



## It's Easy Being Green

Giving up car ownership is not something everyone can do, says MacEachern, who has since bought her own hybrid vehicle. But her experience illustrates something she's learned about greener living: "Almost everything you do to improve your environmental impact improves your own life."

Living lighter on the land also tends to fatten your wallet, says MacEachern, who runs a blog called *Big Green Purse* (and wrote a 2008 book by that name). Whether you are talking about insulating your attic, buying energy-efficient appliances, or eating less meat, "in almost all cases, the greener choice is the choice that's going to save you more money," she says. "Sometimes it's in the short run, sometimes it's in the long run."

That isn't to say that there are not trade-offs, sacrifices, or challenges. But they are challenges that an increasing number of Americans, of all ages, may be willing to take on—at least, if they can sort through which actions really make a difference.

## Surveys Say: Older Americans Do Care

Surveys conducted by the Pew Research Center in 2021 and the Yale Program on Climate Change Communication in 2019 found that concern about climate change—the most pressing environmental issue today—is highest among young people. But the Yale survey also found that majorities of baby boomers (born 1946 to 1964) and the silent generation (born 1928 to 1945) felt that combatting the problem was personally important.



In another survey from the Massachusetts Institute of Technology Age Lab, a majority of boomers said they were more environ-mentally aware now than in their own young adulthoods.

Moreover, many boomers (and slightly younger generation-x adults) have better environmental records than their children and grandchildren give them credit for. The lab's director, Joseph Coughlin, wrote in a *Forbes* blog post: "They are, after all, the generation that came of age in the years that included the publication of *Silent Spring* and the passage of the Clean Air Act ... As college students, boomers celebrated the first-ever Earth Day in 1970. Retiring boomers and gen xers may have a new job in retirement—a renewed environmental activism."

That activism can take collective forms, such as volunteering for community efforts or getting involved in changing local, state, and national policies. But it also can take the form of individual, everyday choices: how we get around, what we eat, what we buy, and how we manage our households.

All of those activities help determine our *carbon footprint*, the extent to which each of us contributes, directly or indirectly, to the buildup of greenhouse gases, such as carbon dioxide, methane, and nitrous oxide. Those gases, generated mostly by the burning of fossil fuels for heat, electricity, and transportation, accumulate in the Earth's atmosphere where they trap heat. The result is warmer average temperatures, more extreme weather, more polluted air, and increases in human health problems, ranging from asthma to heat stroke.

But older adults, including retirees, are in a perfect position to limit the damage, experts say. A lot of them are looking for solutions to simplify their lives in ways that happen to be environ-mentally friendly, such as downsizing their homes, eating more healthfully, and moving to more walkable places, says Todd Larsen, executive co-director for consumer and corporate engagement at Green America, a nonprofit advocacy organization based in Washington, D.C.

## Retirement Going Green

Gail White, 69, a retired investment advisor, says she became passionate about protecting the environment more than 30 years ago, when a trip to Alaska awakened her to the planet's vastness and beauty.

That experience inspired her to go to the Arctic as a volunteer citizen scientist to assist researchers studying climate change. When she retired in 2016, she gave up an energy-guzzling house and downsized to an apartment. Then, in 2019, she made another move—to a Shelburne, Vermont, retirement community designed for eco-conscious seniors.



On the wooded Wake Robin campus, White is surrounded by like-minded folks who garden, compost, harvest honey, and maintain walking trails. “I just decided this was the kind of place where I wanted to be,” she says. Her main job, as co-chair of the recycling committee, is green room monitor, meaning she makes sure paper recyclables, plastic bags, composting materials, and other items all end up in the right bins.

More and more retirees are seeking communities that make green living a priority, says Andrew Carle, executive director of The Virginian, a retirement community in Fairfax, Virginia. “I think our industry is beginning to recognize that this is something that our consumers value,” says Carle, who is an adjunct lecturer in senior living administration, aging, and health at Georgetown University.

Carle says his own community gets greener all the time. One recent change: the purchase of an electric SUV to transport residents. “They love it that it gets ‘infinity miles per gallon,’” he says. As part of an ongoing renovation, the community will seek Leadership in Energy and Environmental Design (LEED) certification, a designation for buildings that meet energy efficiency, clean air, and other green standards. Many new communities now meet those standards at opening, Carle says.

Meanwhile, at Wake Robin, “the residents are looking at all kinds of ways to improve our carbon footprint, like doing laundry at off-peak hours,” says Environmental Services Director Leslie Parker.

