

Turning 50? Here are four things you can do to improve your health and well-being

February 20 2023, by Jay Maddock



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When the ball dropped on New Year's Eve to mark the beginning of 2023, I came to grips with the fact that I would turn 50 years old this year.

Entering a new decade is often a time to pause and reflect on our lives, particularly when reaching [middle age](#). For 50-year-old American men, the average remaining life expectancy [is 28 more years; for women, it's 32](#).

As a [public health professor](#) who is an expert in health promotion, I started to think about things one could do around this milestone birthday to improve the chances of living a [healthy life](#) for decades to come.

After reviewing the literature on healthy aging, I identified four things in particular that take on greater importance when you turn 50—and that go beyond general health advice that's beneficial at any age, like staying active, eating well and getting enough sleep.

Get a colonoscopy

Urging everyone to get a colonoscopy is certainly not the most fun piece of advice, but it's one of the most important. The American Cancer Society estimates that there will be more than 105,000 new cases of colon cancer, more than 45,000 new cases of rectal cancer and [over 50,000 deaths from colorectal cancer in 2023 alone](#).

This makes colorectal cancer the [second leading cause of cancer-related deaths](#) for men and women.

The good news is that the [survival rate is high](#) if the cancer is detected early, before it spreads to other parts of the body. The survival rate drops precipitously if cancer is found in the later stages.

A [colonoscopy](#) is a routine inpatient procedure that uses a scope to examine the rectum and colon and that requires sedation or anesthesia.

In addition to detecting cancerous or potentially malignant polyps, your doctor can also detect swollen tissue and ulcers. These may indicate potential problems and increase the need for more frequent monitoring.

For people at low risk of colorectal cancer, there are [less invasive tests](#) that can be done at home, [such as Cologuard](#). This involves collecting and mailing a sample of poop to a lab. These options should be discussed with your doctor to figure out which screening is best for you.

In 2021 the government's Preventive Services Task Force changed its recommendation for beginning colorectal cancer screening [from age 50 to 45](#) for people at low risk. As a result, [insurance companies are required](#) to cover the cost of screening for anyone age 45 or older.

People at high risk [should get screened even earlier](#). [High risk](#) is defined as a family history of [colorectal cancer](#) or a diagnosis of [inflammatory bowel disease](#). Colorectal [cancer](#) can occur in [younger people](#) too; for example, the "Black Panther" star, actor Chadwick Boseman, [died of colon cancer at the age of 43](#) in 2020.

Get the shingles vaccine

For many people who grew up in the 1970s and 1980s, getting chickenpox was a rite of passage. I had a particularly severe case around my 10th birthday.

Once you have chickenpox, the virus lies dormant in your body for the rest of your life. And it [can reemerge as shingles](#).

While shingles are not usually life-threatening, they cause a rash and can

be extremely painful. Getting shingles also [greatly increases one's risk of having a stroke](#) over the following year.

The good news is that the shingles vaccine is highly effective. The Centers for Disease Control and Prevention recommends that [adults 50 and older get the two-shot regimen](#), two to six months apart, which is 97% effective at preventing shingles.

Bump up retirement savings, look for discounts

Retirement might seem like a long way off, but the [average retirement age](#) in the United States in 2022 was 61. The same study found that on average people thought they were going to retire at age 66.

For anyone born after 1960, full retirement benefits [don't kick in until age 67](#), leaving a six-year gap between that and the average retirement age.

Retiring earlier than you had planned can occur for many reasons, but involuntary ones, like job loss, injury or illness, can be a financial strain. The general rule is that you need about [80% of your pre-retirement income](#) to be financially comfortable in retirement. This consists of all sources of income, including Social Security benefits, pensions and investments.

If you are behind where you should be in savings, the Internal Revenue Service allows you [to make catch-up contributions](#) starting the year you turn 50. Employees who are 50 or older with a 401(k), 403(b) or 457(b) can contribute an extra US\$7,500 a year. This money grows tax-free and helps provide an extra cushion when you retire. At age 50, an extra \$1,000 per year can also be contributed for [individual retirement accounts and Roth IRA accounts](#).

Another way to save: Many hotels, restaurants and retail outlets offer senior discounts starting at age 50.

You can find reliable and up-to-date discounts by joining the [AARP](#). This nonprofit organization advocates for people ages 50 and older. Membership is under \$20 per year and provides hundreds of discounts.

Get your paperwork in order

While people in their 50s and beyond often still have their best decades ahead of them, it is vital to prepare for the unexpected—at any age. The [mortality rate for people ages 55 to 64 is double that](#) of those age 45 to 54.

This is an excellent time to decide how you want your affairs to be handled. According to the National Institute on Aging, this includes your [will, living will and a durable power of attorney](#).

A will describes how you would like your financial assets distributed after your death. However, most Americans don't have a will. There are several online tools for wills and bequests that can make this process easier.

[Living wills](#) indicate the type of care you want or don't want if you are unable to communicate your preferences. The [durable power of attorney](#) is a document that allows someone you appoint to make health care decisions for you if you cannot. This is different from a general power of attorney, which ends if you can no longer make decisions on your own.

These may seem like a time-consuming list of things to do, but breaking them down into separate tasks makes it more manageable. So far, I have bumped up my retirement savings and scheduled my colonoscopy—even

though I'm five years late on that one, based on the new recommendations.

I will get the rest done by the end of the year—and if you're turning 50 or just planning ahead, I hope you do too. Admittedly, not all of it is fun, but everything on this checklist will add security to your years, and perhaps years to your life.

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