

# AGING IN ATLANTA

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BABY BOOM BUSINESSES



Regina Koepp is the founder and director of the Atlanta-based Center for Mental Health and Aging.

## Educating health care providers is her mission

Center for Mental Health and Aging is a thriving business.

By Elizabeth Crumbly  
For The AJC

The Center for Mental Health and Aging is a relatively new company, but its creator's roots in mental health care run deep. Regina Koepp, CMHA's founder and director, is using her experience as a board-certified clinical psychologist and as a longtime member of the health care community to benefit seniors through educating health providers and caregivers. Ultimately, the aim is to help seniors with necessary services. "Our goal is really to destigmatize mental health and ensure that older adults get the mental health care that they need," Koepp said.

### A three-pronged approach

CMHA, she explained, serves this population in three distinct ways. First, it helps health care providers working in the aging space. "We provide continuing education that meets requirements for licensure and also provides focused training on mental health for older adults and the unique needs that older adults have, so that's how we make

Mental health continued on SE3

FOSTER CARE

# Fostering is caring



Atlanta's seniors can have a big impact on kids in foster care.

ADOBE STOCK

By Elizabeth Crumbly  
For The AJC

When Austin Ludwig looks back on his time in foster care, he sees older adults as a major factor in his security and ability to thrive. Today, as a staff member with WinShape Homes, he wants seniors to understand something when it comes to serving children in the system. "My encouragement to any senior citizen in Atlanta is to say, 'You're not irrelevant,'" he told the AJC. "I think that there's sometimes a fast pace in culture and technology and social media

Foster care continued on SE2



Kenneth and Sandra White have fostered children for the past 18 years through Georgia Agape, a child placement agency. CONTRIBUTED

TRAVEL

## 5 Florida road trip destinations to kick off summer



St. Andrews State Park is a pristine wilderness of beaches, marshes and pinewood forests just outside Panama City Beach, Fla.

CONTRIBUTED BY ST. ANDREWS STATE PARK

By Karon Warren | For The AJC

Summer is in full swing, and you're ready to hit the road! Not surprisingly, Florida remains a top destination for many summer getaways. To help you in planning your trip, check out these destinations, which are a great mix of tried-and-true favorites and under-the-radar spots.

### St. Augustine

The oldest city in the United States, St. Augustine overflows with historic sites, such as the Oldest Wooden School House and the oldest masonry fort in the continental United States, Castillo de San Marcos. A visit to the St. Augustine Lighthouse

and Maritime Museum also is a must for people who love historic structures. One way to see a lot is by taking an Old Town Trolley Tour, allowing you to hop off to see an attraction, then hop back on to travel to the next. visitstaugustine.com

### Fort Canaveral and Cape Canaveral

Found on Florida's Space Coast, these neighboring locales offer a lot of entertainment for your next road trip. Check out the history of one of America's most popular movies at the Wizard of Oz Museum and the area's space history at the Sands Space History Center. Golfers will love going across the river and hitting the links at the Savannahs Golf Club, while nature lovers

Travel continued on SE2

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# AGING IN ATLANTA

QUESTIONS ANSWERED

## Experts offer valuable advice

By Kiersten Willis  
kiersten.willis@coxinc.com

The Atlanta Journal-Constitution hosted the first in-person Aging in Atlanta event of the year in March at the Kessel D. Stelling Ballroom at Cobb Energy Centre. Panelists answered lots of questions ranging from estate planning to health and wellness to things to do in the metro area.

But since we couldn't get to everyone during the lunchtime event, here are answers to some of the questions we didn't get to:

### Q: Why is medication management important for older adults?

According to the Food and Drug Administration, older adults are more likely to use additional medicines as they age. This can increase the chance of drug interactions or other harmful side effects.

“No matter how hard we fight it, our body changes over time. We tend to lose muscle and gain fat. This changes the way medicine works in our body,” Zachary Oleszczuk, who has a doctorate in pharmacy, told FDA.gov. Oleszczuk is a board-certified geriatric pharmacist.

“This means that medicines may need to be adjusted or changed later in life, even if they have worked very well for you for years or even decades.”

### Q: What steps should patients take if they want to reduce or get off some of their medications?

Consumer Reports' former medical director, Dr. Orly Avitzur, suggests talking with your doctor about how you can wean yourself from prescriptions. Doing so abruptly can trigger serious medical problems, including symptoms the medication was meant to treat. That can be the case with heartburn pills, for instance.

Develop a plan that includes coming up with a clear timeline and doctor appointments to track your progress.

“There's no one-size-fits-all approach to stopping a drug,” Avitzur said. “You may need to slow your taper or even pause it for a while. It may take some trial and error to find what works best for you.”

### Q: At what age should I think of going to a senior living facility? I am 73 and in good health. I have no children or grandchildren.

Experts point to several signs it may be time to move into a senior living facility, but age isn't necessarily a consideration. Instead, they told Forbes Health to look for changes in the household, mobility or function, financial judgments, personality, and physical and mental health.

Examples of some of these signs include mail remaining unopened, bills going unpaid or clear signs of memory loss.

“These signs can indicate your aging loved one may be ready to move from their home to a senior living situation,” said Dr. Wessam Labib, a geriatrician at Loma Linda University Medical Center in Loma Linda, Calif.

### Q: What are the benefits of a trust and how do you have one done for adult children?

According to the metro Atlanta-based Law Office of Paul Black, a living trust allows the immediate transfer of assets following death with no court interference. If you're incapacitated, it can also allow for the management of your affairs – there's no need for a guardianship or conservatorship process.

To create a trust for adult children, Jeffrey M. Verdon Law Group says to assess your children's financial abilities. You'll appoint a trustee when you create a trust and they'll be in charge of distributing money based on your child's needs.

### Q: What are healthy steps to prevent diabetes, hypertension and chronic kidney disease?

The Centers for Disease Control and Prevention recommend eating healthy foods – including those lower in sodium and increasing fruit and vegetable intake – and staying active. It's recommended that adults get at least two and a half hours of moderate exercises, such as bicycling, weekly.

