

# SENIOR

July 17, 2025

Section 1

## *Lifestyles*



a special section of The Derrick. / The News-Herald

# Plan ahead for longer retirements

Personal finances and retirement are inextricably linked. Retirement planning services and advocates emphasize the significance of building a sizable nest egg for the days when professionals are no longer working, but many now also note the importance of building that nest egg after retiring.

The need to build wealth even after retiring reflects a trend that has seen people spend more time in retirement over the last half century than in the decades prior. According to the Organization for Economic Co-operation and Development, men could expect to spend just under 13 years in retirement and women 16.6 years in retirement in 1970. By 2020, the expected retirement length had reached 18.6 years for men and 21.3 years for women. That means modern professionals will spend a half decade more in retirement than people did in 1970. Those extra five years require more money for living expenses, which is why it can be so important for modern professionals to consider various ways to grow their wealth even after they call it a career.

**Avoid early withdrawals.** Withdrawals from a 401(k) are taxed like regular income because such accounts are built up with pre-tax contributions. But there are



ways to minimize your tax burden, and thus save money, when withdrawing from a 401(k). Avoiding early withdrawals,

which are those taken before age 59 1/2, is one easy way to avoid a higher tax burden. Early withdrawals can trigger a 10 percent tax on top of the income taxes account holders will have to pay. By avoiding early withdrawals, retirees are building wealth by lowering their tax burden.

**Take the required minimum distribution when you must.** Another way to avoid a tax burden that can diminish your wealth in retirement is to take your required minimum distribution (RMD) when you need to. The Internal Revenue Services reports that account owners who fail to withdraw the full amount of the RMD by

the due date are subject to a 25 percent excise tax on the amount not withdrawn (the tax burden is 10 percent if timely corrected within two years). The IRS notes account owners must take their first RMD for the year in which they turn 73.

**Explore new ways to invest.** The increase in expected retirement length underscores the fact that many retirees may need to abandon conventional wisdom related to retirement and risk. Though it's still best for retirees to avoid particularly risky investments, they might need to accept a degree of risk that retirees did not have to take on decades ago. Simply put, longer retirements may require longer engagements with risk. Retirees can work with a financial advisor and conduct their own research to identify vehicles to grow their wealth without making themselves and their nest eggs highly vulnerable to market fluctuations.

**Embrace new income opportunities.** Retirees may have more potential income streams than they realize. For example, passive income can be an effective way for retirees to earn money without going to great lengths. Retirees who travel for months each year and/or those who live in colder climates but spend winter in warmer locales can generate passive income by renting out their properties when they're not at home. Retired professionals with decades of experience in their fields also can explore consulting or teaching opportunities that won't require substantial time commitments but can still bring in money.

With expected retirement lengths on the rise, retirees are encouraged to find ways to grow their nest eggs so they can enjoy retirement to the fullest.

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# Managing money in retirement

## *5 steps to take now*

Retirement income planning is a key part of preparing for the next chapter in life.

Retirement income planning is the process of assessing your anticipated retirement income and expenses to ensure that you'll have sufficient resources stashed in a tax-efficient way to maintain your lifestyle during retirement.

Here are five steps to planning your retirement income.

### 1. Estimate your retirement expenses

The first step in retirement income

planning is to estimate your expenses in retirement so you can determine how much retirement income you will need. Typical expenses in retirement can include:

**Mortgage, rent and other property-related expenses.** You'll need a place to live, so be sure to consider your mortgage and/or rent, property taxes, repairs and other property-related expenses.

**Taxes.** Aside from withdrawals from a Roth IRA after age 59½, most (if not all) of your retirement income is taxable (even Social Security).

**Medical expenses.** According to

a 2024 study from Fidelity, the average 65-year-old may expect to spend \$165,000 on medical expenses in retirement.

**Car payments.** Typical car-related expenses in retirement include car loan payments, repairs, fines and insurance.

**Food and personal items.** You'll still need to eat, bathe and clothe yourself in retirement, so be sure to budget for those expenses.

**Travel.** Unless you plan on staying put for all of your retirement, travel is another expense you'll typically have in retirement.

