



# The Future of Aging

Realizing the Potential of Longevity



**MILKEN INSTITUTE**  
CENTER FOR THE FUTURE OF AGING

#### About the Milken Institute

The Milken Institute is a nonprofit, nonpartisan think tank determined to increase global prosperity by advancing collaborative solutions that widen access to capital, create jobs and improve health. We do this through independent, data-driven research, action-oriented meetings and meaningful policy initiatives.

#### About the Center for the Future of Aging

The mission of the Milken Institute Center for the Future of Aging is to improve lives and strengthen societies by promoting healthy, productive and purposeful aging.

#### Acknowledgments

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*Santa Monica, Calif.*

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# Contents

6  
**PAUL IRVING**  
A New Model for the Future of Aging

8  
**LAURA CARSTENSEN**  
Keeping Our Eyes on the Ball: The Sightlines Project

10  
**HENRY CISNEROS**  
Investing in the Longevity Dividend

12  
**PINCHAS COHEN**  
Personalized Aging

14  
**CATHERINE COLLINSON**  
Work, Retirement and Financial Security in the 21st Century

16  
**JOSEPH COUGHLIN**  
Technology, Aging and the Coming Fifth Wave

18  
**KEN DYCHTWARD**  
Five Course Corrections for a Better Future of Aging

20  
**MARC FREEDMAN**  
Comity, Not Competition, Across Generations

22  
**LINDA FRIED**  
Three New Decades to Do Good

24  
**LYNN GOLDMAN**  
Building Cityscapes for Healthy Aging

26  
**CHRISTOPHER HERBERT**  
Aging in the *Right* Place

28  
**MICHAEL HODIN**  
How to Make Longer Work Lives Work

30  
**JO ANN JENKINS**  
Aging's Four Freedoms

32  
**YVES JOANETTE**  
The Future of Healthy Aging Is ... Yesterday

34  
**FREDA LEWIS-HALL**  
You're Going to Get Old. Think About It Now

36  
**BARNABY MARSH**  
Does Purpose Only Benefit the Young?

38  
**ROBIN MOCKENHAUPT**  
Optimal Health for the Elderly

40  
**PHILIP PIZZO**  
Higher Education and Life Transitions: Exploration and Experimentation

42  
**ANDREW SIEG**  
Seizing Longevity's Competitive Advantages

44  
**TRENT STAMP**  
Intergenerational Solutions Are Not Just Nice, but Necessary

46  
**FERNANDO TORRES-GIL**  
America's Demographic Gifts

48  
Milken Institute Center for the Future of Aging Advisory Board

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# A New Model for the Future of Aging

To realize the value of increasing longevity, we must change hearts, minds and attitudes.



Why a series of essays on the future of aging? Because the issues could not be more important, and attention is needed now. The global demographic shift, a product of increasing longevity and lower birthrates across much of the world, will, like climate change, affect humanity forever. At the Center for the Future of Aging, we're proud to be associated with a group of extraordinary advisors—thought leaders—who are working in their own domains and in their own ways toward a stronger society and a better future for people of all ages. Their essays identify challenges and opportunities that must be urgently considered. Will the

future of aging realize the breathtaking possibilities stemming from longer life, or heighten the risks and costs of an aging population?

In the United States, about 10,000 people turn 65 each day, and one in five Americans will be 65 or older by 2030. Globally, the number of people age 60 and over is projected to leap from about 900 million in 2015 to 2 billion by 2050, according to the World Health Organization. Between 2000 and 2050, the 80-and-older cohort will almost quadruple, and those 65 and over will outnumber children under the age of 14. It should be noted that many experts see

these demographic predictions as too modest. In the wake of the decoding of the human genome, even longer lives and larger aging populations may be just ahead.

Increasing longevity has contributed to unprecedented global economic growth and wonderful opportunities for personal fulfillment. This gift of more years, due to advances in science, sanitation and safety, may be the most momentous accomplishment in human history. But, as remarkable as this progress has been, there is more change to come.

The demographic aging shift will have massive impacts on

## We envision a future that advances public health, creates age-friendly homes and communities, enables lifelong learning, work, and entrepreneurship, and promotes purposeful engagement and volunteerism.

government budgets, living standards, individual health and well-being and economic and social stability. While longer lives mean exciting possibilities for individuals, families and societies, increasing longevity will also bring great challenges—from financial insecurity and disease to intensifying strains on social and financial safety nets and health-care systems.

The issues are big, and the stakes are clear. But there's reason for optimism.

Today's older adults are generally healthier and more vibrant than those of generations past. They are changing retirement norms as they seek to learn, work and contribute. They are driving growth and opportunity in entrepreneurial ventures and bolstering economic vitality as creators and consumers. In workplaces and classrooms, their guidance and beneficial support enhance performance and intergenerational collaboration. In encore careers, volunteering and civic and social settings, their balance and problem-solving abilities contribute to society's well-being.

They are the beneficiaries of continuing advances in health and technology that will change the aging experience.

In times of economic stress and seemingly intractable social challenges, there is a need for fresh ideas and collaborative solutions. Older adults may provide just that. This largely untapped resource has much to offer—not just wisdom, but the practical experience and skills that can enrich families as well as work, educational and social settings.

But to realize the potential and value of the aging population, we must shift course and shape a future that's different from yesterday's model. We envision a future that advances public health, creates age-friendly homes and communities, enables and encourages lifelong learning, work, and entrepreneurship, and promotes purposeful engagement and volunteerism. It's a future that speeds the development of empowering technologies, social networks and accessible transit systems, and builds a vibrant longevity economy to increase access and opportunity for the current

generation of older adults as well as generations to come.

It's a future that enables and empowers a population seeking fulfillment, ready and willing to engage so long as engagement is possible. It's a future that elevates beneficial purpose as a new life course model, harnessing the talent of a vast cohort—and calling on them to remain actively and valuably involved by contributing to the lives of younger people as educators, mentors, advisors and coaches.

We must combat ageism, magnify opportunity, celebrate contribution and enhance dignity. We must change hearts, minds and attitudes about the possibilities of healthy, productive and purposeful aging. We must begin a different conversation about getting old.

We are at an inflection point, at the intersection of a fundamental demographic change and a search for a new model. If we join together and do what's needed, we'll enrich aging lives, strengthen families, businesses and communities and ensure a better future, not just for older adults, but for people of all ages in every corner of society.

We hope you enjoy these essays by our "Future of Aging" authors. We believe their ideas will expand perspectives and encourage involvement. Let us know your reactions, and, please, join the conversation.

# Keeping Our Eyes on the Ball: The Sightlines Project

Stanford's Center on Longevity is doing research across age groups on health, financial security and social engagement. A warning sign: Boomers are less tied to their communities, families and friends.

A recent survey by Peter Hart Research Associates found that three of four Americans would like to live to 100 if they could do so in good health. Yet close to the same number reported that they anticipated retiring from work at 65, ate too much and didn't exercise as much as they should. Thriving in an era of longevity demands that we change the way we live.

Small and seemingly innocuous choices we make on a daily basis exert far more influence over our health and well-being than our genes. Yet people are relatively insensitive to patterns that put us at risk, like spending a little more money than we earn, eating poorly or gradually disengaging from our neighborhoods and even close friends. To make matters worse, it's difficult, if not impossible, for people to see into

the distant future. We take great care to ensure we'll feel happy this evening, but we take far less care of our future selves.

To help individuals, policymakers, and thought leaders see the future more clearly, the Stanford Center on Longevity launched the Sightlines Project, a partnership with Time magazine, in February. The project is based on analyses of eight nationally



Three of four Americans would like to live to 100 if they could do so in good health.



70 percent of people who volunteer prior to retirement continue to volunteer afterward.

representative, high-quality, multiyear studies involving more than 1.2 million Americans over two decades. We analyzed the percentage of Americans in each of six age groups who are doing well in three areas that are crucial to long-term well-being: healthful living, financial security and social engagement. Rather than compare younger people to older people, we compared people today to people who were of the same age 15 to 20 years ago. This way we produced a dynamic snapshot of trends for better and for worse.