### Q: Can I really boost my immunity with food? If so, what foods should I eat?

Regular consumption of diverse nutritious foods – such as spinach and citrus fruits – can aid in boosting your immune system, according to Healthline. While no supplement will cure or prevent disease, red bell peppers contain vitamin C, broccoli has vitamins A, C and E plus fiber, and yogurt can be fortified with vitamin D. Each of these can help regulate and support the immune system.

## Foster care

continued from SE1

and all of these things – it can be overwhelming to keep up with where culture's at, but I would just say that you're not culturally irrelevant and young people ... in the child welfare area and outside of that, need involvement, they need encouragement, they need direction, wisdom.”

May is National Foster Care Month, and it's a time to reflect on the numerous ways Atlanta's seniors are impacted by and can influence the yawning need that accompanies a population of young people like the child Ludwig was.

### Meeting challenges

Ludwig found himself in Georgia's foster care system at age 14.

“We were just kind of, like, always on the edge of ending up in foster care,” he recalled, looking back on his childhood.

When his father was arrested and incarcerated, Ludwig went to a state-run group home for boys.

“I was blindsided,” he said about the sudden turn of events.

His first foster home was in Floyd County with a couple in their early 70s. Although he grew comfortable with them over time, moving in was yet another big change.

“You grow up being taught, ‘Hey, don't talk to strangers,’ and then, all of a sudden, as a child, you are placed in a home, and you are expected to trust these complete strangers to care for you,” he said. “It's just a very jarring experience at first.”

Having fostered for the past 18 years, Kenneth and Sandra White, of southwest Atlanta, are familiar with this dynamic. They've served more than 50 kids, Sandra said – many sibling groups, young children, medically fragile kids.

“(They've come) straight from the hospital ... two to three days old up to teenagers,” she said. “The thing that really, really keeps us going is just knowing the number of children that are out there that need a safe place, that need a home. There are many, and you still hear on the news how many children just need a placement ...

“We know that we can serve but so many in our home. We know that as long as we keep our doors open for as long as we can, we're serving ... we feel like it's the Lord's work.”

After nearly two decades of continually opening those doors, the couple still finds it challenging to see kids hurtling.

“It's always tough when



Jennifer and Joshua Williams with their daughter, Neva. The Williamses work through Georgia Agape, a child placement agency, to serve foster children.

some kids come with emotional distress ... the trauma that they've been through,” Kenneth White said.

And yet, the decision to foster came naturally to the Whites as they shared a love of children.

“I come from a family where fostering was just a way of life,” Sandra White said. “I grew up with foster kids around, and they were some of my closest friends when I was younger. It's always been a love of mine.”

They've worked with Georgia Agape for the duration of their tenure as foster parents. Sandra White said the agency, which identifies itself online as a “faith-based, nationally accredited, not-for-profit, social services organization,” works to place children who are in state custody in foster homes and then support those foster families.

Georgia Agape, Sandra said, often assists with recurring needs like getting the children to doctor's appointments. But more hands are always welcome.

### Awareness and involvement

Respite care is one way approved and trained individuals can help, Kenneth said, explaining that respite providers might step in for a week or even an afternoon of child care while foster parents take a breather or attend to personal matters.

Ludwig, now 29, is on staff with WinShape Homes, which, according to its website homes.winshape.org, provides support to churches where congregants feel called to foster. He calls respite care “an opportunity of middle ground” for those who aren't opening their homes for fostering full-time.

Applicants can go through the screening and training with private agencies like Georgia AGAPE, according to Sondra Culbert, director of social services for the organization.

“It's the same process

## “Something I noticed during the first year of moving into WinShape Homes as a foster kid was that there were parents who were interested in me. They weren't venting or talking about themselves. They would ask me questions about myself and my day.”

Austin Ludwig

as a full-time foster parent,” she said. “Respite is just part-time whenever they're able to do it.”

Simple awareness, Ludwig said, goes a long way in support, too.

“Explore discovering what the foster care system looks like, what the needs are,” he said. “Every community's different.”

Meeting needs might be as simple as bringing Division of Family and Children Services case workers donuts once a month to show appreciation, he suggested.

And, of course, some seniors have the option to foster.

“I would say, first off, that you're not too old to become a foster parent if you're 55 and up,” Ludwig said. “I would just say do it if you feel a nudge. If you have the margin to do it, then I would say explore doing it.”

### Donations and time

Rachel Ewald, founder and executive director of the Foster Care Support Foundation in Roswell, has herself fostered more than 50 children. The nonprofit, she said, began in 2000 to provide

help for families with custody of relatives and also for foster families receiving the least in government financial aid.

There are three ways the public can support foster children through FCSF. First, Ewald said, organizations, businesses and individuals can sponsor a child for \$25 a month. Second, the Foundation welcomes volunteers.

“They do a tremendous amount of work to help us, and that's what makes us successful – it's our communities coming together to help children,” she said.

Also, donations of goods like clothing and school supplies, she said, help with children's everyday needs. Like Ludwig, Ewald encouraged seniors with the means to consider fostering – especially older teenagers.

### ‘A life-changing experience’

It was that willingness to step up for older kids that eventually saw Ludwig into a WinShape Homes group home, and the experience, for him, was transformative.

He was 15 when he learned he would not be reunited with his biological family.

“I was going to be in foster care for the rest of my teenage years until I aged out of the system,” he said. “People don't usually adopt teenagers. We want to see that happen, but it's very unlikely, so I just was, like, sitting with that reality.”

Some congregants at a local church where he and his sister had been involved years earlier learned of his situation and began working to help. He eventually entered a WinShape group home hosting 10 or 12 kids, he said, and that's when his life changed drastically.

“Something I noticed during the first year of moving into WinShape Homes as a foster kid was that there were parents who were interested in me,” he said. “They weren't venting or talking about themselves. They would ask me questions about myself and my day.”

The effects of this new dynamic in the home of Doug and Julie Bowling, of Rome, were incredibly impactful after he adjusted.

