

An Anthology of
Timely Tidbits, Personal Stories, and Fascinating Factoids for

Savvy Jersey Seniors



Advice, Humor, and Miscellaneous Words of "Wisdom"
For & About Seniors

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Welcome!

In this latest edition of *Savvy Jersey Seniors* for January and February of 2025 we revisit one of our favorite volunteer efforts, BookSmiles.

Led by retired school teacher, Larry Abrams, this Pennsauken-based NPO has collected and redistributed 2,834,640 books around the world since 2017.

And, of course, we have our usual potpourri of information that we feel might make a difference to our senior friends across South Jersey, including notes on:

- Dealing with "robocalls,"
- Strategies for falling asleep faster,
- Drinks that lower blood pressure, and
- Why only 14 percent of seniors meet federal physical activity guidelines.



By the way, please don't forget that we always welcome your ideas for any topic that you'd like to see us tackle. As we've noted previously, we're especially interested in the avocations and hobbies of our readers. In that vein, remember that we especially want to hear about the volunteer efforts that seniors across South Jersey are making on behalf of the literally thousands of non-profit organizations that serve our region. Just drop us a note at savvyjerseyseniors.com.

How to Combat "Robocalls"

Robocalls are a type of phone call used by some companies, organizations, or individuals that play a recorded message when answered. Some merely play a message, while others provide options to transfer people to a live person.

Many of these calls are made by scammers, while others are harmless yet annoying.

Robocalls are a growing problem. Americans received 55 billion robocalls in 2023, according to YouMail Robocall Index. This is almost twice as many as in 2016 (29.1 billion).


The most basic way to avoid robocalls is to screen all of your calls and answer only known numbers. This can be a pain and may result in many voicemails, although most won't leave a message.

To reduce aggravation, enter any important numbers into your phone contacts to minimize the chance of screening an important call. Also, be aware that with new spoofing technology, scammers can choose which name or number they want to show up on your screen.

What To Do About ILLEGAL ROBOCALLS

Scammers use robocalls to try to get your money or information.


Companies need your **written permission** to use robocalls to sell you things.




Here's what to do about illegal robocalls:

- ▶ **Hang up.** Don't press any number or call back.
- ▶ **Don't trust caller ID.** It can be faked.
- ▶ **Get call blocking apps or services.** This will help you get fewer robocalls.
- ▶ **Report it.** Tell the FTC at [DoNotCall.gov](https://www.donotcall.gov).

Learn more at ftc.gov/robocalls

 **FEDERAL TRADE COMMISSION**



Warning Signs of Illegal Robocalls

- Automated sales call from a company you have not given consent to contact you.
- A pre-recorded message tells you to press a specific key to be removed from a call list.
- The message offers you something for free or at an unlikely discount.
- The message states that you owe back taxes, have unpaid bills, or face legal or financial consequences if you fail to pay immediately.
- The message says you have won a big lottery or sweepstakes and tells you to call a number to claim your prize.



Use technological advances in call-blocking when possible:

- Wireless and landline service providers have tools and services to prevent robocalls and spam calls. Visit your account online or contact your provider to see how they can help you prevent these calls.
- Phone manufacturers also sometimes include call-blocking or robocall warning technology on their devices. Check your phone's handbook or contact the manufacturer to find out what services are available.
- You can also block specific numbers on your phone after they've called you. Some robocallers, however, place calls from many numbers in an effort to avoid being blocked.

Many mobile phone apps are available to help with call-blocking, screening calls, blocking likely scam calls, and even filing a complaint through the appropriate channels. Search the app store on your phone to find one that suits your needs. Some are free, while others are paid, so read reviews before downloading.

If you answer a call you believe is an illegal robocall, don't engage or press any button to be

taken off a list or to talk to someone. Hang up and report the phone number to the Do Not Call Registry (888) 382-1222.

BookSmiles Could Use Your Help!

Loyal *SJS* readers may recall that we introduced you to one of our favorite South Jersey-based nonprofit organizations just about a year ago. Led by retired school teacher Larry Abrams, BookSmiles has grown from an idea that was birthed in Larry's garage to an international success story that has collected and redistributed almost three million books around the world in the last seven years.



That's a lot of books. But, for those who know Larry, it's no surprise that BookSmiles now has a small but growing international footprint. Larry is a master storyteller and here's his story as he shared it recently with *SJS*.

