LOOKING FOR

**AVOID THIS** LOVE, AGAIN P.29 401(K) GOOF P.30 WOMEN? P.31

VIAGRA FOR

# KID CLIQUES, UPDATED

THE FIVE STUDENTS in The Breakfast Club-released February 15, 1985had a shorthand for their social sets. Forty years on, here's how researchers and kids say high schoolers sort themselves. -Mike Zimmerman



PRINCESS AKA: Richie. preppie

Kids may call them "aesthetics," while researchers call them "populars." But many in this group now aspire to be influencers. One subcategory: VSCO girls, whose label comes from a photo-editing app.

**HELPING** 

GRANDMA

MOVE

IF IT'S TIME for an aging relative to

the difficult process easier. Here's

what experts recommend.

to their responses.

move to assisted living, you can make

**Acknowledge Concerns:** 

significant and often upset-

Leaving one's home "is a

ting transition," says Kate Granigan,

about their feelings, and really listen

Test the Waters: Many

president of the Aging Life Care

Association. Ask your loved one



'Jock" tends to refer to boys. With the increasing presence of girls in sports, those kids are called "athletes," or identified by their specific sport—"soccer girls" or "field hockey girls.

BRAIN AKA: Nerd, dweeb, geek

Some kids told us that brains are called "smarts" at their schools. And the term "geek" isn't the insult it once was, now that geek culturegamers, hackers, D&D, manga-has gone mainstream.



You can still be a "goth"—or, at some schools, an "emo"-and there are also "loners." The kids we consulted understand that many misfit teens are dealing with treatable mental health conditions

CRIMINAL AKA: Hood, metalhead, pothead

These antiauthoritarian teens have several negative labels, including "deviants." One that parents may want to be aware of: We're told "feins" are kids who use pot or other drugs through vaporizers.

**70%** of Gen Xers say that, in an emergency, they would prioritize their pets' needs over their own.





Seek Their People: Jill McNamara, Care.com's general manager of senior care, suggests signing up for activities and clubs in advance. An activities coordinator or resident "ambassador" at the facility can help.

Bring Home Along: Ask what they'll miss most. Is there something at home they'd like to be photographed with, like a tree they planted? Go through photo albums to make a memory book.

**Decorate for Comfort: If** repainting is allowed, consider a line with colors designed to please older eyes, such as Sherwin-Williams Senior Living Collections, PPG's Senior Living Color Palette or Behr's senior living palettes.

Make an Entrance: Your loved one may want to shop for a assisted living communities new outfit to arrive in, says offer "respitality" stays—as gerontologist Sherri Snelling, author short as overnight or as long as two of Me Time Monday. "Do as much as weeks—so prospective residents can you can to make it positive," she get a sense of life in the community. counsels. -Julie Halpert

**WHAT'S GREAT ABOUT YOUR 50s** Jim Gaffigan

"I just wish I'd had this mental peace in my 30s-this perspective of 'enjoy the process' rather than these goals that mean nothing or getting caught up in other people's expectations. I see it with my teenagers, and I'm not saying they're suffering from it, but you're just under attack as a teenager, and you're finding your way in your 20s. I like being the age I am. I like the focus and the maturity that I've acquired."

Emmy-winning comedian Jim Gaffigan, 58, appears in the Hulu stand-up comedy special Jim Gaffigan: The Skinny. Read his interview with Gayle Jo Carter at aarp.org/quickquestions.



The New Rules for **Dating in Your 50s** 

Less time now? New priorities? How to get back into the pool-and even find joy in the process

F YOU'RE SINGLE in your 50s, you're in good company. About 29 percent of U.S. adults ages 50 to 64 say they're unpartnered, according to Pew Research Center. That's higher than the percentage of thirtyand fortysomethings (21 percent) who say the same.

Whether you're newly single or never married, you've probably noticed that dating is different in your 50s. There are fewer prospects, for one thing, since the majority of people your age are already in relationships. You also likely have more demands on your time than in your early dating years, whether due to family obligations, work or caregiving. What you're looking for in a romantic partner may have changed, too, now that finding a coparent for future kids may be off the table. Just 27 percent of Gen X singles who have been married say they want to get married again, according to a 2023 study by Match.

Dating via websites and apps may seem like a good way to meet age-appropriate singles-23 percent of U.S. adults in their 50s have tried a platform at some point, according to Pew-but they definitely have their down-

sides. In fact, among people over 50, 38 percent of men and 57 percent of women say their online dating experiences have been negative, Pew found.

So what are the best ways to date in your 50s—and have fun doing it? Experts suggest these tips.

