



(ARA) - Information is key to helping America's seniors successfully navigate the cold weather months -- a time that can pose a variety of health and safety challenges.

A common winter health problem is hypothermia, a condition marked by a very low body temperature, usually caused by being in the cold (indoors or outdoors) too long. The American Geriatric Society Foundation for Health in Aging explains that since older adults have slower metabolisms, they tend to produce less body heat. In addition, because of the way the body changes with age, it's difficult for them to tell when temperatures are too low. That's why it's important for seniors to know how to stay warm outside as well as inside their house or apartment.

When going outside, seniors are encouraged to:

- * Dress in layers of loose-fitting, lightweight clothing under their coat. This can keep warm air between the layers of clothing.
- * Use mittens instead of gloves. Mittens allow fingers to touch each other and generate warmth.
- * Wear a hat. Between 30 and 50 percent of body heat loss occurs through the head. A scarf covering the mouth and nose can protect the lungs.

For warmth indoors, the National Institute on Aging recommends:

- * Closing blinds and curtains to prevent heat loss from your home. Weather stripping or caulking around the windows can keep cold air out.
- * Keeping your thermostat set to 68 to 70 degrees.
- * Wearing warm clothes during the day and using extra blankets at night.
- * Eating enough food to keep your weight up and to keep heat inside your body.

Cold weather often equates to snow and ice; conditions that can increase a senior's chances of falling.

“Falls threaten what seniors value the most -- their independence,” says Scott Perry, president of Bankers Life and Casualty Company, a national life and health insurer that focuses on serving the retirement needs of the middle market. A study sponsored by Bankers Life and Casualty showed that while the overall top fear of aging was Alzheimer’s disease, more than half the respondents worried over losing their physical abilities as they aged. Women in particular had a much higher fear of falling than men.

Experts warn against the danger of winter falls by encouraging seniors to:

- * Wear non-skid boots.
- * Pay attention to the walking surface by looking down only with your eyes. Bowing your head forward could cause a loss of balance.
- * Keep sidewalks clear and apply salt or sand to icy patches. (Ask a neighbor or relative to help.)
- * Replace rubber tips on canes and other medical equipment well before they’re worn so they don’t become slippery when wet.

Low-income seniors who need help paying their heating bills can check with the National Energy Assistance Referral (NEAR). A listing of states and available assistance programs can be obtained at www.liheap.ncat.org/profiles/energyhelp.htm.

For more topics of interest, visit www.bankers.com and click on “Senior Resources.”

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