"I retired from teaching English in an underserved district, where most of my ninth graders came to me with a fourth or fifth grade reading level. One quarter of them dropped out after a couple years. Misbehavior abounded because some students had a hard time keeping up with the reading. Poor literacy skills have much to do with this epidemic of failure.

"I created BookSmiles after starting a book drive on Facebook, so that I could give books to one of my seniors to read to her daughter. Born in my garage,

BookSmiles now inhabits a 4,300 square foot book bank in Pennsauken, where we are on track to distribute 1,000,000 children's books per year to hundreds of thousands of children.

"Where do we get the books? At first, it was through book drives and collecting with dozens of brightly painted collection bins. But to scale and keep up with the demand, I had to start looking at used children's books as a commodity, something never done before on a grand scale. Most used children's books get donated to big box thrifts where they are eventually pulped, incinerated, or buried in landfill. When we're not purchasing books by the truckload, we trade them for grown up books routinely donated."



Still not sure? Well, Larry reminded us recently that "it's becoming well known that people who join clubs and volunteer enjoy better health than those who don't. Finding purpose while donating time makes us feel good. That said, we would love to see you at the book bank for volunteer sorting. We promise that after a two-hour sorting session, you will walk away feeling great. Many of our sorters come in weekly!

"And here's another great reason to sort...our book-intake has gone up dramatically over the last several months, and our team could use extra hands to help sort and pack.

"Know somebody with a strong back, looking for part-time work? BookSmiles is looking to hire a sorter/packer for the warehouse," Larry adds, just for good measure.



"If you're interested, in volunteering, there are at least five ways you can get involved:

1. Volunteer to sort books at the BookSmiles Book Bank. Individuals, families, students are welcome.
2. Corporate and large team sorting, contact Karen@booksmiles.org to schedule.
3. Moving? Downsizing? Donate your estate library to BookSmile. Collection bins are available



- outside the BookSmiles office 24/7 for after hour book donations.
4. Teachers! Register to pick out books for your classroom library and to give to your students. The annual registration fee is only \$25 for multiple visits throughout the entire school year.
5. Monetary donations are always welcome.

"And it's not too early to get your tickets to our upcoming *BookSmiles Bash: A Storied Fundraising Event*," reminds Larry.

BookSmiles is located at 7300 North Crescent Blvd. #10, Pennsauken, NJ 08110 and the phone number is 856-661-7480. The hours are Monday-Friday 9:00 AM-5:00 PM and Sunday 9:00 AM-3:00 PM.

Only 14% Percent of Seniors Meet Federal Physical Activity Guidelines

Overall, 13.9 percent of adults age 65 years and older met the federal physical activity guidelines for both aerobic and muscle-strengthening activities in 2022, according to a study published in the *National Health Statistics Reports*.

The likelihood of meeting the guidelines was higher among men, White non-Hispanic adults, and those living in metropolitan areas (16.9, 15.2, and 14.7 percent, respectively). There was an increase seen in the percentage meeting the federal physical activity guidelines with increasing

education levels and family income and a decrease with the number of chronic conditions.

Compared with those reporting good, very good, or excellent health, older adults, who reported poor health status had the lowest percentage meeting the guidelines.

"Understanding the patterns of physical activity for adults age 65 and older may help inform interventions to promote healthy aging," the researchers wrote.



Strategies To Fall Asleep Faster

We've all been there: staring at the ceiling, tossing and turning and waiting for sleep to come—only to find it slipping further away.

A survey earlier this decade by the National Center for Health Statistics revealed that about 1 in 5 people (20 percent) over age 45 had trouble falling asleep most days or every day in the past month, compared to only 15 percent of younger adults.



Several factors can affect older adults' ability to fall asleep, says Aaron Holley, a pulmonary, sleep and critical care medicine physician at MedStar Washington Hospital Center.

Older adults often have less structure in their days, which can impact sleep, he says. In addition, a lack of physical activity, chronic illnesses, and normal age-related changes in sleep patterns can contribute to sleep problems among older adults.

