



What's the most important ingredient for a happy retirement?

By: Steve Vernon | September 19, 2014

According to 81 percent of today's retirees, the most important ingredient for a happy retirement is good health, outranking financial security, which rang in at 58 percent. Ranking much lower as sources of retirement happiness are:

- Having loving family and friends (36 percent)
- Having purpose (20 percent)
- Trying new things 5 percent)

This is just one of the many helpful insights culled from a recent report titled "[Health and Retirement: Planning for the Great Unknown](#)," a study conducted by Merrill Lynch in collaboration with consulting and research firm Age Wave.

When it comes to health, baby boomers said they're more likely than their parents' generation to take charge of their health, which isn't so surprising. After all, they're the ones who started the fitness movement, and they're more likely to use complementary treatments such as acupuncture, chiropractic medicine or herbal supplements. They're also more likely to be more demanding health-care consumers, expecting more from their doctors and other health-care practitioners they interact with.

Given the high level of obesity in America, however, you might wonder if this increased focus on taking charge of your health is actually making a difference.

What might make a difference are the five strategies for healthier aging listed in the Merrill Lynch/Age Wave report:

1. **Exercising.** People who begin exercising in their 60s or 70s are three times more likely to age healthfully, compared to those who don't exercise.
2. **Nutritious diet.** This can improve heart health, fortify bones, and reduce the risk of strokes, diabetes, and cancer.
3. **Maintaining a healthy weight.** People age 45 to 64 who follow the first two steps and maintain a healthy weight reduce their risk of heart disease by 35 percent.
4. **Staying socially connected.** Having a low level of social interaction is just as unhealthy as smoking, a lack of exercise or obesity.
5. **Maintaining healthy habits.** Avoid smoking, stress and excessive drinking.

If all Americans followed these tips, we'd significantly reduce the incidence and severity of chronic diseases, saving billions of dollars in the process.

If you're like most Americans, there's a good chance you've read about such strategies before. If you haven't yet taken these steps, you'll want to find ways to motivate yourself to take action. Research on behavioral science gives us some tips for finding this motivation:

- Take small steps, one day at a time. After several months, you've made substantial improvement.
- Band together with your spouse, family and friends who are supportive and care about you (and are often in the same boat). Social support can give you a powerful boost.
- Find powerful emotional reasons to give you the motivation to make healthy changes, such as playing with grandchildren, or having the ability to travel or participate in your favorite activities.

The Merrill Lynch/Age Wave study revealed one aging-related disease that stood out from the rest. Alzheimer's disease is now identified by boomers as the scariest condition in later life, creating more concern among Americans than cancer, stroke, heart disease, diabetes and arthritis combined.

Unfortunately, Alzheimer's is one condition that resists lifestyle interventions. While the five strategies listed above can somewhat reduce the odds of getting Alzheimer's, these actions don't have nearly the same positive impact as they do with other chronic conditions such as heart disease, stroke and diabetes. Nevertheless, since a cure hasn't yet been found for Alzheimer's, adopting the steps listed above is the best you can do to reduce the threat of this dreadful disease.

It's clear that Americans are worried about health and retirement, and for good reasons. But worry is not a plan! We need to go beyond simply expressing a concern for our health, and take solid, sustainable action steps to improve it. As the Merrill Lynch/Age Wave reports that might be the single most effective step you can take to improve your happiness in retirement.

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