Muscle Strength Training for Seniors

Physical activity in older Americans is getting more attention now since more people are living to an older age. With an increase in the senior population, researchers are looking at ways to help people as they age to stay healthy and independent as long as possible.

Exercises that increase your muscle strength can help reduce or prevent many of the problems associated with aging in older adults, including people in their 80s and 90s. We used to think that loss of muscle and strength were inevitable as people got older and that nothing could reverse it. After a lot of research we now know that strength training can help offset the normal loss in muscle and strength typically associated with aging. Strength training improves balance and decreases the risk of falling (a major problem in older adults), reduces the risk of osteoporosis (a condition in which bones become very fragile), improves flexibility, and helps with weight loss.

Loss of muscle mass occurs as we age. In fact, it decreases by nearly 50% between the ages of 20 and 90 years and to a greater degree in women. Strength also declines significantly with age due primarily to the decrease in muscle mass and inactivity. In long-term care facilities, loss of muscle strength is a major factor affecting a person's ability to walk.

Eating too little protein can also contribute to muscle loss in older adults. Therefore, it's important to include foods which contain high quality protein like meat, poultry, seafood, and dairy products every day. Some older adults inadvertently consume less meat due to a change in preference for the taste of meat.
difficulty chewing, or the effort it takes to prepare these foods. It may be necessary to make a special effort to include more protein in your diet.

Strength training improves your body’s ability to retain the nitrogen from protein which can help prevent muscle loss. An adequate intake of calcium and Vitamin D along with strength training helps offset the age-related decline in bone health that is so important in preventing osteoporosis.

For strength training (also called resistance training) your health care team may recommend that you use free weights such as dumbbells, ankle weights, weight machines, or various types of rubber bands or elastic tubing. However, you don’t need to join a gym or buy costly weight machines. You can get the same benefits from a program using some small, inexpensive weights at home. You will be able to increase your muscle strength in only a few months of training. Studies have shown that older men and women can get the same or better results with strength training as younger people.

With increased muscle strength many older people find that their level of activity increases. They’re able to perform daily activities with more ease and consequently can remain independent longer. Activities such as walking, climbing stairs, and light lifting become easier with regular strength training.

As with any type of exercise, consult your physician prior to beginning any strength training. Proper supervision and instruction is important to help you learn the safe and correct way to train in order to accomplish your individual goals and avoid injury.

**Low-Fat Dijon Potato Salad**

**Salad:**
1 pound red potatoes, unpeeled and cubed

½ cup diagonally sliced celery
1/4 cup sliced scallions
2 Tbsp chopped shallots

**Dressing:**
½ cup low-fat buttermilk
2 Tbsp low-fat mayonnaise
1 Tbsp Dijon-style mustard
1 Tbsp tarragon vinegar

1. In a medium-size pot, cover the cubed potatoes with water. Bring to a boil, lower the heat, and cook on medium heat until potatoes are tender, yet firm (about 15 minutes).
2. Toss cooked potatoes with celery, scallions, and shallots.
3. In a small bowl, combine all dressing ingredients. Add to the potato salad and mix well. Refrigerate until ready to serve.

**Nutrient Analysis:**
- Calories: 97
- Carbohydrate: 18 grams
Fat: 2 grams
Fiber: 2 grams
Cholesterol: 3 milligrams
Sodium: 103 milligrams


Your Resources

Cashing in Housing Equity in the Latter Years: Home Equity Conversion Mortgage (HECM)

What is a Federally Insured Home Equity Conversion Mortgage?

It is a special type of mortgage that enables you, as an older homeowner, to tap the cash in your walls, floors, and ceilings, that is sitting there and not doing a thing for you. Whether you need a tax-free lump sum, or a stream of monthly income to supplement your retirement, this program offers a solution while still retaining ownership of your home.

How does a Federally Insured Home Equity Conversion Mortgage differ from a home equity loan?

While both enable you to turn the equity in your home into spendable dollars, there are important differences. With a home equity loan, you must make regular monthly payments to repay the loan. You must also qualify based upon your income and credit rating. The Federally Insured HECM has three principal differences from the typical home equity loan:

1. You do not have any monthly repayments to make
2. Your income is not considered when qualifying for the loan
3. Your credit rating is not considered when qualifying for the loan

Who is eligible for a Federally Insured HECM?

