

# IT'S DOWN TO YOU: LIVING WELL AS A SINGLE SENIOR

## 終究一個人，何不先學快樂的獨老

*A happy, single, semi-retired physician synthesizes a lifetime of medical knowledge and real-life wisdom in this guidebook to maintaining mental and physical well-being and independence in one's golden years.*

The seventy-five year-old author of *It's Down to You* is an authority on dementia who enjoys the life of a single senior who is still busy making plans for her future. She's well-versed in the use of the internet and mobile payments, enjoys travel with friends, and understands how to love herself. Most importantly, she faces the unavoidable fact of aging with a healthy attitude, leveraging her professional knowledge to guard against disease and tackle the problems of aging head on.

Divided into five chapters, the book immediately lays out eight key principles of aging in the first chapter: "Financial Independence", "Exercise When You're Well", "See the Doctor When You're Sick", "The Importance of Friends", "Enjoy Your Own Company", "Maintain Interest in Your Old Hobbies and Discover New Ones", "Steer Clear of Mishaps", and "The Right Attitude". The entire second chapter is dedicated to the prevention and diagnosis of dementia, summarizing the author's many decades of professional experience while targeting the needs and concerns of those in the process of aging.

Maintaining physical fitness is, of course, very important to the elderly. In addition to encouraging regular exercise, the third chapter reminds readers to gauge their strength and ability so as to avoid exercise-related injuries. From maintaining the physical body, the



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fourth chapter turns to the equally, if not more, important topic of adjusting one's attitude in the later stages of life. Therein, the author provides valuable advice on maintaining a sense of accomplishment and a positive sense of self, dealing with pain and disease, and the benefits of positive thinking for both the body and the mind. The final chapter addresses stroke, anemia, insomnia, and other common conditions experienced by the elderly, using case studies to illustrate which symptoms must be paid attention to, and when to seek the advice of a doctor.

Inclusive of body, mind, and lifestyle, and packed with easily understood examples, *It's Down to You* is a comprehensive instruction manual for the later stages of life, from an author who perfectly embodies her message: that life is to be lived fully no matter what your age.

## Liu Hsiu-Chih 劉秀枝

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#### **Eight Tips for Happy, Single Aging**

My good friend's husband has severe dementia, occasionally exhibiting violent behaviors, delusions, and so on. She and a live-in nursemaid had cared for him as best they could, but were exhausted. All they could do was send him to a long-term care facility, but she temporarily retained the nursemaid.

When asked why she retained this expense, she said that on one hand, she expected that after her husband's outbursts stopped they could continue to care for him at home. On the other hand, she is seventy-two years old, and had been married to him for forty-four years and never separated. She has no experience living alone and her children live overseas. She is currently very anxious and fears living alone; she needs someone to accompany her and slowly help her through her psychological adjustment.

This explains why, when I once joined an overseas tour group, a friend (and hotel roommate) suddenly canceled at the last minute, leaving me alone. The group leader was worried, not because of the extra lodging costs I would have to pay, but because of the concern, "Are you okay with staying by yourself?" Apparently there are many people who would not be okay with this.

Regardless of choice or circumstances, everyone will probably live alone at some point, especially if a spouse passes away or children are far away. Plenty of people experience this. The Ministry of the Interior announced that the average life expectancy in Taiwan in 2022 was 76.63 years for men and 83.28 years for women. *This means that if a husband and wife are the same age, the wife will likely survive her husband by almost seven years, so she should mentally prepare herself for this.*

The Ministry of the Interior's "Real Estate Information Platform" issued residence statistics in the second quarter of 2022. There were 680,000 seniors-only (those aged sixty-five and up) residences; of those, about 517,900 of those residences housed seniors living alone. When the media reported on this topic, they called these places "Homes for Lonely Elders".

However, age doesn't necessarily mean solitude, and living alone doesn't necessarily mean being lonely and desolate. Seniors living alone can also have full and carefree lives.

### **The Sunset Glow of a Single Person is Also Very Beautiful**

When I was around six years old, my maternal grandmother, who had doted on us, passed away. In the large hall of the family home, my grandmother's body lay on a raised wooden door. She looked at peace, with incense lit beside her. Together with my mother, I quietly circled my grandmother. This is my first impression of a dead person: quiet, peaceful, natural. Also, she was old – everyone will be like this one day.

Watching my mother's silhouette walking in front of me, I realized that one day, she, too, would be like my grandmother and leave me. I couldn't rely on my parents forever!