Be intentional. Focus on "quality over quantity" of dates, advises Francesca Maximé, a licensed psychotherapist in New York. Lara Starr, 55, a publicist in San Anselmo, California, who is widowed, has a simple test to decide whether to accept a second date: "I ask myself, Would I rather spend more time with him, or would I rather stay home and watch Netflix?"

**Expand your "type."** That goes for looks, race or ethnicity, profession and even age—whether older than you or younger than you. "People tend to live in the past and recreate what they knew, as opposed to trying to establish something new," says Lawrence Siegel, a clinical sexologist

who has researched dating and intimacy issues among older adults. "We've got to figure out who we are now, what we want now, what's important to us now," he adds.

**Know your own mind.** "People get caught up in what society wants—what we're supposed to do," Siegel says. Dig deep and acknowledge what you want from a relationship. Then make sure you're upfront with dates about what that is. Keith Zendler, 59, an unmarried Detroit entrepreneur, says his definition of dating success has changed since he was younger. Now, he says, it means "finding a real companion."

**Go beyond tech.** Try the apps, sure, but don't limit yourself to them. Consider signing up for a new activity that brings you into regular contact with the same people—a class, a club, a volunteer gig—since those people may turn into friends, casual dates or more. Bonus: New experiences in your 50s can have brain benefits, such as creating "more dendritic connections that keep your brain alive," says Stan Tatkin, a relationship therapist and best-selling author of Wired for Love.

**Enjoy the ride.** There's no set deadline or destination for spending time with an interesting new person in your 50s. "Dating really should be a process of getting to know this person and getting to know myself with this person," says Siegel. "Approaching it from a perspective of discovery can make a big difference." -Leslie Quander Wooldridge



FEBRUARY / MARCH 2025 29 28 AARP THE MAGAZINE ILLUSTRATION BY JARED ORIEL



WITCHING JOBS and want to avoid lopping \$67,000 or so off your retirement nest egg? Try this one trick: Make sure your 401(k) rollover money is being properly invested.

That might not sound like much of a trick. But not doing it is surprisingly common—and can cost you a bundle.

Here's why: Unlike contributions to 401(k) plans, which generally default into target-date funds (TDF) that hold both stocks and bonds, money deposited in IRAs is typically parked in a cash account with a much lower yield, like a money market fund or bank sweep product. And there it stays, unless you tell the IRA provider you want another investment option.

More than 1 in 4 investors who rolled a 401(k) into a Vanguard IRA in 2022 still had their money in cash or a cash equivalent for at least a year after the transfer, according to a July 2024 report by the financial firm. A 55-year-old worker who put their IRA savings in a TDF could have nearly \$67,000 more at age 65 than one who leaves it in cash, according to Andy Reed, head of investor behavior research at Vanguard and coauthor of the report.

When you leave a job, there are four things you may be able to do with money in your 401(k) account:

- Leave it in your old employer's plan.
- Roll it into a retirement plan at your new workplace, if one is offered.
- Roll it into an IRA.
- Cash it out.

"Whichever path you choose, the most important thing is to maintain your savings and investing momentum throughout your career," says Reed. "This way you can steadily build wealth and retirement readiness no matter how many times you change jobs." -Paul Katzeff

#### *Mu*first... ..."VISIT TO **A PLASTIC** SURGEON

WHEN I SEPARATED from my husband

of 28 years, I took a long, hard look in the mirror and knew what I had to do. I went to see a plastic surgeon. I was 55, had three childrenall C-sections—and the only weights I lifted regularly were a hair dryer and a glass of

That said, I had slimmed down so I thought I looked pretty good. Boy, was I wrong. The surgeon took a pen and went full Picasso on my body. Marked up like a butcher diagram, I felt vulnerable and inadequate. Who would want to date someone who looked like me?

When I got home, my kids set me straight. "No more body shaming!" they



said. They stood me in front of that same mirror and told me to love my womanly, lived-in body. I can't say it happened overnight, but I eventually embraced my un-flat belly and my surgery scar because they represent my greatest accomplishment: my kids.

That was four years ago. I never went back to that doctor, but I have been on plenty of dates in this lived-in body of mine, and I've never had one complaint. -Maria A. Brown

#### YOU'RE **NOT TOO** YOUNG **TO SNAG** A DEAL

YOU ALREADY know that AARP members can get a ton of discounts, regardless of age (see aarp.org/ ourbenefits for the full list). But you can also find retail "senior" deals that start at age 50 or 55-if you're willing to hunt. Here are four to look into. -Ken Budd



Walgreens On the first Tuesday of each month, those 55+ get 20% off eligible regularpriced items.