You, and any co-borrowers, must be at least 62 years old and either own your home free and clear, or have a low outstanding mortgage balance. Your property must be an approved FHA property, or you can be assisted with an alternate program called the "Home Keeper" from the Federal National Mortgage Association (Fannie Mae). You must also agree to participate in a consumer education session with a HUD certified housing counselor.

How much money can I borrow with the Federally Insured HECM?

The maximum amount that you can borrow is based on your age, the expected interest rate, and your property value.

How will I receive my money?

You may select from a variety of
income plans.
• An interest-bearing line of credit that increases each year, allowing you to draw tax-free money at your convenience.
• A one-time tax-free lump sum payment to you.
• Monthly tax-free income payments to you for a specified term, or for as long as you reside in your home.
• Monthly income payments to you for life, whether you still reside in your home or not.
• Or any combination of the above.

Are there any restrictions on what I can do with the money?
There are no restrictions placed on the tax-free money that you receive. Many people use the money to increase their standard of living. By relieving financial stress you may be adding years to your life. You may use the money to provide in-home help, travel, entertainment, eating out, vacations, a new car, home repair or remodeling, college tuition for grandchildren, long term care health insurance, pay off existing credit card debt or mortgage balance, or just have it available in an interest-bearing line of credit for a rainy day.

When does the loan have to be repaid?
The full balance is due and payable if you move, sell, or die. As long as any borrower or co-borrow resides in the home there can be no demand for repayment of the balance as long as real estate taxes, association dues, hazard insurance, and general upkeep of the property are maintained and paid current.

Are there any closing costs?
As with any real estate loan there are closing costs that vary depending on your State of residence. These costs can be financed into your loan, and are not paid until you are no longer living in your home. Your out-of-pocket expense, other than a refundable application fee, is very small.

Will my heirs owe anything to the lender when I die?
Upon the death of the last remaining borrower, the loan balance becomes due and payable. Your heirs may repay the loan by selling the home, paying off the loan, or refinancing in case they wish to keep the home. Any equity that remains belongs to your heirs. If you outlive your life expectancy and the loan balance is greater than the remaining equity, neither you nor your heirs are responsible for any monies due over and above the value of the property.

How do I go about taking advantage of this program?
Availability of this program is limited by congressional action. Only 50,000 HECM's were authorized through the year 2000, nationwide!
There may be as many as 10 million seniors who are eligible, and to date over 30,000 have taken advantage of this program. The first step is to find out if you and your property are eligible through a housing and/or financial counselor.

Adapted from: Jerry Goldfarb, Retirement Advisor, Deerfield Beach, FL. http://www.reversemortgageinfo.com/

Your Relationships

Caring and Good Health

Friends are good medicine. So are supportive family members and coworkers. To age well, we need to be connected with people so that we can freely give and receive love. As human beings, we thrive on caring for one another. When we have positive relationships, we stay healthier, live longer, and are more successful. Even loving relationships with pets and plants nourish our well-being.

Contrary to stereotypes, the majority of elderly persons are not socially isolated. They are usually in contact with family members, although they are unlikely to live with them. Most family members care for older loved ones as long as they are able to do so.

If you are an older person, stay in contact with friends and family. If you are young, make it a point to enjoy the companionship of older persons.

Lack of social support may be as dangerous to your health as smoking, obesity and not exercising. Helping others is good for your body and soul. It reduces excessive focus on oneself, builds strong communities, and improves mood and well-being.

There are millions of ways that seniors can reach out and serve others: Take a frail friend to the grocery or a social gathering; Teach a child to cook or read; If you are spiritually inclined, pray for those who come into your heart and mind.

We are never too old to make new friends. With a trustworthy friend, there’s no need to hide any part of who you are. You can share dreams and happy times as well as sadness and confusion.

Friendship is always an adventure. Even in the closest of relationships, it is best to respect the mystery and maintain a degree of reverence. Give your friends space to breathe, change and make mistakes.

Never underestimate the influence of your touch, your thoughtfulness, your smiles, your generosity, and your words of encouragement -- such gestures of kindness ripple out, blessing all those around you.

Adapted from: Sam Quick, Kentucky Cooperative Extension Service, 1999.
Dear Friend:

SENIOR SENSE is a quarterly publication provided by your local county Extension Service office. It is prepared by Extension Family & Consumer Sciences specialists at The University of Georgia specifically for the educational needs of older Georgians.

Please contact your local Extension Service office for more information on these and related topics.

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