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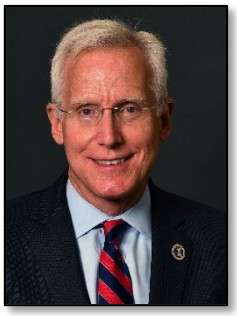
Meaningful Lives As We Age

The Second Fifty: Answers to the 7 Big Questions of Midlife & Beyond

Momentum Discussion Podcast from the Gerontological Society of America
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Announcer:
Welcome to a Gerontological Society of America Momentum Discussion podcast where we delve into topics that are generating great excitement and advancement in aging.

James Appleby:
Welcome to today's podcast, *The Second Fifty: Answers to the 7 Big Questions of Midlife and Beyond*. My name is James Appleby. I'm CEO of the Gerontological Society of America (GSA), and I'm pleased to serve as the host for today's podcast. GSA is the professional membership organization that represents the experts who study all aspects of aging across the life course. I'm delighted to be joined today by Dr. Debra Whitman who is the AARP Chief Public Policy Officer and author of the book, *The Second Fifty: Answers to the 7 Big Questions of Midlife and Beyond*.

Research shows that over the past 100 years, Americans have experienced a dramatic increase in their longevity. With the exciting possibilities and complex challenges this raises, we need a new roadmap for aging well. In *The Second Fifty,* Deb Whitman weaves moving personal stories from Americans across the country together with the expertise of demographers, neuroscientists, geriatricians, and her own personal experience of aging. She paints a compelling picture of aging in America today, and what we need to do as individuals and as a nation to ensure that all of us can age in better health and with financial security, dignity, and purpose.

Deb, I've known you for many years, and I'm delighted that we are here today. You're a longtime member of GSA and GSA has had a longstanding relationship with AARP, including featuring AARP experts and their new research insights in GSA's publications and at our Annual Scientific Meeting. This November, you will be talking more about your book and your research and policy developments to the 4,000 attendees of the GSA Annual Scientific Meeting in Seattle.

Before we jump into our conversation, I think our listeners would appreciate hearing about your tremendous experience in addressing aging issues. You're an economist and an expert on aging issues with experience in policymaking and research. And now, as AARP's Chief Public Policy Officer, you lead global policy and research to help communities, lawmakers and the private sector improve our lives as we age. Previously, Deb served as Staff Director for the US Senate Special Committee on Aging, where she worked across the aisle to increase retirement security, lower healthcare costs, protect vulnerable seniors, make the pharmaceutical industry more transparent, and improve our long-term care system. Deb is a writer and public speaker, a mom, and an advocate for those whose voices need to be heard.

I so enjoyed reading *The Second Fifty*, Deb. I felt like I was having a one-on-one consultation with a trusted friend. It was just delightful. To get us started, can you share with listeners what inspired you to author *The Second Fifty: Answers to the 7 Big Questions of Midlife and Beyond*?

Dr. Whitman:
Thanks, James. Thanks for having me today. I've always loved the GSA community, and I'm just delighted to be part of this podcast. As you talked about in my bio, I've been working on aging for the last 25 years, and yet when I hit my own 50th birthday, I realized how little I knew about what to expect when I was aging. I looked at my bookshelf and there were so many books on what to expect when you're expecting or how to get your kids off to college, but I just couldn't find that resource that I needed that talked about what aging is like in America today. I wrote down a list of questions and used that as the basis of the book. Then I looked at published research and connected with research experts and tried to tell stories both from my own life and my family. Hopefully, all of my family members are happy with how they were portrayed as well as people that I got to meet from across the country.

James Appleby:
You mentioned the questions that the book is organized around. Can you share with listeners why you took this approach and why these seven questions?

Dr. Whitman:
They were the questions that were most relevant to me, and I had a list of many more, but because of the word count in the book, these were the seven that I could fit. I wanted to think about things like our health and our longevity. "**How long will I live**?" and "**Will I be healthy**?" were core to the book, and where I start the book. The greatest fear that people have is cognitive decline and dementia. I look at "**Will I lose my memory**?" People are also worried about practical things, such as: "**How long will I work**" and "**Will their money last as long as I will**?" Then I looked at housing and long-term care, and people ask, "**Where will I live**?" and address a bit about that decision, and then finally, I address the thing that's going to affect us all, "**How will I die**?"

Then because of the work I do, I also tried to have a section that talked about how we can make these things better for Americans so that we can all age more easily.

James Appleby:
You write quite a bit about health and longevity in *The Second Fifty*. What are some of the aspects of these two topics that may surprise readers?

Dr. Whitman:
We assume that we live longer every year that goes past. We know that actually the trend in America, even before the pandemic, was that life expectancy was decreasing. I'm trying to get under that and explain the social drivers of health, I call them drivers. [I know your audience is probably more used to determinants, but I felt like determinants sounded like something that real people couldn't have influence in.]

I learned, which isn't surprising to most people who are listening to this, that your zip code is more important than your genetic code. We have huge differences in how long people live based on education and income. Men at the highest 1% of income live 15 years longer than men at the lowest percent of income. I try to lay these out so people understand what affects their longevity but also give them some hope. I share Dr. Becca Levy's work that your perception of aging, your internalized ageism, or your internalized joy of looking toward your future can make a seven-year difference in your life expectancy.

