



Stronger in the Golden Years

“Think of muscle as a form of functional wealth. Like financial capital, it compounds with consistent investment, and, after age 50, the stakes rise.”

By Roxanne Bellamy

For many of us, muscle is associated with youth. It’s earned in gyms and slowly surrendered with age. But the truth is, muscle plays an important role, no matter how old you are. It helps you keep doing the things that make life feel like yours.

Maintaining muscle is less about aesthetics and more about independence: the ability to travel comfortably, lift luggage to the overhead bin, pick up your grandchild, recover from illness, carry your groceries, catch yourself from falling, and stand up from the floor, a chair, or the toilet without using your hands.

Think of muscle as a form of functional wealth. Like financial capital, it compounds with consistent investment, and, after age 50, the stakes rise.

The good news? Muscle remains surprisingly responsive—even later in life—when we give it the right signals. Those signals come from two places: resistance training and adequate protein intake. Together, they form a practical foundation for aging well.

Why Muscles Matters More with Age

Starting in our 30s, we gradually lose muscle mass, a process known as sarcopenia. Left unchecked, it can affect balance, posture, metabolic health, and overall resilience. At the same time, our bones



become more fragile and need more skeletal muscle for support.

Sedentary habits quietly accelerate normal, age-related decline. Strength training slows that loss and can even reverse it. But, for many people, especially women, heavy resistance training feels unfamiliar and intimidating.

[Maura Copsey](#), a CAPTRUST financial advisor in Greenville, South Carolina, was one of those people. She was healthy and active for most of her life, but a midlife bone-density scan revealed issues. “The reality is that, as we age, the tests start to reveal weaknesses in certain areas, no matter what we’re doing to stay active,” she says.

Copsey’s doctor gave her clear, direct advice. “She was very specific that I needed to be lifting weights—”heavy, heavy weights. And I didn’t know how to do that at all.”

Many people get stuck in this moment, when good intentions collide with new physical realities. Knowing something matters isn’t the same as knowing how to begin.

Heavy Is Subjective

Copsey was fortunate to have an accountability partner. Her daughter, then in her late 20s, offered to start strength training with her. Together, they found a personal trainer at a community gym.

The routine wasn’t flashy: two days a week, 60 minutes per session, dumbbells, bodyweight exercises, and modified pull-ups. Progression was slow and individualized. “I don’t like, at age 60, you can go and start to lift heavy right away,” says Copsey. “It’s a journey. The goal is to lift heavy, but a lot of times, it’s really just asking what your body can do right now.”

Progress is more important than perfection. Remember the adage “Use it or lose it”? Strength training sends your body a clear signal that this tissue is still needed.

Copsey’s trainer, Brendan Kearns, says he likes to focus on movement patterns first, ensuring that clients have solid form before adding weight. “I want them to be brilliant at the basics,” he says. “As they get better at a movement, we’ll start layering more in. We might move from push-ups on the wall to push-ups on a counter before we ever head down to the floor.”

“The human body is designed to find efficiencies,” says Kearns. “That means, over time, you work your way into movement patterns that use as little muscle—as little work—as possible. We have to teach the body new movement habits to make it work hard again.”

Confidence as a Side Effect



One of the biggest barriers to resistance training isn't physical; it's psychological. Many people worry they'll get hurt, and weight rooms can feel unwelcoming, especially to beginners. Kearns calls this gymtimidation.

Copsey says she felt it at first, and she knew she needed a guide. "If I had walked in there by myself a year ago when I was starting my journey, there is no way I would have known what to do," she says. Having her daughter as a partner helped, and, as she grew more familiar with the movements, her fear faded.

"It didn't take that long, actually. After about a month, I realized it wasn't going to be intimidating," she says. "Brendan was reasonable, and he respected where we both were. I started having fun once I realized I wasn't going to be judged for not doing enough."

The American College of Sports Medicine recommends that adults, ages 18 through 65, perform at least 150 minutes of moderate-intensity exercise each week, or 60 minutes of vigorous exercise, plus

two strength-training sessions that work all major muscle groups.

“That is the minimum effective dose,” says Kearns. “For people who are starting off pretty far from that benchmark, it’s a good idea to find a trainer who can set them up for success.”

Kearns recommends meeting with several personal trainers before making a commitment. Interview them, and choose someone you trust.

