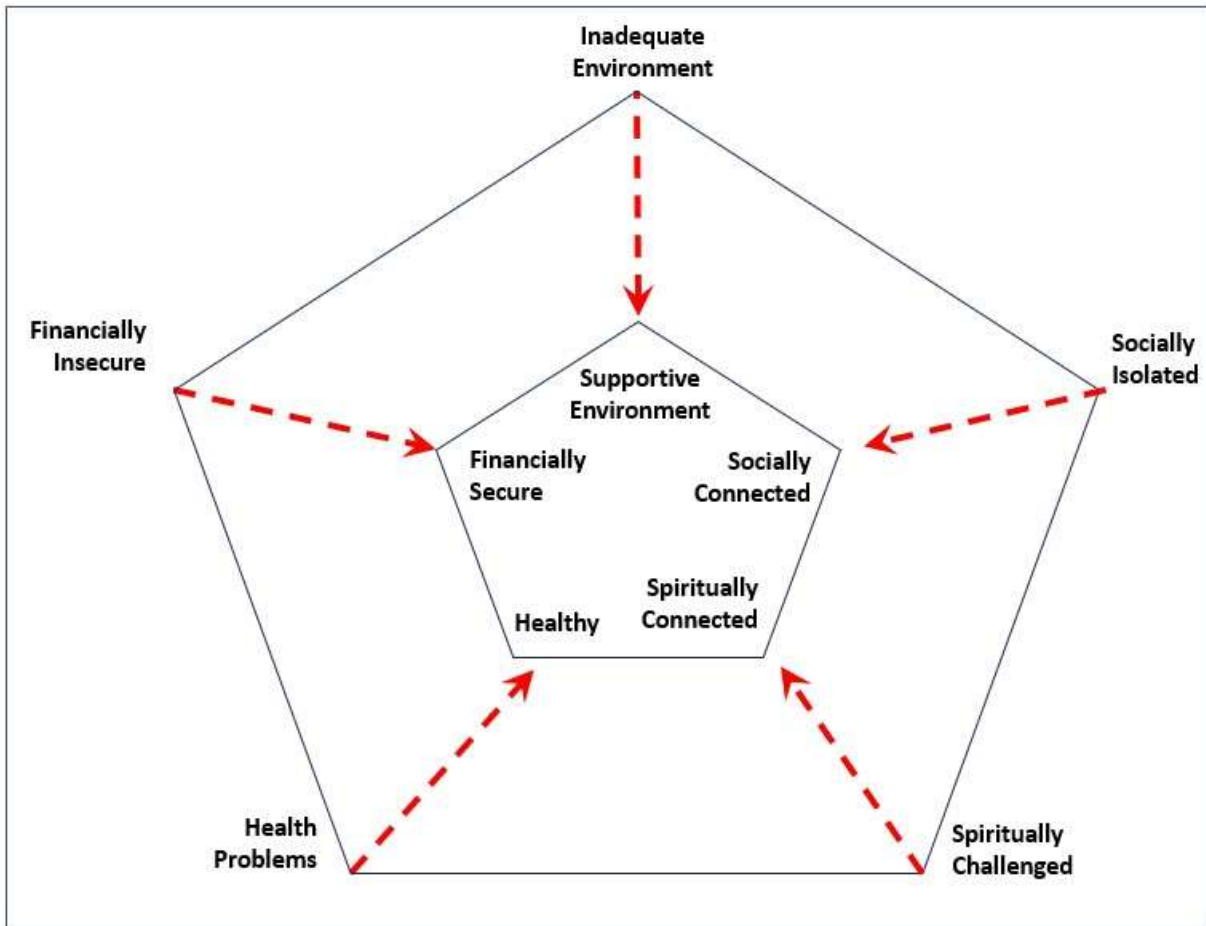


Thinking About Your Life After 60

A Wholistic Approach



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A Wholistic Approach

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Dedication

This book is dedicated to the members of the News and Conversation groups that I attend at the Adult Activity Center in Lake Oswego, Oregon who serve as my test group.

I also want to thank Lynn Hingson for her many helpful suggestions on editing this eBook.

I also want to acknowledge Ken Dychtwald, Ph.D. who introduced me to Humanistic Gerontology in 1978

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(v1.6 – February 2024)

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Why Read This Book?

Are you thinking about retirement or have you recently retired? Or did you retire 10 or 20 years ago and are now **dealing with new and changing issues**? If so, this book is for you.

You see at about the age of 60 to 65 many people's lives change. Whether you call this retirement, or seniority, or elderhood, or the second half of your life, **you find yourself living in a new world**.

- The kids are grown up.
- There is no job to fill the day.
- You may need to find new friends and activities.
- You need to create a new budget for your current and future life.

And the list goes on.

This eBook is intended to give you a structure to **review your current life circumstances** and determine the areas where you are strong and the areas that need attention and pose the greatest challenge. The questions may jog your memory or bring up new ideas. For those who like to **quantify** the results, the Issue Assessment forms for each area give that option.

This eBook is **wholistic** in that it encourages you to look how issues or actions in one area may be affected by or contribute to issues or actions in another area.

Once you have identified the issues that are of primary concern to you, this book presents **action steps** that you might take to address them. Here too you may discover ideas that you never thought of before.

Of course, since our lives change day-to-day, the result is a **snapshot** in time that can change tomorrow. But even so, reviewing the issues of concern to you and identifying actions that you can take to address them can help you **build your best life**.

How Is This Book Structured?

The eBook is nothing if not organized.

- The eBook begins with a **Preliminary Assessment** of your situation.
- Next, **five major areas** are considered:
 1. Your Living Environment
 2. Social Connection
 3. Spiritual Connection
 4. Health
 5. Financial Security
- Within each of these areas there are **5 sections**:
 1. Issues Description (*except for Area 1*)
 2. Issues Assessment
 3. Actions Description (*except for Area 1*)
 4. Action Assessment
 5. Overall Assessment

Finally, this eBook also lets you create an overall **Summary Assessment**.

Preliminary Assessments

- Life Assessment
- Communication Preferences
- Relationship to Technology
- Technology Security Concerns

Preliminary Assessments				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Life Assessment Snapshot

Question	Yes	Comment
1) Living Situation		
a) Do you live alone?		
b) Do you live with a spouse or partner?		
c) Do you live with family?		
d) Do you live with a friend(s) or roommate(s)?		
e) Do you miss your family?		
f) Do you miss old friends?		
g) Do you own your home?		
h) Do you rent your home?		
i) Is taking care of your home a burden?		
2) Transportation		
a) Do you drive?		
b) Do you own a car?		
c) Do you ride a bike?		
d) Is parking a hassle?		
e) Is getting around a hassle?		
3) Mobility		
a) Do you have trouble climbing stairs?		
b) Do you have trouble walking or losing balance?		
c) Do you have trouble standing up?		
d) Do you get out of breath easily?		
e) Do you use a cane or walker?		
f) Do you use a wheelchair?		
4) Mental Health		
a) Do you feel lonely?		
b) Do you feel sad or depressed?		
c) Do you feel "grumpy" or irritated?		
d) Do you feel worried or anxious?		
e) Are you in the process of grieving?		
f) Do you have trouble sleeping?		
g) Do you feel peaceful or grateful?		
h) Do you pray or meditate?		
5) Finances		
a) Do you have enough money to live on?		
b) Do you have as much money as you would like?		

