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Disrupt Aging

A Bold New Path to Living Your Best Life at Every Age

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Society

Take-Aways

- People are living healthy, productive lives well past the traditional retirement age of 65.
- “Extended middle age” is an emerging life stage – a time of growth and development.
- “Disrupt aging” is a call to challenge society’s outdated attitudes toward getting older.
- Ageism influences public policy, employment practices as well as individuals’ choices as they age.
- Self-reflection doesn’t necessarily spark a midlife crisis, but it can be the beginning of a “midlife quest.”
- Remaining healthy as you age enables an active, happy and meaningful life, and it’s within your control.
- Smart homes, cohabitating, livable communities and age-friendly housing are possible options for living arrangements as you age.
- The “Four Pillars” of financial resilience are “Social Security, pensions and savings combined, health insurance,” and “earnings from work.”
- Workers older than age 50 have the traits, experience and skills employers seek.
- The “Four Freedoms of Aging” are the freedom to choose where you live, to continue to work, to continue to learn, and to pursue happiness and fulfillment.

Recommendation

Jo Ann Jenkins, CEO of AARP (formerly the American Association of Retired Persons), offers a rallying cry to combat outdated stereotypes of older people. Ageism affects how people see themselves, influences public policy, shapes employment practices and undermines how society treats people age 50 and older. Jenkins argues that this growing sector drives economic growth, offers a desirable market, and represents a valuable source of talent and experience. She advocates shifting from the view of aging as a decline to regarding your later years instead as an opportunity for personal development and contribution with a renewed focus on health, vitality and financial resilience. *getAbstract* recommends Jenkins' manual as a must-read for anyone who cares about someone, employs someone or who is – or is going to be – someone age 50 and older.

Summary

“Extended Middle Age”

Life expectancy increased from 47 years in 1900 to 78 years by the early 21st century. People older than age 50 now can expect to live several more decades. Half of those born in 2016 will celebrate their 100th birthdays. These added years can be healthy and productive. Infectious diseases such as tuberculosis, smallpox and tetanus are no longer factors. Improvement in treatments for and prevention of chronic illnesses such as heart disease and diabetes extend life. Lifestyle changes and improvements help people delay physical decline due to aging rather than accepting the decline as inevitable. Improved diet and exercise, health awareness campaigns, and regular screenings enable people to live longer in good health.

“The negative stereotypes of aging are so ingrained in our society and personal identities [that] they are difficult to overcome.”

In the 1950s, the life stage now known as “retirement” became standard as Social Security and Medicare provided income and insurance for older Americans. Retirement emerged as a sought-after goal, and people came to see their “Golden Years” as compensation for a life well-lived. Today's new longevity introduces another life stage, an “extended middle age,” when people explore, grow and redefine themselves in ways no one thought possible a few decades ago. Millions of Americans now in extended middle age are assuming roles as caregivers, volunteers and mentors. Lively grandparents are active in their grandchildren's lives and often help pay for cars, education and vacations. Older people's priorities are shifting from owning a home, driving a nice car and having a steady job to establishing financial security, improving their health and focusing on rewarding relationships.

A New Reality

This new view of aging reflects a desire to live in a fulfilling way and to make a contribution. People want to be independent, connected and self-sufficient. People age 50 and older make up the “longevity economy,” which now accounts for more than \$7.1 trillion a year in economic activity and will surpass \$13.5 trillion by 2032. By 2030, people 65 and older will number more than 71 million and make up nearly 20% of the US population. And by 2040, people 60 and older will “outnumber children for the first time in the history of the world.” The evolution of aging requires new perspectives and attitudes toward getting older. Yet

much of society's view of those older than 50 is stuck in outdated beliefs and continues to reflect antiquated, negative stereotypes. "Disrupting aging" requires adopting a fresh frame of reference about the later years, reimagining ways of living, and developing social programs and policies that support this extended life stage.