My very capable mother prepared three meals every day and helped my father run his rice shop. She bustled about her tasks all day long. I decided not to be like her, but to become a skilled professional and support myself. It was just as well that I liked studying and didn't fear exams; as I hoped, I got into medical school and became a doctor without a hitch.

Because I knew there was no way I could juggle a career and a family, and that my independent personality loved freedom and hated shackles, I chose to remain single; when I finished eating, so did my household of one. Also, choosing what to eat, what to buy, where to live, what to study, even how messy my room is...none of this involved seeking a partner's permission, considering school districts for children, or potential conflicts with a mother-in-law.

After enjoying my single, leisurely, and carefree life, I have now become a senior citizen. Since I never raised children, I cannot hope for someone to care for me, so *I must adjust my mindset. In addition, I must carefully plan the rest of my happy life so that my passing can be natural and unburdened.*

### **(1) Don't Ask for Charity**

"There is no need to ask for charity" is the foundational principle of a happy and independent single life. Therefore, while you're young, you need to work hard and save money. As you age, choose low-risk investments, and safeguard your money from fraud to avoid losing it.

After retiring, although your income will decrease, so will your social engagements. You won't need to obsess over brand name clothes and accessories; instead, learn to match your outfits from before to your current leisure activities and make your own style. In addition, you will eat less, so your food expenses will also decrease.

However, medical costs – especially costs for care – will increase. Listen to your elders when they joke, "The most reliable child is the golden child (money)"; they have a point.

### **(2) Don't Get Sick; Exercise!**

As one's age increases, one's organs will inevitably slowly begin to deteriorate; therefore, it is important to maintain healthy living habits. Some people like to go to the gym to take classes: stretching, rehabilitation, yoga, weight training, swimming, etc., but actually, just walking every day is effective too. If it is only a short distance, and I can walk, I won't take public transportation. Every day as I go out for a bite, go to the market for fruit, visit the bank to do business, or walk to the metro stop, bus stop, and so on, these trips imperceptibly add up to a significant amount of walking.

Toward evening, if the step counter on my wrist hasn't reached eight thousand steps, I will go to a nearby park for a walk and often exceed ten thousand steps.

### **(3) If You Are Sick, See a Doctor**

Every age group suffers from a different illness. When chatting with other friends in their seventies, almost half the time is spent talking about our ailments and experiences at the clinic, as well as recommending medical professionals.

Elders are most worried about cancer and dementia, especially degenerative conditions like Alzheimer's disease. Although it's impossible to avoid them completely, "healthy living habits" remain the best preventative measure. Of these, using your brain more, exercising more, staying active, interpersonal interactions, adequate sleep, avoiding air pollution, and treating the three "hypers" (hypertension (high blood pressure), hyperglycemia (high blood sugar), and hyperlipidemia (high cholesterol)), etc. are all good ways to prevent Alzheimer's.

In this advanced age, many cancers can be managed, even cured, so *if symptoms appear, don't self-diagnose; instead, seek medical help to catch the disease early and treat it.*

As you grow old, going to the hospital is normal, just like going to the supermarket when you were younger. Thankfully, seeing the doctor is very convenient in Taiwan, so you can easily think, "I'm lucky that I only have to go to the hospital regularly when I'm old" and not grumble, "I'm so old, I'm always sick."

#### **(4) Friends Are Very Important**

As one ages, one's parents will pass away and one's siblings, too, will grow old. At this time, "friends" become very important. When needed, they can accompany you to the hospital to see the doctor, and after a surgery, they can help change your bandages and such.

Hold onto friends you are compatible with and don't let them go. However, don't clutch them too tightly either; give each other some space. Of course, you must also remember to repay them in good time.

Don't leave groups you've joined in the past. This also applies to things like book clubs, karaoke classes, golf teams, etc. These are all good, stable activities and provide a sense of belonging.

When you're busy working, you might neglect your old friends, and former classmates come and go. After retiring, keep in regular contact with them; going out to eat, chatting, or traveling with close friends your age can be very relaxing.

However, as you age, you can't avoid situations like "It's not a class reunion, it's a classmate's funeral," so it's also a good idea to make new friends – *preferably friends that are younger than you, who bring new ideas and new perspectives.*

Where do you find new friends? They could be friends of friends, or you could meet them through an activity or class. Also, when a new friend invites you out to eat or to play, don't refuse unless you really have a conflict; otherwise, they may stop inviting you.