The report card is mixed. Americans have made substantial progress in several areas, while problems have worsened in others. Smoking—the top preventable cause of morbidity and early mortality—has declined in every age group, and for the first time in decades, Americans are exercising more regularly. Problems related to diet and sleep, in contrast, are widespread and show no signs of abating. Student debt is far higher than it was in 2000. Sightlines reveals that fewer younger people are buying homes or making other types of

investments, thus risking their long-term financial security.

Findings about social engagement were startling and have serious implications for an aging society. Feeling socially connected to others is critical to physical and mental health, and across age groups, traditional modes of social engagement are waning: Younger and older Americans are not as likely to visit with neighbors or participate in community or religious organizations as their counterparts 20 years ago. One in five Americans report that they do not have friends or family on whom they can rely for help.

The most dramatic change in social engagement was observed in 55- to 64-year-olds. This cohort, which is nearing retirement, is not only engaging less with their communities, but they have fewer meaningful interactions with their spouses or partners and weaker ties to family and friends.

Because of the size of the boomer cohort, the norms they set will not only have short-term ramifications, they may endure

for generations. A great deal is at stake. If boomers establish expectations about giving back to communities and investing in younger generations, they can put the United States on track to become a better nation. In contrast, if they bow out and withdraw—as Sightlines suggests they may—we risk a different, dimmer future.

One of Sightlines' key aims is to identify critical junctures when change is needed and initiate discussions about solutions. Finding purposeful engagement may be just what boomers need: A growing body of research suggests that volunteering produces benefits to the physical and mental health of volunteers. Near-retirement age represents a "sweet spot" for recruitment. More than 70 percent of people who volunteer prior to retirement continue to volunteer afterward—far more than those who had not volunteered while working. It's time to ask boomers to reengage and enlist in organizations like Encore.org to lead a social movement to improve the world. This time, let's trust people over 30.

The Sightlines Project will continue to monitor signs of progress and areas of concern as we position the nation for longevity. We look forward to engaging the public, employers, industry leaders and policymakers in discussions about creating a culture that supports long life.

*Amy Yotopoulos co-authored this article.*

# Investing in the Longevity Dividend

Enabling seniors to vigorously contribute to America will require America to solve seniors' housing and health-care challenges.

Americans are enjoying longer, healthier lives than at any time in our nation's history. It's not idle speculation to say that reaching the age of 100 will become the norm in the not-so-distant future. When that occurs, 80 will truly become the "new 60."

Americans are also living a greater number of years without suffering from a debilitating disease. This "longevity dividend"—the result of better nutrition, technological advances and safety improvements—is empowering older adults to continue making significant contributions to their families

and communities well into their senior years.

Not surprisingly, more and more older adults are choosing to remain in the workforce, not because they have to but because they enjoy the stimulation that work provides. These working seniors are generating income and paying taxes.

Seniors also represent the largest group of charitable givers in the country, contributing more on a per-capita basis than any other. According to the Corporation for National and Community Service, members of the so-called Silent

Generation (75 and older) also rank at the top in their commitment to volunteerism. Many are using the skills acquired over a lifetime to help charities and other nonprofits.

With the number of American seniors expected to nearly double by 2030, reaching 73 million, we all stand to benefit from their talents and energies. But effectively harnessing these benefits will require deep, strategic thinking. A senior population growing so extensively and rapidly will present significant challenges to our nation's housing and health-care systems.



## Growing numbers will face accessibility challenges. Yet many homes and communities lack the features and services that can make independent living a realistic option.

Developing a comprehensive public-policy response to these challenges is the objective of the Bipartisan Policy Center's Senior Health and Housing Task Force. I co-chair the task force with former HUD Secretary and U.S. Sen. Mel Martinez and former U.S. Reps. Allyson Schwartz and Vin Weber. We trust that the task force policy recommendations will inform future dialogue and action.

The first order of business must be to increase the supply of affordable and suitable homes for our nation's lowest-income seniors. A lack of supply is a major factor contributing to unsustainable housing-cost burdens for many older Americans. According to HUD, in 2013, nearly 1.5 million poor senior renters suffered "worst-case housing needs." The vast majority, none of whom received federal housing assistance, spent in excess of 50 percent of their income just on housing. If left unaddressed, this situation—compounded by years of growing income inequality—will only worsen.

Reducing the supply deficit will require much greater investment by the private sector. One of the most effective tools to encourage this investment is the Low-Income Housing Tax Credit,

which has leveraged approximately \$100 billion in private capital to support the preservation and new construction of 2.8 million affordable homes since 1986. Federal support for the housing credit should be dramatically expanded and combined with a more focused effort to utilize it to preserve and build affordable homes suitable for low-income older adults.

At the same time, growing numbers of seniors will face accessibility challenges. Surveys show that a substantial majority of older adults will seek to "age in place" in their own homes and communities. Yet many homes and communities lack the structural features and support services that can make independent living there a realistic option.

Ensuring that our homes and communities are suitable and safe for seniors must become a major national priority. The upside is great: Falls are the leading cause of injury and injury-related deaths for those 65 and older and result in annual medical costs of \$34 billion. Most falls occur in and around the home and are preventable.

At the federal level, there are numerous programs that can

help seniors age in place by supporting home retrofits and other modifications, but there is virtually no coordination among agencies to maximize the effectiveness and reach of these programs. This must change. Some states and cities offer loans, grants and tax benefits to help seniors with their home modifications. These efforts should be encouraged and more widely adopted.

It's also time to establish a "national suitability standard" for age-friendly homes and communities that can provide clear benchmarks to which cities can aspire.

And let's not forget that approximately 80 percent of seniors in the U.S. have a chronic condition like asthma, diabetes, heart disease or obesity. Seniors with these conditions account for an overwhelming share of federal health-care spending. In the coming years, demand for home and community-based services will grow as more chronically ill beneficiaries age into Medicare or become dually eligible for Medicare and Medicaid.

Fostering greater collaborative bonds between the housing and health-care fields is more important now than ever before. By more closely linking the two, we have the potential to improve health outcomes for seniors, reduce medical costs and enhance the quality of life for all Americans who will benefit from a healthier, more engaged senior population.

# Personalized Aging

Genetics and technology are enabling medical science to customize treatment and prevention strategies to extend lifespans and health spans.



Since the dawn of humanity, people have been seeking anti-aging remedies, and this field has continued to grow unchecked. Many billions of dollars have been spent on unproven and sometimes dangerous treatments as well as potentially useful but simplistic and broadly targeted, “one-size-fits-all” advice, often informed by limited data and anecdotal success stories. In the last few decades, we have witnessed waves of contradictory dietary recommendations, such as low-fat, low-carb, caloric-restriction and low-protein, and seen popular supplements come and go (fish oil, vitamin C, vitamin E, vitamin D). The list goes on and on.

When we seek guidance, the best offerings often come from people who understand what makes each of us unique and can relate their wisdom to our individual goals. Why should aging—and the recommendations for healthy longevity given to aging adults—be different? Taking individual characteristics into account in supporting maximal longevity is a concept I’ve termed “personalized aging.” And, as we try to ensure that the additional years in our extended lifespans are spent in good health, this idea’s potential impact is enormous.

In recent years, phenomenal advances in genetic research,

coupled with increased application of high-performance computing to the analysis of large data sets, have transported this idea of precisely tailored health recommendations from the realm of science fiction to a likely next step in the progression of the medical field.

The science of genomics has undergone a massive increase in applicability and accessibility in a relatively short time. What started with the discovery of gene mutations tied to specific rare diseases is now enabling physicians to determine which treatments for common age-related illnesses—from diabetes to cancer—will be most effective



based on the patient’s genome. This approach is often referred to as personalized, or precision, medicine. Over the same period, the cost of genetic sequencing has shrunk from several million dollars per individual genome to a few hundred dollars. Similarly, it is now possible to determine one’s genetic makeup from the comfort of home, sending a vial of saliva through the mail.

In this time of incredible opportunity, our goal is to gain support for and conduct large genome-wide association studies, develop even more powerful computing techniques and sift through millions of genetic variants to identify those that determine responsiveness to diets, exercise, supplements and more. This information can then be used to recommend optimal preventive interventions on an individual basis.