Fortunately, experts say these simple, research-backed strategies can help you fall asleep faster:

1. Set consistent wake and sleep times. Establishing a structured schedule can help regulate your sleep patterns and make falling asleep easier, experts say. Start by setting a consistent wake-up time, Holley suggests; it doesn't matter whether it's 5 AM or 9 AM he says—what's crucial is sticking to that time every day. After a few days of maintaining a regular wakeup time, establish a bedtime, too, Holley advises. Aim for 6 to 7 hours before your chosen wake time.
2. Ditch the recliner (and the micro-naps). With fewer daily demands in retirement, many older adults find themselves nodding off during the day, especially in the evening while watching TV. Others may nap because they didn't get enough sleep the night before. Sleeping during the day can rob you of your sleep drive and make it harder to drift off quickly at bedtime, says Kristin Daley, a psychologist who specializes in sleep at BASE Cognitive Behavioral in Charlotte. No matter how tired you feel, Daley advises trying to stay awake until your designated bedtime.

3. Get moving during the day. Having a busy, active day plays a crucial role in your ability to fall asleep at night, experts say. Research consistently shows that physical activity leads to better sleep quality and duration. A 2024 study published in *Nature Scientific Reports* found that participants who engaged in moderate to vigorous physical activity during the day fell asleep more quickly than those who were sedentary.



4. Get outside. Many adults spend much of their day indoors, away from sunlight, and then are exposed to a lot of artificial light in the evenings. That pattern can disrupt your circadian rhythm, making it harder to fall asleep, he says. Instead, spend at least 10 to 15 minutes a day outside. Studies show exposure to sunlight, especially in the morning, improves the quality of your sleep and helps you fall asleep faster. Even a brief morning walk can make a difference.

5. Limit caffeine. Caffeine can stay in your system as long as 12 hours, according to the Sleep Foundation, affecting your ability to fall asleep. Even if you feel like you're immune to its effects, research shows it still disrupts your sleep. Try to avoid caffeine after noon. Remember, caffeine is not found just in coffee but also in many types of tea, soda, and chocolate.

Why "Therapeutic Lying" to Dementia Patients May Be A Good Thing

Most of us were taught that lying is wrong. It's unethical, it leads to hurt and heartache, and it can irrevocably damage trust. Unless a loved one has dementia. And in that case, fibbing, delivering half-truths, omitting details, or outright lying might actually be the better course of action. In fact, therapeutic lying may be the best way to validate, reassure, and provide comfort to someone with memory loss.



Unlike lying meant to deceive or mislead, which is wrong, therapeutic lying is a common tactic used by caregivers when telling the truth to someone with dementia would be cruel and unkind.

With dementia, the person loses track of time and place, which often leads to forgetting events that have happened—even very momentous or painful events, such as the death of a spouse.

"A loved one with dementia can get confused about the season, age, location and other details," explains Moraima Castañeda, program officer for LA-based Center for Caregiver Advancement.

For many people, the knee-jerk reaction to this kind of confusion is to set the record straight. But as Castañeda notes, "most of these things do not matter and are therefore not important for the caregiver to correct."

Not only is it not important to set the record straight, but for a person with dementia, it can be harmful, causing frustration, embarrassment, confusion, or agitation. It reminds the person yet again of painful memories, or just the fact that they no longer have full cognitive capacity, which is highly distressing.

Go ahead and tell a white lie if you're comfortable, or try subtle redirection, suggests Castañeda. For example, if the person says, "It's summer," you might say, "I love summertime." It doesn't matter if it's fall or winter. You do not need to prove this to them.

This approach allows you to have a more productive and pleasant conversation about other topics. Also, when you validate their avenue of communication, you restore their dignity, purpose, and sense of connection. It's worth noting that with memory loss, the original question may be quickly forgotten.



Obesity Ratings Decline for First Time in a Decade

The U.S. obesity rate declined for the first time in a decade last year, coinciding with the rise of GLP-1 weight-loss meds, a new study finds.

Data on almost 17 million adults nationwide showed the obesity rate—which has been rising for years—fell from 46.2 percent of adults in 2021 to 45.6 percent in 2023, Harvard University researchers report.

Obesity was defined as having a body mass index (BMI) of 30 or above.

At the same time, the use of GLP-1 medications like Wegovy and Zepbound has surged, although the researchers said it's not possible to confirm a cause-and-effect relationship between the trends.

Still, they noted that, "The most notable decrease [in obesity] was in the South, which had the highest observed...dispensing rate," for GLP-1 medications.

The introduction of GLP-1 meds like semaglutide (Ozempic, Wegovy) and tirzepatide (Mounjaro, Zepbound) into the marketplace has been a perhaps unexpected new factor in recent years, however. Sales of the injected medications have soared, and the results in terms of weight loss have often been impressive. The drugs work by mimicking a hormone in the intestine that, among other things, helps folks feel full.

