

QuickFACTS

From the MetLife Mature Market Institute®
www.MatureMarketInstitute.com



“Enjoy the little things, for one day you may look back and realize they were the big things.”

Robert Brault

INFORMATION ABOUT RETIREMENT, LONG-TERM CARE 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 retirement, aging and long-term care issues that impact our business and our customers. Ideas and comments for the editor are welcome. kobrien@metlife.com or phone, 203-454-5386.

Celebrating Older Americans

Established in 1963 under President John F. Kennedy, Older Americans Month has been a time set aside each year to recognize and celebrate the contributions of older Americans. “*Older Americans: Making Choices for a Healthier Future*” is the theme of this year’s 44th annual Older Americans Month. The goal of this theme is to encourage Americans to work together to update current systems to promote proper planning to address the health and long-term care needs of both current and future generations. ■

Older Americans Month – May 2007

Department of Health and Human Services Administration on Aging.

http://www.aoa.gov/press/oam/May_2007/Materials_Downloads.asp

http://www.aoa.gov/press/pr/2007/May/5_1_07.asp



Making Choices
for a Healthier Future

The Impact of Caregiving

Among respondents in a survey of caregivers who indicate that caregiving has caused their own health to worsen, the following aspects of health were most commonly identified as being impacted by caregiving: energy and sleep (87%), stress and/or panic attacks (70%), aches or pain (60%), depression (52%), headaches (41%), and weight gain or loss (38%). In addition to the impact on health, these caregivers also report spending less time with family and friends (69%) and at work (37%). ■

Evercare® Study of Caregivers in Decline: A Close-up Look at the Health Risks of Caring for a Loved One

Evercare in collaboration with the National Alliance for Caregiving

September 2006

<http://www.caregiving.org/>

Retirement Readiness or Not?

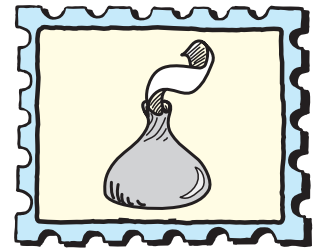


According to the Employee Benefit Research Institute (EBRI) 2007 Retirement Confidence Survey, 27% of workers are very confident and 43% somewhat confident that they will be financially secure in retirement. Yet, 49% of workers saving for retirement report total savings and investments (not including the value of their home or a defined benefit pension plan) of \$25,000 or less. Additionally, among very confident workers 24% are not currently saving for retirement and 37% have not done a calculation to determine retirement needs. ■

Ruth Helman, Jack VanDerhei, and Craig Copeland
The Retirement System in Transition: The 2007 Retirement Confidence Survey
EBRI Issue Brief No. 304
April 2007
www.ebri.org

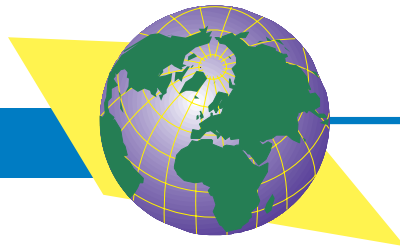
A Kiss is Still a Kiss: 100 Years Later

Introduced in 1907, Hershey's Kisses continue to be as popular as they were 100 years ago. Hand-wrapped for the first 14 years, today's wrapping machines can wrap up to 1,300 pieces a minute aiding the production of more than 80 million Kisses each day. In conjunction with its year long anniversary celebration, the Hershey's Kiss was featured on the 2007 U.S. Postal Service LOVE Stamp entitled "With Love and Kisses." The streets in Hershey, PA are lined with lamps shaped like Hershey's Kisses, celebrating one of America's most recognized brands of chocolate. ■



The Hershey Company and United States Postal Service Unveil the 2007 "With Love and Kisses" Stamp
<http://www.thehersheycompany.com/news/release.asp?releaseID=916836>
www.hersheyskisses.com

International Ageing



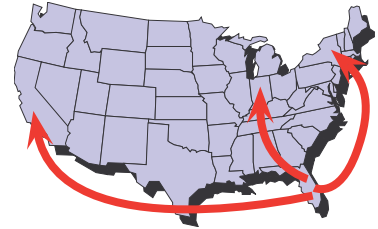
The oldest old (people age 85 and over) currently represent 7% of the world's 65+ population. More than 50% of the 85+ population worldwide live in six countries: China, the United States, India, Japan, Germany and Russia. Globally, the 85 and over population is projected to increase by 151% between 2005 and 2030, compared to a 104% increase in the 65+ population and a 21% increase in the population under age 65 during the same time period. ■

Why Population Aging Matters: A Global Perspective
National Institute on Aging, National Institutes of Health, U.S. Department of Health and Human Services, and U.S. Department of State
Publication NO. 07-6134
March 2007
<http://www.state.gov/g/oes/rls/or/81537.htm>

Homing Seniors

Since the depression, more people 75 years of age and over have been moving to the South than have been leaving it. Now, in a reversal of flight, more are leaving the South to return to the Northeast, Midwest and West, according to a New York Times analysis of Census Bureau data. The desire to be closer to family, loss of a spouse and reduced mobility seem to be factors in their decision. ■

Sam Roberts
Making the Return Trip: Elderly Head Back North
The New York Times
February 26, 2007



More Women: Living Longer

In 2005, there were 21 million women over age 65 in the United States as compared with 15 million men. Women make up 58% of the age 65+, 69% of the age 85+ and 80 percent of the age 100+ populations in America today. The number of women age 65 and over in the United States more than tripled between 1950 and 2005. That number is expected to grow to 48 million by 2050, according to the U.S. Census Bureau. ■

Kristen Robinson, Ph.D., Office of Analysis and Epidemiology
Trends in Health Status and Health Care Use Among Older Women
Aging Trends No. 7
U.S. Department of Health and Human Services
Centers for Disease Control and Prevention
National Center for Health Statistics
March 2007



Beyond 65

The retirement age of American workers is moving beyond 65 says a survey recently released by the National Association of Professional Employer Organizations (NAPEO). Of the 390 small businesses responding, nearly one-fifth have workers over that former retirement age watermark. Thirty-seven percent of employers mentioned financial need, desire to work and extra income as top reasons for workers staying on the job. ■

Bill Leonard
More Employees Work Past Traditional Retirement Age
Society for Human Resource Management (SHRM)
March 28, 2007
http://www.shrm.org/hrnews_published/articles/CMS_020960.asp



Web Watch

Social Security online provides a “Retirement Planner” section on its website at <http://www.ssa.gov/retire2/>. This section allows individuals the ability to find their retirement age and provides a calculator to estimate future Social Security benefits. The site contains information about all aspects of the Social Security program, including working after retirement and how earnings may affect one’s Social Security benefit as well as the impact on benefits if one retires before his or her full Social Security retirement age. ■



Graduation: A Record Breaking Achievement

Her name is Nola and she’s a college graduate. She’s been studying since 1972 when her husband of 39 years died. Graduating this year, along with her 21-year-old granddaughter, at age 95 Nola has broken the Guinness World Record for the world’s oldest college graduate. Nola’s not taking a break after college, either. She now plans to travel, take more classes and seek employment as a storyteller. ■



Associated Press
Woman, 95, Set to be Oldest College Graduate
<http://www.msnbc.msn.com/id/18338864>
April 27, 2007

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