



Living 50 Plus



Biggest Raise in Decades for Social Security?

Don't count your money before it's in hand, of course. But word is that the Social Security increase we see in January could be as much as 6.1%, the largest since 1983.

For the average benefit recipient, currently receiving \$1,543, that could amount to \$94 per month. It's a few years too late for a serious increase, but certainly better than the 1.3% bump we saw for 2021 and the 1.6% the year before.

Social Security is calcu-

lated by the cost-of-living adjustment in the third quarter each year. For 2021, they calculated that a 1.3% increase should be plenty. We know that was wrong, as prices of everything had climbed. It's all in how and what they calculate. They use the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), which measures prices on certain goods and services.

But we're not wage earners, and we don't work in

offices. We spend our money on different things. We wonder why they don't use the index for the elderly (CPI-E), which takes into consideration the things we do buy, such as medical care, medical services, housing and health insurance. (There's a bill in the House of Representatives -- H.R.4315 -- to do that very thing.) We spend less than the CPI-W group on transportation, food, clothing, entertainment, education and communication.

The Federal Reserve Bank did a midsummer survey on what consumers are expecting for the rest of 2021. The expectation of responders is that we'll see a 4.8% increase on top of what we've already seen this year. Keep an eye on the news in October, when the rate of next year's Social Security increase is finalized. Meanwhile start planning for next year as soon as you can. Look for savings everywhere you can find them.

Listen Up: Engage Your Brain With Podcasts

Have you ever listened to a podcast? A podcast is a digital audio or video file that you can access from the internet. They're often in a series that you can tune into one at a time, almost like radio on demand. They're usually associated with a website where you can find out what's available and a schedule for new ones. You can listen or watch on your computer, phone or tablet, but you'll need an app (application) if you want to download and take it with you, unless your phone has

one pre-installed.

One way to find entertaining podcasts is to plug one of your areas of interest into a web browser and add "podcast" to see what comes up. Or as a place to start, look at AARP's website (www.aarp.org/podcasts) and see what it offers. Right now, there are podcasts about various scams, protecting your finances and high prescription-drug prices, all worth a listen. Scroll to the bottom of the page for instructions.

If you search the inter-

net for podcasts, you'll find vintage radio programs, celebrities, financial information, stories from history, news, brain stretchers, sports themes, stress reduction and so much more. There must be hundreds of thousands of podcasts out there to choose from. Try a search for "podcasts for seniors" to see what surprises pop up.

Another way to keep your brain stretched is with online classes, called MOOCs, which stands for massive open online courses.

There are thousands you can audit for free, attending remotely without ever leaving home. You don't receive credit for audited classes. Coursera (www.coursera.org) is your go-to source for online learning. (At this writing, it lists 1,782 free courses from 200 universities.) Or see Edx (www.edx.org), co-founded by Harvard and MIT, for information on their 3,000 classes to audit for free. For more listings, see MOOCs at www.mooc.org.

What fully vaccinated seniors should know about travel

The efforts of researchers and public health officials in developing safe and successful COVID-19 vaccines was nothing short of historic. Vaccines typically take years to develop, but a combination of factors enabled researchers to make COVID-19 vaccines available to vulnerable populations by December 2020, or roughly nine months after the World Health Organization declared a global pandemic.

Researchers had already conducted years' worth of vaccine research on human coronaviruses, which the Centers for Disease Control and Prevention notes were first identified in the mid-1960s. That research proved invaluable as pharmaceutical companies raced to produce COVID-19 vaccines. In addition, a less linear approach to testing and vetting vaccines than was traditionally applied in past outbreaks enabled the vaccine to be rolled out more quickly, potentially saving millions of lives.

Men and women over the age of 65 were among the first groups to be given the COVID-19 vaccine. Many people within that group are retired and had looked forward to traveling, only to have those plans interrupted by the pandemic. Now that they're fully vaccinated, seniors are setting their sights on travel once again. Though the COVID-19 vaccines have made vulnerable groups like seniors less likely to suffer severe illness from the virus, there's still a few things adults over 65 should know when making travel plans.

The virus

Data from the CDC indicated that more than 87 million people in the United States had been fully or partially vaccinated as of April 20, 2021. Among those, just 7,157 had become infected with COVID-19, and only 331 of those required hospitalization. That's an encour-

aging figure that illustrates just how effective the vaccines are at preventing infection and serious illness. Recognizing that efficacy may help calm any concerns fully vaccinated seniors have about traveling.

Restrictions

Though a significant portion of the eligible populations in the United States and Canada had been fully or partially vaccinated by mid-spring, overseas travel restrictions may still be in place. Some countries, such as India, continued to confront devastating waves of the virus and may not be allowing overseas visitors anytime soon. In addition, in mid-spring the European Union was still devising a strategy to allow fully vaccinated foreign tourists to visit the continent. Proposals suggested such travel could be allowed by late June, but it's important that seniors learn of any potential restrictions before booking trips.

Attractions

When planning a trip, seniors may want to look for areas with plenty of outdoor attractions. The CDC continues to recommend that people, even those who are fully vaccinated, gather outdoors, where the virus is less likely to be transmitted. When traveling, seniors may be spending time around people who have not yet been vaccinated, and despite the efficacy of the vaccines, that might make some travelers nervous. So choosing locales with plenty of outdoor attractions can be a great way to quell any travel-related concerns seniors may have.

The remarkable achievements of researchers involved in developing COVID-19 vaccines has helped seniors return to something resembling normal life. Seniors with their eyes on travel can safely book trips after doing some research about their destination and giving careful consideration to their comfort levels.

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