Communication Assessment Snapshot

Your Communication Preferences

Rating Scale (from Left to Right)

-5 = Strong No; -3 = Medium No; -1 = Small No

0 = Neutral or Does Not Apply

+1 = Small Yes; +3 = Medium Yes; +5 = Strong Yes

**Your
Birthyear**

For each item, put a check mark in the column that applies to you.

Question	-5	-3	-1	0	+1	+3	+5
1) Communicate with Family							
a) In Person							
b) On the Phone							
c) Video Call or Zoom							
d) Text or Email							
2) Communicate with Friends							
a) In Person							
b) On the Phone							
c) Video Call or Zoom							
d) With an App							
3) Communicate for Work							
a) In Person							
b) On the Phone							
c) Video Call or Zoom							
d) Text or Email							
4) Communicate with Doctor							
a) In Person							
b) On the Phone							
c) Video Call or Zoom							
d) Online Website							
5) When with Friends							
a) Like to Listen							
b) Like to Speak							
c) Like to Interact							
6) In Social Groups							
a) Like to Listen							
b) Like to Speak							
c) Like to Interact							

Technology Assessment Snapshot

Your Relationship to Technology

Rating Scale (from Left to Right)

-5 = Strong No; -3 = Medium No; -1 = Small No

0 = Neutral or Does Not Apply

+1 = Small Yes; +3 = Medium Yes; +5 = Strong Yes

**Your
Birthyear**

For each item, put a check mark in the column that applies to you.

Question	-5	-3	-1	0	+1	+3	+5
1) Your Comfort or Expertise							
a) Computer - Windows							
b) Computer - Apple							
c) Computer – UNIX / LINUX							
d) Android Phone/Tablet							
e) Apple Phone/Tablet							
f) TV Set-up							
g) TV Recording Set-up							
h) TV Remote Control							
i) Streaming Services (Netflix)							
2) Tech Support							
a) Family Member or Friend							
b) Come to Your Home							
c) On the Phone							
d) Chat Over Internet							
e) Video Call							
f) Screen Sharing							
g) Go to Store							
h) Go to Repair Shop							

Technology Security Concerns

How Concerned Are You About Being Hacked?

Rating Scale (from Left to Right)

-5 = Strong Concern; -3 = Some Concern; -1 = A Little Bit Concerned

0 = No Concern or Does Not Apply

For each item, put a check mark in the column that applies to you.

Question	-5	-3	-1	0
Concern About Hackers				
a) Your ID Card or the Information on It <ul style="list-style-type: none"> • Your Driver's License • Your Passport • Your Social Security Card • Your Medicare Card • Your Health Insurance Card • Your VA Card • Your Birth Certificate 				
b) Your Banking Information <ul style="list-style-type: none"> • Your Bank Account Numbers • Your Credit Cards 				
c) Device Disabled <ul style="list-style-type: none"> • Phone • Computer • Tablet 				
d) Device Data Stolen <ul style="list-style-type: none"> • Phone • Computer • Tablet 				
e) Email Address Re-routed				
f) Computer Apps Hacked (Facebook)				

Wholistic Approach

An issue can express itself in many ways

One Possible Example for “Loneliness”

Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
<i>(Medium)</i>	<i>(High)</i>	<i>(High)</i>	<i>(Medium)</i>	-

AREA 1: Your Living Environment
(Issues, Actions and Assessment)

Preliminary Assessment				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Your **Living Environment** Issues Assessment (Current Snapshot)

Column Rating:

0 = No Problem; 1 = Small; 3 = Medium; 5 = Significant

For each Issue, put a check mark in the column that applies to you.

Potential Issue	0	1	3	5	Comments
1. Too expensive					
2. Not enough living space					
3. Not enough closet space					
4. Not enough storage space					
5. Kitchen is too small					
6. Space is too noisy					
7. Space is too hot or too cold					
8. Inadequate laundry space/services					
9. Not enough space for guests					
10. Not enough parking					
11. Not enough outdoor space					
12. Poor or unsafe location					
13. Irritating neighbors					
14. Maintenance expense					
15. Currently houseless					
16. Other:					
# of Check Marks in Each Column					Total =
Points = Column Total x Column Rating					Points =
Average = Points/Total					Average =

Your **Living Environment** Potential Actions

Potential Action	What do I want? What can I do?
1. Find trusted resources to advise and guide you	
2. Buy a new place to live	
3. Find a new place to rent	
4. Move closer to family or friends	
5. Get a roommate and verify their background	
6. Call a repair person	
7. Buy a new appliance	
8. Prepare house to sell or rent and then sell or rent house	
9. Add a mother-in-law apartment or Accessory Dwelling Unit	
10. Rent out a room as a short-term rental	
11. Rent out your whole house as a short-term rental	
12. Rent a storage space	
13. Make major repairs	
14. Trim or cut down trees	
15. Get home care or move to assisted living	
16. Support policy initiatives that promote Senior Housing options	
17. Other:	

Your **Living Environment** Summary

Living Environment Overall Assessment

*How big a problem is **Social Connection** in your life?*

No Problem	Small Problem	Medium Problem	Significant Problem
0	1	3	5

Living Environment Summary:

1. Regarding your **Living Environment**, what activities would you like to **continue** doing what you are doing?
2. Regarding your **Living Environment**, in what areas would you like to **make a change** or adjustment?
3. Regarding your **Living Environment**, are there areas where you would like to **try something new** or different?

AREA 2: Social Connection
(Issues, Actions and Assessment)

Preliminary Assessment				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Social Connection Issues

Retirees can face various social connectivity issues that can impact their overall well-being. Here are some main challenges:

- **Social Isolation:**

Social isolation occurs when individuals have limited social contact or participation in activities, leading to feelings of loneliness and disconnectedness. Seniors may experience social isolation due to factors such as the loss of loved ones, retirement, mobility limitations, or living alone. Lack of social interaction can have detrimental effects on mental, emotional, and physical health.

- **Limited Social Networks:**

As people age, their social networks may naturally shrink due to factors like relocation, loss of friends or family members, and changes in social roles. Having a limited social network can reduce opportunities for social engagement and support.

- **Technological Barriers:**

Some seniors may face challenges with using technology, such as smartphones, computers, or social media platforms. This digital divide can limit their ability to connect with others online and participate in the digital world, which has become an increasingly important means of communication.

- **Transportation and Mobility:**

Difficulties with transportation and mobility can restrict seniors' ability to leave their homes and engage in social activities. Limited access to transportation options or physical limitations can make it challenging to attend social events, visit friends or family, or participate in community activities.

- **Negative impacts of technology:**

People stop talking to those around them and only pay attention to the screen on their phones. And, while Zoom meetings and working from home are in many ways a blessing, they also limit

informal interpersonal communication which often depends on non-verbal behavioral cues.