Average adult BMI in the United States charted a slow but steady rise from 2013 (29.65 BMI) to 2021 (30.23), before leveling out in 2022 (30.24), the team said.

But then in 2023, average BMI dipped to 30.21—the first decline in a decade. The percentage of Americans who were obese also declined slightly that year.

Can Drinking Coffee Help You Live Longer?

For many years, studies have spoken of the potential benefits and drawbacks to drinking coffee—a beverage that is so popular that about 2 billion cups are reportedly consumed globally every day.

Because of the nutrients and antioxidants found in coffee, previous research reports that the drink may help decrease a person's risk for diseases like type 2 diabetes, metabolic syndrome, liver disease, and obesity.



Conversely, other studies show there are potential adverse effects to regular coffee drinking, such as increased anxiety, a trigger for migraines, sleeping issues, and gastrointestinal issues.

Now, a new review of the existing literature conducted by researchers at the University of Coimbra in Portugal says that drinking coffee regularly may add an average of almost two years of healthy living to a person's life.



"Coffee is the most widely consumed beverage after water, which should justify a detailed understanding on its impact [on] health," says Rodrigo Cunha, PhD. "Moderate intake of coffee was found to decrease the incidence of several chronic diseases," he said.

Upon analysis, Cunha and his team calculated that people who regularly consume coffee could potentially add an average of 1.8 years of healthy living to their lives. Cunha explained that the molecular constituents of coffee affect mechanisms that are linked to aging processes, helping to slow them down.

"There is a long road ahead to understand who will benefit the most from coffee intake and what types of coffee and what types of patterns of coffee intake afford the maximal benefits," he pointed out.

Seniors Often Misdiagnosed—Why?

Errors in diagnosis are relatively common among older people.

The reasons are many: adults may have multiple conditions, take many medications, and illnesses can look very different in older people than they do in younger ones.

Older adults may show different symptoms or none at all. And sometimes health care workers assume that whatever is bothering the patient is "because of your age."

All this can lead to older patients being either under-treated or over-treated.



Sometimes there are even worse outcomes. According to a recent study by researchers from Johns Hopkins University, almost 800,000 Americans die or are permanently disabled each year because of diagnostic errors. But as the population of older adults expands rapidly, more attention is being paid to how to successfully treat them.



At UConn Health in Farmington, Conn., Dr. Patrick Coll, medical director for senior health, says there would be fewer diagnostic errors if more young doctors became geriatricians like him.

This year, he says, "There were just over 170 geriatric fellows placed in geriatric fellowship programs across the United States. There were more than a thousand cardiology fellowship positions filled."

Cardiology, of course, is vital, too. But with the population of older people growing fast - especially those over 85—Coll says the US needs more expertise in older bodies and minds.

"If we were training providers right across the board to better care for older adults, then I think we would get better care for older adults," he says. "And I believe that the appropriate diagnosis would be a part of that spectrum of better care."

Watching TV News: Good or Bad?

What are the potential effects watching the news can have on seniors. It varies, of course, from person to person, but the overall consensus is that watching the news does affect our senior population. Here are a few possible effects:

- **Anxiety and Stress:** Seniors may feel anxious or stressed after watching the news, especially if the news reports are about negative events like crimes, natural disasters, or political tensions. Such news can trigger fear and uncertainty, which may lead to mental and physical health problems.

- **Isolation:** Some seniors may feel isolated and disconnected from society, especially if they live alone, have limited mobility, or are in poor health. Watching the news can be a way for them to stay connected with the outside world, but it can also reinforce feelings of helplessness and isolation.



- **Political Engagement:** Many seniors are politically active and interested in current events. Watching the news can help them stay informed and engaged in public affairs, which may lead to increased social participation and advocacy for issues that affect their communities.

- **Cognitive Decline:** Research suggests that excessive exposure to negative news can accelerate cognitive decline in older adults, leading to memory problems, depression, and decreased cognitive function.

In conclusion, watching the news can have both positive and negative effects on seniors, and it is essential to balance the need for information with the potential risks.

It is recommended that seniors limit their exposure to negative news and seek out positive, uplifting stories to promote well-being and mental health.