For instance, the emerging discipline of “nutrigenomics,” or the study of how dietary factors interact with our genes, is especially promising. As scientists, including several here at the USC Leonard Davis School of Gerontology, uncover

links between specific diets and resistance to aging’s maladies, we recognize that there isn’t one ideal diet for everybody. Instead, the benefits of dietary variations—from high-protein to veganism to periodic fasting to Mediterranean and everything in between—appear to vary based on genotype.

Providing personalized, genomics-based guidance could make a huge difference in our society’s perception of aging and the huge

**What started with the discovery of gene mutations tied to rare diseases is now enabling physicians to determine which treatments for common age-related illnesses will be most effective based on the patient’s genome.**

costs of age-related disease that we collectively bear. Personalized aging strategies can identify which diseases one might be at high risk for and develop appropriate prevention methods. Someone whose genes put them at high risk for diabetes

should probably adopt a low-carbohydrate diet, while a person at high risk for coronary disease will benefit from a Mediterranean diet. Similarly, an individual with a genetic predisposition to cancer may reduce their risk by eating a low-protein diet.

Perhaps the most compelling case for personalized aging advice can be made for people with a genetic susceptibility to Alzheimer’s disease, which can now be determined with precision. The risk can vary dramatically based on the variants of several genes, particularly one known as APOE. People with the alleles of APOE4, indicating high Alzheimer’s risk, could initiate a customized diet and exercise program along with brain-training exercises, enabling them to remain cognitively sound and independent for a longer portion of their golden years.

Much like the precious advice from those who know us best,

receiving personalized aging support informed by genetic and lifestyle factors could help us better understand ourselves and empower us to confidently take steps to improve our lives.

# Work, Retirement and Financial Security in the 21st Century

Many older people will want to extend their careers beyond today's norm. Can we enable them to transition, based on their needs, when they are ready?



Imagine that you've entered a design contest. You have the opportunity to redesign 21st century life based on the assumption that people will live to 100 years and older—and in good health. You are asked to address the concepts of work, retirement and the ability to achieve long-term financial security. Putting your design together involves asking questions.

## What are the implications of living to 100?

In my work as a retirement researcher, I think about this a lot, especially given that so many people are already living to 100 and older. The first thing that comes to my mind is that age 65 seems quite young for retirement. It leaves us with decades of time to fill, without earned income and potentially without a purpose in

life. Financially speaking, if we enter the workforce at 22 and retire at 65, we would be working for 43 years and saving for a retirement that could last 35 or more years. This proposition may be attainable for some, but it is mathematically impossible for many. Clearly, the long-held notion of stopping work altogether and fully retiring at 65 is ripe for disruption.

**An essential survival skill is adaptability, so we can evolve with our jobs or embark on entirely new professions. Expanding access to lifelong learning and continuing our education is essential for this quest.**

## Should retirement be a fixed moment in time?

A more flexible approach would enable us to extend our working lives, gradually transition and fully retire at an older age. It would afford the ability to stay active and continue earning income while saving for the day when we stop working altogether. In redesigning retirement, we must enable people to create their personalized transition based on their wants, needs and financial circumstances.

## Why shouldn't society provide the opportunity to work to 75, 85, 95, 105, or as long as we are physically and mentally capable of doing so?

Of course, we all should be able to work until we've built a large enough nest egg and achieved long-term financial security. Once upon a time, the physical aspects of aging, such as changes in vision and hearing, may have limited our ability to work. Today, thanks to technology and improvements in health care, we can remain in the workforce much longer. For people of all ages, it is vital that we foster aging-friendly work environments and provide access to meaningful employment, self-employment and other ways to earn income.

## How can we successfully navigate our long careers?

Times are changing quickly and the pace of change is accelerating with advances in technology and artificial intelligence. An essential survival skill is adaptability, so we can evolve with our jobs or embark on entirely new professions. We all need to keep our skills fresh, relevant and marketable. Expanding access to lifelong learning and continuing our education is essential for this quest.

## Are we forgetting anything?

The notion of working to live, versus living to work, is well worth integrating into our long careers. Our working lives should afford time for raising families, staying healthy and fit, maintaining social connections, pursuing hobbies, traveling and attending to the needs of our loved ones. We need more flexible work arrangements so we can achieve work-life balance and enjoy our long lives.

## What is the most formidable barrier to change?

The human race tends to be its own worst enemy. One of our greatest challenges will be overcoming biases about aging, including societal beliefs,

employer perceptions and personal attitudes. Longevity is far too great a gift to waste. Now is the time to transform our youth-centered popular culture to celebrate people of all ages.

My vision for balancing work, retirement and financial security seems grounded in common sense, yet it calls for dramatic changes in public policy, employment practices and basic assumptions that we take for granted in our daily lives. The costs associated with this vision are implementation-related, while the benefits can dramatically improve lives and even pave the way for economic growth. In addressing the needs of an expanded, multigenerational workforce, opportunities abound for innovative products and services. New solutions are needed to support personal savings and long-term financial security, lifelong education and training, career assistance, housing, transportation, health care, entertainment and even fashionable attire to wear to work.

No entity can implement this vision alone. Success requires a highly collaborative effort among stakeholders, including government, industry, education, nonprofits, employers and everyday people. At Transamerica Institute, a nonprofit private foundation, and Aegon Center for Longevity and Retirement, we are conducting research and participating in the global debate about population aging, longevity and retirement security. We strive to effect positive change.



# Technology, Aging and the Coming Fifth Wave

Our perceptions of older people, as well as tools and services to improve their lives, are evolving toward an era of agelessness.



Two powerful forces are converging to shape the future of aging: technology and rising expectations. In their youth and middle age, the coming generation of older adults have enjoyed the most dramatic quality-of-life improvement in history. Now, they expect that to continue in old age—new and innovative ways to live a better life.

At the same time, technology continues to advance at an extraordinary rate. Smaller, cheaper, faster, smarter and increasingly connected technologies are enabling people of all ages and capabilities to

live easier, more engaged and empowered lives.

These trends—high expectations and technology—have been unfolding independently. Their convergence, however, is set to transform the very concept of aging.

Technologies have been applied to the problems of old age for decades, of course. But soon, consumers will demand that they address not just physiological symptoms of age-related disorders, but all aspects of life. Many of these tools will be indistinguishable from those

used by consumers of all ages—removing any unfortunate, lingering stigma from the use of assistive technologies. The effect will be a new definition of what it means to be old.

Today, the ideas we associate with aging are socially constructed, which can limit new thinking, particularly by developers of advanced technologies and innovative services. Though our societal definition of older age has developed over many decades, it's likely to change suddenly as high expectations drive demand for new technologies and ways to live.

## Soon, consumers will demand that technology address not just physiological symptoms of age-related disorders, but all aspects of life.

Sometimes, widely held social beliefs do change suddenly. When fresh ideas develop, like waves reshaping a shoreline, they remold our thinking and willingness to consider new possibilities. Previous, strongly held beliefs may linger, but they eventually become part of a changing landscape. The transformation of aging is already underway.

Aging is undergoing five waves of definitional change, which are influencing and being influenced by new technology. Currently, most of us are somewhere between Wave 2 and Wave 3 in our understanding of age: We still think of it in terms of the limitations it imposes. As technologies, together with consumer expectations, continue to transform what's possible in old age, however, our definitions will change accordingly. Ultimately, the fifth wave will represent an utter departure from our current, socially constructed definition of old age.

### Wave 1

#### Aging as Disability and Assistive Technology

The power of technology to improve the experience of aging has been a recurring theme in research and practice for decades. The first wave of change defined old age as synonymous with disability. For example, federal transportation

policy categorizes services for older people as part of a larger program for "Aging and Disability." That definition, though certainly not altogether incorrect, is incomplete. Wave 1 technologies include devices that address key disabilities, such as next-generation wheelchairs and walkers.

### Wave 2

#### Aging as Disease and Health Technology

The second wave defines aging as a medical problem characterized by chronic conditions and related costs to public and private health insurers. Wave 2 has spurred the development of countless technologies designed to monitor, manage and motivate health behaviors. These include "smart" scales that monitor weight, glucose sensors that track blood sugar levels and intelligent medication reminders that glow, beep and even shout—all connected to call centers that "manage" the conditions in question.

