

The Seniority Authority, Planning Now for Living Longer



Episode 62: The Seniority Authority,
Planning Now for Living Longer
with Cathleen Toomey

Gregory Anne: Welcome back everybody. To another episode of rebellious wellness over 50. Today, I have a guest named Cathleen Toomey and I like to think of her as an Oracle to get you the help you need and the answers you have questions for about everything aging and seniorness. But first I'd like to say welcome, Kathleen.

Thank you for being here.

Cathleen Toomey: Well, thank you so much, Greg. It's so great to be here.

Gregory Anne: I have to ask you the hard question first. The one I mentioned before we got live, why senior? We all loathe the word senior and yet there it is as a part of your brand.

Cathleen Toomey: I know. And having been in this industry in senior living for 16 years, I want a new word.

And generally, we just say adults. There are so many podcasts out there. And I went through, I think, 60 different names to try to communicate to people I am talking about people with seniority. These people have seniority over many other people. I love the word Oracle that didn't come up when I was looking for podcast names, but I wanna provide answers about aging, in particular.

So my podcast name had to immediately signal I'm all about aging. That's why.

Gregory Anne: Yeah, it makes perfect sense.

Cathleen Toomey: My best experience is when we refer to experienced adults.

Gregory Anne: Yes, exactly. We just keep piling on the experience.

So I want to let the listeners know this is a different, when it comes to aging, this isn't so much a health, healthy aging kind of thing, but everything that you provide contributes to a healthy end of life, whether it's finding the right place to live, getting the right care, the right community, the right support, all of those things contribute to health, but we're more talking about the practical every day.

Things that younger people have questions about, usually for their parents or their older siblings. And even for themselves. My aunt who is turning 90 lives alone, in Mexico. We recently had a conversation. She's able to make her own decisions.

She's mentally fine. She has looked at a lot of places where she will go when she can no longer drive and take care of herself. So that was easy for me, but it's not always easy for other people. So if people sometimes come to someone like you. To get information. What kind of questions do you hear most often from people?

Cathleen Toomey: Well, that's a great question. And the reason that I started this podcast was because of a cocktail party. Pre COVID when we had cocktail parties and dinner parties, because I worked in a retirement community, people would come up to me and say, I think my mom may have dementia, but maybe it's typical age related, memory loss. How do I tell the difference? Someone else would say my uncle needs assisted living. What the heck is assisted living and how do I know what a good one is? So I know that my peers, my boomer peers are looking for

answers for their parents and their parents are living longer than they ever expected.

So I think rebellious wellness is the perfect example and expression of the fact that we can embrace the fact that we're living longer and not be so doom and gloom about it. I am, I did this little TEDx talk on the secret to successful aging. And I really am of the mind that from a societal standpoint, we so negate and marginalize people who are older and we should be embracing and celebrating the fact that we have the opportunity to live more.

But that brings some challenges. So I created the podcast because of the myriad questions that I get from Boomers who are looking at their older parents and saying, how do I help them live a healthy life? So I created this Seniority Authority podcast and a website with the specific goal of providing practical information to people who have questions.

You can go on the website. You can say, I wanna look about what the latest research is on loneliness and what can we do about loneliness and isolation. And there are three podcasts on that topic. Four podcasts on fitness, there's five on insurance. So my goal is to make this a very practical, usable guide and to encourage people to continue to ask questions.

And I appreciate that you call me an Oracle, but I am just an insatiably curious person. And so I track down the experts. Everyone that I've interviewed has written a book, is a researcher, is a PhD. Knows what they're talking about so that I'm not saying, trust me. I'm talking to people from Harvard and people from the Gerontological Society of America and all these other experts.

I wanna create a place where people can come for all their questions and. If you go to my podcast and the question you're seeking, isn't answered, then email me and I will find the answer.

Gregory Anne: Sounds like a plan. What's the email Cathleen?

Cathleen Toomey: The email is info. At seniority authority.org and the website is seniority authority.org, cuz we're a nonprofit, this is not a money making venture.

This is a side hustle, passion project of mine that I'm doing just because I think the world needs it.

Gregory Anne: And I think that's honorable. and I definitely know about passion projects that are mine included more nonprofit than otherwise.

Cathleen Toomey: Yes, exactly, but very gratifying. When I started this podcast, I'm a big reader,

I like reading actual books cause I spent so much time online. So I hadn't experienced a lot of podcasts before I started my podcast. And I realize now there's a lot to learn and it's can be hard to break through in that podcast world. So if any of your readers or listeners does wanna listen to my podcast, I would so love a rating of recommendation, cuz it's hard to get your name out there.