Writing By Hand Can Boost Brain Health

"Brain rot" was the Oxford word of the year for 2024, and it's pretty much what it sounds like: a perceived mental decline from consuming too much online media. If just reading that definition has you worried about your gray matter, never fear! Researchers are finding promising—and surprising—ways to boost our brain health and de-stress our minds.

Yes, typing is usually much faster than writing by hand. But increasingly studies are finding deep brain benefits when we write out letters and words by hand. For kids, it can improve letter recognition and learning; and when adults take notes by hand it can lead to better conceptual understanding of material. Brain imaging studies suggest it has to do with the fine-tuned coordination required between motor and visual systems, which deeply engages the brain. Some artists even say writing by hand stokes their creativity. So, if you're feeling stuck, try jotting down your idea with pen and paper.





What to Drink to Lower Blood Pressure Quickly: Nine Drinks That May Help

Researchers have looked into how different drinks can help lower blood pressure. And some drinks—like beet juice—lower blood pressure quickly.

Grapefruit juice may help lower blood pressure. But it can also cause a dangerous interaction with certain blood pressure medications.

There are also some drinks to avoid if you have high blood pressure—like alcohol and energy drinks.

If you have high blood pressure, you may be curious about lifestyle changes that can help lower your blood pressure. A healthy diet and regular exercise can have a big impact on your cardiovascular health. But researchers have also reviewed drinks that can help lower the risk for cardiovascular disease by lowering your blood pressure.

Early research shows that certain drinks may be helpful. But current data has only looked at a small number of people. So, it's hard to know if the findings apply to everyone just yet.

Here's a closer look at nine drinks that may help lower blood pressure fast:

1. **Skim milk:** Skim milk contains potassium, calcium, and magnesium—minerals that are known to help decrease blood pressure. Some studies have shown that drinking one to two glasses of skim milk a day can help decrease blood pressure over time. This is especially the case in people who are 55 years old or older. And the change can happen in as little as four weeks.

2. **Tomato juice:** Tomatoes contain antioxidants like lycopene, which have been shown to have several different health benefits. One scientific review found that tomato juice decreased systolic blood pressure (the top number). Researchers found that when people 55 years old and older drank 200 mL a day (a little less than one cup), they saw an improvement in systolic blood pressure over the course of a year.

3. **Beet juice:** Beet juice contains nitrate, which can improve blood flow in the body. And a clinical trial showed that when someone drank a little more than two cups of beet juice once a day, their blood pressure decreased.

Beet juice can help lower blood pressure almost immediately: The drop can happen as soon as 30 minutes after drinking. And this effect can last almost 24 hours. Daily consumption may have a longer-lasting effect on lowering blood pressure, but research is ongoing.

4. **Hibiscus tea:** Hibiscus tea contains the antioxidant anthocyanin. Limited research shows that drinking two cups of hibiscus tea every day for at least two weeks can help decrease blood pressure. Most studies examine the effects after four weeks. So, it's difficult to say how quickly hibiscus tea can work. Some research suggests it can take effect in one and a half hours. Meanwhile, other studies saw no effect up to 4 hours after drinking it. This might be due to the variation in the amount of anthocyanins in each cup.

5. Pomegranate juice: Like hibiscus, pomegranate juice also contains anthocyanins. And it may also interact with an enzyme that plays an important role in regulating blood pressure.

Small studies showed that people who drank pomegranate juice daily for at least two weeks lowered their blood pressure. It's unclear exactly how much juice is needed for the blood pressure lowering effect. But some research was based on at least 8 oz. While the data is mixed, many researchers agree that pomegranate juice can help decrease blood pressure.

6. Grapefruit juice: Does grapefruit lower blood pressure? Yes, it can. Grapefruit juice can be a great after-meal or morning drink for some people with high blood pressure. Grapefruit contains potassium, lycopene, fiber, and other natural plant nutrients that help lower blood pressure. But grapefruit juice has mostly been studied in combination with other juice or medications that lower blood pressure. [See related article on page 13.]

If you take medication, talk to your primary care provider before drinking grapefruit juice. It can interact with certain medications—including those that treat high blood pressure.

7. Green tea: Green tea has been enjoyed for centuries. It has also been used for medicinal purposes. One recent study looked at green tea's effect on blood pressure. It found that drinking green tea daily lowered both systolic and diastolic blood pressure (the top and bottom numbers).