### Wave 3

#### Aging as Care and Smart-Home Technology

Fewer children, busy children and children who live far from their families all contribute to the third wave: defining aging in terms of care. Technologies that connect us with older loved

ones, ubiquitous home sensors that indicate whether Mom is awake and well and robots that stand in for absent family members are examples of Wave 3 innovations.

### Wave 4

#### Aging as Independence and Tech-Enabled Services

The fourth wave introduces profound change in the way we think about aging. Rather than innovating one device at a time, the fourth wave connects smart appliances, phones and the larger Internet of Things with services that are typically focused on consumers of all ages. As the sharing or on-demand economy—e.g., Uber for transportation, Honor for home care, Hello Alfred for everyday tasks—becomes the new normal, lifestyle improvements designed for younger adults may serve as a virtual provider of assisted living for older people.

### Wave 5

#### Aging as Living and Technology Is Ageless

Ultimately, the fifth wave actualizes science fiction writer Arthur C. Clarke's third law, where technology becomes invisible and performs like magic. Previous waves of technology are subsumed within everyday items, and future innovations serve all ages. Consider the driverless car in its full realization: Whether you're 10 or 100 years old, your robotic driver will transport you safely and seamlessly wherever you wish to go. In the fifth wave, age is similarly irrelevant and capability invisible.

# Five Course Corrections for a Better Future of Aging

Rethinking and reform are needed to maximize older people's capabilities and address their needs, from purpose to financial security.

Longevity is truly humanity's new frontier. In fact, two-thirds of the people who have ever lived past 65 in the history of the world are alive today. As the baby boomers turn 65 at the rate of 10,000 a day, America is becoming a "gerontocracy." Are we prepared?

No. Just as society's institutions were grossly unprepared for

our baby boom, we have done far too little to prepare for the coming age wave. Based on 40 years of research, dialogue, analysis and activism, I have come to believe that there are five essential—and achievable—course corrections that are needed if we are to optimize our newfound longevity.

1

## **Create a Worthwhile Purpose for Maturity**

Although medical science can increasingly prolong life, political, religious and community leaders have yet to create a compelling vision for those additional years. Currently, 65 million-plus retirees spend an average of 49 hours a



week watching television. Let's reorient the tasks and timing of today's youth-centric volunteerism to take better advantage of the talents and skills cultivated over a lifetime. Why not mobilize an elder corps so tens of millions of retirees can share their values, knowledge and skills with young people in need? We could unleash our greatest growing natural resources that are hiding in plain sight: longevity and wisdom.

2

## **Align Our Health Spans with Our Lifespans**

Unless we intervene, the nightmarish afflictions of later life will become tomorrow's pandemics. We must turbocharge scientific breakthroughs to control, delay or, even better, eliminate the diseases of aging, such as heart disease, cancer and diabetes—with priority given to Alzheimer's, which is 100 percent fatal, 100 percent incurable and afflicts one in two people over 85. We must also insist that health-care professionals are properly trained (note: currently, they're not) to care for our aging population by requiring standards of geriatric-related competence. And we need a more humane, respectful approach to late-life palliative care and the dying process.

3

## **Unleash Lifelong Productivity**

It's time to replace the "linear" life paradigm with a new "cyclic"

**Currently, 65 million-plus retirees spend an average of 49 hours a week watching television. Let's take better advantage of the talents and skills cultivated over a lifetime.**

one that views maturity as a time for personal reinvention, late blooming and/or new beginnings. And we should challenge our educational systems (with particular attention to community colleges, workplaces and the Internet) to distribute learning across the lifecourse and help adults remain relevant by repeatedly rebooting their skills and intellectual abilities. Employers would be wise to provide more flex-work, job-sharing, phased retirement and sabbaticals so that longer-lived workers have more balance in their lives.

4

## **Retire Retirement, 65 and Ageism**

In the 1880s, German leader Otto von Bismarck chose 65 to be the standard retirement age—when life expectancy at birth was only 45! It's now 79, and rising. If it continues to climb without adjustments in the eligibility for "old age" entitlements, the cost of programs like Social Security and Medicare could crush the younger generations that must support them. Boomers must do the right thing and agree to affluence testing and the indexing of entitlements to their rising longevity. While we're at it, we

should also liberate the media and the consumer marketplace from their ageist youth orientation to increase the comfort, security, well-being and involvement of older adults.

5

## **Avert an Era of Mass Elder Poverty**

Approximately one-third of boomers have saved responsibly and will benefit from family inheritances. Another third will likely extend their work lives five to seven years to enjoy a satisfactory retirement. Yet financial inequality among tomorrow's elders is worsening, and around 25 million boomers have virtually no savings, pensions or promise of inheritance. We need a bold national education "intervention" that stimulates financial literacy at every stage of life. Government and employers could help us help ourselves by encouraging increased personal savings rates, possibly through mandated, tax-advantaged programs.

Do we as a nation have the guts and wisdom to take these steps? I believe we do, and I surely hope we will make the course corrections necessary to usher in a healthy and purposeful future of aging.

# Comity, Not Competition, Across Generations

Older people's impulse to contribute to the well-being of youth is natural, and the engagement elevates both.



For many years, pundits have predicted a coming generational war, a looming conflict between young and old driven by a great gray wave of greedy geezers who are intent on shoring up their own positions at the expense of helpless younger generations. This media trope has fueled countless articles about a cataclysmic battle pitting “kids vs. canes.”

In fact, within families at least, interdependence among generations has rarely been stronger. Recent Pew Research polling found “no indication” of brewing strife between young and old. To the contrary, the Pew researchers concluded that “generational conflict ranks at the bottom of a

list of potential group conflicts in the U.S.” That’s no surprise when we’re witnessing a dramatic increase in the number of 20- to-34-year-olds who share a home with their parents and with grandparents contributing in myriad ways to the lives of their children—and their children’s children.

Indeed, the framework of intergenerational war runs against the grain of human nature. Erik Erikson, the pioneering scholar of human development, argued that older generations’ impulse to invest in younger ones is a hallmark of successful development. This drive is all the more pronounced as we reach a point

in life when there are fewer years ahead of us than behind us. The passage of time brings us inescapably to the realization that humans are designed to pass the torch from generation to generation.

Erikson called this impulse generativity, encapsulated in his phrase “I am what survives of me.” Harvard Medical School professor George Vaillant, another expert in midlife development, states the concept even more fundamentally: “Biology flows downhill.”

In short, we’ve gotten the generational issue exactly wrong. The real imperative is not averting



generational conflagration. Rather, it is making the most of the intergenerational opportunity ahead, through harnessing the natural affinity between young and old, particularly in ways that can narrow the opportunity gap facing so many young people.

Scholars who study the obstacles confronting young people argue that one of the most important ingredients of their future success—especially for those growing up in low-income environments—is the steady presence of caring adults with the time and inclination to support their development.

If one were to place a help-wanted ad for just such a human resource—for those who could provide the caring and connection so many young people need to learn and to thrive—the appeal would describe today’s (and tomorrow’s) older population: vast and growing, with deep-rooted generative impulses, the chance to gain greatly in health and well-being through engaging with youth, and possessed of the abundant relationship skills essential to the transmission of social capital. On this last point, Stanford psychologist Laura

Carstensen has shown that the emphasis on relationships and the very skills needed to nurture and develop close bonds grow stronger as we age.

The challenge, of course, is to transform this potential into practice, and most important, to do so in ways that extend generativity beyond families and into communities, building on the familial resilience uncovered by

**The imperative is making the most of the intergenerational opportunity ahead, through harnessing the natural affinity between young and old.**

the Pew studies in ways that bridge age, class and race. As developed countries increasingly consist of larger older populations and smaller younger ones, this objective could not be more urgent.

Put differently, it’s not enough for biology to flow downhill—society must do so as well to reap the benefits of intersecting longevity and demographic transformations. To that end, it is time for a call to action, urging the over-50

population to come forward, stand up and show up for kids, not only their own kids and grandkids but all “our grandkids.” And that call must be met with an expansion of opportunity and innovation—from service efforts through second acts focused on education and related work—that can transform the desire to leave the world a better place into concrete action capable of achieving what New York Times columnist David Brooks calls the “generativity revolution.”