**Entertainment.** This includes things such as subscriptions, movie tickets and social events.

### 2. Identify your sources of retirement income

Consider whether the source guarantees income for a lifetime and how it'll affect your tax liability. (Some are fully taxable; others are tax-deferred or tax-free.) Typical sources of retirement income include:

**Social Security.** Starting at age 62, you may qualify for Social Security retirement benefits.

**Retirement accounts.** This includes money you've saved in 401(k)s and IRAs (Roth, traditional and SEP). These accounts typically have required minimum distributions.

**Brokerage accounts.** Money in brokerage accounts, including dividends from stocks held in those accounts, can be a source of retirement income.

**Pensions.** Depending on where you've worked, you may have a pen-

sion plan that provides retirement income.

**Savings.** This includes money you have in savings accounts, certificates of deposit or checking accounts.

**Rental income.** If you own a rental property that you plan to keep during retirement, your rental income should be part of your retirement income.

If your planned retirement income doesn't fully cover your anticipated retirement expenses, there are a number of ways you can increase or supplement your retirement income.

**Rent out a room in your home.** Not only does renting a room provide additional income, but it can help prevent loneliness and isolation in retirement.

**Buy and rent out an investment property.** Purchasing and renting out an investment property can supplement your retirement income if the rent is more than what you pay for the property's mortgage and other expenses (such as property taxes, repairs and rental management fees).

**Capitalize on your hobbies.** Hidden talents can turn into income, such as turning a love for gardening into cash from selling your crop at your local farmers' market.

**Borrow money.** This may not always be the best or easiest option. For one thing, it can be harder to borrow money when you're retired, because your retirement income may be lower than your working income. Additionally, you'll likely pay interest, which can decrease your income in the long run.

See **MONEY MANAGE**, Page 5

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## ► Money manage

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### 3. Strategize how you'll tap into retirement income

How you approach tapping into your retirement income could make all the difference when it comes to having the money you need when you need it throughout retirement. A strategy may include:

**Diversifying your income sources.** You'll want a mix of guaranteed income sources and invested assets that can sustain your lifestyle for your lifetime.

**Deciding how you'll approach withdrawals.** There are several common withdrawal strategies you could follow to maximize the longevity of your retirement savings.

**Delaying collecting Social Security retirement benefits.** You can claim Social Security as early as age 62, but you don't receive 100% of your benefits unless you wait until you reach full retirement age (full retirement age varies with birth year, but it is 67 for people born in 1960 or later). If you can hold off even longer (say, to age 68 or 69), your monthly benefit could increase by as much as 8% a year. (There is no financial

incentive to wait past 70 to start taking Social Security.)

**Managing your tax liability.** As noted, most of your retirement income may be taxed. Having a tax-efficient strategy could save you money down the road.

### 4. Adjust your portfolio for retirement

Entering retirement means your focus is shifting from accumulating savings to living on it. And so your investment strategies will need to change, as well.

**Shift to income-generating assets.** Rebalancing your investment portfolio toward high-dividend ETFs or stocks can generate a regular stream of income.

**Reduce your risk.** Including more lower-volatility assets like bonds will help to protect your retirement income from major swings in the market.

**Watch out for inflation.** While reducing risk is important, you may want to keep some portion of your portfolio invested in assets that help your savings stay ahead of inflation.

### 5. Look for ways to decrease your retirement expenses

Even if your anticipated retirement income is higher than your anticipated expenses, you may find more financial security by lowering your retirement

expenses. Below are some ways you can decrease your expenses in retirement.

**Pay off the mortgage before you retire.** Not having a mortgage payment can help keep your housing expenses low during retirement.

**Enroll in Medicare.** To help with medical expenses, be sure to enroll in Medicare (you can first enroll in the three months before turning 65).

**Downsize your home.** Selling your

home and moving to a smaller one or even an apartment or condo can reduce costs.

**Move to a cheaper city.** Although jobs in bigger cities sometimes come with bigger salaries, when you retire you don't need to worry about a salary. Consider reducing your expenses by moving to a city with a lower cost of living.

**Drive a less expensive car.** Unless your car is already paid for in full, consider trading in your car for one with a lower monthly payment.