“It was an amazing experience – a life-changing experience,” he said. “The normalcy, so to speak, of what I experienced, was the most jarring thing at first – being in a clean home, having my own bed after sleeping on a couch or a mattress on the floor. ... It was nearing what family should look like, and I experienced this unconditional love.”

## Travel

continued from Page SE1

can watch for wildlife at Manatee Sanctuary Park. When you're ready to rest, head to a room at the Beachside Hotel & Suites, a vibrant hotel with retro vacation vibes.

visitspacecoast.com

### Panama City Beach

This ever-popular gulf front destination never disappoints.

From catching some rays on the white-sand beaches to shopping at Pier Park to dining at the area's many seafood restaurants, you can do as little or as much as you want in Panama City Beach.

On-the-water highlights include dolphin-watching tours, watersports such as kayaking and parasailing, and deep-sea fishing.

On land, you can hit the trails at Gayle's Trails, the Conservation Park and St. Andrews State Park.

visitpanamacitybeach.com

### Pensacola

Near the Florida/Alabama state line, Pensacola offers everything you could want from a waterfront destination: wonderful beachfront accommodations, top-notch dining and plenty of things to do. One must-see attraction is the National Naval Aviation Museum, which details air history and technology (call before visiting). Also, catch the Blue Angels, who reside at Naval Air Station Pensacola during the summer, as they practice their amazing aerial routines in the skies above. If you can, watch from the water for an even better perspective.

visitpensacola.com

### Lakeland and Winter Haven

In Central Florida, check out the many attractions of these neighboring cities. If the grandkids are traveling with you, they'll love spending the day at LEGOLAND and Peppa Pig Theme Park.

### ROAD TRIP TIPS

When planning your road trip, Montrae Waiters, public and government relations consultant for AAA-The Auto Club Group in Georgia offers these tips:

■ **B-E-T on a breakdown-free trip:** Get a full vehicle inspection ahead of any long trip, but especially for components like a vehicle's battery, engine and tires.

■ **Beat the rush:** Travel on off-peak times or days, or pick a hidden gem closer to home. If traveling with kids, look for hotels with indoor swimming pools.

Fans of Frank Lloyd Wright check out his work on the campus of Florida Southern College, which is home to 13 structures by the popular architect. And animal lovers will delight in how close they can get to a variety of African species at Safari Wilderness Ranch.

visitcentralflorida.org



The Castillo de San Marcos in St. Augustine is the oldest masonry fortification in the continental United States. JOE BURBANK / ORLANDO SENTINEL / TNS



LEGOLAND in Winter Haven is a great destination if you're on a getaway with the grandkids or other family members. STEPHEN M. DOWELL / ORLANDO SENTINEL / TNS



AGING IN ATLANTA

ASK THE EXPERT SHANNON PAWLEY

# How your estate plan can preserve your voice



**ABOUT OUR EXPERT**  
Shannon Pawley is Attorney & CEO of The Estate & Asset Protection Law Firm. During her legal career, Shannon has represented the full spectrum of clients from international blue chip companies to single parents. After 10+ years serving as a Vice President for National Law Firm, Shannon welcomed the opportunity to return to her estate planning roots. At her current firm, Shannon is able to focus on her passion to help her clients age with dignity, grace, and independence throughout their lives while assisting the client to create their post-life legacy through asset preservation.

Documents can speak clearly for you on your choices and intentions.

No one should lose everything (their assets, their independence, their dignity) when their mind or body betrays them. During these times of frustration and fear, it is imperative that you preserve your voice, your choices, and your intentions through estate planning documents. Your estate plan can speak for you and your wishes if or when you can't.

What would happen if you were to suffer severe cognitive or physical decline, lose your independence, your voice, control over your life? You just never know when you go for your next physical exam or check-up what the doctor might find.

Far too often many a dire diagnosis is brought to light during routine annual physical check-

ups. Sometimes these diagnoses are indicative of impending cognitive and/or physical decline. What happens when you are no longer able to communicate?

It's easy to ask someone not to panic when they receive this kind of news. But that rarely works. People tend to panic. Of course, second opinions ought to be sought. Maybe even third opinions.

But one thing that does not require a second opinion is the creation of your estate plan.

Once a diagnosis that could mean cognitive or physical decline is made, procrastination is no longer an option. Whether it ever happens or not is not something you want to test when it comes to making sure you are cared for in the way you want to be cared for.

Most people procrastinate about creating estate plans. Estate plans are not just for the distribution of wealth or assets upon

death (though this is also important to ensure you are able to write your legacy). They are also legal instruments through which you communicate the kind of care you want to receive should you lose the ability to communicate for yourself. You provide specific instructions, detailing your expectations and goals. You assign the roles of Powers of Attorney for your health care and for your finances to someone you trust implicitly to make sure your wishes are carried out.

I urge anyone who has been given a recent diagnosis and is still thinking clearly to get busy making sure your wishes are made clear before you are no longer able to communicate your desires and expectations. Once cognitive or physical decline sets in, the legality of documents can be questioned and even rendered null and void.

When my mother was

diagnosed with vascular dementia over eight years ago, she was frozen with fear. In her early 30s, she was the caregiver for my grandmother who also suffered from dementia. She knew what was coming and felt powerless. However, she felt encouraged as we worked on her estate plan together with her attorney. Confirming her wishes, her expectations, and her goals, her estate planning documents have preserved her voice and desires. Today, she is non-verbal. As I interact with her, I am saddened that she is a mere shadow of the strong woman of her youth as her dementia has stolen her identity. However, I am comforted as our family continues to support her care in the home that we still have her voice preserved within her estate planning documents.

You certainly do not have to wait until you have a diagnosis. In fact,

I am a strong proclaimer that anyone 18 and older should possess at a minimum a Financial Power of Attorney, a Health Care Power of Attorney, and a Last Will & Testament. Everyone wants to have a voice in their life even if that actual voice is no longer within one's physical or mental control.

Whether or not you have a diagnosis that could lead to cognitive or physical decline, the peace of mind of having estate planning documents created and at the ready cannot be overestimated. It is a feeling everyone should experience.