If you're a little podcast trying to make your way in the world.

Gregory Anne: Absolutely. Is. So we talked right before we got live about a question that I've been hearing from people that I think you can help us with. And it's twofold. One question you mentioned, how do I know when it's time to encourage an adult, a senior in our lives to move into a facility where they can get the proper care and its support.

And then what if you can't afford to put the people you love in the kind of place you feel would be maybe not even the maximal optimal place, but something safe and nurturing. What do people do that really don't have the funds for those kinds of really great luxe homes?

Cathleen Toomey: Well, this is a really good question. And one thing that we do know is this country has never experienced a demographic shift in older adults, as it's experiencing now. Today in the US 10,000 people every day turned 70.

Gregory Anne: Wow.

Cathleen Toomey: Every single day. And that is gonna continue for the next 15 years because the boomers are aging into retirement.

And at the same time, we have this inverted triangle of demographics where there are fewer people in the workforce for every retiree. So in 1950, it was like seven people for every retiree in the workforce. And now it's like 4.1 and in 2030, it's gonna drop to 2.1. It's a phenomena. And you take a look at the birth rate after the year 2000 and, and the birth rate really precipitously dropped and millennials are having pets more pets than kids.

Unless we change immigration laws, it's not something that's really gonna go away. So my strong advice is have that conversation with your parent or your aunt or your loved one five years before you think you need it, because there will be a wait list to get into the right kind of community.

And because I work at Riverwoods, which is a nonprofit retirement community, I know that nobody wants to move. I know that the answer is no, I wanna stay home. I also know that the healthiest way to live is within community. Is that people that live in retirement communities are going to live five to seven years longer than people who are living alone and more isolated.

So, It takes courage. It takes a rebellious attitude to say, I'm gonna Zig when everybody zags. I'm gonna welcome moving into community and I'm gonna move in before I need help. My big message to people is start thinking about possible plans, engage your parent or your loved one in that conversation.

Because it's gonna take a while. It's not just one and done kind of conversation. It takes time to reverse stereotypical ideas that our parents have. Our parents experienced nursing homes as a place they put grandma in two months before she died. That's their experience.

That's what they think about it. You have to show them that it's different. So that's kind of number one and they still won't wanna go. So if they say my plan is I wanna stay no matter what, then you need to, with your parent or your loved one, research the cost of home care, because home care is expensive.

Get a realistic idea of what it would cost if they wanna stay at home. And I think from my experience, most seniors feel that if I don't change where I live, nothing will change around me. so I'm gonna stay in my home because that way everything is gonna stay the same.

So there's a profound lack of imagination there that, you know, you have to say, think about five years from now, 10 years from now, things will change physically. It's just is a matter of fact. And you can do everything you can do, which is, you know, you gotta move it. You gotta move every day, exercise

I'm telling you it's a silver bullet to aging, but you're still aging. Things will change. So you wanna have a plan for what happens when you can no longer do some things by yourself. So have the conversation, start the conversation. It's not gonna be fun, but it's necessary. And if you do that and you start thinking five years before you need it, you will have a plan and you won't wait for a crisis.

If you wait for a crisis, your options are more limited. Believe me, selling a home and downsizing are enormously stressful at age 30, never mind at age 80. So all of these things take psychic, physical, emotional energy, and it's better to start sooner rather than later for folks.

For the people who can pay for moving into a continuing care retirement community is a really smart option. It's a nonprofit option. There's a lot of refundable contracts. I have a couple podcasts on that but if you don't have the money to pay, you wanna start thinking about, do I need to apply for Medicaid?

And I have a podcast on how to apply for Medicaid. They have a five year look back. What does that mean?

Gregory Anne: What does that mean?

Cathleen Toomey: Well, it means that they look back at your tax returns and at your investments for five years. So it means you can't gift away all of your assets and then say, I need Medicaid.

You need to be aware of that. And there are financial people who will help you do the paperwork for Medicaid. You can do it yourself. It's very complex. But there are people that can help you apply for Medicaid.

The thing you wanna think about, and I think our parents' generation is really the generations caught in the crosshairs here because they are living longer than they ever anticipated. Social security was passed in 1935. It became effective in 1940. And when social security was passed, the average life expectancy was 65. That's the age most of our parents were born around that time. The life expectancy was 65.

Their parents generally didn't live much past 70. And now we have a generation of incredibly healthy 70 year olds, people who are running marathons, who are getting new knees and new hips, and it's no big deal and they are traveling and they are active and playing pickleball. They're nowhere near making a plan to pass away. However, they didn't expect that they would live this long.