- Ageism and Stereotyping:

Ageism, which involves stereotypes, discrimination, and marginalization based on age, can contribute to social connectivity issues. Negative attitudes or perceptions about aging can result in social exclusion or barriers to meaningful engagement for seniors.

- Language and Cultural Barriers:

For seniors from diverse cultural backgrounds or those with limited English proficiency, language and cultural barriers can make it more challenging to connect with others, access community resources, or participate in social activities.

- Loss of Spouse or Social Support:

The loss of a spouse or close friends can significantly impact social connectivity for seniors. Bereavement and grief can lead to increased feelings of loneliness and a need for new social connections and support systems.

- Loss of a pet:

The loss of a beloved pet can contribute to a feeling of social isolation.

- Need for empathy, recognition or appreciation:

To feel connected, we all need to feel heard, recognized and appreciated.

Social Connection Issues Assessment (Current Snapshot)

Column Rating:

0 = No Problem; 1 = Small; 3 = Medium; 5 = Significant

For each issue, put a check mark in the column that applies to you.

Potential Issue	0	1	3	5	Comments
1. Social Isolation					
2. Limited Social Networks/Groups					
3. Technological Barriers					
4. Transportation and Mobility					
5. Negative impacts of technology					
6. Ageism and Stereotyping					
7. Language and Cultural Barriers					
8. Loss of Spouse					
9. Loss of Friends					
10. Loss of Pet					
11. Need for empathy					
12. Need for recognition or appreciation					
13. Other:					
# of Check Marks in Each Column					Total =
Points = Column x Column Rating					Points =
Average = Points/Total					Average =

Social Connection Potential Actions

Addressing social connectivity issues requires a multifaceted approach:

- Connect (or re-connect) with **Family**:
Your role in the family is changing. Retirement offers opportunities to connect with family members in new ways.
- Re-connect with **Old Friends**:
Retirement offers opportunities to re-connect with old friends in new ways. You have the free time to share and explore.
- Connection with Animals
Having a pet or watching animals in nature can provide a sense of companionship and connectedness.
- Community Programs and Services:
Participating in or establishing community programs that provide opportunities for social engagement, such as **senior centers, clubs, or group activities**, can help combat social isolation and provide support networks.
- Volunteer and Intergenerational Programs:
Encouraging or participating in intergenerational connections and promoting **volunteer opportunities** can foster social interaction and bridge generational gaps.
- Technology Training and Support:
Receiving or offering **technology training** and support tailored to seniors' needs can help them overcome digital barriers and utilize technology for social connectivity.
- Transportation Services:
Finding or developing **accessible and affordable transportation options** for seniors can enhance their mobility and enable participation in social activities.

- Promoting Age-Inclusive Communities:

Advocating for **age-inclusive policies**, initiatives, and public spaces that support seniors' social engagement and interaction is crucial.

- Addressing Ageism:

Challenging ageism and promoting positive attitudes toward aging can help create an inclusive society that values and supports seniors.

- Making our needs known:

The **human needs** that underly our feelings and emotions are what connect people. Expressing your needs in a non-judgmental and non-evaluative manner can help you get the connection you are seeking.

By addressing these social connectivity issues, society can help foster a sense of belonging, reduce social isolation, and enhance the overall well-being and quality of life for senior citizens.

Social Connection Action Assessment

Potential Action	What do I want? What can I do?
2. Connect (or Re-connect) with Family	
3. Re-connect with Old Friends	
4. Have a pet or watch animals in nature	
5. Community Programs and Services	
6. Volunteer and Intergenerational Programs	
7. Technology Training and Support	
8. Transportation Services	
9. Promoting Age-Inclusive Communities	
10. Addressing Ageism	
11. Express your underlying human needs	
12. Other:	

Social Connection Summary

Social Connection Overall Assessment

*How big a problem is **Social Connection** in your life?*

No Problem	Small Problem	Medium Problem	Significant Problem
0	1	3	5

Social Connection Summary:

1. Regarding your **Social Connection**, what activities would you like to **continue** doing what you are doing?
2. Regarding your **Social Connection**, in what areas would you like to **make a change** or adjustment?
3. Regarding your **Social Connection**, are there areas where you would like to **try something new** or different?

AREA 3: Spiritual Connection

(Issues, Actions and Assessment)

Preliminary Assessment				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Spiritual Connection Issues

Senior citizens may face a range of spiritual issues as they age. Spirituality can encompass a person's beliefs, values, sense of meaning and purpose, and their connection with something greater than themselves. Here are some major spiritual issues that seniors may encounter.

- **Meaning and Purpose:**

Aging can prompt introspection and a search for meaning and purpose in life. Seniors may reflect on their life's accomplishments, evaluate their legacy, or contemplate existential questions related to the meaning of life and their place in the world.

- **Connection to Family and Friends:**

Sometimes the news and crises of the day can become overwhelming and are beyond your control. Focusing on the life around you, especially family and friends can help you feel more grounded and offer you to make practical contributions to those you care about.

- **Loss and Grief:**

As seniors experience the loss of loved ones, friends, and their own declining health, they may confront significant grief and bereavement. Navigating the emotional and spiritual dimensions of loss can be a profound challenge, as it can impact one's sense of identity, connection, and understanding of mortality.

- **Transitions and Life Changes:**

Retirement, changes in physical abilities, and shifting social roles can lead to feelings of uncertainty and a need to redefine one's sense of self and purpose. Adjusting to these transitions and finding new sources of fulfillment and meaning can be a spiritual journey.

- Existential and Mortality Concerns:

Aging can bring about contemplation of mortality, questions about the afterlife, and reflections on the nature of existence. Seniors may grapple with existential concerns, seeking to find peace, understanding, and acceptance in the face of mortality.

- Belief Systems and Practices:

Seniors may revisit their religious or spiritual beliefs, exploring whether their current beliefs align with their experiences and evolving perspectives. They may seek to deepen their spiritual practices, engage in prayer, meditation, or other rituals, or explore new belief systems.

- Loneliness and Isolation:

Social isolation and loneliness can have significant spiritual implications. Seniors may yearn for deeper connections, a sense of belonging, and opportunities for shared experiences that nurture their spiritual well-being.

- Forgiveness and Reconciliation:

Aging can inspire reflection on past relationships, regrets, or unresolved conflicts. Seeking forgiveness, making amends, or finding closure can be important aspects of the spiritual journey for seniors.

- Finding Community and Support:

Seniors may desire to connect with like-minded individuals, explore spiritual communities, or engage in spiritual discussions. Forming or maintaining a sense of community and finding support networks can be vital for spiritual growth.

Spiritual Connection Issues Assessment (Current Snapshot)

Column Rating:

0 = No Problem; 1 = Small; 3 = Medium; 5 = Significant

For each issue, put a check mark in the column that applies to you.