If you wish to discuss your estate planning journey and preserving your voice, I invite you to give my firm a call at 404-370-0696, and let's make sure if something ever happens to you where you no longer have a voice, your wishes will be communicated through your estate plan.

## Mental health

continued from SE1

our money," she said.

Second is its national provider directory, which is free to use and free to be a part of.

"We're putting together a national provider directory of mental health providers who do specialize with older adults, and that's because they're so hard to find, and so, one of the challenges is access to mental health care," Koeppe explained. "And so the provider directory is working on the access issue – helping people find mental health providers."

Also, CMHA provides education and resources for seniors, caregivers and family members – and these resources are free, Koeppe said. "It's like a resource hub for older adults and caregivers."

Her drive to help providers and the public began while she was working in established medical facilities – she received her training at Stanford, did her postdoctoral work at Emory University, where she also served as an assistant professor, and worked in the Atlanta Veterans Affairs health care system for 10 years.

She remembers highly skilled providers asking her for help in managing the mental health of their patients or their own family members.

"You can have the highest degree in the world but not know what to do or what's typical or not typical when it comes to aging or mental health," she said. "So, then, I was like, 'OK, something has to happen.'"

During her time at the

**FIND OUT MORE**  
Explore the Center for Mental Health and Aging website: [mentalhealthandaging.com](http://mentalhealthandaging.com)  
Listen to Regina Koeppe's podcast, Psychology of Aging.  
Read more about Regina Koeppe: [drreginakoepp.com](http://drreginakoepp.com).

VA, she created a training program for mental health providers on meeting needs of older adults, and when she left, she knew she wanted to create something similar on a national scale.

She launched the Center for Mental Health and Aging in 2021, and she said she used her own resources – no loans.

**Legwork and forward momentum**  
Growth has brought with it the challenges of lots of legwork. Over time, the company has applied for and obtained the right to provide continuing education with national organizations such as the National Academy of Certified Care Managers and the American Psychological Association.

"That's taken time to get credentialed with all of these national associations," she said. "But we are, and it's going really, really well. So we've been in operation offering continuing education for more than a year, and we continue to add more continuing education opportunities to different groups."

Having two customers sets – medical providers and the caregiving public – has also presented hurdles.

"That's a little bit of, like ... 'Who am I talking to?' And that's a bit of a struggle," she said. "Really, it's all people who care for older adults. We just care in different capacities. Fine-tuning a message is a bit challenging because they are two different audiences. One of the challenges I'm facing is finding a way to hone a message that appeals to both groups."

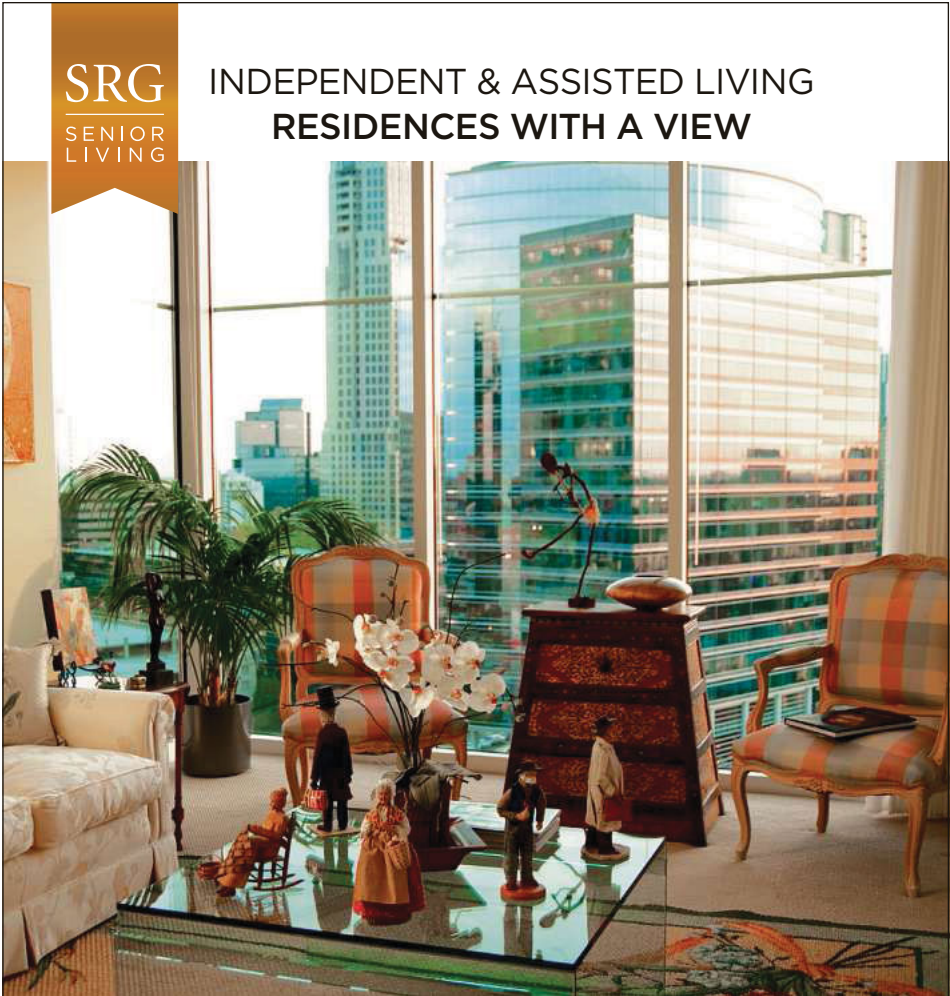
**Looking forward**  
Even as she's still fine-tuning some aspects of the business, Koeppe feels her initiatives are paying off.

"We've been able to educate hundreds of clinicians who didn't have this information before and can take it back into their communities and dispel myths and provide resources," she said.

Moving forward she's building out her offerings. Currently, she's working on programming on sexual health and aging that can allow mental health providers to spend more time with older adults. And it can provide education on a subject patients might be hesitant to bring up.

She's focused on expansion as the company matures, which means more relationships with professional groups and continued basic education for families and caregivers. The scalability of the operation and the on-demand nature of the courses, she pointed out, are two positives that contribute to her goals.

