Technology, Scams, and Older Americans

This year, older Americans who are on Social Security, Supplemental Social Security Income, railroad retirement, or veterans disability are receiving their stimulus checks automatically. However, thieves are taking advantage of the uncertainty surrounding the distribution of and eligibility for the \$250 stimulus checks for older adults. The Federal Trade Commission has discovered that crooks have been sending out deceptive emails asking older adults for their bank account numbers, claiming that the information is required in order to receive the money. Scammers are using this technique and others to empty bank accounts of unsuspecting victims.

Patricia Sabatini  
 “Thieves Target Seniors’ U.S. Stimulus Money”  
*Pittsburgh Post-Gazette*  
 May 13, 2009  
**Click for link to article**



## Surfing the Web Builds Mental Muscle



The University of California at Los Angeles memory specialist, Dr. Gary Small and his team at the Memory and Aging Research Center, compared the brain activity of 24 study participants between the ages of 55 and 76 using magnetic resonance imaging (MRI) as they read text on a computer screen and as they used an Internet search engine, such as Google. Half of the participants were Internet savvy and half had minimal Internet search experience. In this very exploratory study, they found that only those with prior Web search experience registered additional activity in areas of the brain that control decision making and complex reasoning while they were engaged in the Internet search activity. The study results suggest to the researchers that Internet searching may help exercise and improve brain function.

Small, Gary W.; Moody, Teena D.; Siddarth, Prabha; Bookheimer, Susan Y.  
 “Your Brain on Google: Patterns of Cerebral Activation During Internet Searching”  
*American Journal of Geriatric Psychiatry*  
 Volume 17 Issue 2  
 February 2009

## Tearing Up the Carpet at Age 105

At 105, Doris Eaton Travis continues to live with gusto. She is the last surviving dancer from the original Ziegfeld Follies. Recently in New York City for her annual appearance to benefit Broadway Cares/Equity Fights AIDS, she was seen whirling up a storm, dancing to a snappy beat of the Fats Waller song, "Ain't Misbehavin'" at the 42<sup>nd</sup> Street restaurant, Chez Josephine. Throughout her career, Ms. Eaton Travis ran as many as 18 Arthur Murray dance studios, published her biography, "The Days We Danced," and at age 88, received her bachelor's degree in history from the University of Oklahoma.

Ralph Blumenthal  
 "Still Kicking Up Her Heels on 42<sup>nd</sup> Street"  
*New York Times*  
 April 26, 2009  
[Click for link to article](#)



## Housing Options



While most Americans plan to age in place, an increasing number of older adults, (3% in 2007, up from 2% in 2001) are living in age-restricted communities designed to attract active adults with a heavy emphasis on lifestyle, according to a new study done by the MetLife Mature Market Institute and the National Association of Home Builders. Of those adults aged 55+ who moved from their longtime homes, the primary reason cited was family-related. Another trend identified among those who make a move was their desire to be closer to work. The number of people who chose a community close to work increased from 11.4% in OK2001 to 16.6% in 2007.

MetLife Mature Market Institute  
*Housing for the 55+ Market: Trends and Insights on Boomers and Beyond*  
 April 2009  
[Click for link to report](#)

**MetLife**<sup>®</sup>  
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 I N S T I T U T E

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