Potential Issue	0	1	3	5	Linkages
1. Meaning and Purpose					
2. Connection to Family and Friends					
3. Loss and Grief					
4. Transitions and Life Changes					
5. Existential and Mortality Concerns					
6. Belief Systems and Practices					
7. Loneliness and Isolation					
8. Forgiveness and Reconciliation					
9. Finding Community and Support					
10. Other:					
# of Check Marks in Each Column					Total =
Points = Column Total x Column Rating					Points =
Average = Points/Total					Average =

Spiritual Connection Potential Actions

It's important to recognize that spirituality is deeply personal and can vary significantly among individuals. Seniors may approach these spiritual issues in diverse ways, drawing from religious traditions, philosophical beliefs, personal reflections, or cultural practices. Supporting seniors in their spiritual journey involves creating spaces for exploration, providing opportunities for meaningful connections, and honoring their unique beliefs and experiences. Encouraging open dialogue, access to spiritual resources, and opportunities for reflection and growth can contribute to their overall spiritual well-being.

As retirees age, building a spiritual connection can bring a sense of purpose, fulfillment, and tranquility. Here are some actions that retirees can consider nurturing their spiritual well-being.

- Explore Different Spiritual Traditions:

Retirees can **study and explore various spiritual paths**, such as Buddhism, Christianity, Hinduism, or other belief systems. This exploration can involve reading books, attending religious services, or engaging in discussions with spiritual leaders or practitioners.

- Practice Mindfulness and Meditation:

Engaging in mindfulness practices and meditation can help retirees cultivate a deeper **connection with themselves and the present moment**. These practices can enhance self-awareness, reduce stress, and promote a sense of peace and clarity.

- Connect with Family and Friends:

Sometimes the news and crises of the day can become overwhelming and are beyond your control. Focusing on the life around you, especially family and friends can help you feel more grounded and offer you to make practical contributions to those you care about.

- Connect with Animals:

Having a pet or connecting with animals in other ways can help retirees feel a bond with another being. Taking a dog for walks or caring for a cat, fish, or gecko can be fun and gratifying.

- Connect with Nature:

Spending time in nature can be a powerful way to **connect with something larger than oneself**. Retirees can take walks in natural settings, practice gardening, or simply sit outdoors and observe the beauty of the environment. This connection with nature can foster a sense of awe, gratitude, and interconnectedness.

- Engage in volunteer work:

Volunteering for causes that align with one's values and passions can **provide a sense of purpose** and contribute to spiritual growth. Retirees can consider offering their skills, time, and experience to support charitable organizations, community projects, or mentoring programs.

- Foster Meaningful Relationships:

Building and nurturing relationships with like-minded individuals can be instrumental in developing a spiritual connection. Retirees can join **spiritual or religious communities, attend study groups, or participate in social activities** centered around shared beliefs and values.

- Practice Self-reflection and Journaling:

Regular self-reflection and journaling allow retirees to **explore their inner thoughts, emotions, and experiences**. This introspective practice can deepen self-understanding, promote personal growth, and help uncover meaningful insights about life's purpose and spiritual beliefs.

- Engage in Creative Expressions:

Engaging in creative activities, such as painting, writing, playing music, or dancing, can serve as a channel for spiritual

expression. These outlets allow retirees to **tap into their creativity, connect with their inner selves**, and experience a sense of transcendence.

- Seek and Offer Forgiveness:

To the degree possible, it can be helpful to **let go of negative interpersonal experiences from the past**. Depending on the situation this may involve making amends and/or asking for forgiveness. Or the situation may call on you to forgive someone even though they did you wrong.

- Forgive Yourself:

In the past you may have done things or acted in ways that hurt others. You may still carry guilt or sadness from these actions. In addition to seeking forgiveness from others, you can also **practice self-forgiveness**.

- Seek Spiritual Guidance:

Retirees may benefit from seeking guidance from **spiritual mentors, advisors, or counselors**. These individuals can provide support, offer wisdom, and help navigate the spiritual journey with personalized advice and practices.

- Engage in Religious Rituals and Ceremonies:

For those who are affiliated with a specific religion, participating in religious rituals and ceremonies can deepen their connection to their faith community and **enhance their spiritual experience**.

- Embrace Solitude and Silence:

Allowing oneself moments of **solitude and silence can facilitate a deeper connection with one's inner self** and the divine. Retirees can create space for reflection, prayer, or contemplation, fostering a sense of tranquility and connection.

- Advocacy and Policy Initiatives:

Supporting policies that address the spiritual well-being of Seniors and the role that seniors can play in religious

institutions. Also, Seniors may wish to support initiatives promoting change in religious organization.

Remember that spirituality is a deeply personal and individual journey. Retirees should explore the practices and activities that resonate with them personally and align with their values and beliefs.

Spiritual Connection Action Assessment

Potential Action	What do I want? What can I do?
1. Explore different spiritual traditions	
2. Practice mindfulness and meditation	
3. Connect with family and friends	
4. Connect with animals	
5. Connect with nature	
6. Engage in volunteer work	
7. Foster meaningful relationships	
8. Practice self-reflection and journaling	
9. Engage in creative expressions	
10. Seek and offer forgiveness	
11. Forgive yourself	
12. Seek spiritual guidance	
13. Engage in religious rituals and Ceremonies	
14. Embrace solitude and silence	
15. Advocacy and policy initiatives	

Spiritual Connection Summary

Spiritual Connection Overall Assessment

How big a problem is Spiritual Connection in your life?

No Problem	Small Problem	Medium Problem	Significant Problem
0	1	3	5

Spiritual Connection Summary:

4. Regarding your **Spiritual Connection**, what activities would you like to **continue** doing what you are doing?
5. Regarding your **Spiritual Connection**, in what areas would you like to **make a change** or adjustment?
6. Regarding your **Spiritual Connection**, are there areas where you would like to **try something new** or different?

AREA 4: Health
(Issues, Actions and Assessment)

Preliminary Assessment				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Health Issues

Retirees can face a variety of health issues as they age. While individual experiences may vary, some common potential health concerns among older adults need to be tracked.

- Chronic Conditions:

Chronic conditions can take many forms and Seniors are more prone to chronic conditions such as **hypertension** (high blood pressure), **diabetes**, **arthritis**, **osteoporosis**, **cardiovascular disease**, and **respiratory disorders** like chronic obstructive pulmonary disease (COPD). These conditions often require ongoing management and can have a significant impact on quality of life.

- Cognitive Decline and Neurological Disorders:

Age-related cognitive decline, including **mild cognitive impairment** (MCI) and **dementia** (including **Alzheimer's** disease), can affect memory, thinking, and daily functioning. Other neurological conditions like Parkinson's disease and stroke are also more prevalent in older adults.

- Sensory Impairments:

Vision and hearing loss are common age-related impairments. Conditions like **cataracts**, **glaucoma**, **macular degeneration**, and **presbycusis** (age-related hearing loss) can impact sensory perception and communication.

- Falls, Frailty and Balance:

Older adults are at a higher risk of falls due to factors like **muscle weakness**, **balance** issues, and decreased bone density. Falls can result in **fractures**, injuries, and loss of independence. Frailty, characterized by **decreased physical resilience, strength, and endurance**, can also make seniors more vulnerable to health problems.

- Mental Health:

Depression, **anxiety**, and **loneliness** can affect seniors' mental well-being. Loss of loved ones, social isolation, and physical limitations can contribute to these conditions. It is important to prioritize mental health and seek appropriate support and treatment.