An Ageist Society

Everyone ages. But cultural stereotypes cause people to view life past age 50 as a time of deterioration and increasing dependency. Some people accept these perceptions as true and allow themselves to fade away; others fight to hang on to youth. For children and young people, aging means growth and development. However, at the onset of middle age, the perception gradually changes to one of decline. As you turn 50 and look at decades of continued life, this attitude can be toxic. Yes, you're different at the age of 50, 60 or 70 than you were at age 20 or 30. But your experiences shaped who you are today, and this has value. "Own your age"; embrace your journey and the person you've become. Instead of yearning to stay young, focus on staying vital.

"Health is not a separate part of our lives but the glue that holds the different aspects of our complex lives together."

Fight against society's ageist attitudes by changing your mind-set and speaking out against all subtle and overt ageism. Passivity on this issue allows ageism to guide public policy, shape employment practices and influence the way society treats the elderly. Accepting negative perceptions of aging limits your choices and behaviors. Ageist attitudes can cause people to internalize and succumb to the challenges of getting older.

A Midlife Quest

One day you wake up and your children are grown, you've achieved your career goals, and the face looking back at you in the mirror is a bit grayer and more wrinkled. Suddenly, you're unsure of what you want in the next phase of your life. This is the shock of "mindless aging," and it comes about because the path that previous generations took doesn't apply to your life and the assumptions you held about your later years are falling apart. At this point, people begin to ask themselves "what's next" in their lives. Some people call this time of self-reflection a "midlife crisis," but a more positive term is "midlife quest." When you abandon the "aging-as-decline" mind-set, the transition becomes exciting. You're free to pursue new interests and opportunities. You embark on a midlife quest for happiness, peace, fulfillment and continued development.

"Our lives are not like those of our parents, and the assumptions we made about this part of our lives are no longer relevant."

Retired high school principal Dr. Ethel Percy Andrus began AARP (formerly, the American Association of Retired Persons). She first created the National Retired Teachers Association in 1947 to provide much-needed health insurance for retired teachers. The program attracted such high demand that Andrus formed AARP in 1958 to provide affordable group health insurance to all older Americans. Her story illustrates the power of finding a purpose in your later years, pursuing it with determination and passion, and leaving a positive legacy.

Health and Fitness

Genetics determine only 20% of your health prognosis. Medical care is responsible for another 20%, and your lifestyle choices affect the remaining 60%. Smoking and drinking affect your health, as do your diet and exercise habits, the quality of your relationships and your ability to manage stress. These factors are within your control. New technologies and available resources make it easier to exert that control. Unfortunately, the US health care system focuses on treating illness rather than on preventing disease. Maintaining an active, healthy lifestyle renews your energy. To stay healthy, carry out healthful daily routines, meet your responsibilities, and stay engaged with your family and community. Four personal cognitive shifts can help you make fitness and well-being a lifelong priority:

1. **Move “from physical and mental diminishment to physical and mental fitness”** – Shift your mind-set to view aging as a time of growth and development rather than a period of decline. Seeing your daily decisions through this lens, you can view your choices as part of a healthy lifestyle and integrate healthy habits into your routines.
2. **Change “from a primary focus on treatment to a focus on disease prevention”** – Pay attention to building up your health and sense of well-being. As people age, their concerns about contracting a debilitating illness grow. Those older than 50 should invest in health care products and services that promote disease prevention and support fitness.
3. **Evolve “from dependent patients to empowered consumers”** – While patients are often passive about their care, health care consumers are more likely to become active participants in patient-doctor relationships; they voice their wants and concerns.
4. **Shift “from unreliable access to care to dependable access to care”** – The Affordable Care Act has provided health coverage to 16 million formerly uninsured Americans. Yet three of four adults aren’t up-to-date with their doctor visits, screenings and other preventive health care. The United States also suffers a dearth of geriatric specialists.

Livable Options

A 2014 Milken Institute report ranked 352 US cities based on six livability criteria that matter to people as they age: “safe, affordable and convenient environments; health and happiness; financial security, including opportunities for work and starting your own business; living options for mature residents; mobility and access to convenient transportation systems; beneficial engagement with families and communities; and physical, intellectual and cultural enrichment.” These criteria can serve as guidelines for assessing the livability of your home and community.

