

Why seniors are at greater risk for COVID-19

It has been more than a year since the world learned about the novel coronavirus COVID-19. Since December 2019, there have been tens of millions of reported cases and nearly two million deaths worldwide attributed to COVID-19, according to data from the Johns Hopkins University Center for Systems Science and Engineering. Experts are still unclear how prevalent the virus really is because a large number of cases are not reported due to mild or asymptomatic infections. But there's no denying COVID-19 can be very risky for one large segment of the population. The chances for severe illness from COVID-19 increases with age, with older adults at the greatest risk, offers the Centers for Disease Control and Prevention. The CDC further indicates that eight out of 10 COVID-19 deaths reported in the United States have been in adults who are 65 and older. Compared to younger adults, older individuals are more likely to require hospitalization if they contract the illness. People between the ages of 75 and 84 are at eight-times more likely to be hospitalized and 220 times more likely to die from COVID-19 than the youngest patients. There are some key reasons why older adults are at higher risk. Vineet Menachery, an immunologist at the University of Texas Medical Branch who studies coronaviruses and their effects on aging immune systems, older adults are more likely to suffer from underlying conditions that can hinder the body's ability to recover from illness. In addition, a greater propensity for inflammation in the body and changes in the way the immune system responds with age are other mechanisms that increase seniors' risk for COVID-19. Furthermore, COVID-19 affects



the part of the lungs that delivers oxygen to the bloodstream and removes carbon dioxide. As a person gets older, the lungs are not as elastic and this can affect gas exchange and other functions. Being older coupled with having cardiovascular disease, asthma and diabetes also can raise the threat level of COVID-19. Seniors must be extra diligent to engage in behaviors that reduce their risks. Epidemiologists recommend the following:

Wash or sanitize hands whenever possible, especially upon entering and leaving public buildings.

Shop and travel during off-peak hours, such as early in the morning, to avoid crowds.

Use contactless payment methods rather than handling money.

Ask friends and family to do your shopping and run errands for you.

Wear masks over the nose and mouth and stay at least six feet away from others.

If the COVID-19 vaccine is available to you, ask your doctor more about it and get vaccinated if it's safe to do so. Learn more about at-risk groups at www.cdc.gov/coronavirus/2019-ncov/need-extra-precautions/index.html



Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

Evaluating seniors' biggest expenses

New parents may not be able to visualize that one day their largest expenditures won't be centralized around providing necessities for their children. Adults go through many years of paying for diapers, toys, clothing, food, and education for their children. Yet, when the children have flown the coop, spending patterns change, and even more changes await come retirement. According to a 2020 survey from the financial services firm Edward Jones, 68 percent of workers soon to retire said they had no idea how much they should be setting aside for expenses, particularly health care and long-term care. Professionals approaching retirement would be wise to analyze the Consumer Price Index - Elderly (CPI-E). It is a good reference to estimate which future expenses will cost the most after retirement. The Bureau of Labor Statistics looks at consumer spending and uses various data to determine the rate of inflation in key areas that apply to older adults starting at age 62. Individuals may be surprised to learn about where they'll be spending the bulk of their money when they get older. Here's a look at some key categories.

Housing: According to data from the Employee Benefit Research Institute, in 2017, the most recent year for which data is available, housing accounted for roughly 49 percent of all spending for seniors. Focus should be centered on lowering those costs when a fixed income is imminent. The possibilities include paying off a mortgage; downsizing a home to have a lower rent or mortgage payment; refinancing a home to a fixed-rate loan so that costs are predictable; and taking on a tenant to offset costs.

Food: The cost of food will not change dramatically, but it can eat into your budget. Even though food costs may decline when there's only two mouths to feed, food and beverage spending may go up due to more leisure time and dining out. Utilize senior discounts by shopping on days when stores offer percentages off purchases. Save money on restaurant spending by eating out at lunch instead of dinner, splitting plates or skipping appetizers.

Healthcare: Experts warn that while many expenses decline in retirement, health care

See Expenses, page 19