- Medication Management:

Polypharmacy, the **use of multiple medications**, is common among seniors and can lead to potential drug interactions, side effects, and complications. Proper medication management and regular reviews with healthcare professionals are crucial.

- Infections and Immunization:

Older adults may be more susceptible to **infections** due to age-related immune system changes. Pneumonia, influenza, urinary tract infections, and other infectious diseases can have severe consequences. Vaccinations, including influenza and pneumococcal vaccines, are important preventive measures.

- Nutrition and Weight Management:

Maintaining a **healthy diet** can become more challenging with age. Nutritional deficiencies, **malnutrition**, **weight gain or loss**, and issues related to **chewing or swallowing** can impact overall health and well-being.

- Sleep Disorders:

Older adults may experience changes in **sleep patterns**, including difficulty falling asleep, staying asleep, or experiencing restful sleep. Sleep disorders like insomnia and sleep apnea are common and can affect overall health and daytime functioning.

- Cancer:

The risk of developing cancer increases with age. Common types of cancer in older adults include breast, colorectal, lung, prostate, and skin cancers. Regular **cancer screenings and early detection** are crucial for effective treatment.

- Support from Family and Friends:

Whether they may be **located nearby or remotely**, support from family and friends can be life savings. Support can take the form of phone calls, video calls, emails and managing relationships with healthcare providers.

- Age-related Discrimination in Medical Treatment:

Insurance companies and practitioners sometimes **treat complaints from Seniors differently** than other groups. This can be because their training in Geriatric Medicine is limited or non-existent.

It's important to note that while these health issues are more prevalent among seniors, healthy lifestyle choices, preventive care, regular medical check-ups, and support from healthcare professionals can help manage and reduce the impact of these conditions.

Health Issue Assessment (Current Snapshot)

Column Rating:

0 = No Problem; 1 = Small; 3 = Medium; 5 = Significant

For each issue, put a check mark in the column that applies to you.

Potential Issue	0	1	3	5	Comments
1. Chronic Conditions					
2. Cognitive Decline and Neurological Disorders					
3. Sensory Impairments (Vision, Hearing, Neuropathy)					
4. Falls, Frailty and Balance					
5. Bladder and Bowel Issues					
6. Trouble chewing or swallowing					
7. Poor Nutrition					
8. Poor Weight Management					
9. Lack of Strength or Exercise					
10. Mental Health					
11. Medication Management					
12. Infections / Immunization					
13. Sleep Disorders					
14. Cancer					
15. Need support from Family					
16. Need support from Friends					
17. Trouble traveling to appointments					
18. Age-related Discrimination in Medical Treatment					
19. Other:					
# of Check Marks in Each Column					Total =
Points = Column Total x Column Rating					Points =
Average = Points/Total					Average =

Health Potential Actions

Retirees can address health issues and challenges by adopting a proactive and holistic approach to their well-being. Here are some suggestions to help retirees maintain their health and overcome common challenges:

- Regular Healthcare Check-ups:

Schedule routine visits with healthcare professionals to monitor your health and detect any potential issues early. Stay up to date with vaccinations and screenings recommended for your age group.

- Preventive Care:

Stay up to date with vaccinations, screenings, and preventive health measures recommended for your age group. This includes regular screenings for conditions like cancer, heart disease, diabetes, and osteoporosis.

- Manage Chronic Conditions:

If you have any pre-existing medical conditions, work closely with your healthcare provider to develop a management plan. **Follow prescribed treatments**, take medications as directed, and make necessary lifestyle modifications to keep your conditions under control.

- Diet:

Maintain a balanced diet that includes fruits, vegetables, whole grains, lean proteins, and healthy fats. Limit processed foods, sugary snacks, and excessive salt intake.

- Exercise and Movement:

Engage in **regular physical activity**, such as walking, tai chi, swimming, or cycling, to promote **cardiovascular health**, muscle **strength**, **flexibility**, and **balance**.

- Maintain a Healthy Weight:

Achieve and maintain a healthy weight through a combination of a **balanced diet and regular exercise**. Excess

weight can increase the risk of various health conditions, including heart disease, diabetes, and joint problems.

- Sleep Hygiene:

Prioritize a good night's sleep by maintaining a consistent sleep schedule, creating a comfortable sleep environment, and practicing relaxation techniques before bedtime. Aim for 7-9 hours of quality sleep each night. Consider using a CPAP machine if you have sleep Apnea.

- Mental and Emotional Well-being:

Pay attention to your mental and emotional health. Engage in activities that bring you joy and fulfillment, such as hobbies, socializing, or pursuing new interests. Seek support from friends, family, or professional counselors if you are experiencing emotional challenges or mental health issues.

- Medication Management:

Keep track of your medications and follow the prescribed dosage and schedule. Discuss any concerns or potential interactions with your healthcare provider or pharmacist. Consider using pill organizers or medication reminder apps to help you stay organized.

- Preventive Measures:

Take **preventive measures** to reduce the risk of accidents and injuries. Ensure your living space is safe by removing tripping hazards, installing handrails and grab bars where necessary, and using assistive devices if needed.

- Social Engagement:

Maintain an active social life by staying connected with friends, family, and your community. Engage in social activities, join clubs or organizations, or participate in volunteer work. Social interactions can improve mental well-being and provide a sense of purpose.

- Stay Mentally Stimulated:

Keep your mind active by reading books, solving puzzles, learning new skills, or engaging in intellectually stimulating activities. This can help improve cognitive function and reduce the risk of age-related cognitive decline.

- Seek Preventive and Specialized Care:

Stay informed about age-specific health screenings and preventive measures, such as mammograms, colonoscopies, bone density tests, and eye exams. Additionally, seek specialized care from professionals, such as geriatricians or specialists in aging-related conditions, who can provide tailored advice and treatment options.

- Advocacy and Policy Initiatives:

Supporting policies that address the health and wellness needs of seniors. This can include Social Security and Medicare Coverage and the availability and cost of medicines.

It's important for retirees to communicate openly with their healthcare providers, follow their advice, and **stay proactive in managing their health**. By taking these steps, retirees can address health issues effectively and enjoy a healthier and more fulfilling retirement.

Health Action Assessment

Potential Action	What do I want? What can I do?
1. Get regular healthcare check-ups	
2. Get preventive care	
3. Manage chronic conditions	
4. Get help traveling to appointments	
5. Seek Physical Therapy	
6. Seek Speech Therapy	
7. Seek Occupational Therapy	
8. Deal with bladder and bowel issues	
9. Maintain a healthy diet	
10. Move and exercise regularly	
11. Maintain a healthy weight	
12. Sleep soundly	
13. Mental and emotional well-being	
14. Manage medications	
15. Get support from family who live nearby	
16. Get remote support from family	
17. Get support from friends who live nearby	
18. Get remote support from friends	
19. Maintain spiritual connection	
20. Stay mentally stimulated	
21. Support advocacy and policy Initiatives	
22. Other	

Health Summary

Health Overall Assessment

*How big a problem is **Health** in your life?*

No Problem	Small Problem	Medium Problem	Significant Problem
0	1	3	5

Health Summary:

7. Regarding your **Health**, what activities would you like to **continue** doing what you are doing?

8. Regarding your **Health**, in what areas would you like to **make a change** or adjustment?

9. Regarding your **Health**, are there areas where you would like to **try something new** or different?

AREA 5: Financial Security

(Issues, Actions and Assessment)

Preliminary Assessments				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Financial Security Issues

Some seniors are concerned that they do not have enough money to live on. Others have plenty of money but are unsure of how to manage it. And some are concerned about how to best transfer their assets to the next generation.