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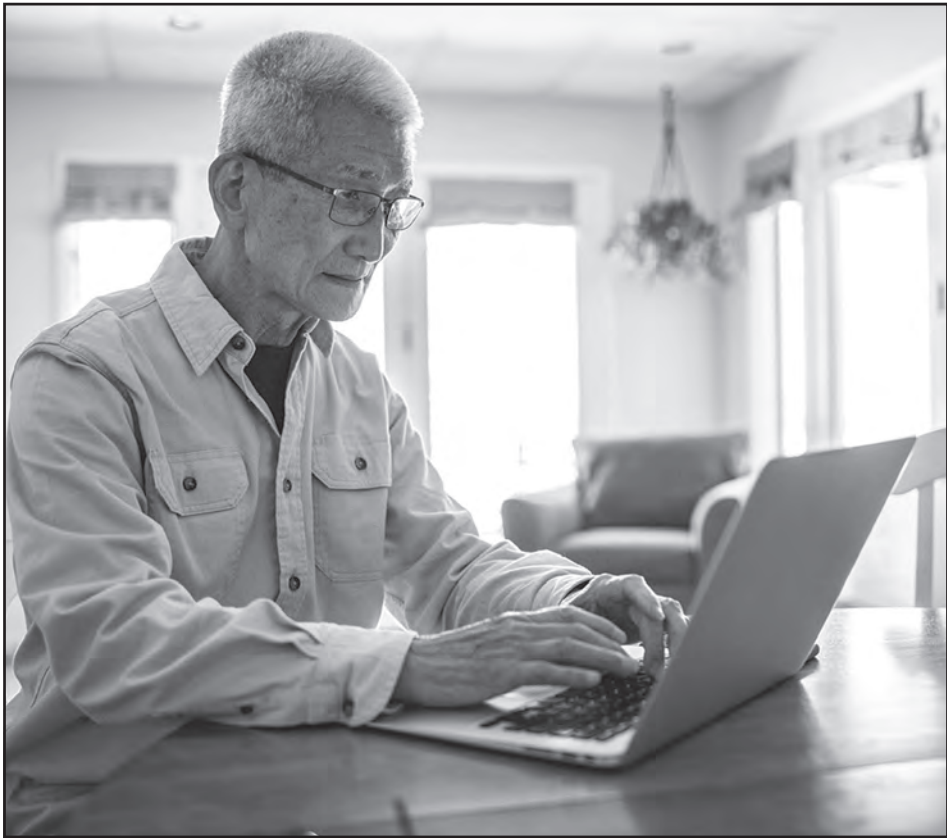
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# Common financial scams that target seniors

Financial scams are as old as the concept of currency. But consumers' vulnerability to scams has seemingly increased in the twenty-first century, when the Internet and devices like smartphones have enabled scammers to gain access to potential victims' financial information and even gain virtual entry into their homes.

Seniors are targeted by financial scammers with such frequency that the term "elder fraud" has entered the English lexicon and is now widely recognized as a notable threat to individuals age 60 and older. In recognition of that threat, the Elder Justice Initiative aims to support and coordinate U.S. Department of Justice efforts to combat financial fraud that targets older adults. Those efforts are ongoing and include a number of initiatives to educate older adults about elder fraud, including warning seniors about some notable scams that criminals use to target older adults.

**Social Security Administration Impostor Scam:** When perpetrating this scam, criminals typically contact prospective victims via telephone and falsely claim that suspicious activity has prompted the suspension of their Social Security number. Scammers may also in-



dicade money must be withdrawn from a potential victim's bank and stored on gift

cards for security's sake. It's important to note caller ID spoofing is often utilized when perpetrating this scam so an incoming call appears to be coming from the Social Security Administration.

**Tech Support Scam:** This scam involves criminals claiming to be representatives from widely recognized companies who are calling to inform seniors that viruses or malware have been detected on their devices. Some also may claim a target's computer has been hacked. The Federal Trade Commission notes perpetrators of this scam pretend to be

tech support and request victims enable them to remotely access their devices or computer. Granting such access provides an avenue to view sensitive information, but scammers also may diagnose nonexistent problems and charge a fee. But the scam does not always stop there. Some call back later and offer a refund to account for services that can no longer be rendered or to correct an overcharge. The scammers then request victims' specific banking details under the guise of "correcting" these alleged oversights.