James Appleby:
You talk in the book about Alzheimer's disease and dementia more broadly. I was stunned by the research that shows that Americans fear the development of dementia more than the fear of cancer, stroke, and heart disease combined. What steps can listeners take and all of us as individuals to reduce the risk of developing dementia?

Dr. Whitman:
We know that there's a whole array of healthy behaviors. This comes out of the Global Council and Brain Health work from my team at AARP looking at things like how exercise, a good balanced diet, getting adequate sleep, and having good social relationships all can help lower our risk for cognitive decline in dementia. We also encourage people to have a cognitive assessment, even just as a baseline, so that if they experience changes, they can check against that baseline. If they do feel like things are changing, they should talk to their doctor to be evaluated. We're learning increasingly about the importance of early diagnosis so that people can make plans and set up a care network to help manage their financial resources. All these things help with an early diagnosis.

James Appleby:
Given the comprehensive impact of Alzheimer's disease and dementia on us all, it is a public health issue. What should we be demanding of our policymakers in terms of trying to address this issue in a systematic way that helps all of us as we age?

Dr. Whitman:
I think there's a lot of holes in our system that people with cognitive decline and dementia fall into. One is in our health system. The more we can encourage clinicians to look for those warning signs of cognitive decline in dementia and do evaluations so that people have that knowledge, that's important. As you know, our healthcare system is also designed for acute illness.

We don't do well when people need social supports. Our long-term care system, unless you're on Medicaid, is non-existent. That's something that I talk about a lot in the book. We also need to make sure that we look at the racial and ethnic disparities and target resources to Black communities, where the rates are much higher, and make sure that they have the tools and the supports that they need.

James Appleby:
I know Deb, offering a book like this is quite an undertaking, and I'm just wondering throughout the process, did it result in changes to your priorities? Has it changed what you want to focus on in your own personal second fifty?

Dr. Whitman:
It has in two ways. One is the information that I'm trying to apply to myself has helped me to understand where I had biases and misperceptions. I have to admit, there were several times when I was writing a chapter and I was talking to an expert like Diane Meyer, who is a palliative care genius. I thought I knew how to recommend to everybody that they should get an advanced directive. Diane shared with me the research is lacking in that area. I had a lot of "Aha" moments, even working in this field for 20 years, was exciting to me when I learned something new. I also had new conversations with my family, and I of course interviewed them for lots of the chapters, and we talked about issues that I don't think we would've addressed had I not been authoring the book.

James Appleby:
We noted earlier that notwithstanding some of the challenges in recent years with increasing health life expectancy, in general over the past one hundred years or so, we've had a dramatic increase in longevity. While this is indeed a blessing, it also means, of course, there are plenty of challenges we've got to address as a society to ensure we can all thrive as we age. What's your personal perspective after going through the process of writing this book on where we are as a society, and agreeing on the areas where we can make improvements to help all of us age, and on how to go about doing that?

Dr. Whitman:
One important thing is that we're all aging from the moment we're born. There isn't a red state and a blue state difference - people don't age in one and do in another – and don't care about the same issues. Aging is an issue that unites us all. Everything from the future of social security to the importance of Medicare - those are the core issues. How we address them differs. The role of government may differ based on your politics. I concluded that among all of the issues that I talk about in each of the chapters, and this is at the end of the policy chapter, there's no one thing that's going to fix all the problems we have.

We need comprehensive solutions that look at the relationships between housing and healthcare. If you don't have good housing, your health is going to decline. We need to think of these things cohesively. That's why I came to really try and promote a national plan for aging well in America. We've seen many states, cities, and communities have strategies for aging. Right now, after I authored the book, the administration is trying to put together a national plan as well.

It's exciting to me that action is happening and when you look at a national plan, it addresses multiple sectors and multiple parts of government as well as the private sector and communities. This is what we're going to have to do to make it easier in America.

James Appleby:
As we get ready to close out our podcast, it brings me to a question of trying to get a sense of what your perspective is on how able our country is to help people navigate the second fifty. Are you optimistic, or pessimistic? How are you feeling about where we are now?

Dr. Whitman:
I tend to be an optimist but also, I like things done yesterday rather than tomorrow, so I'm a little bit frustrated. For example, I joined the Social Security Administration in 1997 thinking that we were going to want to make the program solvent in the next few years. Even now we're looking at 2034, the year I turned 64. There's so much that's happening, particularly at the state level, where we're seeing lots of engagement on aging issues. I wish there were more at the federal level, but as an optimist, I will take every step forward that I can get and celebrate that.

James Appleby:
Wonderful. Thank you, Deb. Thank you so much for being with us today. This has just been a wonderful podcast and I'm so glad we were able to connect today and talk about your book. Your insights and observations are so incredibly important and the way you've organized the book will make it easy for readers to be guided through practical steps that they can take to make their lives more meaningful as they age.

Thank you also to those listening to our podcast. We hope you found it informative and enjoyable. This podcast received funding support from AARP. I encourage our listeners to check out other GSA Momentum Discussions podcasts and webinars in our library on geron.org.

Announcer:
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