Here are some of the major financial issues that face Seniors:

- Retirement Savings:

Many seniors may face financial concerns related to inadequate retirement savings. Insufficient funds for living expenses, healthcare, and unexpected expenses can create significant stress and impact their quality of life.

- Fixed Income and Budgeting:

Seniors often rely on fixed sources of income, such as pensions, social security benefits, or retirement savings withdrawals. Managing expenses, budgeting effectively, and making ends meet on a limited income can be challenging.

- Healthcare Costs:

Medical expenses, including the costs of medications, health insurance premiums, and long-term care, can place a substantial financial burden on seniors. Coping with rising healthcare costs and navigating insurance coverage can be complex.

- Long-Term Care and Aging in Place:

The cost of long-term care services, such as nursing homes or in-home care, can be significant. Planning for long-term care needs, considering options, and finding affordable and appropriate care solutions are crucial financial considerations.

- Financial Exploitation and Scams:

Senior citizens can be targets of financial scams, fraud, and exploitation. Protecting themselves from financial abuse and

making informed financial decisions becomes increasingly important.

- Debt and Financial Obligations:

Seniors may carry debt, including mortgages, credit card debt, or other loans. Managing debt payments and avoiding financial strain is a key concern.

- Estate Planning and Inheritance:

Seniors may need to address estate planning matters, including wills, trusts, and inheritance decisions. Ensuring the financial security of their loved ones and navigating the complexities of estate taxes and distribution can be important financial considerations.

- Financial Literacy and Access to Resources:

Some seniors may face challenges related to financial literacy, understanding complex financial products, or accessing resources and information that can help them make informed financial decisions.

- Age Discrimination and Employment Challenges:

Seniors who desire or need to work may face age discrimination or encounter challenges in finding suitable employment opportunities. Maintaining income stability and job security can be crucial financial concerns.

Financial Security Issues Assessment (Current Snapshot)

Column Rating:

0 = No Problem; 1 = Small; 3 = Medium; 5 = Significant

For each issue, put a check mark in the column that applies to you.

Potential Issue	0	1	3	5	Comments
1. Savings for the Future					
2. Creating a Budget					
3. Living on a Fixed Income					
4. Not Enough Money to Live On					
5. Healthcare Costs					
6. Long-Term Care and Aging in Place					
7. Family Wants Me to Live with Them					
8. Financial Exploitation and Scams					
9. Debt and Financial Obligations					
10. Tax Filing and Planning					
11. Estate Planning and Inheritance					
12. Burial Plan and Costs					
13. Financial Literacy and Access to Resources					
14. Need Someone to Manage My Finances for Me					
15. Age Discrimination and Employment Challenges					
16. Other:					
# of Check Marks <i>in Each Column</i>					Total =
Points = <i>Column Total x Column Rating</i>					Points =
Average = <i>Points/Total</i>					Average =

Financial Security Potential Actions

Here are some of the actions that Seniors can take to improve their financial security.

- Retirement Planning:

Encouraging **early retirement planning**, maximizing retirement savings contributions, and seeking professional financial advice can help seniors secure their financial future.

- Healthcare Planning:

Understanding healthcare options, including insurance coverage, Medicare, and Medicaid, can help seniors manage healthcare costs effectively. Long-term care insurance or other arrangements can provide financial protection.

- Financial Education and Assistance:

Promoting financial literacy programs and resources tailored to seniors can enhance their financial knowledge and decision-making abilities. **Access to financial counseling** or assistance programs can provide valuable support.

- Consumer Protection and Fraud Prevention:

Raising awareness about financial scams, providing education on fraud prevention, and implementing **safeguards to protect seniors** from exploitation are important measures.

- Estate Planning and Legal Support:

Encouraging seniors to **engage in estate planning**, including the creation of wills and trusts, and seeking legal guidance can help protect their assets and ensure their wishes are honored.

- End of life Planning:

If you have a choice, do you want to have **hospice care at home**? How do you want your **funeral** to be conducted? Will your body be buried, or will your ashes be saved in an urn or scatted at sea? How will any funeral expenses be paid for?

- Advocacy and Policy Initiatives:

Supporting policies that address the financial concerns of seniors, improve social safety nets, and protect their rights can have a positive impact on their financial well-being. By addressing these financial issues, society can help alleviate the financial stress faced by senior citizens and promote their overall financial security and well-being.

Financial Security Action Assessment

Potential Action	What do I want? What can I do?
1. Continue to Work and Save Money	
2. Pay Off Debt	
3. Plan for Retirement	
4. Have Somone Monitor My Accounts	
5. Healthcare Planning	
6. Long-term Care Planning	
7. Financial Education and assistance	
8. Protections from Fraud and Scams	
9. Estate Planning and Legal Support	
10. Understand Health Care Options <ul style="list-style-type: none"> • Standard Medicare • Medicare Advantage Plans • Private Insurance • Drug Coverage • Dental Coverage • Mental Health Coverage • Cost of Minor Hospital Stay • Cost of Major Hospital Stay 	
11. Prepare Legal Documents <ul style="list-style-type: none"> • Living Will • Medical Directive • Power of Attorney • Set Up Trust 	
12. End of Life Planning	
13. Spend Some Money on Myself	
14. Plan for Funeral Expense	
15. Advocacy and Policy Initiatives	
16. Other Actions:	

Financial Security Summary

Financial Security Overall Assessment

How big a problem is Financial Security in your life?

No Problem	Small Problem	Medium Problem	Significant Problem
0	1	3	5

Financial Security Summary:

1. Regarding your **Financial Security**, what activities would you like to **continue** doing what you are doing?
2. Regarding your **Financial Security**, in what areas would you like to **make a change** or adjustment?
3. Regarding your **Financial Security**, are there areas where you would like to **try something new** or different?

Summary Assessment

Preliminary Assessment				
Living Environment	Social Connection	Spiritual Connection	Health	Financial Security
Summary Assessment				

Optional: How Do the Areas Relate to Each Other?

Sometimes the five Areas relate to each other in both positive and negative ways.