**Lottery Scam:** The lottery scam involves scammers calling potential victims and informing them they have won a foreign lottery or sweepstakes. Perpetrators of this scam typically identify themselves as lawyers, customs officials or lottery representatives. The telemarketers behind this scam may be based in Jamaica, but the U.S. Embassy in Jamaica warns that those behind the scam will ask winners to pay various fees, including shipping and customs duties, until victims' funds are exhausted.

**Romance Scam:** The FTC warns that wildly popular dating sites, social networking platforms and chat rooms provide opportunities for scammers to identify and exploit potential victims. The aim of these scams, which many victims are too ashamed to report even after they realize they've been victimized, is to convince targets to send money in the name of love. But the EJI warns that online love interests who ask for money are almost certainly scam artists.

These are just a handful of the many ways that modern scammers target seniors. More information about these and other scams is available at [justice.gov/elderjustice](http://justice.gov/elderjustice).

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# A senior's guide to exercising safely

Exercise is an important component of a healthy lifestyle for people of any age, including the over-50 crowd. Seniors may have been told by their physicians that exercise promotes heart health and is essential to maintaining bone and muscle strength as well as balance and flexibility. Joining an exercise class or a gym also can be a social activity that promotes interaction with others of similar ages and with shared goals.

Exercise is undoubtedly beneficial for seniors, but it is important for older adults to exercise caution when starting a workout regimen. Prioritizing safety can circumvent injuries that could waylay progress. Temple Health says that seniors can suffer overuse injuries, torn ligaments or cartilage, broken bones, and other physical problems if they do not embrace safe exercising strategies. Most injuries can be avoided when following these healthy habits and guidelines.

**Find an activity you like.** Engaging in regular exercise helps you maintain a higher level of fitness compared to those who are sedentary. Maintaining a consistent exercise regimen ensures you won't be starting over each time you stop exercising and have to build up again to your previous fitness level.

**Start slowly and then increase gradually.** People hear "exercise" and they may think that translates to hours at the gym

and high-intensity workouts. But general guidelines state older adults need about 2.5 hours of aerobic activity per week, not each day. So exercising does not have to take as much time or be as intense as one might think. Combine aerobic exercise with activities that strengthen muscles.

**Warm up before activity.** It's important to get the body acclimated to exercise before each workout. Walking in place, doing arm circles and engaging in some gentle squats or lunges can prepare the body for what is to come. Stretch afterwards when ligaments and tendons are warmed up.

**Remember to stay hydrated.** Touro LCMC Health says that older adults are at greater risk for dehydration because they naturally have less water in their bodies or take medications that increase risk of dehydration. Drinking enough water during exercise is key.

**Know your limits and adapt.** A workout that is fine for a 30-year-old may not be the same for someone who is 60. You might need to embrace walking instead of running, or even swap lifting weights with using resistance bands or doing body weight exercises.

**Focus on some balance activities.** Balance issues can cause seniors to fall and risk serious injury. Working on your balance may help to lower your risk of these



types of injuries, and can be as simple as standing on one foot or marching in place.

Exercise is important for seniors, and finding ways to incorporate safe physical activity can promote good health throughout one's golden years.

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# Pa. named AARP age-friendly state

York, PA – On May 29, 2025, Governor Josh Shapiro announced that Pennsylvania has officially been designated an Age-Friendly State by AARP, a significant milestone in his administration’s work to ensure older Pennsylvanians can age with dignity, independence, and support.

The Governor made the announcement at the White Rose Senior Center in York, where he was joined by Pennsylvania Department of Aging Secretary Jason Kavulich, local officials, and representatives from AARP and the United Way. York County, which became an Age-Friendly Community in 2020, helped lead the way. Now, that recognition extends to all 67 counties, meaning for the first time, every Pennsylvanian lives in an Age-Friendly Community.