Michael's Register for a rewards account at 55+ and get 10% off your whole purchase.



**Ross Dress** for Less Here you'll find togs, toysand 10% off on Tuesdays, if you're 55+.



Caesars There's a 10% discount for those 50+ at 40 participating hotels in 12 states.



## **COME BACK, HAIR!**

STRANDS GETTING SPARSE? A common culprit is androgenic alopecia. We asked Carolyn Goh, associate clinical professor in dermatology at UCLA; Brian Abittan, director of skin and hair rejuvenation and

director of hair transplantation at Mount Sinai Health System in New York City; and Aanand Geria, dermatologist at Geria Dermatology in Rutherford, New Jersey about available treatments. -Anissa Gabbara



**TOPICAL MINOXIDIL** LOW-LEVEL LIGHT THERAPY

WHAT IT IS: A solution or foam applied to the scalp to stimulate hair follicles. PROS: Well tolerated. Affordable. Good evidence it can help reverse hair loss. **PROS**: Easy-to-use cap that

Available over the counter. **CONS:** Greasy, sticky and time-consuming to apply. Side effects include irritation, facial hair growth and in rare cases lightheadedness, heart palpitations or headaches.

cost: \$15 to \$50 for a threemonth supply.

WHAT IT IS: Waves of light beamed onto your scalp regularly to improve circulation, which is thought to promote hair growth.

is typically worn for 10 minutes a day. Can be done at home. **CONS:** Costly. Must be used indefinitely. Evidence of

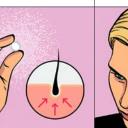
cost: For at-home treatment, a one-time cost of \$500 to \$3,000 for the apparatus.

efficacy is mixed.

WHAT IT IS: A prescription pill to block the production of dihydrotestosterone—a hormone—and reduce or even reverse hair loss.

**PROS:** Relatively safe and well tolerated. Effective option to decrease shedding. **CONS:** FDA-approved only for men, but prescribed off-label for women. Small risk of erectile dysfunction in men or sexual dysfunction in women.

cost: \$10 to \$20 per month.



#### ORAL MINOXIDIL

WHAT IT IS: A prescription pill that can increase blood flow to your hair follicles. PROS: Relatively safe at low doses. Good evidence that it can help reverse hair loss in both men and women. Easier to add to your routine

than a topical solution. **CONS:** Temporary hair shedding. Can boost hair growth on other parts of the body. Can lower blood pressure and cause lightheadedness, fluid retention and increased heart rate.



#### PLATELET-RICH PLASMA

WHAT IT IS: Blood plasma mixed with a high concentration of platelets, injected into the scalp.

**PROS:** Uses the patient's natural tissue rather than drugs. Can be effective at regrowing hair in men and

**CONS:** Costly. Treatment can be painful. Not guaranteed to work.

**cost**: \$500 to \$800 per treatment, with typically three to four initial treatments and maintenance **COST:** \$10 to \$30 per month. | every three to six months.



HAIR TRANSPLANTATION

WHAT IT IS: Surgery to transfer existing hairusually from other areas of the head-to balding or thinning areas.

PROS: One-time treatment with permanent gains **CONS:** Costly. Surgical risks and a few days of downtime for recovery. Can still lose nontransplanted hairs. Results may not approximate natural hairline.

cost: \$4,000 to \$15,000, depending on the type of procedure and how much hair is transplanted.

### Is There a Female Viagra?

Women (and men) in their 50s want to know



IN MENOPAUSE, some women have trouble with arousal. Can drugs help? Maybe. But before you seek a pharma fix, doctors suggest you get a physical to make sure your symptoms are not due to your meds or a medical condition. You may also want to get checked for female sexual interest/arousal disorder, or FSIAD. Treatment options include counseling and physical therapy.

If, after eliminating any other health issues, you want to try a treatment to boost your arousal, there are a few on the market.

Viagra pills. While it's not FDA-approved for use by women, some providers do prescribe the drug to female patients. (Don't just take your husband's.)

Viagra cream. Called topical sildenafil, the cream shows promise for women. You apply it 30 to 45 minutes before sex.

**Eros.** This vacuum pump is meant to improve clitoral blood flow. It doesn't require a prescription.

Addyi and Vyleesi.

These two drugs are targeted at premenopausal women, but some physicians do prescribe them for those in menopause.

-Ellen Uzelac

This story is adapted from the "In the Mood" sex column on AARP Members Edition. To read more questions, or to submit your own, visit aarp.org/inthemood.



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