Inter-relationship Examples

Area	Your Environment	Social Connection	Spiritual Connection	Health	Financial Security
Your Environment	Fix the furnace so I stop being cold.	Have friends over for tea.	Light candles on Shabbat.	Buy an air filter for the Living Room.	Find a less expensive place to live.
Social Connection	Buy a tea set to have friends over for tea.	Sign-up for Facebook to find old friends.	Go to church to meet new people.	Try taking an anti-depressant.	Go on a cruise with friends.
Spiritual Connection	Set up an alter at home.	Go on a yoga retreat.	Become a lay service leader.	Practice breathing exercises each morning.	Take a bus tour of Israel.
Health	Buy gluten free bread.	Go on walks with a "walking buddy"	Meditate in the morning.	Get lab tests done and visit the Doctor.	Get state subsidized dental insurance.
Financial Security	Get a roommate to help pay the rent.	Join the Pickle Ball club to meet new people.	Ask the Church for help buying food.	Figure out how to pay for a CPAP machine.	Consult an attorney on setting up a Trust.

Optional: How Do the Areas Relate to Each Other?

Area	Your Environment	Social Connection	Spiritual Connection	Health	Financial Security
Your Environment					
Social Connection					
Spiritual Connection					
Health					
Financial Security					

Notes:

Overall Assessment Summary

Now that you have completed your assessment in each area, enter the summary assessment for each area in the chart below.

Overall Assessment by Area

	No Problem	Small	Medium	Significant
	0	1	3	5
Your Environment				
Health				
Social Connection				
Spiritual Connection				
Financial Security				

Looking at the table above, enter a summary for **your current life as a whole** in the table below.

Overall Current Assessment

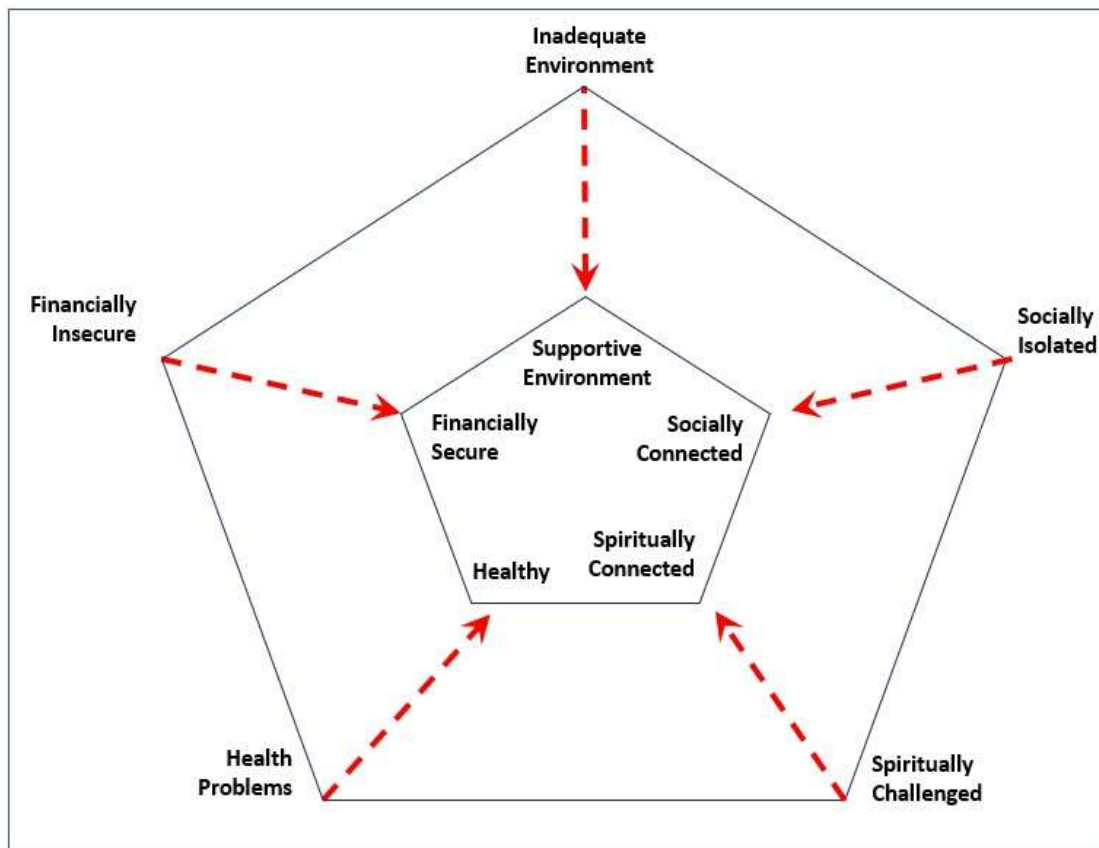
No Problem	Small Problems	Some Problems	Significant Problems
0	1	3	5

Overall Assessment Narrative

Overall Life Summary:

1. Regarding your **life in general**, what activities would you like to **continue** doing what you are doing?
2. Regarding your **life in general**, in what areas would you like to **make a change** or adjustment?
3. Regarding your **life in general**, are there areas where you would like to **try something new** or different?

Assessment Model



The Center of the Pentagon

The center of the pentagon represents the ideal desired state. Relatively few people over 60 can describe their life as within this circle.

The Outer Pentagon

The descriptions around the outer edge describe the extreme form of senior challenges.