A revolution it is, but one that restores the natural order of things. Fifty years ago, we rerouted the river of life, often stymieing the opportunity for older and younger people to connect, segregating the gray-haired set into leisure villages and other age-bounded settings while telling them to cling to their fast-fading youth. Now is the

time to return that river of life to its natural course.

Instead of urging the graying population to aspire to an endless youth, let’s encourage them to accept their age and embrace the spirit of purpose and legacy. They should aspire not to be kids, but rather to be there for those who actually are, for the youngsters who embody the future and are in need of our support.

# Three New Decades to Do Good

The experience and expertise of older people can make the world a better place. Among the prime beneficiaries: children and the older people themselves.



Between 1900 and 2000, the average life expectancy in the United States increased nearly 30 years. That's one of the most remarkable public health achievements in history, and it creates an extraordinary opportunity—not just to enjoy the extra time but because of what it can mean for Americans of all ages.

Those additional 30 years, if they are lived in good health, offer the prospect that all of us can benefit from the huge capabilities that having more older Americans will bring. Their participation

promises to have lasting impact on many of the challenges our nation faces.

Children are not graduating from high school, much less college, in adequate numbers for the nation to achieve needed high employment rates and productivity. Our workers are not prepared for the jobs that are available. The health of our children and the working-age population has fallen well behind our peer nations. And the threats to our environment are increasing.

Fortunately, we can take advantage of our longer life expectancy to engage older Americans in contributing their experience and skills to implementing solutions. Nearly 20 percent of America's population is 60 years old or older, and soon 20 percent will be 65 or older. We will then have as many older people as children.

And we can ask ourselves: Would our kids be doing better if there was a caring older person in every child's life for the long haul?

## We can take advantage of our longer life expectancy to engage older Americans in creating solutions.

We need the assets of our many older people to make our nation stronger: their experience and expertise, their ability to analyze problems and help fix them, their continued desire to leave the world a better place, and their time. Those assets could not only improve society, but—if their roles are well-designed—make older Americans healthier as they share them.

One major task necessary to age successfully is feeling that our lives are meaningful, that we have created something that will endure beyond us. At every age, we need a reason to get up in the morning and some structure in our lives. Without it, we get sick and risk dying earlier.

We also know that what prevents people from being able to engage in the things that matter is their health. People who reach age 70 healthy are positioned to stay healthier; people who reach 70 sick will likely get sicker. Investment in promoting health at every age and into the oldest ages will make a big difference in the health we experience.

What then if we created new roles and opportunities for older people that offer a wide range of options that enable them to leave their families, communities and nation better than they found them? What if we designed those roles to also promote health? If we created enough roles, older people could find ways to make

a difference that matched their interests—roles that could collectively have a huge impact. We know from programs like AARP Experience Corps that this can work. Experience Corps is an evidence-based, scientifically designed volunteer program for older adults that tackles one major need: children's success in public elementary schools. It has created new volunteer roles in schools, designed them for engagement with each child and placed enough older volunteers to benefit all the children in a grade. It is also a public health program for the older volunteers, designed to enhance health and prevent memory loss, frailty, falls and disability—the scourges of old age. It works for all.

From evaluations of Experience Corps and other work and volunteer roles for older people, we can identify the critical societal needs that older adults could solve and build new effective and satisfying roles.

At the same time, we must attend to the health of our population, so that people arrive at age 70 healthy and stay healthy longer. Unfortunately, the United States vastly underinvests in public health—both in creating the conditions for health and funding research to better preserve health and prevent disease. Seventy percent of our health comes from elements of public health, from safe water and clean air to access to

affordable and healthy food and having the right health system, among other things. Yet the United States invests only 3 percent of its health dollars in public health.

With this proposed approach, those extra 30 years can be transformational. And the future of aging can benefit the future of youth, as well as the rest of us.



### Big Ideas to Maximize the Future of Aging

1

Build roles that match unmet societal needs and support the impactful contributions of older adults

2

Invest in promoting health at every age and stage through strengthened public health research, policy, systems and practices

3

Issue a call to arms to older Americans to enable the future of aging to improve the future of youth

# Building Cityscapes for Healthy Aging

Officials from all sectors must work with urban planners and developers to create a future in which people can age in place successfully.



Extraordinary public health advances such as clean water, immunizations and new medical treatments have doubled the average American's life expectancy over the past 150 years. These extra years of life bring rewards, along with some challenges. For example, many people today live in communities that are increasingly difficult to physically navigate as the years go by.

In the United States, the population of older adults, including the oldest of the old, is growing rapidly. According to the White House Conference on Aging, over the next 50 years the number of people aged 65 and older is expected to more than double to 92 million and those 85 and older will likely triple to 18 million.

AARP research strongly suggests that this generation expects to be active and independent as long

as possible. Up to 90 percent want to age in their own communities and at home. Yet, neighborhoods built around the automobile do not make it easy for them to stay active. An older person may not be able to cross the street because the lights are timed to a younger person's faster gait. They may not be able to walk to the grocery store to buy fresh food or to a town center where they can go to the library, find a job or sign up for a class.

## With the graying of America, we need transformative changes in the built environment that will make our neighborhoods, cities and counties healthier places to grow old.

Still others live in places that lack access to public transportation, affordable housing, health care, green space or opportunities to volunteer. High-rise apartment buildings and gated communities designed to be convenient and safe may inadvertently contribute to such isolation.

With the graying of America, we need transformative changes in the built environment, changes that will make our neighborhoods, cities and counties healthier places to grow old. To that end, the Milken Institute has produced a series of reports on the best U.S. cities for successful aging. Although we often think of a warm climate as the most important environmental asset for older people, this research shows that other factors—those that help older residents stay engaged, active and productive—are much more essential.

AARP has created an online tool that can identify the best cities

for older people. The tool not only celebrates the best in U.S. cities but also helps residents, county and state officials, business and health-care leaders and others find, and then address, important gaps—such as the lack of walking paths or parks.

That online tool and other Internet resources can promote healthy aging, according to recent research. Computer-savvy older adults can find the latest updates on a health condition, visit a doctor or nurse in cyberspace—or even summon a quick ride from a ride-sharing service or van.

We have taken great steps toward a healthier future, but we need to build on that momentum. First, officials from all sectors, including transportation, health, housing, education and others, must start working with urban planners and property developers to imagine and then create a future in which people are not

### Toward a healthier future



**Policymakers, urban planners and developers must collaborate to enable successful aging.**

just growing older, but getting better.

Second, policymakers must create incentives for developers and others to invest in buildings, landscapes and urban plans that make it easier to adopt health habits that support successful aging, such as active lifestyles, eating plenty of fresh, healthy food and jobs or volunteer positions that engage the mind. Third, we all must look at our own town or neighborhood, identify the gaps and advocate for better conditions so that we can stride into the future with good health on our side.

Working together, and with the help of smart and supportive organizations such as AARP, we can build better neighborhoods—healthier places to live for all generations. We can lift the barriers that prevent people from contributing to their communities and the economy and ease their paths through their cities and towns as well as from one stage of life to another.

92  
Million

The number of people in America age 65 and older in 50 years

18  
Million

The number of people in America age 85 and older in 50 years

# Aging in the *Right Place*

People need a wider range of housing options as they grow older to ensure safety and access to transportation and preserve ties to their communities.

Older adults consistently report a desire to stay in their current homes as they age, which has given rise to the phrase “aging in place.” Indeed, an AARP survey in 2014 found that 88 percent of those 65 and older agreed that they would like to stay in their homes as long as possible.