#### **(5) One Can Enjoy Company, but Also Appreciate Solitude**

Before New Year's, I was very focused on meeting my deadlines for two columns I was writing; afterward, I banged out a PowerPoint for an upcoming speech. Finally, I was able to take a breather and free up a day for fun. I saw that many groups had been following the reddening bald cypress trees, so I tossed some invitations into a couple of LINE group chats hoping for company, but in the end everyone was busy. Although I was a bit disappointed, this wasn't unusual and didn't dampen my enthusiasm. So I took the subway alone to Taipei Dahu Park, and, in the slanting wind and damp drizzle, admired the glowing scarlet bald cypress trees, took in the atmosphere, and felt very satisfied.

On Lunar New Year's Eve, I didn't want to bother my friends, so like every other night, I ordered takeout from a restaurant: shrimp fried rice, steamed dumplings, and vegetables; and added slices of tasty beef that a friend had stewed and some dried tofu. After dinner, I had a cup of filter coffee with fruit, dessert, and snacks; it was very satisfying. At the same time, I enjoyed watching television and catching up on TV dramas.

Actually, the best part about solitude is being able to focus on reading and writing. I read a lot of books, internet posts, treatises from online medical periodicals, or material from online classes. Therefore, my laptop and my smartphone are two very useful tools, allowing me to be like "the scholar who knows the affairs of the world without going outside". Simply put, as long as we can use them nimbly, *learning new software and techniques as needed, these technologies help us to age well by facilitating human interaction and connecting us to the world.*

## **(6) Keep Old Hobbies, but Cultivate New Interests**

When I first retired, apart from continuing to read and write (ex. special columns, Facebook fan posts), I also joined Chinese, Taiwanese, and English karaoke groups, and registered for many classes at the community college; I tried everything. Currently, my favorite classes include "Walking in Forested Mountains" and "Going on Excursions in Your Golden Years". A young teacher leads twenty, mostly older, students in exploring nearby mountains of northern Taiwan, such as Junjianyan, Caoling Old Trail, and Syakaro Historic Trail, among others.

## **(7) Take Good Care of Yourself to Prevent Accidents**

You are living alone after all, so for the most part, you must take care of yourself and be careful to avoid accidents; therefore, move slowly and don't rush. For example, when the metro warning bell sounds, it is a reminder that "older folks should stop walking," not to rush to board the train car, in order to avoid falling.

Also, "focus on doing one thing at a time." Otherwise, you might make many unnecessary mistakes and thus conclude that you might have dementia.

As for the phone numbers of important friends and family, don't just enter them into your phone; carry them on your person, so you can contact them if you lose your phone or forget to bring it with you. Also remember to leave a house key with a friend, just in case you ever need it.

I've dubbed one of my single, senior friends "The One Who Always Plans Ahead". Apart from installing comprehensive safety measures, their application for a long-term care unit has already been assessed, and *they have placed an "emergency notification machine" by their bedside table with a button they keep on their person*. In case of emergency, they can press the button, and a twenty-four-hour service center will notify an emergency contact or an ambulance to hurry and assist.

Another senior friend in her eighties doesn't live with her son. Instead, the son installed an image surveillance system in her home and gave her an Apple Watch *that will send out detection notices* if she falls. So thoughtful!

## **(8) Attitude Determines Everything**

Marriage comes with sweetness, duty, and shared responsibilities; being single comes with loneliness, freedom, and responsibility for yourself. Regardless of the gains and losses, this is the choice you make for yourself.

But no matter how you do it, use the resources you have, make your best plans, and enjoy the present situation. No matter if you appreciate it alone or with a family, the rosy clouds filling the sky around the setting sun are just as beautiful.

## **Don't Ask for Charity; Age with Dignity**

For a while, I thought I was prepared for old age; because I have an independent personality, a simple life, and can rely on retirement savings, I thought the rest of my life was taken care of. But as I've grown older and seen the situations that befell loved ones, I can no longer say that for certain.

## **Save Money for Medical Treatment Fees and Nursing Payments**

For example, an eighty-six year old friend with dementia was hospitalized for fourteen days because of acute gallbladder inflammation. While in the hospital, she requested twenty-four-hour nursing care, which cost 2,800 yuan (NTD) per day – after two weeks, she had already spent almost 40,000 yuan. Since she is older, the probability of her getting sick or needing nursing care while hospitalized will only increase.