“My Administration is fighting for Pennsylvanians every day, including building a Commonwealth that supports older adults,” said Governor Shapiro. “We’ve created a 10-year master plan that brings together 29 state agencies to deliver real results — from expanding home care and transportation to cutting taxes and improving oversight of protective services. That work is getting noticed, and I’m proud

AARP has recognized Pennsylvania as one of just 13 Age-Friendly States in the country.”

The AARP Age-Friendly designation comes as Pennsylvania’s senior population continues to grow. By 2030, one in three Pennsylvanians will be over the age of 60, with the total older adult population expected to exceed 3.8 million — outnumbering all other age groups.

Awarded in partnership with the World Health Organization, the Age-Friendly designation recognizes states and communities that are committed to being great places to grow up and grow older. Pennsylvania is the only new state to receive the distinction this year. Across the country, there are around 700 Age-Friendly communities, including 10 in Pennsylvania. Communities like Pittsburgh and the Lehigh Valley have already begun hosting regional events to promote Age-Friendly practices, with more planned in places like York, Lackawanna, and Philadelphia.

Secretary Kavulich said the designation reflects a larger opportunity to create inclusive, supportive communities. “Pennsylvania’s aging population presents a chance — not a chal-

lenge — to design better communities for all generations. The Aging Our Way, PA plan ensures older adults receive the services, support, and respect they deserve,” he said. “Thanks to the Governor’s leadership, we’re working across agencies and with partners to make every community more age-friendly.”

The statewide designation builds on the Governor’s launch last year of Aging Our Way, PA — the Commonwealth’s first-ever 10-year strategic plan to improve the lives of older Pennsylvanians. The plan, shaped by feedback from thousands of seniors, caregivers, and service providers, focuses on improving public transportation, strengthening the direct care workforce, reducing prescription and insurance costs, and expanding access to aging services.

In the year since the plan’s release, the Shapiro Administration has made tangible progress. Pennsylvania created its first-ever Alzheimer’s Disease and Related Disorders Office to better support those living with dementia and their caregivers. A public-facing dashboard now tracks the performance of Area Agencies on Aging (AAAs), improving transparency and accountability. The state also launched the PA

CareKit — a new caregiver toolkit designed to help more than 1.5 million unpaid caregivers connect with respite services, training, and tools for selecting care providers.

The Administration also delivered on a campaign promise by expanding the Property Tax/Rent Rebate (PTRR) Program — the largest tax cut for older Pennsylvanians in nearly two decades. The expanded eligibility and increased benefit amounts helped over 520,000 seniors and people with disabilities receive more than \$318 million in rebates in 2023, including nearly 100,000 first-time filers. In York County alone, over 17,000 claims were approved, totaling more than \$10.7 million in rebates.

The White Rose Senior Center, where the announcement was held, serves over 1,200 older adults in York County and has received more than \$20,000 in Senior Community Center (SCC) grants to support arts, fitness, nutrition, and benefits counseling, including help with PTRR applications. Statewide, more than 450 AAA-affiliated senior centers offer critical services such as nutritious meals, transportation, insurance counseling, and wellness programs.

See **AGE-FRIENDLY**, Page 9

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## ► Age-friendly

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Bill Johnston-Walsh, AARP Pennsylvania State Director, emphasized the importance of long-term planning as the state's demographics shift. "By 2030, Pennsylvanians aged 60 and over will make up a third of the population. The cost of being unprepared is unaffordable. AARP applauds the Shapiro Administration for launching Aging Our Way, PA and joining the national Age-Friendly Network. This designation helps position the Commonwealth to deliver meaningful, lasting change."

Cathy Bollinger, Executive Director of Embracing Aging at the York County Community Foundation, echoed the importance of designing communities that work for everyone. "There's no one-size-fits-all solution, especially for seniors. When we ask, 'does this work for people of all ages?' we create more flexible, livable spaces. Planning this way can truly improve quality of life for all residents."

Carmen Bell, Senior Director of Healthy Aging at the United Way of the Greater Lehigh Valley, agreed. "It's essential that older adults are connected, respected, and engaged — and have access to the tools they need to thrive. That's what being an age-friendly community means."

