Your Relationships

A Snapshot of Young Retirees

While more and more seniors are working, at least part-time, into their 70's and 80's, a significant number of U.S. workers are retiring in their late 50's. The National Academy on an Aging Society estimates that there are approximately 2.6 million of these folks, and these retirees have some interesting attitudes about their current and future situations.

About 4 in 10 of these young retirees are very satisfied with retirement. The best parts of retirement for these people are the lack of job pressures, the ability to spend more time with a spouse, and the ability to relax, cited by nearly half of this group. About 1 in 3 mentioned enjoying being their own boss for a change, being able to spend more time with children, and having more time to travel.

Interestingly, about 1 in 5 young retirees are very dissatisfied with their situation. The greatest concerns for young retirees are having an income that will at least keep pace with inflation, and suffering from a current or future serious illness or disability. Of this group, about 1 in 5 also mention not feeling useful anymore, missing former coworkers, and being bored.

In many respects, younger retirees have very similar attitudes to people their age who are still in the workforce. Both groups are almost identical in their satisfaction with their marriage and friendships, their family life, their neighborhood, and their home. Young retirees are much less satisfied with their health status. This is likely due to the fact that poor health is a primary reason for retiring young.
Most of these young retirees (56%) report that they were forced to retire. By a large margin, the greatest reason for this was their own poor health or the health of a family member for whom they were caring. Relatively small numbers of those forced to retire mentioned other reasons such as not being able to find a job or employer policies toward older workers.

About 1 in 4 young retirees report that they chose to leave the workforce, rather than being forced out. The reasons most often mentioned by this group for retiring were wanting to do other things in life, wanting to spend time with a retiring spouse, and having enough money so they didn’t have to continue working.

These results point out the diversity among retired Americans and the need to look beyond the common stereotypes of aging and retirement. Among young retirees, many are in poor health and unhappy with their circumstances. At the same time, other young retirees are healthy, reasonably wealthy, and looking forward to many more years of doing as they please.

Compare these results with the opinions of seniors in their 70's and older who are still in the workforce. This group is more likely than the young retirees to be in good health, to have lower-stress jobs, and to be earning higher incomes. As you consider retirement for yourself and your loved ones, remember how important good physical and financial health seems to be for many satisfied seniors, whether retired or still working.


Your Health

When Someone Needs Help Eating

Do you have a relative or friend who needs help eating? As we age, sometimes illness or disability can make it difficult to eat or drink. Often it falls on the shoulders of a family member or friend to assist a person with meals. This can be a very important act of love or friendship that can literally save a person’s life.

While getting enough nutritious food is very important, maintaining dignity and independence is just as important. Here are some strategies you may want to try:

Make the eating area as clean and attractive as possible. If the person is being fed in a wheelchair with a tray, wipe the tray off carefully before the meal is served. Also keep spills cleaned up during the meal to keep the eating area pleasant.

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If the person is eating off a tray or table in bed, lay towels or other cloths around the person to keep the bed linen clean. If needed, position the person with pillows or rolled-up towels so that they are sitting up as straight as possible to prevent...
choking.

The person will also feel more stable if his feet are supported. This may mean pulling down the foot rests on a wheelchair or placing a small stool or box under the feet if he is seated at a table or on a bed.

Use a colorful plastic place mat to help the plate, drinking cup and utensils to slip less. Try to have the place mat, dishes, napkin and utensils in bright, contrasting colors so they will be easier to see. Also offer foods of contrasting colors and textures so the appetite is stimulated. Provide an apron so the person can remain neat as well. A towel around the neck is no way to maintain self-esteem and dignity.

Promote independence. If the person can self-feed, encourage this. Offer finger foods such as cut pieces of bread, cheese, or fruit. Use a special plate with a raised edge available from medical supply companies so the person can easily push food onto the utensil. This dish may also have a suction cup on the bottom to prevent slipping.

Spoons usually are easier to use than forks, but there are utensils that combine a fork with a spoon and a knife with a fork. Even if a person cannot self-feed, let the person maintain some control by asking him what he wants to eat each time a bite is being offered.

Consider texture. Some people due to disability or dental problems may need chopped or pureed foods. Try to give the most texture the person can handle. Pureed or blended foods are never as appealing as chopped or finely cut foods. Offer fluids between bites if swallowing is difficult. If fat or calories are not a problem, add gravies or sauces to help with eating meat or other foods that may be dry.

