**Q:** Is it true that most people will develop some kind of chronic health condition as they get older?

**A:** There are nearly 100 million Americans with a chronic health condition, and older adults are more at risk for chronic conditions as they age. Most older adults have risk factors for chronic conditions -- but the good news is many of these risk factors can be changed. Some people are at risk because of factors they can't control, like their genetic background, their gender, or their age. But risk factors that are related to behaviors can be changed.

According to the National Academy on An Aging Society, there are five modifiable risk factors for chronic conditions: 1) being overweight 2) getting too little exercise 3) smoking 4) having high cholesterol, and 5) more than moderate alcohol drinking.

Nearly nine out of ten people between the ages of 51 and 61 have at least one risk factor they can modify. One in five people have three or more risk factors they can control. The most common risk factor is being overweight. Almost two out of three people in their 50s are overweight, and one-third of those who are overweight, are obese. The second most common risk factor is getting too little exercise. Roughly half of Americans do not engage in light physical activity three or more times a week. Vigorous physical activity three times a week is even rarer; nine out of ten people fail to meet that standard. Despite all the negative publicity about smoking, more than one in four adults age 51 to 61 smoke cigarettes. Nearly two out of three Americans have smoked some time in their life. Only 5% of the aging population are considered to be more than moderate drinkers.

If you have three or more of these five risk factors, you are considered part of the population that is "at risk" for chronic conditions. The five risk factors are associated with five well-know chronic conditions: high blood pressure, heart disease, diabetes, cancer and stroke.

Three out of four people with high blood pressure are overweight. The same is true for heart disease. Overweight and obese people are more likely to die prematurely than people who aren't overweight. Excess weight increases your risk of dying from heart disease or cancer. Obesity is second only to smoking as the leading cause of preventable death. One out of five Americans is considered obese, and the health care cost of treating complications from obesity is now well over \$100 billion a year.

People whose behavior puts them at risk are generally less healthy than the risk-free population, and are more disabled. At risk people are less socially active, less satisfied with the condition of their health, and more likely to be depressed. Being at risk also seems to play a role in retirement decisions. Of those retirees who are considered at risk for chronic conditions, 42% said poor health was the reason they retired, compared to only 14% of people who are

risk-free. People who are considered risk-free are very different from the profile of the general population.

A person's marital status seems to play no role in determining risk, but race, education and income do matter. Women and whites are more likely to be risk-free than the general population, and risk-free people are better educated and financially better off than at-risk people.

Most people who are at risk for chronic conditions have factors than can be altered, suggesting that if you want a healthier lifestyle -- it's in your power to change it.

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