"I think what's next is just really broadening the reach," she said. "So, even though we've been able to train hundreds of clinicians, there are thousands of clinicians – maybe millions of clinicians – who need this information."



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AGING IN ATLANTA

THE DATING GAME

# When should dating start after over-50s divorce?

By **Rose Kennedy**  
For The AJC

Are you ready to start dating after a divorce? The range of answers to that question runs all the way from “Nope, never” to “Already started,” and each approach has its merits.

When you’re an older adult, rejoining the dating world may present extra challenges, including getting familiar with online dating services that are beneficial to your age group and moving beyond the idea that you’re too old to date.

Psychologist Carmen Harra told The Atlanta Journal-Constitution that those over 50 shouldn’t give up on dating after a divorce.

“Once you feel detached from a former partner and at peace with the situation surrounding your divorce, you owe it yourself to seek the love and affection you deserve to have,” said Harra, who is the author of “Committed: Finding Love and Loyalty Through the Seven Archetypes.”

The timing can get tricky, though. Here are tips from Harra and other relationship experts:

## Follow your own schedule

“There is no set time frame when you should step out and start looking for potential suitors,” Harra said. “It all depends on how ready you feel inside. There are people who are ready to start dating while they’re still in an old relationship because they’re already emotionally detached from their ex, and there are people who need years to truly heal and close old doors. Your emotions will dictate your course of action.”

## Recognize your readiness

A 2009 study indicated that it takes on average 18 months to get over a divorce, while a 2017 survey determined most adults take about six months to recover from a breakup.

It may be more helpful to determine your outlook instead of monitoring the calendar, however, according to the SAS for Women divorce support blog founded by certified professional coach Liza Caldwell and trained coach and educator Kimberly Mishkin.

“If, after divorce, you say to yourself whenever someone suggests you should get back out there, ‘What? Start all over? It’s so much work,’ this is a sign that you’re not over your divorce,” SAS for Women experts said.

“The idea of dating feels like a chore, a series of boxes to check off a list someone else has generated, rather than the adventure it can really be. So, don’t do it.

“Focus on yourself and what you need to discover about putting your life back together. Until you do this work, you will only be showing up

half-heartedly or damaged.”

## Recognize when you’re ready

People “often discover they’ve ‘moved on’ almost unconsciously,” SAS for Women said. “They wake up one morning, and the sadness they’ve been carrying feels different, less of a weight than a kind of memory. You’re in the middle of a conversation, for instance, or you are out shopping in the grocery store, and you see the latest tabloid announcing another celebrity divorce when you remember your own divorce, what you’re supposed to be grieving, or ‘missing’ or reverberating from. Only you don’t so much. You feel stabilized.”

Cues you’re ready to date include feeling “a twinge of excitement at the thought of meeting someone new, then some part of you might be ready to move on—at least in the romantic department,” SAS said.

## Set guardrails before you embark on dates

“Be choosy,” said Suzy Brown on the Midlife Divorce Recovery blog. Brown has operated support groups for people overwhelmed by the prospect of divorce since 2003.

Before opening your heart once more, Brown recommends creating three lists that establish deal-breaker, must-have and nice-to-have qualities for potential dates.

Whether you’re looking for romance or friendship, “those lists are really, really important! Why waste time with someone who has characteristics on your ‘Deal Breaker’ list?” Brown said. “Liar? Arrogant? Disrespectful? Controlling? Self-centered? Smoker? Not over his first wife? Do not waste a minute of your precious time trying to cultivate a real relationship with someone who has any of your deal-breaker qualities.”

The “must haves” and “nice to haves” help clarify your purpose in dating.

“The more clear you are about who you are and who you want in your life, the easier it is to find people who share your bigger life vision,” Brown said.

## Slow your serious relationship goals

“Especially after a messy divorce, you should take a deep breath and set the pause button on serious relationships,” Brown said. “Trying to start a new relationship before you have fully recovered from your last one is a recipe for disaster.”

Brown’s rule of thumb is to not aim for a serious relationship “for at least six months, or 12 months, or whatever you decide,” she said. “That will make your dating after 50 more relaxed and fun. Who knows what delightful things might happen?”

RETIREMENT

# What you may not know about retirement

By **Stephanie Toone**  
For The AJC

The thought of retiring can either conjure up stress or sighs of relief, depending on how prepared one is to do so. According to a recently published Quinnipiac University poll, most fall in the stress category when considering retirement.

The poll, which was published on March 30, found that 68% of American respondents were either very concerned or somewhat concerned about whether they’ll have enough money to “live comfortably during retirement.” Following the trends of rising living costs across the country, saving expectations for a comfortable retirement have also increased by 10% to \$1.04 million in 2021, according to data compiled by Annuity.org.

“When it comes to the golden years, Americans young, old and in-between share the same worry. There’s a cloud of doubt hanging over the quality

of life they’ll have when they retire, especially among those between 35 and 64 years of age,” Quinnipiac University professor Osman Kilic said in a press release that accompanied the survey results.

Those considering retirement have to consider the proper age to retire, how much they need to save and several other financial and lifestyle factors. Here are a few facts you need to know about retiring in America:

## 1 There’s more time: People are retiring later

Some of the pressure surrounding retirement might have to do with the myth that people are retiring before 60. In fact, the average retirement age in the United States is 64. The full retirement age is 67 for those born after 1959. Retiring before age 67 would decrease Social Security benefits by varying percentages based on your age. Find out more at [ssa.gov](https://ssa.gov).

## 2 Women tend to have less money and strategy for retirement

With factors like the wage gap, divorce and single homeownership, women are disproportionately at a disadvantage in the retirement realm. According to a report from TransAmerica, American women have an average savings of \$57,000 for retirement, yet men have an average total retirement savings of \$118,000.

The financial limitation is coupled with a lack of strategy for some, according to the research. A third of women (33%) have no retirement strategy. Of those women who do have a retirement strategy, just 24% have it written down.

## 3 There are freebies and discounts

There are many perks to retiring. The IRS provides free tax preparation for individuals 60 and older. The AARP Foundation also has a Tax-Aide program to help income-eligible seniors find tax breaks after retirement.

