



QuickFACTS®

“We hold these truths to be self-evident, that all men are created equal, that they are endowed by their Creator with certain unalienable Rights, that among these are Life, Liberty and the pursuit of Happiness.”

From the Declaration of Independence signed July 4, 1776

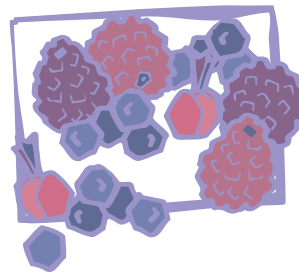
INFORMATION ABOUT AGING, LONGEVITY, AND THE MATURE MARKET

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.

Living Longer and Loving It

Members of one small town in Minnesota took their desire for greater longevity and additional healthy years to new heights and instituted a community-wide project, called the Vitality Project which aimed to get its 18,000 residents to add healthy years to their lives, painlessly. The project offered various initiatives including walking groups, healthy cooking classes, and seminars on finding purpose and meaning. By the time the six-month program ended 3,464 residents participated, many locally owned restaurants added healthy choices to their menus, like berries and broccoli, and 35 businesses committed to improving the choices offered at their cafeterias and vending machines. But most of all, the participants have become invigorated by the newfound sense of purpose and connectedness to their community.

Dan Buettner
 “The Minnesota Miracle”
AARP The Magazine
 January/February 2010
Click for link to article



Web Watch for Employers

The HR Policy Association, the public policy organization of chief human resource officers of large companies collaborated with the American Benefits Council, the Employee Benefits Research Institute, and Towers Watson to provide guidance and promote best practices for phased retirement programs on the site, www.hrpolicy.org, which also offers information on a variety of other issues. The phased retirement initiative provides employers with a phased retirement tool kit, related research, information on legislative and regulatory aspects, a presentation of legal issues, and current news articles.

Anniversary of Historic Signing

July marks the 20th anniversary of the signing of the Americans with Disabilities Act. The law guarantees access to public accommodations, commercial facilities, employment, transportation, state and government services, and telecommunications. Nationwide, 54 million Americans have a disability. This represents 19% of the civilian population not living in an institution. Among Americans ages 65 and older, 38% have a disability.



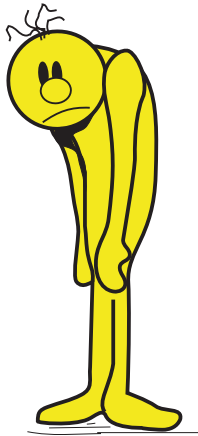
Facts for Features: 20th Anniversary of Americans with Disabilities Act: July 26

U.S. Census Bureau

May 26, 2010

Click for link to press release

Hidden Danger



The U.S. has a well-known and increasing problem with obesity, but less recognized is the issue of malnutrition which is responsible for taking the lives of some older Americans. Causes come from eating too little, problems with digestion, dental health, certain medications, and poor intake of nutritious food. Isolation can also contribute to the problem, according to the researcher from Louisiana State University, documenting these findings in the *Annals of Epidemiology*.

Madison Park

“Malnutrition killing elderly in U.S.”

CNNHealth.com

June 2, 2010

Click for link to blog

Working with Passion

Over the past decade, the Employee Benefits Research Institute has consistently found that the majority of workers expect to work for pay in retirement. In 2010, 70% of workers expect to work for pay, up from a low in 2008 of 63%. Although the number of people who actually work for pay in retirement is significantly lower (23% in 2010), of those who do, 86% say that they do so because they enjoy working or want to stay active and involved (92%).

Ruth Helman, et al.

“The 2010 Retirement Confidence Survey: Confidence Stabilizing, But Preparations Continue to Erode”

Issue Brief: No. 340

March 2010

Employee Benefits Research Institute

Click for link to issue brief



Retirement Planning Advice Anyone?