There are many reasons that staying in one’s home makes a lot of sense. Homes are full of memories and they evolve over time to take on the character of their owners. Staying in one’s home also preserves connections to family, friends and social groups, all of which

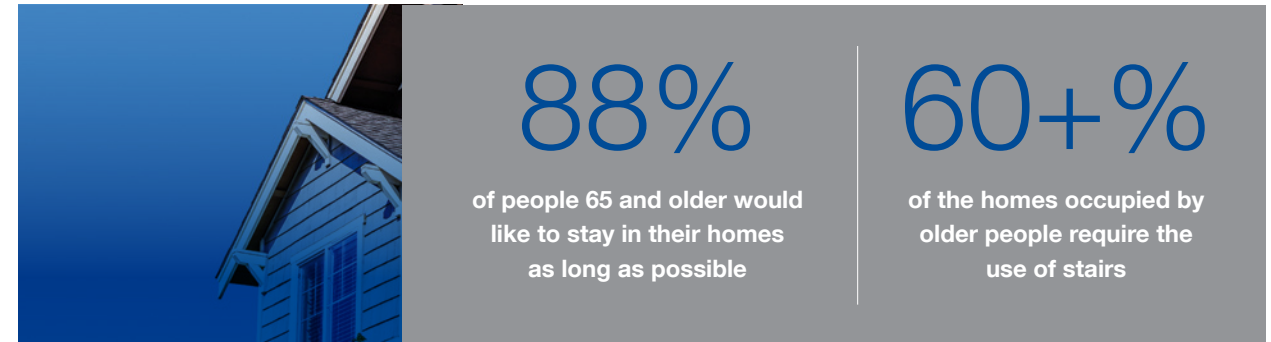
are essential for older adults to remain engaged and productive members of their communities. But there are also many reasons that aging in one’s longtime home may not be the best option.

For one, more than 60 percent of the homes occupied by people 65 and older require the use of stairs to either enter the residence or get to a bedroom or bathroom. But by the time people are in their 80s, more than 4 of 10 have serious difficulty walking or climbing stairs. Staying in these homes well into old age raises the risk of falls, which are the leading cause of

injury and injury-related deaths among the elderly.

In addition, a large majority of older people live in single-family homes in suburban and rural areas and depend on cars to stay connected to their families and communities. But about a quarter of those age 80 and over are carless, while many of those over 60 who do drive limit it to certain times of the day. Aging in place thus raises the risk of isolation as one’s ability to drive declines.

Of course, people can wait to move until the time comes



when the old homestead is no longer suitable for them. But that may not be so easy to do. The process of moving is demanding physically and emotionally, and it only gets harder at an older age.

The other challenge that arises all too often is finding a suitable new home in the same community, one that is smaller, located close to shops and other destinations and accessible by public transit. The absence of good close-by alternatives is another reason many people often don’t move late in life—or why, when a move becomes inevitable, they are forced to leave their communities behind. With the oldest baby boomers

certain steps to make it easier to “age in the right place.”

To start with, we need to get people thinking earlier about the type of housing they’ll need later. Using popular media to spread the word will go a long way. So too will getting real estate agents, contractors and architects to incorporate this way of thinking into their work advising clients.

We also should adapt local planning to accommodate a broader range of housing options. There’s a clear need for zoning to allow for higher-density housing close to town centers as well as group-living arrange-

## The other challenge that arises is finding a suitable new home in the same community, one that is smaller, located close to shops and other destinations and accessible by public transit.

just turning 70 and the youngest now around 50, there is still time to ensure that the growing wave of older households are in the position to make choices about where to age that anticipate their needs in the years to come. But we as a society need to take

ments, such as cohousing. Such arrangements will take on increasing importance as the number of elderly people without adult children or other relatives to care for them grows. Making these changes means overcoming NIMBY (“not in my

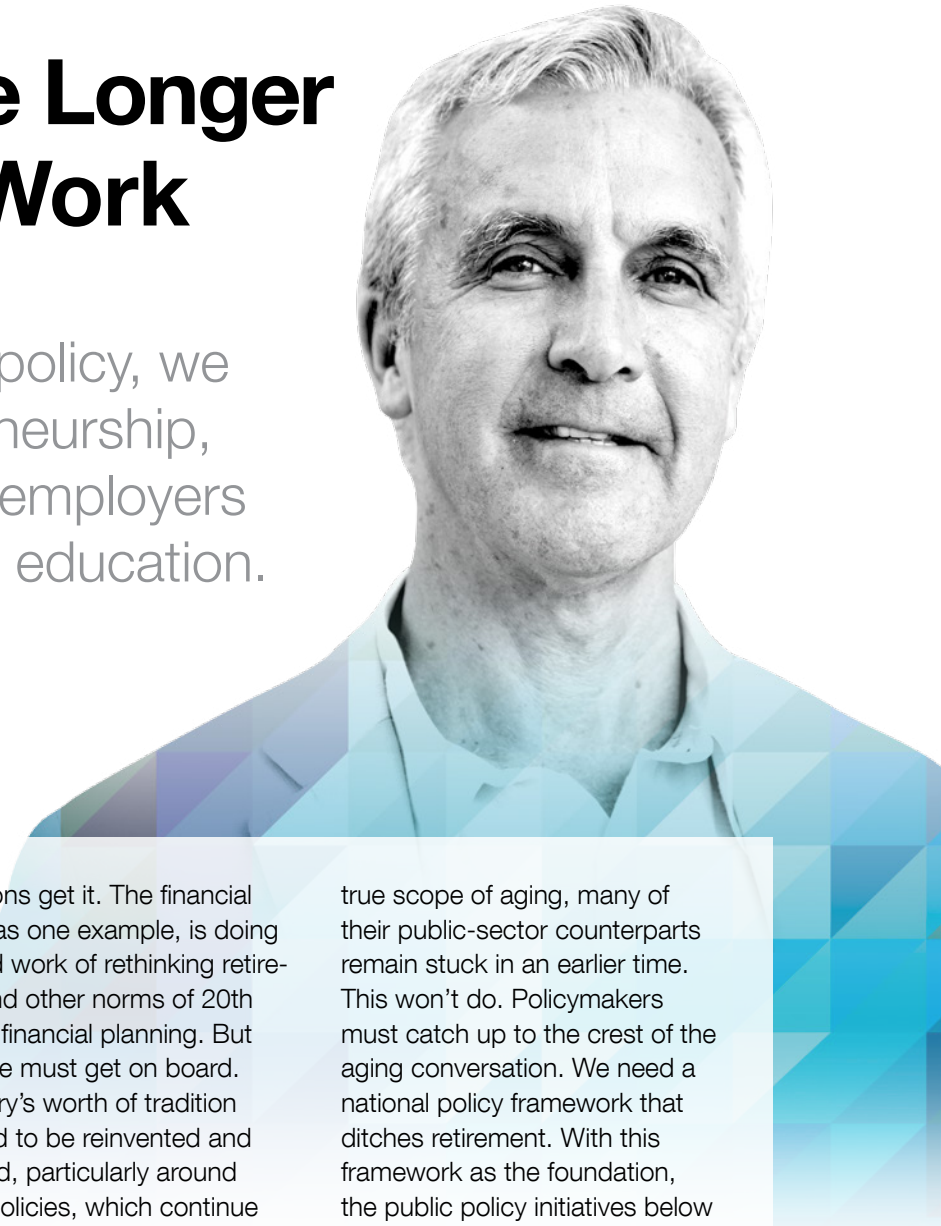
backyard”) concerns. But there’s a strong case that expanding housing options would be good not just for seniors, but for younger households, too. Getting older households to trade in their single-family homes would free up a lot of housing for young families because nearly 7 million single people over age 65 are living in single-family detached homes, as are 5 million between 50 and 64.

But even if these efforts are successful, there will still be instances in which staying in one’s home will be the only option for aging in one’s community. So we will also need to expand state and federal financial support for home modifications to be sure that homes are safe and for local transportation systems to help older people avoid isolation.

The starting point for accomplishing all of these goals is greater awareness of the critical importance of having appropriate housing options as we age. The good news is that many baby boomers won’t have to look beyond their parents’ situation to appreciate what needs to change for boomers to age in the *right place*.

# How to Make Longer Work Lives Work

With the aid of smart policy, we can invest in entrepreneurship, provide tax credits to employers and initiate workplace education.



Recently, “population aging” has gone from being a fringe issue to becoming a global imperative. Public and private leaders have recognized that, if we get it right, population aging can become the foundation for 21st century fiscal sustainability, economic growth and social progress. But even as these conversations blossom, we must insist that they reach the right conclusion: Aging isn’t just about old people.

Population aging is about the entire life course. It’s about millennials and Gen-Xers as much as boomers. Some leading

institutions get it. The financial sector, as one example, is doing the hard work of rethinking retirement and other norms of 20th century financial planning. But everyone must get on board. A century’s worth of tradition will need to be reinvented and reframed, particularly around public policies, which continue to be mired in the 20th century entitlement culture that presumes that “old” is nothing more than victimhood and need.