The folks at Stanford University just came out last November with a new map of life. And it looks at all the demographic information that we have available. And babies born today have, hold on, average life expectancy of living to 104.

Gregory Anne: Oh my goodness.

Cathleen Toomey: I know. So we are in the midst of that transition from our parents' generation who lived to 65 70.

All of us who are going to be living into our nineties, and the next generation. And so it has a lot of repercussions around what happens after retirement. You have 20 to 30 years after retirement where you can still contribute and be a part of society.

And I think that is another way to start reframing and thinking rebelliously about the kind of life you wanna have and what you can do with that life.

Gregory Anne: Mm-hmm. You talk about the life you desire. So we're talking nuts and bolts where we're gonna live, having the conversation, but one important part for the person who's going to plan for five years or not, what do they see their life looking at? What is most important to me, for instance, as I age.

And of course, I don't know what I'm gonna feel like when I'm 70 or 75,. But I know that if I was, God forbid, given three years to live right now, I could figure out pretty much what's really important to me. Is that a way to go about it? Think about what's most important to you if you had a short time to live?

Cathleen Toomey: Well, I would say that's a good question, but I would remove if you have a short time to live. Okay. I would say everyone needs to sit down and think about what brings purpose and passion to your life. For each person, that's gonna be different .For some people it's gonna be grandkids. For other people it's gonna be working in a nonprofit, reaching out to the community. For some people it's gonna be staying fit. What we know about our generation of Boomers is that we want purposeful living. And a lot of the conversation around aging right now is talking about having your health span match your life span.

We wanna live long and die short. We don't wanna have a long debilitating illness. So that speaks to how are you going to maintain your physical body? How are you going to do better at taking care of this body that we have to live in? The other thing is what gets you up in the morning? So the Japanese have an expression for this that I love.

It's called Ikigai and Ikigai means the reason to get up in the morning. Author, Dan Butner did a whole study on areas in the world he calls blue zones. There are six different places and he observed what was consistent about those people that lived to the oldest old.

So these are people that have lived to a hundred and beyond in a very life affirming way. And one of the things is connection. Is good healthy diet, faith, family, and this Ikigai, this, you have to have a reason. So back in our parents' generation, you know, They had just a couple years to hit their bucket list.

Now we have 20 years after retirement. What else are you going to do? What gives you purpose? What gives you joy? And you've worked a long time. Don't you deserve to sit down and do that thinking and do that imagining? Get a vision board out.

There's so many ways. I think it can be hard when we are all in our ruts of, we go to school, we go to grad school, we get married, we career, et cetera, have kids. It's hard to say, okay, what now? Because so many people feel like, well, I was here to build a career and I did. I raised a family, they're launched what now? I see this in rebellious way as a chance to make a big impact.

To give back and do something radical. Don't be a cranky old person. Be glad for every freaking day you get up on the right side of the grass. Yeah. And celebrate that. I know it's not easy. I know there's aches and pains and losses, horrible losses, losses of friends, losses of kids, but you're here.

And you have something to give the world and the world needs what you have to give.

Gregory Anne: I think it's important to say what helped me be successful in that career? What are the skills and the things that I love to work with that I can still do and still offer up.

And some people are starting new businesses. Some people are like you said, working, volunteering, starting a new organization but it doesn't have to be that big a thing. Right?

Cathleen Toomey: Exactly.

Gregory Anne: I feel that there's this pressure to have a second career life, a second business life.

Great. If you want to. That's great. But it's not critical to be that person.

Cathleen Toomey: So. One of my very first podcasts was Dr. Bob Waldinger who's professor at Harvard. He is in charge of the adult development study at Harvard, which been going on for 83 years.

83 years. It followed a class of Harvard students and then it paired with a study of inner city, Boston men. It was all men at that time and they wanted to know what the keys were to a long happy and healthy life. And they looked at marital status, financial success, career success, children, spirituality, fitness, diet volunteering, all of these things.

And they came up with one thing and it boiled down, which is shocking for Harvard, it boiled down to one thing. Good relationships keep us happier and healthier period. Good relationships did not mean in Harvard's study that you had to be married. It just meant that you connected with people. You know the name of

the dry cleaner, or the mailman, or you stopped in to see your neighbor next door, or you reconnected with cousins you haven't talked to. Going back to what you just said, Greg is you can reach out to people and make a difference in their life and you don't have to start a foundation.