According to LIMRA research, only 50% of retirees aged 71–75 with over \$100,000 of investable assets use a personal financial advisor. Although fewer retirees of all ages used advisors for retirement planning activities than for investment advice, the majority of all retirees surveyed (80%) agree or strongly agree that their advisors are reachable, good listeners, and understand their long-term needs.

The Retirement Income Reference Book
LIMRA
Limra.com

Health, Long Life, and Health Care Costs

In a surprising, counterintuitive finding, the Center for Retirement Research finds that those who are healthy can expect to incur higher lifetime health care costs than those who are unhealthy. Using data from the University of Michigan Health and Retirement Study and simulating lifetime health care cost histories, the researchers identified three key reasons for their findings. First of all, healthy people at age 80 have a 29% longer remaining life expectancy than those who are in the unhealthy group. Secondly, healthy 80 year olds can expect to live one-third of their remaining life with a chronic condition, and lastly, they may require nursing home care at an advanced age. Planning for health care needs in retirement is crucial whether an individual is in good health or not.

Wei Sun, et al
“Does Staying Healthy Reduce Your Lifetime Health Care Costs?”
May 2010
Number 10-8
Center for Retirement Research at Boston College
[Click for link to brief](#)



Older Workers Reinventing Themselves



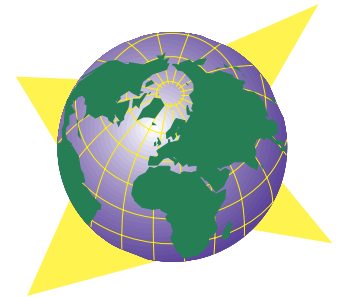
Between 2008-2009 the number of self-employed older Americans rose by 5% among 55- to 64-year-olds, and entrepreneurs over the age of 65 increased by 29%. A number of causes seem to be at play. While the unemployment rate for workers 55+ is 7% (less than the national average of 9.9%), older workers tend to be out of work for longer periods. Another reason for the uptick in entrepreneurial activity in this group appears to come from a willingness to make sacrifices that will turn a passion into a way of life.

Laura Petrecca
“More older Americans start own businesses”
USA Today
May 25, 2010
[Click for link to article](#)

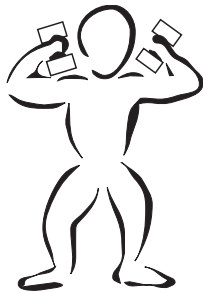
International Ageing*

In 2006, the World Health Organization initiated a global project aimed at understanding what makes a city a good place for older adults, to ensure that cities make the most of the growing older population. Over 35 cities in 22 countries including North and South America, Africa, Asia, Europe, and Australia were chosen to participate. The lessons learned from the project resulted in a blueprint for action for cities around the world to implement through collaborations with local businesses, health care and social service providers, urban planners, and policy makers. Stay tuned as this bottom-up approach begins to make the world a better place for all ages.

Margaret B. Neal and Alan DeLaTorre
 “The WHO Age-Friendly Cities Project: A global effort to understand what works locally”
Generations—The Journal of the American Society on Aging
 Summer 2009 / volume 33, number 2



*British/Australian spelling



The Graying of the Gym

Many young adults in the 1960s grew up amidst the fitness craze inspired by Dr. Kenneth Cooper, and later by the pumping iron craze in the 1970s. Jane Fonda inspired others in the 1980s with her aerobics videos. Now decades later those Americans are returning to the gym in large numbers. The annual survey of the International Health, Racquet and Sportsclub Association found that in 2008 gym membership of adults aged 55 and older increased to 10.5 million, up from 1.5 million in 1987. But the music playing at gyms that gets them moving has not changed: hits from the Beatles and the Beach Boys are playing when the older crowd starts their work-outs.

John Hanc
 “In America’s Gyms, More Than a Touch of Gray”
New York Times
 March 4, 2010
[Click for link to article](#)

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 I N S T I T U T E

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