Seniors and retirees can also take advantage of discounts on weatherizing their homes and on energy bills, according to the National Council on Aging.

## 4 Most Americans are saving for retirement

The main worry is savings for many adult workers, with 48% of workers believing they don’t make enough money to save for retirement, according to Annuity.org. Still, there are more Americans saving income for retirement than not, according to the 2019 Survey of Consumer Finances – the most recent version of that survey – which found the median retirement savings for all families is \$65,000.

The average retirement savings by age is:

- Under 35: \$30,170
- 35-44: \$131,950
- 45-54: \$254,720
- 55-64: \$408,420
- 65-74: \$426,070

MENTAL HEALTH

# Taking care of your mental health

## Seniors share how they cope with stress, loneliness.

By **Severo Avila**  
For The AJC

Grace Arland, a Dunwoody resident, says she sometimes feels as if she could easily slip into depression or at the very least, a lonely sadness. The retired educator knows all too well that mental health is something to take seriously. Her mother had bouts of depression and some of her friends do as well.

“But I try to stay positive and stay active,” Arland said. “When I feel like I may be getting a little sad I’ll plan to visit a friend or maybe meet my daughter for lunch or for shopping, something that gets me out of the house and interacting with other people. That always makes me feel better.”

Without knowing it, Arland has tapped into one of the ways experts say aging adults can lower their risk of mental health conditions.

“Having an active social life is critical,” said Regina Koepp, a board-certified clinical psychologist and founder of the Center for Mental Health & Aging. “That doesn’t mean you have to see a ton of people and go out all the time. It just means that you need to have a few really good friendships or interactions in which you feel valued and heard.”

Koepp said it’s a myth to think it’s normal to be anxious or depressed.

“As we age there’s a phenomenon that happens. As we age we become more psychologically resilient,” she said. “We have better coping skills for managing stress. But that doesn’t mean we don’t have mental health problems. About one in five adults 65 or older have a mental health condition whether it’s depression, sleep disorders, dementia, substance abuse issues and others.”

The majority of older adults who have a mental health condition aren’t receiving care for it, she said. One reason is that there isn’t a social norm to talk about your mental health concerns openly. It’s more of a norm to keep it private.

“But some of the bigger issues are the stigma attached to mental health,” she said. “Peo-



Physical activity and socializing are great ways to ward off depression. ADOBE STOCK

ple don’t want to be singled out as having mental health concerns. That’s a major barrier.”

After Ray Price, 64, lost his wife, he expected the grieving process to last a while but didn’t anticipate the loneliness that led to a deep depression.

“I thought because I have lots of friends that I’d be fine,” the long-time Peachtree City resident said. “But I realized I needed something else.

“I started seeing a therapist and I also signed up for a gym membership. I think those two things really saved me. I have something to look forward to. And I have an outlet to express what I’m feeling.”

Koepp agreed that physical activity is also a great way to combat some mental health issues.

She said for five days a week, 30 minutes a day, older adults should engage in brisk walking and strength-based training such as lifting weights. Of course, they should consult a physician prior to engaging in these activities.

“Activities that strengthen muscles have been shown to lower the chances of mental health issues,” she said.

Her suggestions are backed by science.

“We know that older people who live a physically active lifestyle have lower rates of dementia and lower rates of mental health concerns,” she said. “Nutrition is also important. Healthy diets that have been shown to reduce the risk of mental health issues such as dementia include the

Dash Diet, Mediterranean Diet, Norwegian Diet and Okinawan diet.”

Koepp also suggests having a sense of meaning or purpose. She said volunteering or having a hobby of some sort is important.

“Some people may enjoy caring for their grandchildren, others may find joy in animals, volunteering, traveling, something that brings you a sense of meaning,” she said. “It doesn’t have to be something huge, just something that’s meaningful to you.”

“The stereotype is that depression is normal with age and that’s just not true,” she said. “People believe that, so they’re less likely to seek care. Dementia is not normal with age. It’s a good idea to meet with your doctor if you’re experiencing memory loss and other symptoms. The problem is if we believe those stereotypes then we tend not to seek out help when those symptoms occur.”

A good place to start if you think you may be experiencing mental health issues is with your doctor, Koepp said. Sometimes mental health concerns can be a sign of something else, perhaps a medical issue that’s creating other symptoms.

The Center for Mental Health and Aging has a directory of providers who specialize in older adults.

When told that Lavern Boling, a 59-year-old retired nurse in Decatur, uses social outlets to stay mentally healthy, Koepp was glad. Boling said she finds things in her day or

week to look forward to.

“I think little things like going to my grocery store or to the flower market sort of lift my spirits,” said the grandmother of four. “They make me happy. I like going to church on Wednesdays and Sundays and seeing people I know. And I like walking my dog around my block or at the park and seeing people.”

“Scheduling joy and happiness, I love that,” Koepp said. “It doesn’t have to be anything grand, just find little things that you can look forward to that make you feel good.”

The important takeaway is that we need to shift the way we think about aging and what it means to grow older, Koepp said. Research shows older adults who have a positive view of aging live longer.

“You can do it by looking around and seeing which older adults are thriving and look at them as models,” she said. “I think you can also begin to shift your thinking by looking at the things you blame on growing older.

“Maybe you forgot to do something or you misplaced an item. Lots of people say they’re having a senior moment. But that happens to everyone, not just older people. If you believe you’re declining, that will inform other things you’re willing to do and not do.

“Mental health issues are highly treatable. There’s no reason to lose hope. There’s so much you can do for your mental health.”



For over-50s, it can be difficult to know whether you are ready to date after divorce. ADOBESTOCK



# AGING IN ATLANTA

ACTIVE AGING

## For older adults who are able, running can be a good outlet

Here’s how two seniors sustain their active hobby.

By Elizabeth Crumbly  
For The AJC

Plenty of seniors enjoy physical and mental health benefits from running, and at a certain point, if they want to continue, sustainability is on their minds.

For Keith Willey, 66, reading and conscientious training have helped with this goal.