You don't have to give away a million dollars. You don't have to run a marathon. People you haven't talked to in a long time? One of the biggest challenges about getting older is that people are not talking as much. You are more isolated. There are actually fewer conversations, 50% fewer conversations after 60 than between 30 and 60. So you talk less. So pick up the phone and call somebody. You don't have to be a radical change agent, but don't isolate yourself. Don't let yourself wait at home for someone to call you, reach out and get involved. And as you said, understand what skills brought you to this point in your career and, and what things do you wanna do?

Gregory Anne: One of the things I wanted to add to when you talked about they found the one thing and that was to be in connection and you said you don't even have to be married.

I read a study and I don't remember where, about sometimes your personal interpersonal close relationships are not the ones that will nurture you in the way that you need as you age. Because again, sometimes people get too comfortable living together. There are less conversations, less intimacy, which happens.

It's fine. I'm not criticizing, but we need to find other people, other relationships that, what they said, is reflect back to us the good we see in ourselves that take us as we are, accept us, love us and that's it. They're happy to see us and it can be a difficult relationship still, but I don't want people to feel like, well, I have my spouse.

Well, I have my kids. Shouldn't that be enough? It's not, it may not be enough. And that's okay.

Cathleen Toomey: I would say it's not enough because one thing that any of us who have been married to understand is your spouse is not, cannot be everything to you.

Gregory Anne: Oh yeah.

Cathleen Toomey: It, it just doesn't work. I think what you're saying, appreciate the good and have other relationships have other connections.

It's really important to be woven into some kind of community fabric. If you've lost touch with people, or if people around you have passed away, get involved in a nonprofit. There are so many good causes out there that really need experienced people.

Right now there's such a dearth of people. Everyone's looking for people as employees. And that means that there's fewer people volunteering. You can say, I want two hours a week or I'll give five hours a week or you can call the shots. Another thing that I think is really interesting is to get involved in the local high schools or middle schools, because let's say your kids or your grandkids are not nearby.

How about mentoring a high school student? They can teach you the tricks about the iPhone. You can tell them stories or share your knowledge with them. When I take a break, that's what I want us to do. I wanna set up some kind of exchange program between experienced adults and high school kids, cuz high school kids are unfamiliar with communicating visually one on one face to face.

And they're the experts, the digital natives that so many of us are struggling with new technology that comes out every single day. Yeah. Why not do something like that? .

Gregory Anne: Yeah, exactly. And it wouldn't be a conversation about seniority. If we didn't mention dementia, the role that dementia plays in people's lives, whether it's an Alzheimer's or there are about, I don't know, 10 different kinds of dementia, technically, what do you say to people?

So, maybe we haven't planned for five years and we discover that mom or dad is exhibiting signs of they're repeating themselves. Nothing makes them happy. They've lost their appetite. And how do you know whether they need specialized care or just a, a place that can give them, like you said, home care or a place that can give them support day to day and keep them safe.

Cathleen Toomey: Well, first of all, you wanna diagnosis because it's very important to understand what's going on. And I have experienced this myself. My mom has, what's called MCI mild cognitive impairment. She had no interest in going to the doctor. Everything was fine. But we brought her to a neurologist. She was diagnosed and she's on one medication now she's on two. So some medications can help stave off the dementia or reduce the effects of it. So you wanna get a diagnosis and know what you're dealing with.

The second is you wanna understand what they can do for themselves, cuz it's, it's really important not to take away utility from people. You don't want to do

everything for them, so that they feel more helpless. I can't get the word that I'm I'm searching for, but you wanna make sure that they have as much autonomy as they can in leaps as safely as they can.

You wanna make sure number one, they have a diagnosis.

Number two, if they need medication that they have it and they're taking it at the right time. Really important medication, diet, exercise people with dementia will often forget to eat, forget to take medication. So that's where you may need home care. If they don't have a spouse or someone nearby, you wanna make sure that the daily care is taken care of so it doesn't get worse. And also there's a huge risk with older adults of dehydration. So you wanna make sure they're drinking enough and that they're drinking water, not diet Coke, iced tea, you know,

Gregory Anne: wine,

Cathleen Toomey: wine. Have you been to my mom's house?

Gregory Anne: no, I'm planning on being your mom.

Cathleen Toomey: Oh yeah. I'm telling you it's incredible. She won't drink a glass of water. She'll down three glasses of wine. She's like, you know, wow. Five nothing. Yeah. So I think that's important in that, the challenge with dementia is that you have no idea how it's gonna progress. With every single person it's different. The Alzheimer's association has a lot of great caregiving guides.

I've done a number of podcasts on Alzheimer's and how to support people with dementia. Make sure all the basics are taken care of and make a plan for how are you going to support this person now, and then start thinking about when they can no longer do other things.