It could be argued that as business leaders have surged forward and recognized the

true scope of aging, many of their public-sector counterparts remain stuck in an earlier time. This won’t do. Policymakers must catch up to the crest of the aging conversation. We need a national policy framework that ditches retirement. With this framework as the foundation, the public policy initiatives below could support living and working past 60 in the new century. These initiatives recognize that aging is a strategic lens through which policies and practices that can drive prosperity for all must be viewed.

## Through silver entrepreneurship funds, we could open a wellspring of innovation and economic vitality, transforming longevity into a national advantage.



### Silver entrepreneurship funds.

These funds will offer seed money to older adults who want to start new businesses, and they would reward the banks or venture capitalists that fund them. Those 55 and over already have many entrepreneurship advantages, such as subject matter expertise, extensive professional networks and honed industry experience. What they need is the financial catalyst.

Research demonstrates the economic potential of older entrepreneurs. According to the Kauffman Foundation’s annual report on startup activity, those older than 55 account for a quarter of new businesses in the United States. They are also more likely than recent college graduates to start a business. Further, older entrepreneurs represent the largest share of “opportunity startups,” rather than startups driven by economic necessity.

These numbers indicate that older adults are already rising to the challenge of new business ownership. Through silver entrepreneurship funds, we could open a wellspring of innovation and economic vitality, transforming longevity into a national advantage. This would be good



### Tax policies to incentivize employing older workers.

Relative to years past, more adults need and want to keep working past traditional retirement age. This shift can be facilitated and encouraged with tax credits for employers.

The payoff for businesses would be substantial. Older workers possess institutional knowledge and can provide leadership and mentorship to younger employees. Given the antiquated, arbitrary retirement expectations that too often prevail, we lose these valuable skill sets prematurely. A series of tax incentives would send a clear message—underscored by financial incentives—about the value of older workers across industries.



**Lifelong education.** Alongside the traditional education model, which more or less stops at age 22, there is a substantial need

for lifelong education for the new workforce. Policymakers can offer incentives for in-house training programs that keep older employees contributing to the growth and development of a wide range of businesses.

This is an urgent need in industries where a young workforce is responsible for designing products and services for older consumers. The mismatch is a hindrance to growth. While numerous sectors could be invoked—entertainment, travel and tourism, consumer goods—the one in greatest need is technology. Older adults could provide insights into the desires of a massive consumer base that holds upward of 70 percent of disposable income.

Without workplace-focused education, older workers are left behind—or deliberately excluded—from technology talent pools. This is a missed opportunity. Moving education in-house and designing it specifically for older adults could bolster an industry struggling to be relevant to 77 million boomers in the U.S. alone.

For those of us who spend our professional lives thinking about population aging, it has been invigorating to push, and watch, as the global conversation evolves to recognize that the future of aging is also about the young. But we’re not there yet. Policymakers need to craft a framework that recognizes population aging as the cross-generational megatrend that it is. Only then can it become an engine for broad-based growth and wealth creation.

# Aging's Four Freedoms

Longer lives enable us to pursue happiness, learning and lifestyles in new ways. But all of society must be involved to make this possible.



On Jan. 6, 1941, the eve of the United States' entry into World War II, President Franklin Delano Roosevelt stood before a joint session of Congress to deliver his annual State of the Union address. In that speech, Roosevelt argued for an end to the isolationist policies that grew out of World War I and offered a new ideology based on Four Freedoms: Freedom of Speech, Freedom of Worship, Freedom From Want, and Freedom From Fear. Roosevelt's Four Freedoms resonated with the American people as a statement of the

country's underlying values, and to this day, they ring true as the basic values that define American life and examples of American exceptionalism.

In much the same way that Roosevelt's Four Freedoms inspired America to wake up and realize what was happening in the world and to act, there are Four Freedoms of Aging that will define the future of aging, inspire us to challenge old beliefs and stereotypes and spark new solutions for living and aging in America.



## Freedom to Choose

It's up to you how and where you want to live as you age. When it comes to aging, there is no one-size-fits-all approach. If you want to follow a traditional path to retirement, you should be able to do that. If you want an active, engaged life, you should have

options to pursue that as well. Whether you want to continue living in your own home as you get older, move to a retirement community or live in an institutional setting, those options should all be available to you.



## Freedom to Earn

A key part of the retirement model that most of us have grown up with is freedom from work. Today, a key part of extended middle age is the freedom to work. Many of us want or need to continue earning a living and are searching for ways to make a difference in society through the work we do. This requires reimagining work and breaking down social and institutional barriers that stand in the way.



## Freedom to Learn

Our world is changing so quickly. New technologies, new ways of communicating with one another, new ways of receiving and processing information—it's hard to keep up. If we want to stay engaged, involved and productive during our extended

## We have to work together to create a society where we are seen as an integral and inspirational asset.

middle age and beyond, we need to keep learning. If we want to continue working, we need to keep learning to keep our job skills up to date. We need to keep learning to avoid isolation. We need to keep learning for our personal fulfillment and simply to enjoy life. But let's face it. The opportunities for us to keep learning diminish as we get older. In many cases, they're just not there. As we disrupt aging, we will break down the barriers and create new opportunities to learn as we get older.

Civil rights leader A. Philip Randolph keenly observed, "Freedom is never given; it is won." Winning Aging's Four Freedoms begins with each of us. We have to work together to create a society where we have access to the care, information and services we need to lead healthier lives with independence and dignity, where we have the financial resources and opportunities to match our longer life expectancy and where we are seen as an integral and inspirational asset to society.



## Freedom to Pursue Happiness

Discovering and fulfilling your purpose is what it's really all about. Our longer lives give us an extraordinary opportunity to become the people we have always wanted to be. No longer burdened by many of the day-to-day stresses that consumed our lives as we were advancing our careers and raising our kids, many of us are using our extended middle age to turn inward and focus on finding and fulfilling our purpose in life. We have the power to reimagine our lives and change course if we choose.

Aging's Four Freedoms reflect the belief that the future of aging is not about decline, it's about growth. It doesn't only present challenges, it creates opportunities. Older people are not burdens. They are contributors.

Age and experience can expand life's possibilities for every member of our society. When we disrupt aging and embrace it as something to look forward to instead of something to fear, we can begin to discover our real possibilities for becoming the person we always wanted to be and build a society where all people are valued for who they are, not judged by how old they are.

*This article is adapted from Jo Ann Jenkins' 2016 book, "Disrupt Aging: A Bold New Path to Living Your Best Life at Every Age."*



# The Future of Healthy Aging Is ... Yesterday

The quality of our later days has much to do with the experiences of our early days and how well we preserved ourselves through the decades.



“With the right policies and services in place, population ageing can be viewed as a rich new opportunity for both individuals and societies.”

*Dr. Margaret Chan,  
Director-General,  
World Health Organization*

*Preface to the 2015  
World Report on Ageing  
and Health*

Our global society is already the oldest in the history of mankind. In less than 35 years, nearly 50

countries will be super-aged, joining Japan, where already more than 30 percent of the population is over 60. Now that we can expect more years in our lives, we have to make sure that these extra years are healthy ones. The road to healthy aging is long, starting as early as conception and birth. In fact, the future of our healthy aging is a trajectory, which goes back into our yesterdays and moves forward with us as we advance.

Major research efforts are being made to better understand the

determinants of healthy aging. If public health programs and campaigns would support them, we would see a much brighter future of aging. Let us consider a few examples.



#### **Make early days good days:**

The trajectory of healthy aging is partly determined by the genes we inherit from our parents.

## Research offers more and more evidence on the life events that interfere with healthy aging and lifestyle choices that favor it.

Our susceptibility to various metabolic diseases, for example, will influence our lifelong condition. Nothing can be done about those genes, but the booming science of epigenetics tells us that the nature of our very early exposures can have a major impact on the manner in which our genetic potential actualizes itself. The future of aging would be brighter if there were programs to inform the public about the early-life optimal conditions that favor the good sides of our genes and diminish their dark sides.