“People today live longer and live better than ever before.”

As you get older, certain things may become more difficult, like getting around, going to appointments, shopping, climbing stairs, dining out or going to a movie. Your environment may feel less friendly and accommodating. Livable communities are arising to meet these challenges. People of all ages seek affordable residences that focus on easily navigable housing layouts, access to public transportation, proximity to shopping and recreation, and safety inside and outside the home.

“Older is the new normal, and this is not only changing what it means to age but changing how we live, permanently altering the courses of our lives.”

Some communities develop creative solutions for citizens of all ages. In Damariscotta, Maine, population 2,218, Dr. Allan Teel started a for-profit telemedicine support program. Full Circle America matches volunteers with older patients, reducing the need for on-site caregivers. Some older Americans choose cohousing, assisted living or nursing residences. Other options include smart homes, creative living arrangements, livable communities and improved nursing homes.

A New Model

More than half of US households nearing retirement age haven't saved for their post-retirement years, suggesting that most Americans plan to rely on Social Security. Today, the pressures of getting by take priority over saving for tomorrow. Americans work longer, reduce their standard of living and take on more debt. The traditional “three-legged stool” of retirement – Social Security, personal savings and a work pension – is obsolete. In 2011, only 14% of employers offered pension plans. Many set up 401(k) plans, which require employees to contribute money.

“We are reimagining our path to the future and constantly adjusting it to achieve our evolving goals and dreams.”

Building financial security today has four pillars. Social Security provides income for almost half of Americans older than age 65. Social Security has enough money to distribute full benefits until 2034. After that, the percentage of benefit payments will decrease. In 2034, “there will still be enough to pay 79% of benefits, and 73% of benefits until 2089.” Private savings in retirement accounts such as a 401(k) or an IRA are crucial to your financial well-being. Even with Medicare coverage, health care costs consume an increasingly higher percentage of people's income. The ACA helps, but, many people remain underinsured. Many older people will continue to work in established careers or take on freelance work, part-time jobs or short-term projects.

Work It

Many people choose to work beyond the traditional retirement age to obtain needed income and personal fulfillment. The older-than-50 segment of the workforce will expand as companies find it more difficult to recruit skilled workers. Workers in this range bring employers a strong work ethic, professionalism and the desire to serve as mentors.

“It's not about aging; it's about living.”

HR professionals now seek older workers and offer creative nonfinancial benefits to entice them to stay or join the company. These include “flexible work schedules, telecommuting options, training and education opportunities, phased retirement programs, and bridge jobs.” Persistent stereotypes that fail to acknowledge how people age today will hold many companies back. For instance, corporate leaders may wrongly believe that older workers are more expensive. Another mistaken belief is that workers older than 50 can't adapt to new technologies. In fact, the overwhelming majority use technology every day and are enthusiastic about

learning new skills. Problems arise because employers don't invest in training older workers. Yet the notion that investing in older workers is money wasted because they will retire is misguided. Millennials are much more likely than senior workers to leave your firm to take another job.

The “Four Freedoms of Aging”

Society can “disrupt aging” by confronting outdated beliefs, revising public policies, revamping social institutions and devising solutions to help people live how and where they want. This requires adjusting the “policies and practices” of “health care, work and retirement, education, transportation, urban planning, housing, and community development.” The Four Freedoms of Aging delineate a new ideology for remaining active, healthy and happy throughout your lifetime:

1. **“Freedom to choose how and where you want to live as you age”** – Be alert to new possibilities and options.
2. **“Freedom to earn”** – Make a difference, and contribute to society through your work.
3. **“Freedom to learn”** – Remain relevant, update your skills, stay engaged and find fulfillment through lifelong learning.
4. **“Freedom to pursue happiness by discovering and fulfilling [your] purpose”** – Maintain your vitality and find ways to use it that suit you best.

About the Author

Jo Ann Jenkins is the CEO of AARP (formerly known as the American Association of Retired Persons) and is the former chief operating officer of the US Library of Congress. To check your choice of a place to live on AARP's livability index, see www.aarp.org/livabilityindex.



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