“Your first goal should just be to show up consistently,” he says. “It takes six weeks for your central nervous system to start changing. After four weeks, you’ll notice a difference in your body. In eight weeks, your friends and family will notice, too. In 12 weeks, everyone will see the benefits. Do whatever it takes not to give up before then.”

For Copsey, the benefits went beyond strength. “I’m stronger, but also I think my posture is better,” she says. “My lower back used to hurt, and I think it’s because I didn’t have great muscle strength. Now, I’m more aware of how I should sit, how I should hold myself, how I should lift things—and I have the muscles to do it.”

Copsey’s story spans three generations. Her 95-year-old mother also works with a trainer at her retirement community. “She doesn’t use a walker, and she lives independently,” says Copsey. “She would attribute a lot of that to her weight training.”

The weights she lifts may be light, but the impact is not. “Everything’s relative,” Copsey says. “What I’m lifting would be heavy for my mom, but my daughter is lifting heavier. You have to find what works for your body.”

Where Protein Fits In

Training is only half the equation. Muscle repair and growth require adequate protein, something many adults underestimate, especially as appetite declines with age.

As we age, our muscles become less sensitive to protein,” says Kearns. “We have to increase how much we’re consuming just to maintain the muscle we have.”

“The recommended dietary allowance is 1.2 to 1.6 grams of protein per kilogram of body weight,” says Kelly Murphy, a registered dietitian in Raleigh, North Carolina. “For people trying to lose weight, gain muscle, or do both, I recommend aiming for the high end of that range. The average person is eating way less protein than they need. If you aim for the high end, you’re more likely to get close to the target.”

Since most Americans aren’t familiar with kilograms, Murphy suggests a simpler daily guide of 1 gram per pound of body weight. A 150-pound person should aim for 150 grams a day. “Although this is higher than the standard recommendation, it helps with muscle development vs. just maintenance,” she says.



Instead of cramming most of your protein into one large meal or smoothie, eat smaller doses throughout the day. Higher doses activate your body's muscle-building mechanisms. Low protein often leads to higher hunger, lower muscle retention, and a slower metabolism.

"You should be getting 25 to 50 grams at every meal," says Murphy. "Remember, protein isn't only for muscles. You need it for your skin, hair, hormones, metabolism—everything. Your body will use protein more effectively if it's processing it throughout the day."

The High-Protein Trend

Right now, protein is having a moment far beyond the gym. Walk through a grocery store, and you'll see it everywhere: protein-enhanced cereals, waffles, chips, bars, and even lattes boasting as much protein as a meal. This surge is no accident.

As Americans live longer and spend more of those years managing weight, blood sugar, bone density, and energy, protein has become shorthand for strength, stability, and staying capable.

But not all protein is created equal. "The good thing about the protein trend is that it's raising awareness," says Murphy. "People are starting to count their grams. But you also have to pay attention to the quality of protein you're eating."

"Whole, unprocessed foods are best," she adds. "Animal proteins are more easily digested than plant proteins, and they're considered complete proteins because they contain all the necessary amino acids. Supplements, like powders and bars, can help fill gaps, but you shouldn't rely on them."

Most protein-enriched foods found in grocery stores are highly processed and high in carbohydrates. That can be less than ideal for people with blood sugar issues. "If you're having protein pancakes for breakfast, maybe just consider having regular pancakes with a side of eggs instead," says Murphy.

Common Pitfalls to Avoid

In conversations with trainers, a few patterns repeatedly arise:

- Overreliance on supplements (including protein powders and bars) instead of food;
- Under-fueling, especially among active women;
- Doing cardio alone, assuming it's enough; and
- Expecting rapid change, then giving up too soon.

Maintaining muscle means reinforcing the systems that support your daily life. To start, aim for two strength-training sessions per week, spread your protein intake across meals, and look for a trainer, weekly class, or program that prioritizes proper form. Don't be embarrassed to admit you're a beginner—most people are.



“Weightlifting is like investing,” says Murphy. “People are worried they’ll get hurt, so they never get started. But that’s like holding all your money outside the stock market because you’re too scared you might lose some of it. In the long run, you’re more likely to get hurt by not working out.”

About the Author

Roxanne Bellamy is a freelance writer and editor, specializing in outdoor adventure and sustainability. In her 20-year career, she’s written for many industries, including beer, textiles, and finance. Her retirement dream is to be a National Geographic Explorer.

Have questions? Need help? Call the CAPTRUST at Work Desk at 800.967.9948, or [schedule an appointment](#) with a retirement counselor today.

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