Create a pleasant atmosphere. No one enjoys eating in a tense, rushed environment. If possible, enjoy your meal at the same time your friend or relative is eating. Sit facing each other at the same level and have a conversation even if you do most of the talking. Play soothing music and keep the TV off.

If something spills or the person has difficulty eating, be patient. Some frustration is to be expected. Try to calmly reassure the person that the problem can be handled. Keep a damp cloth and extra apron, napkins and utensils at hand in case they are needed.

Finally, keep others informed. If you are feeding a person while he is in a hospital or long-term care facility, inform the nursing staff about how well the person ate. If you are feeding at home, be sure to inform the doctor if the person has any change in appetite or ability to eat. This information can indicate whether the person’s condition is getting better or worse. If food intake begins to decrease, the person may need different food textures, special supplements or a change in medication or other treatment.

Source: American Dietetic Association, Chicago. 2002
Lemony Vegetable Chicken Salad

1 ½ cups cooked shredded white meat chicken
½ cup shredded carrots
¼ cup reduced fat mayonnaise
2 tablespoons nonfat milk
1 ½ tablespoons lemon juice
2 tablespoons raisins
1 tablespoon chopped onion
½ teaspoon dried tarragon
½ tablespoon Dijon-style mustard
½ teaspoon grated lemon peel
Salt and pepper to taste

In a medium bowl, combine all ingredients. Serve over leafy greens or in a sandwich.

Makes 4 servings.
Exchanges: 2 very lean meat, 1 vegetable, 1½ fat
Nutrition Information:
Calories: 180
Carbohydrate: 8 grams
Protein: 17 grams
Fat: 8.5 grams
Cholesterol: 45 mg
Sodium: 191 mg
Fiber: 1 gram

Source: American Institute of Cancer Research

Your Resources

Energy Assistance Available to Low-Income Households

Low-income households needing help paying home energy bills may receive financial assistance from the Low-Income Home Energy Assistance Program (LIHEAP). LIHEAP is a federally-funded program administered by the U.S. Department of Health and Human Services which helps people keep their households warm and safe.

LIHEAP may offer assistance for:
- Paying energy bills
- Energy crisis assistance
- Energy-related home repairs

In order to qualify for financial assistance, households must have a total gross income no more than the following:

<table>
<thead>
<tr>
<th>Household Size</th>
<th>Monthly Income</th>
<th>Annual Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>1 person</td>
<td>$1,107.50</td>
<td>$13,290.90</td>
</tr>
<tr>
<td>2 persons</td>
<td>$1,492.50</td>
<td>$17,910.00</td>
</tr>
<tr>
<td>3 persons</td>
<td>$1,877.50</td>
<td>$22,530.00</td>
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<tr>
<td>4 persons</td>
<td>$2,262.50</td>
<td>$27,150.00</td>
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<tr>
<td>5 persons</td>
<td>$2,647.50</td>
<td>$31,770.00</td>
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<tr>
<td>6 persons</td>
<td>$3,032.50</td>
<td>$36,390.00</td>
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<tr>
<td>7 persons</td>
<td>$3,417.50</td>
<td>$41,010.00</td>
</tr>
<tr>
<td>8 persons</td>
<td>$3,802.50</td>
<td>$45,630.00</td>
</tr>
</tbody>
</table>

For households with nine or more members, add $4,620.00 for each individual member

If you qualify for the Low-Income Home Energy Assistance Program (LIHEAP), you may apply for assistance at your local Community Action Agency.
You may need some of the following documents to prove you qualify:

- Recent copies of your utility bills
- A recent payroll stub or other proof that shows your current gross income
- Documentation showing income from Social Security, Unemployment Insurance, pension funds, disability, etc.
- Final Utility Termination Notice (if you've received a shut-off notice from your energy company)
- Proof of present address (e.g., rent receipt, lease or deed, property tax bill)
- Proof of total members living in your household (e.g., birth certificates, school records, etc.)
- Social Security cards (or numbers) for all persons living in your household
- Proof of U.S. citizenship or permanent residence.

For more information about the LIHEAP program and where you need to go to apply, contact:

- The National Energy Assistance Referral (NEAR) project to find out where you can apply for LIHEAP. The toll-free number for NEAR is 1-866-674-6327.
- Or, contact the Georgia LIHEAP office toll-free at 1-800-869-1150.

Sources: Low Income Home Energy Assistance Program website
http://www.acf.hhs.gov/programs/liheap/
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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