

#### **MONEY**

#### Massachusetts Institute of Technologydd Topic

# I am 96 and the picture of longevity. These are my tips for living longer and better.

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As I was leaving my doctor's office one of the nurses commented, "You're looking great. I look forward to your 100<sup>th</sup> birthday party."

Startled, I realized at 96, that wasn't so far off. According to the U.S. Census Bureau, the number of Americans ages 100 and older is projected to quadruple over the next three decades, from an estimated 101,000 in 2024 to about 422,000 in 2054.

It is exciting to read about the surge of millions living into their eighties, nineties, and early hundreds. The Atlantic labels it "The Longevity Revolution." Dr. Laura Cartensen, the director of the Stanford Center on Longevity, describes it as a long bright future, in her book, "A Long Bright Future: An Action Plan for a Lifetime of Happiness, Health and Financial Security."

Meanwhile, Dr.Joseph Couglin, CEO of MIT's Age Lab, has written the book "The Longevity Economy: Unlocking the World's Fastest-Growing, Most Misunderstood Market."

Regardless of labels, this is undeniably a period with opportunities to create new products, housing alternatives, policies, and services to meet the needs of the changing demographic. Longevity sounds great in theory, but what does this "long bright future" mean in practice for you and me?At 90, I was raring to go. But then I was hospitalized with COVID-19 and pneumonia and expected to die. By 95, my energy level had plummeted. How was I going to continue being the me I had been for years—energetic, engaged, and optimistic?

#### **Need a break?** Play the USA TODAY Daily Crossword Puzzle.

I found myself wondering, if I can no longer walk the way I did, give speeches with confidence, and consult with organizations the way I once did, then what can I do and how should I do it? Even with limitations, I still want to make a difference in the world.

I'm not alone in these questions. Gregg Kaplan, age 72, has retired several times. His first career, right after college, was exploratory, resulting in purchasing one store in an airport. That experience led him to buy the entire franchise. After 25 years he sold his franchise and retired.

Eventually he decided to return to his hobby, carpentry, and started designing and building kitchens.

Once again he was extremely successful, even meeting his current wife on one of his jobs. After another 15 years, he realized it was really time to retire, but he kept putting it off. He is afraid he will no longer "matter"—that his purpose will disappear.

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## How to look at change

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The longer you live, the more transitions you will confront. Therefore, to continue living well, we need to focus on how we can manage the many unexpected transitions ahead in order to take the mystery out of change. Viewing Kaplan's life through the transition lens provides a framework for understanding and coping with any transition at any time in life for anyone. Your ability to handle them depends on: **Where you are in the transition process.** As you exit your job or relationship and begin to move to something else, you will experience what anthropologists label a period of liminality (an ambiguous time in between major life phases) followed eventually by establishing a new life—a new set of roles, relationships, routines and assumptions. Right now, Kaplan, newly retired, knows he will not have another career but is a bit at sea. Golf is important but as he says, "Is that all there is?"

The degree to which the transition changes your life. The more a transition changes your life, the more stressful it can be. Kaplan's most recent transition (retirement) changes his role from worker to retiree, his relationships with colleagues and family, routines from work to golf, and assumptions from being relevant to not feeling he matters.

The strength of your coping resources. We all approach transitions with potential resources - what I call the "4 S System": your situation (is your life in general good or stressful?), self (are you an optimist or a pessimist, are you resilient?), supports (do you have personal and institutional support that you can count on?), and strategies (do you use lots of strategies flexibly?) If your resources are strong you have a better chance of handling your transition.

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#### Will you still matter?

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Don Bunch, former food and beverage director at the Sarasota Bay Club, a retirement community for over 300 residents, retired himself a few years ago.

After a year of traveling he and his wife settled down. He had no hobbies and found himself sitting around the house, watching tv, totally bored. His old job opened up and he went back to work. After two years he decided it was really time to retire. His answer to my question about what makes this retirement better than the last one was clear: "This time I have a new purpose. We are moving to a small midwestern town, I will be refurbishing a home, and I plan to get involved in community activities. I now know I need to matter and feel relevant." The late sociologist Morris Rosenberg coined the idea of "mattering" to describe a universal, and overlooked motivation. He pointed out how critical it is to believe that we make a difference in other people's lives. But how do you gain that confidence? First get involved and stay engaged. Dr. Carmi Schooler, a researcher at the National Institutes of Mental Health with others, studied the benefits of participating in challenging work and leisure activities. In a series of studies, they witnessed the increase in "intellectual functioning" of those individuals exposed to "substantively complex" environments, which they define as those that require self-direction and decision making.

Playing bridge, writing a grant proposal, doing the crossword puzzle, or figuring out how to initiate a project are all examples of substantively complex activities. Studies in 1974 of 883 men and their wives engaged in work, and subsequent studies in 1994 of 315 men and 320 women pursuing leisure activities proved the point "use it or lose it."

Also take advantage of ideas given to you. One retired pilot was at loose ends. His ex-wife told him about an ad for someone to deliver flowers. He jumped at the chance to make people happy each time he delivered live flowers.

Aging leads to new careers, relationships and opportunities Longevity influences how we love, learn, work, and play as we continue aging. We will discover that life is a never-ending series of transitions--new careers, new relationships, new ways to enjoy leisure, new work and volunteer possibilities, and new opportunities to learn new skills.

However, we need to keep in mind that longevity will also be filled with unexpected twists and turns. We will be forced to improvise as we deal with the unknown. I am often reminded of my friend Jeanne Hansel, who was forced to stop working as a therapist as her health declined. She decided to consciously use her remaining time to chart a new path.

And not-so-coincidently, her spiritual path emerged after reading *There Are No Accidents: Synchronicity and the Stories of Our lives* written by Robert Hopke. Her later years reflected what may seem incompatible—physical decline coupled with personal growth.

It can happen. One just has to be open to it.

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