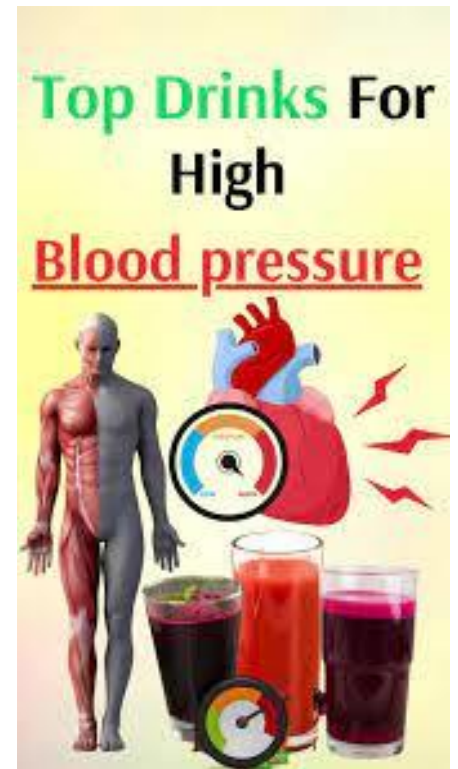
This study only looked at healthy people, though, who didn't have high blood pressure.

Other studies on green tea have been promising in those who have hypertension (high blood pressure). But more research is needed to figure out just how helpful drinking green tea can be in people with high blood pressure.

8. Black tea: Teas are the second most common drink, after water, for humans. Black tea differs from green tea in that the tea leaves have been fermented. Green tea uses fresh, dried leaves of the *Camellia sinensis* plant. Black tea, like green tea, has been shown to reduce blood pressure. It's unclear why tea might lower blood pressure. But the active chemicals in tea might do one of the following:

- Relax muscles in the blood vessels
- Reduce hormones that raise blood pressure
- Increase nitric oxide (which opens blood vessels)

9. Cardamom tea: Cardamom is derived from a fruit, and it's usually used as a spice. But cardamom is also used as a tea in many cultures.



If you do a quick internet search, you'll find many articles touting the effect of cardamom tea to lower blood pressure. One small study tested that theory and found that cardamom tea does reduce blood pressure overall. It also improved blood clots in the body.

Does Drinking Water Lower Blood Pressure?

The effect of drinking water on blood pressure is complicated. Water has been shown to increase sympathetic nervous system activity (think "fight or flight" response) in older adults and people with certain neurological conditions. This means that drinking water could cause a significant increase in blood pressure in these groups.



But a study in Japan of people with no underlying conditions found very different results. In the study, people were asked to drink a glass of water when they got up in the morning and before bed. They found people who drank this extra water every day had lower blood pressures than before the study started.

Another study looked at how hydration affects blood pressure. It found that people with low body-water levels had a harder time regulating their blood pressure than people with normal

body water levels.

Since it's still unclear if water helps to lower blood pressure, you should talk to a healthcare professional before increasing your water intake. Drinking too much water can cause complications. This is especially true if you're someone with kidney disease, liver disease, cardiovascular disease, or advanced age.

Is It OK to Drink Grapefruit Juice If You Take Blood Pressure Medication?

If you take certain blood pressure medication, you may need to avoid drinking grapefruit juice. This is because grapefruit juice causes the body to absorb too much of the medication.



This can cause your blood pressure to drop lower than it should. And low blood pressure can be just as dangerous as high blood pressure. When this happens, blood might not reach vital organs like your brain or your heart. And this can lead to problems like a heart attack and stroke.

Grapefruit juice affects certain blood pressure medications, like calcium channel blockers.

The calcium channel blockers that grapefruit juice is most likely to affect include Nicardipine (Cardene), Felodipine (Plendil), and Nimodipine (Nymalize). The general recommendation is to wait two to three days after drinking grapefruit juice before starting one of these medications.

Other calcium channel blockers may interact with grapefruit juice but lead to a less serious reaction. Examples include Procardia, Verapamil (Calan), and Amlodipine (Norvasc).

If you're taking medication of any kind, it's always a good idea to talk to your prescriber before you change your diet. They can help you avoid any interactions or unwanted complications and change your medications as needed. Some of your biggest expenses might surprise you—because you pay them already, says Bruce Horowitz in a recent article for AARP.

Ten Sneaky Retirement Expenses You May Not See Coming

You might think your big expenses in retirement will be greens fees at golf clubs, taking the kids out for avocado toast and spa charges at that resort in Crete. And that may well be true.

