

Submitted by
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DIRECTOR

*We Help.
We Care*

OTSEGO COUNTY COMMISSION ON AGING

120 Grandview Blvd., Gaylord, Michigan 49735

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It's Fifty Years Later and Dylan Was Right!

It was Bob Dylan, the poet for a generation, who probably put it best when he sang, "the times they are a-changin'." One of Dylan's best-known songs, it was released in 1964 as a wake-up call to the establishment that the underlying fabric of society would never be the same. And now, 50 years later we can see he was right, and nowhere is that more evident than in the generation of Dylan's fans and contemporaries as they hit their 60s and 70s. The numbers describing older adults in the US are impressive, and as they shift the makeup of society, we find their interests and attitudes are different than older adults from generations past.

Dylan sang, *Come gather 'round people
Wherever you roam
And admit that the waters
Around you have grown*

Certainly he was right with the pool of older adults in the US. According to the US Census, since 1900, the US population has grown from 76M, with about 1-in-16 at 60+ years old, to 310M in 2010, with almost 1-in-5 at 60+. By 2020, the census estimate is that the 60+ population will equal the whole 1900 census! Closer to home, the Administration on Aging (AoA) tells us that in 2009, just about 19% of Michigan's 10M residents were 60+, while in Otsego County, the 60+ population was nearly 1-in-4 at 24%. And, once these people reach 65, they can expect on average to live another 19 years.

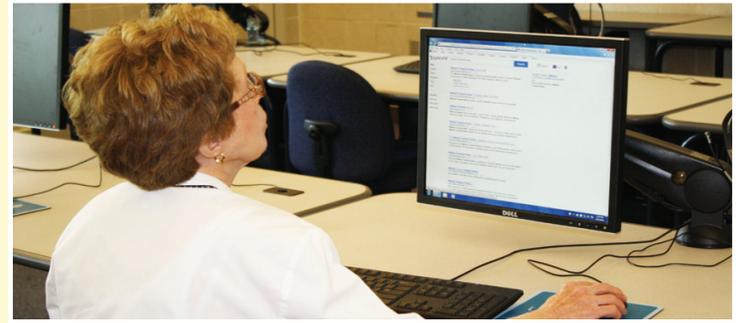
Sometimes the extra years are not necessarily easy ones for older adults. For some, the "longevity bonus" can expose weak retirement financial planning, or simply outliving one's money. The AoA says that in 2012 6M older Americans were at or near the poverty level. While the median income for men 65+ was about \$28,000 annually, women 65+ lagged far behind at about \$15,000. And pensions, once a staple of retirement income, have fallen in importance as retirement income. In 2010, 86% of older adults reported receiving a major part of their incomes from Social Security, while 52% reported income from assets as a major part, and only 27% reported private pensions as a major contributor. Social Security's importance cannot be overstated, because for nearly half of non-married adults (46%), the government checks made up 90% or more of their total incomes.

These numbers have many baby boomers concerned about their incomes. In a 2005, The Wall Street Journal wrote, "According to a survey of 3,448 U.S. baby boomers by Merrill Lynch & Co., only one-third say that they are 'very' or 'fairly well' prepared for retirement. Fewer than half these folks describe themselves as financially well off or financially comfortable."



It's apparent the "waters...have grown" as Dylan foretold, but it's not just a story of numbers. The 60s were a time of great social change, and that theme continues on through the people who lived it even in their later years. For one, older adults are less inclined to quit working after age 60 or 65. In 2006, the BBC reported that "Most people want to work longer in old age, rather than retire completely, suggests new research. That's the main finding of a survey...into attitudes to retirement in 20 different countries and regions around the world." Older adults prize the social interaction and sense of connectedness that they get from continued work.

Another trend for older adults is continued learning, especially relating to technology. Your parents (like mine!) might have been slow to ditch their rotary telephones, but they are making up ground fast. According to the Pew Research Center, by 2012 over 50% of adults 65+ were Internet users. And, while the younger generations live with their cell phones (95%+), 85% of boomers 57-65 have them. Even those 66-74 (76%) and the 75+ (63%) group have gone mobile. PC usage is quickly catching on with older adults, with 1-in-2 of the 66+ group and about 1-in-3 of the 75+ group owning a PC.



Perhaps the most interesting part of the technology migration is what people are doing with it. About 90% of the 57-75 age group use both email and search engines. And even in the 75+ group, they are reporting that 60% use the Internet for finding information and pursuing hobbies and interests.

And what are those interests? One, for sure, is travel. Senior Living Magazine reports that older adults are going, and going in different ways than years past, with genealogical tours leading the growth. Many older adults are looking for a way to connect to their past with visits to ancestor's home towns. Another popular option is multi-generational trips. According to the magazine, "about 40% of US leisure travelers surveyed in 2011 said they had taken a multi-generational trip within the past year. With...time, health and disposable income on their hands, mature travelers are taking the kids and grandkids along."

Which brings our journey back around to Dylan;
*Your old road is Rapidly agin'
Please get out of the new one
If you can't lend your hand*

TODAY'S OLDER ADULTS FACE A DIFFERENT WORLD, IN UNPRECEDENTED NUMBERS, AND WITH NEW CHALLENGES, OPPORTUNITIES AND INTERESTS. HOW CAN WE OFFER THAT HELPING HAND? THAT IS NEXT MONTH'S COLUMN!

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