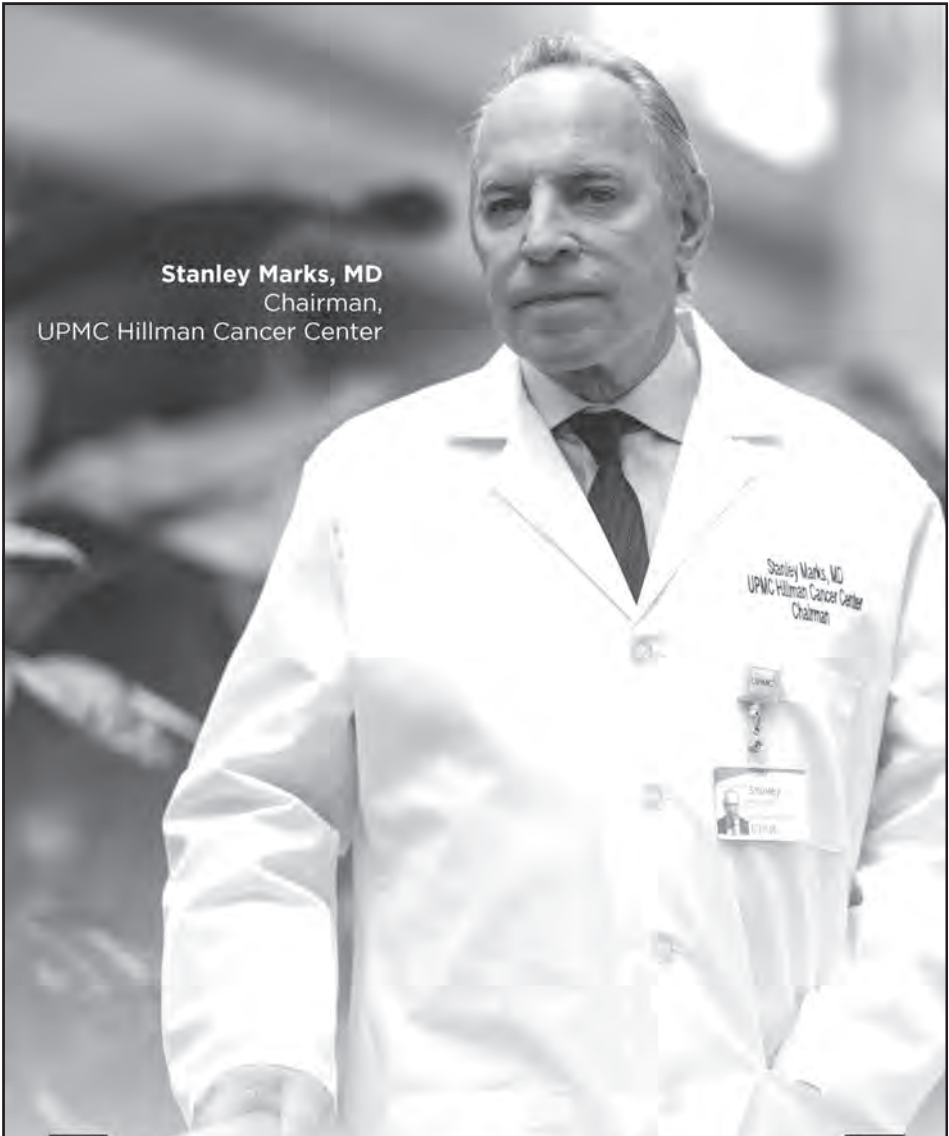
Looking ahead, Governor Shapiro's proposed 2025–26 budget continues this momentum. It calls for a \$20 million increase

to the PENNCARE appropriation to help AAAs meet rising demand, and a \$2 million investment to improve PDA's monitoring and accountability systems. The Governor also proposes a 52% tax on skill games, with a portion of revenue going to the Lottery Fund to help close gaps created by unregulated games and ensure continued support for older adults.

Since taking office, Governor Shapiro has made seniors a top priority. His administration has secured \$6 million in competitive grants for senior centers and created a permanent non-competitive track to help them modernize. Pennsylvania opened its first Older Adult Advocacy Center in Lackawanna County to support seniors facing abuse, offering emergency housing and resources. The state launched the CAPE tool — a Comprehensive Agency Performance Evaluation system — to publicly share AAA performance data. Additionally, \$75 million was invested to improve staffing and care in nursing homes, and \$5 million was secured to reduce waitlists for in-home services through the OPTIONS program.