But some of your biggest expenses might surprise you—because you pay them already, says Bruce Horowitz in a recent article for AARP.



Striking a balance between funding your retirement dreams and covering those everyday expenses is what many retirees find difficult. "Lifestyle creep in retirement is a real thing," says Nick Coveyeau, founder and owner of Swell Financial in Costa Mesa, California. Planning years in advance to try to cover both exceptional and everyday expenses requires a keen sense of how much you'll need to save and how to make those savings last.

To help you get there, Horowitz asked financial and retirement planners about the obvious—and not so obvious—things retirees are most likely to spend their money on, and how to best plan for this spending. Here are 10 things that can take a surprisingly big bite out of your retirement nest egg.



1. Health care/wellness: Of all the spending categories in retirement, this one, over time, will likely be the big tamale. The average 65-year-old retiring in 2024 will spend \$165,000 on health care and medical treatment through the rest of their life, according to an annual Fidelity Investments study.

If you're in reasonably good health, these costs typically will be relatively low when you retire but can add up quickly as you age into your 80s and beyond, says Eric Ross, founder and principal at F2 Wealth in Cincinnati.

Health care costs are also rising faster than overall inflation—up 3.7 percent for the 12 months ending November 2024, compared to 2.7 percent for products and services generally. Craig Toberman, a partner at Toberman Becker Wealth in St. Louis, says that trend is likely to continue. He encourages clients to be mindful of lifestyle spending in their 60s and 70s so there's still money for increasing medical costs in their 80s and 90s. Spending now on fitness and wellness can help retirees save later on medical costs, Toberman adds. He recommends allocating up to ten percent of total monthly spending to health and wellness, which can include anything from personal trainers to nutritional supplements to home exercise equipment.



2. Home maintenance and modifications: If you plan to stay in your home through at least a good chunk of your retirement, expect your maintenance costs to jump considerably, Ross says. It's more likely you'll be hiring people to take over tasks you have been doing for years, from housecleaning to window washing to mowing the lawn and cleaning gutters.

"Something as simple as using a ladder as you age often isn't a good idea," he says. Then there are the costs of renovating a home to make it more livable as you age, says Jason Parker, president of Parker Financial in Silverdale, Washington, and author of *Sound Retirement Planning: A Retirement Plan Designed to Achieve Clarity, Confidence, and Freedom*.



This can mean anything from replacing rugs with carpeting (less trip hazard) to making a bathroom or kitchen wheelchair-accessible, which can cost tens of thousands of dollars, according to home-services marketplace Angi. Getting multiple bids and quotes in writing for any work you're considering is recommended.

3. Home and car insurance: If you own a home and a car, insuring them is an expense you can't do without, literally—it's generally required by either lenders or state law. And costs for both are soaring.

Average annual home insurance premiums rose from \$1,984 in 2021 to an estimated \$2,522 at the end of 2024, and average auto insurance coverage spiked even more sharply, from \$1,567 to \$2,469 a year on average, according to online insurance marketplace Insurify.

What should you do? Consider working with an insurance broker who represents multiple insurance companies (and receives commissions from them on sales) and can shop for better rates on comparable policies, Parker says. He did this after his car insurance increased by 20 percent in one year and ended up saving thousands. Parker also advises reviewing how much coverage you need, especially in multicar families—some of his savings came from scaling back to collision-only coverage on one older vehicle—and looking into bundling home and car insurance. Many insurers offer discounts if you buy both from them, typically running around 20 percent, according to Bankrate.



4. Travel: Travel costs in retirement will vary not only based on where you go and where you stay but on who you bring along, Ross says: "Do your adult children join you on these trips, and are you paying the way for everyone?"

Typically, you should plan to travel much more in early retirement and much less—if at all—in the later years, Toberman says. Folks who have set aside money for travel throughout their retirement might end up with a small "safety net" of money for medical costs if they have to cut back on trips for health reasons, he adds.

5. Transportation: Driving costs money, from car payments to maintenance to gasoline to insurance, and with the extra time you might be doing more of it—especially if you choose to retire to a remote area, says Ralph Bender, founder and CEO of Enduring Wealth Advisors in Temecula, California.

As you age, you may find yourself increasingly relying on others to help you get from place to place, Bender adds. That might include rides from family and friends, but there likely will be times you'll need to take an Uber to the doctor's office or a cab to the store and back.