“There are lots of wonderful and inspiring writers, and I enjoy reading about running and get a lot of insights about how to sustain it and even why we run,” he told the AJC.

“Run Less, Run Faster,” a volume he said serves as a training guide for navigating injuries and building distance or speed, has been instrumental in his regimen.

### ‘Don’t just push through’

Willey picked up running as a teenager. Today, he maintains a three-day-a-week training program, which typically begins with interval work. An intermediate-pace run of five to seven miles follows on another day, and he wraps the week with six to 10 miles on the final day at long pace – a running term for a comparatively slower speed.

He raced competitively in his younger years, and he still participates in road races here and there. He sometimes draws from his wealth of knowledge as a physical therapist, when he advises his fellow senior runners to keep tabs on what’s going on with their bodies, especially if they begin experiencing pain.

“Don’t just push through,” he said. “Know what your resting heart rate (is and) what your maximum heart rate should be, which is a very simple equation. And know what your exercise zone is. And even knowing if you’re doing a hard workout one day



Keith Willey, a 66-year-old physical therapist, maintains a rigorous schedule of running three days a week.



Patrice Combs, 65, travels nationally to compete with the Atlanta Track Club Masters Team.

versus a moderate workout another day – high intensity versus moderate intensity. One way that I’ve been able to sustain it is to apply my knowledge as a physical therapist to my own injuries and to my training programs.”

For runners with underlying health conditions, talking to a physician or physical therapist about suitable programs is also a good idea, he said. For Willey, simply paying attention pays off.

“I think it becomes even more important

that we listen to our bodies – that we stretch, that we warm up. I am a very strong advocate of keeping a journal – a training journal – but also, a pain journal,” he said. “There are certain things like Achilles tendonitis that simply need rest.”

Healthy weight loss has also factored into his prolonged running career.

“From the time I was 40 until I got into my 60s, I’ve never been a heavy person, and my BMI has always been in the healthy range, but knowing that I wanted to continue running, I got lighter, so I lost 20 pounds,” he said. “Really, it’s about impact on my joints, and yes, I can feel the difference.”

### Competition and sustainability

Patrice Combs, 65, also began running at a relatively young age. She and a college roommate would jog as a way to destress. She continued the practice after having children, running in her neighborhood at the

beginning of each day. She entered and won a local race around age 30.

The racing continued, and when she moved to Atlanta in 1994, she qualified in her age group for the Atlanta Track Club’s competitive team. She now competes on the ATC Masters Team, with which she travels nationally, frequently finishing first in her age group. The social opportunities and the mental health benefits are her motivation to run regularly.

“I feel better, I sleep better – I sleep so much better when I exercise, and it just kind of is my stress release,” she said.

Suitable equipment helps Combs keep going: She keeps a mileage tally on her shoes.

“After 500 miles, I discard them because they’ve broken down,” she said. “You can’t tell from the outside of the tread because I do a lot of treadmill, but the inside – the cushioning and whatever foam and stuff they put in there gets compressed, so it doesn’t give you as much support, but getting fitted with proper shoes is paramount because it can affect your ankles, which can affect your knees and your hips and your back and your spine. It’s like a chain reaction.”

Like Willey, Combs reads about running – Runner’s World is a favorite periodical. And she maintains a strict training program. Direction from ATC coaches, she said, has helped her stay healthy as she competes.

“I really religiously follow my training,” she said. “When I have to take a rest day, I take a rest day. When I have to do speed work, I do speed work, whether I like it or not.”

Crosstraining has been beneficial, too, she said.

“I take yoga classes, and I do strength training a couple of days a week,” she said. “I just think it’s good to use all those muscles, and I want to have longevity – I just want to keep on going.”

CALENDAR MAKE TIME IN MAY

## 6 reasons to go outside and have some fun

By Lesly Gregory | For The AJC

It’s time to get out and about, and join in on all the outdoor activities blooming across Atlanta this month. There are events that cater to any interest, whether you’re a foodie, an art lover, or someone who just wants to stop and smell the flowers. Keep your calendar open because there’s a lot going on in May.

GRAB A BITE OF SOMETHING DELICIOUS

### Taste of Alpharetta

Sample appetizers, entrees and desserts from more than 60 restaurants in one evening at Taste of Alpharetta. Top chefs from around Atlanta deliver their best dishes as you stroll through Downtown Alpharetta. You can watch culinary demonstrations and enjoy activities geared toward all ages. If you’re bringing the little ones, make sure to stop by the Fun Zone to experience the inflatables, obstacle course, face painting and more.

5-10 p.m. Thursday, May 11. Admission is free, but you can pre-purchase TasteBucks to spend on food and beverages at the festival. 50 Canton Street, Alpharetta. tasteofalpharettaga.com

### Marietta Greek Festival

This is the 33rd Marietta Greek Festival celebrating the beauty of Greek culture. Listen to the church bells while you enjoy authentic Greek food and pastries, Greek dancing and children’s activities. There will be live music, cooking demonstrations and a vendor marketplace as well. Sample a gyro or snack on spanakopita before diving into some baklava as you soak up all things Greek.

4-10:30 p.m. Friday, May 19, 11 a.m.- 10:30 p.m. Saturday, May 20, 11 a.m.- 4 p.m. Sunday, May 21. General admission is \$5 but kids 12 and under are free. \$10 weekend pass available. Holy Transfiguration Greek Orthodox Church, 3431 Trickum Road, Marietta. 770-924-8080. mariettagreekfestival.com



CATCH UP ON WHAT’S SPRUNG THIS SPRING

### Kirkwood Spring Fling festival and tour of homes

The Kirkwood Spring Fling has a great variety of activities including a tour of homes, the 5K Road Race, an artist market and a kids’ fun area. Walk, run, or bring your pup to the 5K Road Race through Kirkwood before checking out all the historic neighborhood has to offer. Take a peek into a few of the area’s homes, viewing historic properties as well as new construction. Then visit the more than 150 artists showing off their creations in the artists market. Along with all the fun, there’s plenty of food as well with the entire east edge of the park filled with food trucks and carts.