Governor Shapiro and First Lady Lori Shapiro have also highlighted seniors' creativity through an annual Capitol art show, celebrating older Pennsylvanians and promoting engagement through the arts.

"As we age, where we live should support our needs and value our contributions," said Representative Carol Hill-Evans. "The age-friendly movement is rooted in that simple idea: that all of us deserve the opportunity to thrive."



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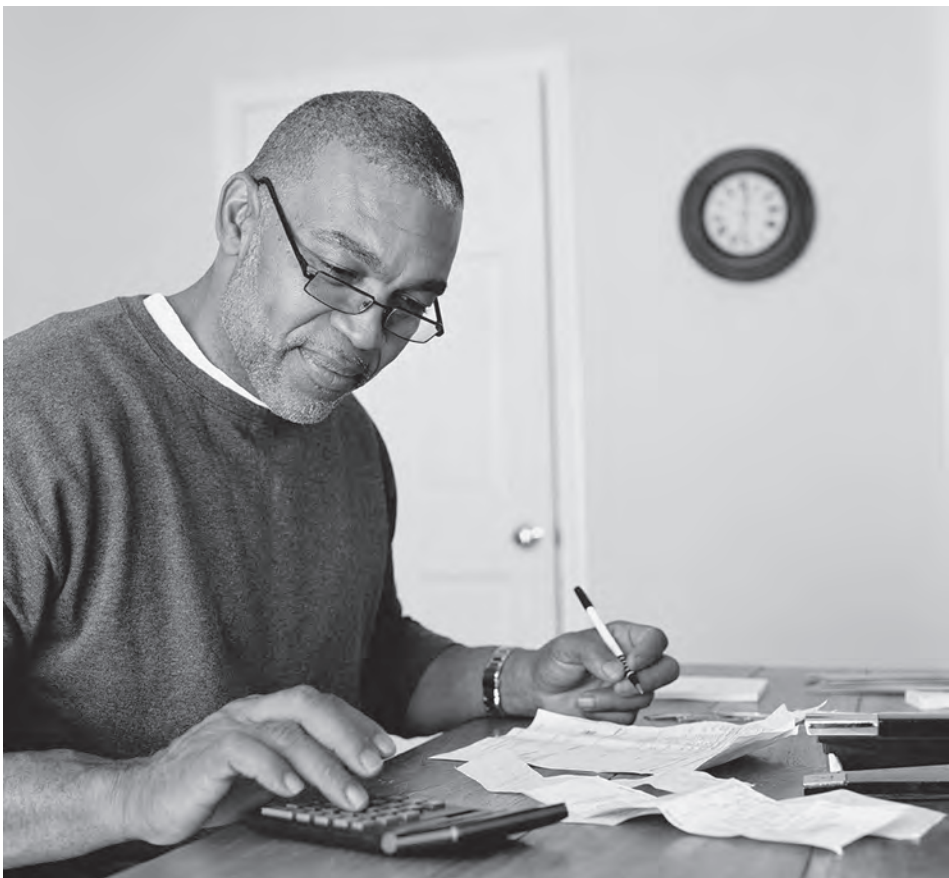
# How to budget for retirement

After what feels like a lifetime in the workforce, retirement is a welcome change for many individuals. Upon retiring, people often engage in hobbies they may have previously relegated to the back burner. Travel opportunities increase in retirement, and retirees may live more relaxed and less stressful lives.

Stress stemming from a looming retirement can creep up for those people who have not taken the time to account for how their finances will change once they're no longer working. Without a consistent salary or other income coming in, retirees may have to change their habits and spending accordingly. This is particularly true for those who did not sock away enough in retirement savings.

The key to enjoying retirement is creating a retirement budget and sticking to it. Budgeting sets retirees up for more enjoyable golden years. The following are a few steps to creating a retirement budget.

**Add up all of your income.** As retirement nears, it can be helpful to sit down with a financial professional and calculate all of the income streams that ultimately will be replacing your paycheck.