6. Utilities: Utilities are one of the few expenses that should head south in retirement, Toberman says. With the kids gone, there's less showering, cooking, and devices charging day and night. And many retirees downsize to smaller homes that cost less to heat and cool.



Still, inflation can offset those empty-nest savings—utility companies have been known to raise their rates. The federal Bureau of Labor Statistics reports that the cost of electricity grew by 4.5 percent over the 12 months ending October 2024. (The average bill nationwide that month was \$144.84, according to SaveOnEnergy, an online marketplace for electricity plans.) T

That's one reason Bender suggests installing solar panels with batteries, which can reduce electricity bills.

7. Kids and grandkids: Spending on kids and grandkids can be as simple as a gift card, as lavish as a trip to Disney World, or as lofty as a fat contribution to a college savings plan. In almost every case, it's going to cost more than you think, says Ross.



It can also be unpredictable, Toberman says. New grandparents tend to overspend on their first grandchild, he says, then when the next comes along (and, perhaps, the next and the next), they feel obliged to match that generosity, even if they can no longer really afford it.

Toberman's solution? Be particularly mindful of spending on that first grandchild. Jenkins offers another suggestion: "Instead of spending money on grandchildren, spend time with them."

8. Taxes: Many retirees expect their tax bill to decline, since retirement income is generally lower than work income (and the standard deduction is higher at 65), but it might not go down as much as you think. You still owe federal taxes on money you take out of a traditional IRA or 401(k), on pensions and annuities, and possibly on Social Security benefits, depending on your total income.

Most states also tax at least some forms of retirement income. And rising home values mean ever-higher property taxes, if you still own your house.

But if you can't avoid taxes, you can strategize to minimize them in retirement. Planning ahead is key. Ross recommends diversifying your retirement savings—for example, splitting them among a traditional IRA, Roth IRA and a brokerage account, all of which are taxed differently when you take money out. "That gives flexibility to respond to the situation each year in the most tax efficient way," he says.

9. Moving: One in seven Americans who moved in 2024 cited retirement as the reason, according to the most recent National Movers Study from United Van Lines.

A lot of older folks move "to stretch dollars," Parker says, going "from a high-cost to a low-cost area," relocating isn't cheap, especially if you hire a professional mover.

WHY PLAN FOR RETIREMENT EARLY?

 <p>Prepare for unforeseen medical expenses</p>	 <p>Maintain a good standard of living</p>	 <p>Support your family and dependents</p>	 <p>Enjoy your retirement and peace of mind</p>
 <p>Safeguard your financial independence</p>	 <p>Get tax benefits and better returns on your savings</p>		

Consider: a full-service local move (under 100 miles) costs \$7,600 on average, according to Move.org, and a full-service, long-distance move (over 100 miles) costs \$9,140 on average.

Parker cites a couple he works with who had moved from Washington state to Florida, at a sticker-shocking price tag of nearly \$50,000.

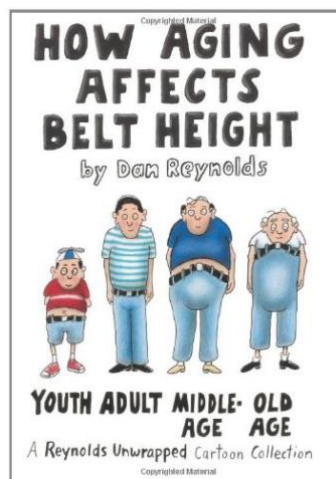
Had he been advising them at the time, he says, he would have suggested they seriously downsize first so they'd have less stuff to transport.

10. Staying connected: Just a phone line, home internet and cable TV can cost a couple \$300 per month, a budget bite that can feel bigger on a retirement income, says Marguerita Cheng, CEO of Blue Ocean Global Wealth in Gaithersburg, Maryland. That doesn't include all those streaming services you rarely use, or the ones you forgot about after signing up for a free trial.

Among the little things that sneak up and suck the life out of your retirement savings while you aren't looking, subscriptions—are the biggest, Cheng says. A July 2024 LendingTree study found that one in four consumers subscribe to a streaming service they no longer use. Review your bank and credit card statements to identify subscriptions you can do without. (You can always start them up again when your show returns.)



"You can come down now, Everett. The children have grown up and left."



"Before you take me away, I just want to update my profile picture."

Contact Us:

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