Noon-8 p.m. Saturday, May 13. Certain events require purchased tickets, but the Spring Fling itself is free admission. Bessie Branham Park, 2051 Delano Drive NE, Atlanta. historickirkwood.org



### Master Gardener Volunteers of Cobb County garden tour

Visit five pre-selected gardens, throughout East Cobb and Marietta, showcasing the flora and fauna you’d typically see in a Georgian’s backyard. Get inspired for your own green space as you get a close look at native plants, palm trees, hydrangeas and much more. You can access these small gardens and larger parks in any order.

9 a.m.-4 p.m. Saturday, May 20. Tickets are \$21 in advance and \$25 the day of the tour. Children under 17 are free. Five gardens throughout Marietta and East Cobb. cobbmastergardeners.com/calendar/garden-tour

TAKE IN A FESTIVAL

### Ormewood Park Makers Festival

Showcasing local makers – users of creativity, craftsmanship and artistic ingenuity – this street festival strives to engage all of Atlanta with the Ormewood Park community. Delivering the wares of artists, delicious food, live music, specialty workshops and more, everything is within walking distance for easy access to the complete experience. Whether you want to watch a demonstration, check out what’s for sale, or get into a hands-on activity, this all-day event lets makers tap into their creative side.

11 a.m.-6 p.m. Saturday, May 20. Free admission. Ormewood Park Neighborhood, between Delaware Avenue and Woodland Avenue, Atlanta. ormewoodpark.org

### Alpharetta Arts Streetfest

For a fun way to spend Memorial Day weekend, check out the Alpharetta Arts Streetfest. More than 100 artists will display and sell their handmade goods, and there are all the best festival eats with the expanded Festival Cuisine area. There will also be creative activities where kids can get their faces painted before they play and explore. It’s truly an all-day experience the whole family can enjoy this holiday weekend.

10 a.m.-5 p.m. Saturday, May 27, and Sunday, May 28. Free admission. The Grove at Wills Park, 175 Roswell Street, Alpharetta. splashfestivals.com/events-festivals/alpharetta-arts-streetfest



FINANCES

## No retirement savings? Steps to take

It’s not too late to start building up what you’ll need.

By Rose Kennedy  
For The AJC

If you’re in your 50s and 60s with no retirement savings in sight, you’re far from alone.

According to data from the U.S. Census Bureau’s Survey of Income and Program Participation, 49% of adults 55-66 in 2017 had zero personal retirement savings.

But just because it’s common doesn’t make it okay – nor is it impossible to start accumulating that nest egg once you’re older than 50.

“Please catch yourself every time you say, ‘Oh, I can’t possibly do that,’” podcast host and financial expert Suze Orman wrote in AARP The Magazine. “I have a feeling that attitude is what got you to this point without any retirement savings. Enough. Please stand in your reality: Building more retirement security is both kind and necessary for you and your family. The more you’ll be able to support yourself, the less you’ll need to lean on loved ones, such as adult kids.”

Once you’ve decided you’ll try, here are some

steps you can take right now:

### Evaluate your Social Security situation

Start with a hard look at your potential Social Security income, Frank O’Connor, vice president of research at the trade association Insured Retirement Institute, told The Atlanta Journal-Constitution.

“A good first step would be to set up your free Social Security account at ssa.gov. You can see estimates of your Social Security benefits at various retirement ages and then assess how long you can realistically expect to continue working to have a clear picture of your expected Social Security income.”

This assessment should motivate you to wait until the full retirement age of 70 to begin collecting.

“The longer you wait to start (receiving) benefits, the higher your payments,” O’Connor said. “Also find out how much pension income you can expect to receive, if any – most private sector employees can no longer expect to receive pensions from their employers. Once you have a good idea of the income you can expect in retirement, it’s time to look on the expense side and realistically

estimate how close your retirement income will be to your needs.”

### Make a budget and identify ways to save

Instead of hoping the high-risk situation will solve itself, take a look at your spending and come up with a realistic budget that includes money for savings. It should include what you need for basic, nonnegotiable expenses like rent and insurance.

“Look very hard at any optional expenses such as recreation or eating out that you can cut down or eliminate,” Illinois-based certified financial planner Alexandra Baig said on the blog for Hometap, a Boston-based property investment company.

### Create an emergency fund of six months of your monthly salary

“A lot of people make the mistake of entering retirement without emergency savings, assuming that unexpected circumstances where you or your loved ones may require urgent cash are behind them,” said Jonathan Dash, chief investment officer and founder of Dash Investments, on the WiserAdvisor blog. “However, retirement is as unpredictable as any other time in your life. And your late 50s and

early 60s are a critical time to build emergency savings for your retirement if you do not have sufficient funds yet.”

Target six months of your monthly salary for this separate account, “stored in a place where it can grow and at the same time be easily accessible without incurring any penalties or lengthy procedures,” Dash said.

### Put your home equity to work

When you don’t have ample retirement savings, you shouldn’t “tap your home equity to pay for school,” Orman wrote for AARP. “If you don’t have a retirement nest egg, you need to use your home equity for your future. Downsize today and you can invest your gain from the sale into retirement accounts.”

### Limit new debts

“Debt after the age of 50 can be very tricky,” Dash said on WiserAdvisor. “The interest payment on your loans or credit cards can be detrimental to your retirement savings plan, especially if you are already running short of funds. It also disrupts your savings growth and forces you to shell out money that can otherwise be saved or invested.”





The Atlanta Journal-Constitution

# AGING IN ATLANTA



The Atlanta Journal-Constitution is committed to facilitating conversations on the topics important to aging well in Atlanta and providing you resources to live your best life!

Our upcoming event features local experts speaking on topics that matter most to you:

- ✓ Fun events and attractions around town
- ✓ Protecting your assets and estate planning
- ✓ Aging well in place
- ✓ Managing prescriptions
- ✓ Immunizations

## COMING SOON TO SOUTH ATLANTA!

**Thursday, June 22 | 11:00 am - 1:30 pm**

Georgia International Convention Center | College Park, GA



## SAVE THE DATES

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