There's a lot of ed education about Alzheimer's. One unexpected place to go for education is Seth Rogan. Seth Rogan and his wife, Lauren have started a foundation called HFC hilarity for charity, and he does a lot of education sessions around early onset dementia because her mom came down with early dementia. And they felt that a lot of the caregiving and education about dementia was very dry and stuffy. So you can go hfc.org and learn a little bit about his attitude towards it.

I can tell you that neuropsychiatrist that I work with Maureen O'Connor wrote a book called Seven Steps to Managing Your Memory.

With all of her research she has identified that if you are healthy today, there are three things you can do from a lifestyle standpoint that can reduce your chance of getting dementia by 50%.

Gregory Anne: Wow.

Cathleen Toomey: Sleep, exercise, and socialization. Mm, getting the right amount of sleep, which as we get older, gets harder, exercise, move your body.

That's that's one thing I hear from all different professionals and socialization, which means interacting with people. Face to face interaction, conversations, getting out there.

Gregory Anne: And I will take this opportunity to offer something I have called The Power of Five Assessment for people that aren't sure they're doing what you're talking about.

They know that they're exercising, they think they're eating enough vegetables, but then the word dementia comes up. Or we think about disability, diabetes. And a lot of people don't know, how do I figure out if I'm doing enough because there are so many conflicting stories. I just today read another story.

How many minutes of exercise do we need a week? It gets confusing and it is individual, but there are certain things across every human on the planet that the body requires, whether it's aging well or being healthy in this moment, like you said, if you're healthy right now, how to keep healthy.

So it's on my website, [Rebellious Wellness over50.com](http://RebelliousWellnessOver50.com) in the services section. And it's a simple form. And then we discuss what's happening and, you know, some people have aches and pains that they think are just what happens. Not necessarily just what happens could be because the body does change and break down to certain degree.

But what if you could live without that symptom without prescription meds or, you know, leading a life that you don't enjoy anymore? It's I think it's possible for most people. Check it out. If anybody's unsure how much they're doing is gonna help or not.

Cathleen Toomey: That sounds like a great tool. Yeah. Thank you.

Gregory Anne: So I think that we've covered, there are so many things more we could cover.

We didn't talk about, insurance. We didn't talk about what kind of retirement living as possible. But I think that we've given listeners a good, basic understanding of how to help ourselves and or those that we love that have seniority over us. Is there anything else that we didn't touch on Cathleen, that you'd like to bring up?

Cathleen Toomey: Thank you. This has been, so this has been so wonderful. I've so enjoyed talking about this. This is my passion. It's your passion. I just think if we can all together start changing our attitudes towards people who are older than we are. And help them to be more positive and help them to appreciate the gift of still being here on this earth and be kinder.

Take more time for them. Include them in our daily conversations, pick up the phone. Isolation is a real thing. And I just wanna thank everyone for listening and thank them for, for being open to this topic. I would love to hear from any of your listeners that have questions about aging, cuz that's the whole goal of my podcast is to answer questions on aging and I just really, really have enjoyed this so much.

Gregory Anne: Well, thank you so much, Cathleen. I did, and I know that my listen have gained a wealth of information that they might not have expected to get, because we don't usually delve into these conversations about aging in this way, because they're hard.

Cathleen Toomey: But the one thing I would say to people is I know that it's hard to bring this topic up, but I would say to your parents, if you want control over your life, you have to have this conversation. Mm. If you want control over your choices, you have to discuss it because otherwise something could happen.

You could have a stroke or whatever, and you don't have the choice. Yeah. And you don't have the ability to say, this is what you want. So by not having the conversation, you're saying, I don't care. Mm-hmm so that's a way to spark the conversation because most people care what happens to them.

Gregory Anne: Yeah. And I'm glad we dovetailed into this because that's a really important thing.

You know, we're advocating responsibility for how we spend the rest of our life after something happens. Exactly. I know most of us boomers kind of like it be in control.

Cathleen Toomey: mm-hmm I describe myself as a control enthusiast.

Gregory Anne: Oh, I love that. So you always put a nice spin on things. Yeah, exactly.

Well Kathleen, thank you again for your time and all of your good knowledge and wisdom and answering so many questions. We appreciate you.

Cathleen Toomey: Oh, it's been wonderful. Thank you so much for having me on your podcast.

Gregory Anne: You are welcome and I will link all of the things you mentioned, books and things in your website on. Show notes page for people that didn't have paper and pen when they were listening. So be well till next time, everybody. And thanks for being here.