Over ten years ago, my mother (then in her nineties) was suffering from dementia. At home, my older brother, his wife, and a nurse cared for her; every month, the nursing fee was

over 60,000 yuan. Thankfully, my hardworking parents had run their rice shop for sixty years, so we had enough savings to pay for it.

Another friend was seventy-five years old when they had to undergo targeted immunotherapy for kidney cancer metastasis. Immunotherapy is paid out-of-pocket, so after a year, they had already spent 1,500,000 yuan.

The postwar Baby Boomer generation is gradually aging. Even if they don't suffer serious illness, they must still face vision loss and loose teeth; sooner or later, they'll need cataract surgery or dental implants. Dental implants are also out-of-pocket. Cataract surgery is covered by insurance, but if you select the more precise femtosecond laser surgery, it is out-of-pocket; one eye costs about 75,000 yuan.

Taiwan's medical treatments have improved, seeking medical care is convenient, and is paid for by health insurance; however, treatment of a disease depends on the situation (according to the diagnosis). Typically, most people can't receive infinite access to the most advanced medical treatments (i.e. have these treatments covered by insurance); use is therefore limited by out-of-pocket costs. But people inevitably want the best, most advanced treatments, so the cost for out-of-pocket medical care will also increase, such as for minimally invasive spinal surgeries for the cervical and lumbar vertebrae, and some implant surgeries of intervertebral discs.

Once, a friend patted himself on the cervical and lumbar vertebrae, winked, and said, "Just the equipment on my back right now is already worth a million yuan!"

### **I'm Afraid I Don't Have Enough Money; How to Cope with Old Age**

When most people estimate how much money they need for a wealthy and free retirement, they usually only consider their desired standard of living for their remaining years (the average life span is 76.63 years for men and 83.28 years for women), but not "*medical treatment paid out-of-pocket and the cost of nursing care*". In that case, what should you do?

When I was young, my parents taught us to be frugal, to save money, and when we grew up, to work hard, earn money, and acquire savings. But savings are just the first step of financial management. If my school had offered a class about general knowledge of investing, once we entered the workforce, we would have understood rational financial management, and chosen low risk, fair reward investments after retiring. That way, apart from retirement savings and personal savings, we could also earn a "passive income".

If there is no way for you to earn a passive income, at the very least, don't chase after high return investments or fall prey to scams. Doing so could result in you losing everything.

After most people retire, their income decreases, but so, too, do their expenses, such as social engagements. So why not dress more simply, more comfortably, instead of following brand

trends? Try old clothes in new combinations and wear your own style. As for beauty and cosmetic products, consider buying them online or from a drugstore, and so on. Add to that the fact that with old age comes a slower metabolism, so your food expenses will decrease because you'll eat less. These are all simple and feasible ways to save money.

Here's another tip. *Maintain healthy living habits to prevent disease, and see a doctor when your symptoms are relatively minor; don't wait until they become severe.*

For example, if cancer is caught early enough, there is time to cure it before it becomes serious and requires out-of-pocket treatments, or asking someone to care for you.

On July 6, 2023, the American Food and Drug Administration approved a new drug, Lecanemab. It slows the progression of mild Alzheimer's disease and cognitive impairment in patients by about 27%, but one year of this drug costs \$24,500 (USD), about 820,000 yuan (NTD). If we use our brains more, exercise more, interact more with other people, and get proper sleep, etc., in order to increase cognitive function and decrease the risk of dementia, isn't that also saving a large sum of money?

### **Contemporary Seniors, Exceed Your Imagination**

Once, my silver-haired self was invited to be on television. A makeup artist gave me a makeover, which made me look several years younger. But when I returned home and met Mr. Chen, who came to help me install a new multi-function printer, he whispered, "Aren't you turning eighty this year?"

As expected, no matter how beautiful the makeover, it can't fully disguise one's true age. Also most people think others look older than they are, so he was only speaking frankly. I brushed off the question, laughing: "My age is younger than both my appearance and your imagination suggests."

When he realized I live alone, he asked: "You don't have anyone to take care of?"

Surprised, I replied, "Do you see any reason to suggest that I need to be taken care of?"

Mr. Chen was speechless. He began installing the printer, scanner, fax machine, and photocopier software, and wirelessly connected the device to my computer and my phone.

Seeing the ease with which I operated my computer and used my phone, he repeatedly complimented my capabilities. Over and over, I replied, "This is nothing special."