The community recently replaced gas lawn mowers with electric versions, and it gets 20 percent of its power from a nearby solar farm. Ladybugs, released by the thousands each year, are the pesticides of choice. “It’s all part of the fabric of our community,” Parker says.

## Calculate Your Footprint

Still, choosing a place to start as an individual—or a way to expand your efforts—can be daunting. A good way to get a reality check and a sense of direction is to calculate your current carbon footprint.

Several online calculators are available, including one offered by Berkeley at [coolclimate.berkeley.edu/calculator](http://coolclimate.berkeley.edu/calculator). The U.S. Environmental Protection Agency also offers a version at [www3.epa.gov/carbon-footprint-calculator](http://www3.epa.gov/carbon-footprint-calculator).

The calculators let you see how your household compares with others of the same size and income when it comes to generating emissions from travel, your home, your food choices, and the other goods and services you consume. Once you know where you have room for improvement, you can take on new challenges one at a time.

“It’s good to look at where your actions will have the most impact and where your interests lie and find the correlation between the two,” Green America’s Larsen says.

Alexandra Zissu, an eco-lifestyle expert and author of several books, including *The Conscious Kitchen*, says it’s important to acknowledge that changing lifelong habits can be difficult. She says she often



hears from older adults who are mystified or angry about the environmental changes that their children or grandchildren want them to make. Her advice: “Don’t do the stuff that makes you angry. Think about what you want to do and do what’s most compelling to you.”

## **Start Small**

Recycle, of course. Check the website of your local collection agency and whatever you do, don’t guess what’s allowed in your bins. Stop wasting paper—remove yourself from catalog mailing lists, and opt for digital receipts instead of printed copies. Find new uses for old things, and throw as little into the trash as possible. It’s also a good idea to get yourself into the habit of shutting off lights when you leave a room. Once your smaller changes become habits, consider some bigger changes.



## Ideas from the Experts

Ready to consider a greener way of life? Get on the path toward a less wasteful and more Earth-friendly lifestyle with the tips and tricks below.



### Transportation

Don't drive when you can walk or bike. Don't drive alone when you can carpool or take public transportation. For people who love long-distance travel, experts suggest combining long flights with greener local and regional transportation—like taking trains after flying to Europe, for example. The Earth Institute at Columbia University offers these additional tips:

- When you do drive, save on fuel by avoiding unnecessary braking and acceleration, using cruise control when you can, and using the air conditioner as little as possible.
- If you are buying a new car, consider a hybrid or electric vehicle.
- Cut down on air travel. When you must fly, favor nonstop flights.



### Home

For most Americans, your house is the biggest part of your carbon footprint, MacEachern says.

"Heating and cooling, a refrigerator that runs constantly, the lighting, cooking, and washing and drying your clothes [all add up]." Simply replacing one old refrigerator with an energy-efficient Energy Star model can make a huge difference, she says, as long as you don't

make the common mistake of running the old refrigerator as an extra in your garage or basement. Experts also suggest that everyone:

- Get a home energy audit.
- Take your local utility company up on offers for power from renewable sources, such as wind and solar.
- Make the switch to LED bulbs. They use a quarter of the energy and last up to 25 times longer.



### Food

Eating a diet high in fruits, vegetables, grains, and beans is better for your health and better for the planet. Cows and sheep belch

out methane, and it takes more land, water, and fuel to raise and process livestock than to produce plant foods. Experts say it's also important to reduce food waste. That means planning meals more carefully and cooking with multiple meals in mind. Some other suggestions to live lighter on the land include:

- Choosing locally grown foods, in season, to cut transport emissions.
- Growing your own produce in your yard or a community garden plot.
- Composting your food waste.



## Legal Notice

This material is intended to be informational only and does not constitute legal, accounting, or tax advice. Please consult the appropriate legal, accounting, or tax advisor if you require such advice. The opinions expressed in this report are subject to change without notice. This material has been prepared or is distributed solely for informational purposes. It may not apply to all investors or all situations and is not a solicitation or an offer to buy any security or instrument or to participate in any trading strategy. The information and statistics in this report are from sources believed to be reliable but are not guaranteed by CAPTRUST Financial Advisors to be accurate or complete. All publication rights reserved. None of the material in this publication may be reproduced in any form without the express written permission of CAPTRUST: 919.870.6822.

© 2026 CAPTRUST Financial Advisors