These include Social Security benefits,

tax-advantaged retirement accounts like IRAs and 401(k)s, pensions, taxable investments, and even part-time earnings. This will give you a picture of projected income, which can be divided by the number of years you expect to spend in retirement.

**Figure out your mandatory expenses.** Charles Schwab suggests considering the spending items that you will really need in retirement. These can include housing, utilities, clothing, medical insurance costs, and transportation.

These needs may change through the years, so the budget can be reevaluated each year.

**Calculate any discretionary expenses.** Spending that falls in the "want" territory may include travel, hobbies, gifting family members like grandchildren, and any big purchases like a boat or vacation timeshare.

**Consider expenses that may go up.** While certain expenses may go down, like commuting costs, grocery bills, and expenses related to children, bills for utilities, recreation, property taxes, and more likely will increase through the years.

**Compare projected income against projected expenses and see where the chips fall.** If you find that income streams fall short, you may have to adjust investments before your retirement or you may have to take a part-time job after retirement. Sometimes spouses may not be able to retire at the same time if one person's salary will be needed to continue covering all expenses.

**Don't overlook health care.** Although you may be covered by Medicare and an insurance plan from a former employer, supplemental premiums and out-of-pocket costs may continue to rise during retirement. According to the 2024 Fidelity Retiree Health Care Cost Estimate, on average, a 65-year-old person may need \$165,000 in after-tax savings to cover health care expenses.

Retirement comes with exciting prospects, and careful budgeting for the days when you aren't working can make for a more enjoyable post-work life.



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# Older adults face higher dehydration risk

The human body is ever-changing. Though it's not often so easy to detect the changes the body goes through, such alterations may become more noticeable with age.

One age-related change that's easy to overlook is related to thirst. The Cleveland Clinic notes seniors typically do not feel as thirsty as they once did. That compels seniors to consume less fluids, which in turn makes them more vulnerable to dehydration.

## Why is my risk for dehydration higher now than when I was younger?

Seniors may ask this question, and body composition changes that correspond to age are often to blame. According to the Cleveland Clinic, seniors' bodies do not demand water in the same way they did when they were younger. So people tend to drink less water as they age. Some also suffer from decreased kidney function that also compromises fluid levels in the body. These things mean many seniors have less water in their bodies than they used to, which increases their risk for dehydration.

## How serious is this threat?

The threat posed by dehydration is serious. In fact, the Cleveland Clinic notes that dehydration is a common cause of hospitalization among adults age 65 and older. The Agency for Healthcare Re-



search and Quality also notes that adults 65 and over have the highest hospital admission rates for dehydration of any group.

## How do I know if I'm dehydrated?

As noted, aging adults do not typically feel as thirsty as they did when they were younger. That's important to remember, as the Cleveland Clinic notes that thirst

might actually be a sign of early dehydration. The following are some additional physical signs of dehydration:

- Fatigue and weakness
- Dizziness or a loss of coordination
- Dry mouth and/or a dry cough
- Headache
- Muscle cramps, which can be caused by a loss of electrolytes through sweating
- Chills or heat intolerance

## • Flushed skin

These symptoms are notable in their own right, but some may make seniors vulnerable to additional issues. For instance, dizziness or a loss of coordination resulting from dehydration may make seniors more vulnerable to falls. Falls are a significant threat because they increase the likelihood of broken bones and other serious injuries, but a fall also can adversely affect mental health. A fall that causes injury may lead seniors to withdraw from certain activities, including recreational sports or other physical activities often performed alongside fellow seniors. Withdrawing from such activities can lead to isolation and depression.

## How can I avoid dehydration?

The good news is that hydrating is pretty easy, particularly when seniors are aware of their vulnerability to dehydration. The Cleveland Clinic urges seniors to consume sufficient fluids each day, even spicing up water with a fruit slice if necessary. In addition, seniors are urged to avoid caffeine, which can force more trips to the bathroom to urinate and thus lose fluid. Cucumbers, celery and, of course, watermelon also can be incorporated into seniors' diets each day, as these foods are high in water content.

Dehydration poses a serious threat to seniors' health. But that threat can be easily overcome when seniors make a concerted effort to stay hydrated each day.

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