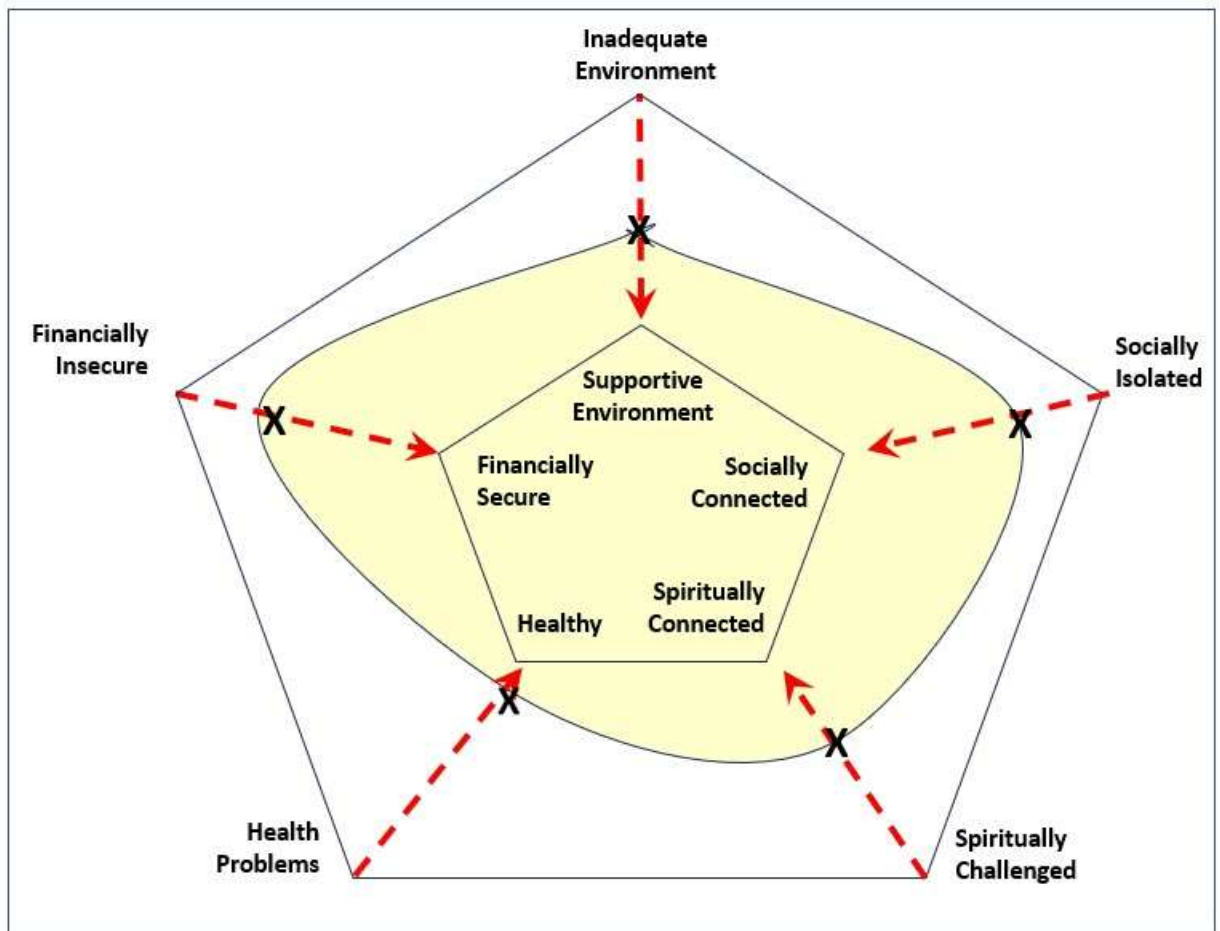
The Red Arrows

The red arrows represent that spectrum of assessment that fall between the two extremes. The closer to the center, the smaller the challenge. The closer to the outer edge, the more extreme the challenge,

Optional Spider Graph

Based on your review of the challenges you face, mark an “X” along each of the red arrows.

Then draw a line between each “X” creating a “spider graph” snapshot of your current status.

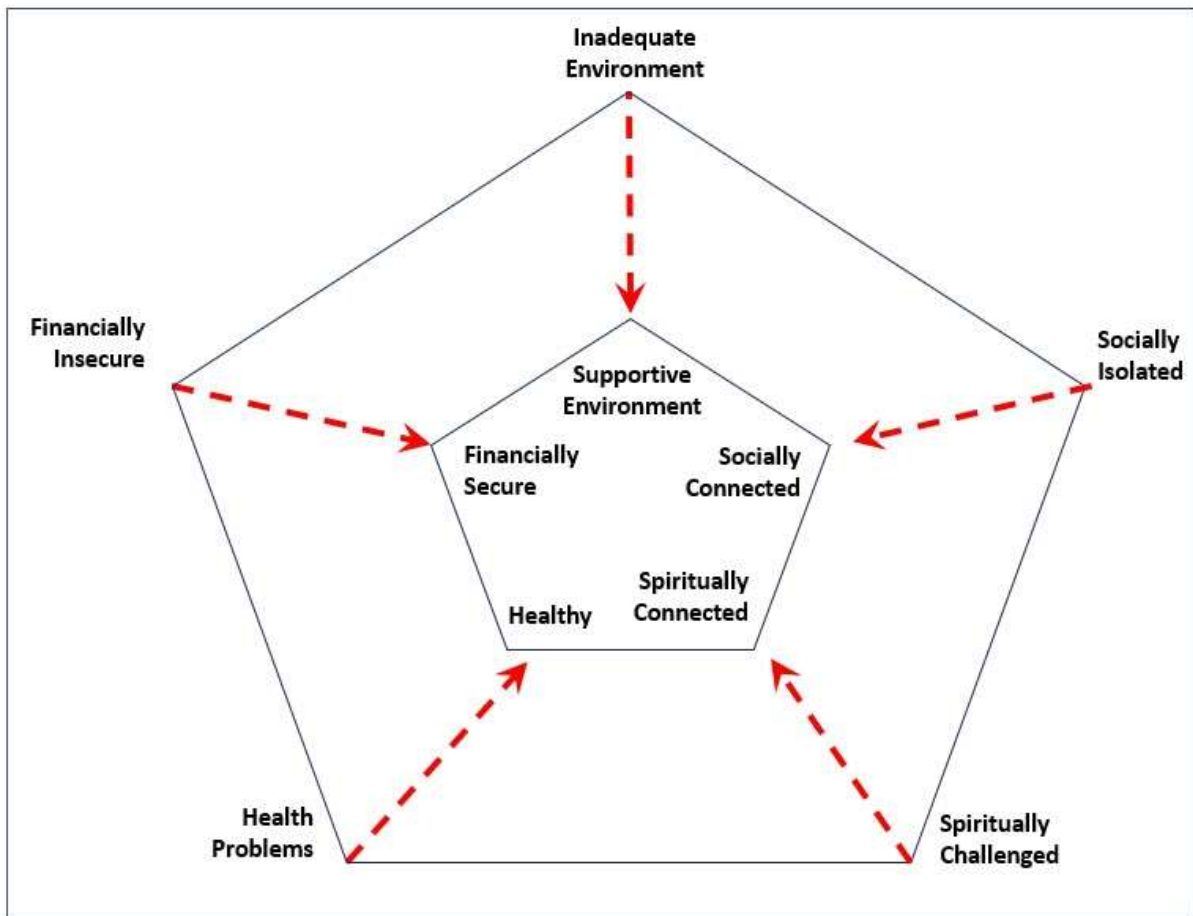


Explanation: In this case, the person is Healthy and has a reasonably good living situation. However, they are feeling somewhat socially and spiritually isolated and financially insecure.

Your Spider Graph

Based on your assessment of your current state, mark an “X” along each of the red arrows.

Then draw a line between each “X” creating a “spider graph” snapshot of your current status.



Conclusion

Hopefully the contents of this eBook helped you reflect on and consider your current life situation.

For me personally, here are some “learnings” I have come away with:

- **Your Environment** – Take action when you can to improve your living environment. Keep open to new options. Be willing to pursue rent assistance if needed.
- **Social Connection** – Reach out and actively pursue new social connections in person, via phone, text, FaceBook or Zoom. Do what you can to maintain or expand your connection with family members. Be patient, it can take 2 or 3 years to build a new life.
- **Spiritual Connection** – Earlier in life you were probably very “busy” with work and family. Now you have the time to reflect, look inside and share. Use your breath to quiet your mind (the voice in your head) and focus on your “center” or gut (below your navel). Let go of the past, open your heart and focus on gratitude for what you have. If you believe in a higher power, do your best to connect.
- **Health** – Take action. Be proactive and question your doctors and health care providers. Ask your doctor, “how healthy would say my _____ is based on a 1 to 5?”.
- **Financial Security** – If you are facing financial challenges set up a weekly and monthly budget to track income, expense and cash flow.. Also, do not be shy about actively pursuing any support, services, or aid that you may qualify for.

I have developed a **website** to provide information, products and services of interest to retirees – www.SeniorsAlive.net .

I also have authored a **free eBook** describing my concept of “**The 4 Stages of Life**” which you can download from the free eBook section of SeniorsAlive.