#### **Skillfully navigate the**

**trajectory:** Research offers more and more evidence on the life events that interfere with healthy aging and lifestyle choices that favor it. For instance, we know that head concussions—even very minor ones—will accumulate along our life course, enhancing our susceptibility to neurodegenerative diseases such as Alzheimer’s. At the same time, we know that dodging the risk factors for chronic diseases such as diabetes is a crucial factor in healthy aging. Here again, public health campaigns would

empower people to make the right choices.



#### **Proactively preserve cognitive**

**health:** Cognitive disorders that can result in dementia, such as Alzheimer’s disease, are among the most feared and disabling health conditions that can befall us as we age. Despite efforts to diminish the risk factors associated with neurodegenerative disease, such as maintaining vascular health, they still can cause damage.

One can be proactive, however, in enhancing brain health by developing a “cognitive reserve.” Such a reserve does not diminish one’s susceptibility to developing a brain disease, but it offers the functional brain ways to delay its clinical manifestation, thus shortening the time one must suffer. For example, it is now known that learning a second language strengthens the brain and has the potential to delay the first signs of dementia two or three years. Therefore, a country that encourages its people to learn a second language would see the domestic prevalence of dementia decline.



#### **Strong social networks:**

Healthy aging definitely requires a connection to others. Humankind is by nature social and must be interconnected to share, support and so on. Opportunities to connect are facilitated by transportation and social networks. Policymakers should encourage our social lives, our intergenerational contacts, our urban social hubs and our transportation to favor such networking.

In summary, ensuring that the extra years will be good years represents a daily, lifelong task. Aging, and its future, is the trajectory. Policymakers and public health leaders are essential to the task of empowering everyone with knowledge.

The rest is in our hands. The future of healthy aging is indeed yesterday, today and tomorrow. Let us act.



# You're Going to Get Old. Think About It Now

Many among the post-boomer set are anxious about their golden years. Early preparation will pay off later.

My father is 97. He says he's slowing down, but he still dresses sharp as a tack, follows politics and sports with unbridled passion and revels in the love of his family and friends, now spanning four generations.

I often contemplate what my father witnessed in life. He raised himself above the indignities of segregation. He fought fascism during World War II and injustice for the rest of his life. He marched on Washington in 1963 and a half-century later shook the hand of the first African-American president. My father also grieved

the bolt-from-the-blue, far-too-early death by stroke of his wife and first love—my mother—and then at age 90, found love again.

My father didn't plan to get this old, or do it so nobly. As he puts it, he was just trying to pay the bills. His now-grown grandchildren, my two sons and a daughter, won't have that luxury. They'll need lots of active planning for old age, and it's best they start now.

My generation, the "boomers," has dominated the stage in

defining how to age (or remain in denial about it). It's high time to also engage the next generations much more fully in thinking about and planning for aging. Let's face it: Boomers are entering their senior years as the largest, richest, most influential age wave in human history. Many of us will have the health and resources to pursue marvelous new options in retirement, or even to continue working if we love our vocations.

We boomers will also directly benefit from the fast-approaching golden age of elderly health. A host of on-body diagnostics will

be our guardian angels. New medicines and vaccines will be precisely tailored to our genetic makeup. Innovations ranging from artificial joints to self-driving cars will offset our human frailties. For the most part, my generation will live longer, better lives than my father's.

But what about the children? Right now, getting old is the last thing on their minds. They are busy buying homes, launching careers and starting families. They are coping with the challenges of young adulthood and enjoying the benefits—vigor, mobility and limitless dreams.

When it comes to aging, though, my children are likely to see a future much different from mine, starting with scientific breakthroughs that radically redefine "lifespan." For my children, 120 may be the new 80. They are already seeing the end of social concepts that we boomers took for granted, among them secure jobs, often with pensions.

Pressed, my children already admit to some trepidation about getting old. They are not alone.

## When it comes to aging, my children are likely to see a future much different from mine, starting with scientific breakthroughs that radically redefine "lifespan."

According to surveys sponsored by Pfizer and our partners in the "Get Old" campaign—which redefines being old as a time of new beginnings—about seven out of eight Americans harbor at least one serious fear about aging, a fear that may exceed that of death itself. These fears range from declining physical ability to running out of money. The American Psychological Association reports that younger Americans, like my millennial children, often believe their experiences with aging will be worse than those of the generations before them.

The good news is that many fears about getting old can be assuaged by modest planning and steady action. It's never too late to begin, but it's ideal to start in young adulthood. Stopping (or even better, never starting)

smoking, getting regular exercise and moderating one's diet—these all carry lifelong benefits. Prevention, early diagnosis and uninterrupted treatment of chronic diseases can extend life and keep elderly people above the "disability threshold" that makes a huge difference in the quality of their lives. We've already seen what the potent combination of healthier living and medical innovation can do. America's death rates from heart disease, stroke and cancer are all down more than 20 percent over the last two decades. Much more progress can be made.

It's time for Americans of all ages to get serious about getting old, because getting old is seriously different from what it was for their parents. It's time for a new mindset when it comes to aging and life stages. By overcoming fear and opening ourselves to the possibilities, there is much we can do, individually and collectively, to improve the odds that old age will be a new stage of growth. Whether we are talking about my generation or those to follow, the earlier and more earnestly we start to get serious about old age, the better. When it comes to getting old, let's all feel the fear—and do it anyway.

For more information on planning for old age, visit [GetOld.com](http://GetOld.com)

7  
8

of Americans harbor at least one serious fear about aging

↓  
20+%

America's death rates from heart disease, stroke and cancer are down more than 20% in the last two decades

# Does Purpose Only Benefit the Young?

We are seeing a revolution in later-life engagement, as many people remain active into their 70s, 80s and 90s. Research demonstrates the vital connection between commitment and good health.



In what ways do the “retirement” years provide new opportunities for creative, purposeful activity?

In recent years, scholars have been finding that positive, focused intentions can make all the difference for people in terms of activity, success and life fulfillment. For example, Stanford University psychologist Bill Damon has demonstrated various ways that youth can be encouraged to explore positive

purpose in their lives and the effects it has on early life: better relationships, better health and better academic achievement. But is a focus on exploring positive purpose beneficial only for the young?

We are witnessing a revolution in later-life engagement, as many people remain active into their 70s, 80s and even 90s. At the same time, research is accumulating on the positive effects of

staying engaged, active and vital. Patricia Boyle of Rush University Medical Center has found that people who look for ways to have more positive purpose in their lives may also limit the progression of disease. Her research shows that “engaging in meaningful and purposeful activities promotes cognitive health in old age.”

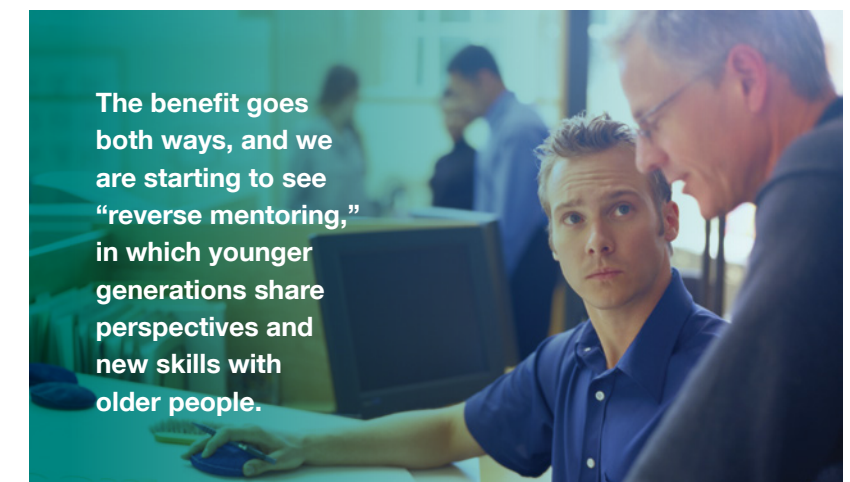
Boyle’s most recent study went even further to reveal that

“mental health, in particular positive psychological factors such as having a purpose in life, are emerging as very potent determinants of health outcomes.” She also discovered that it is important for each individual to find his or her own particular purpose, as it differs for everyone, and reaping the rewards seems to be tied to this observation. Boyle’s is just one of many recent studies that suggest that explorations of positive purpose and activity make a big difference in long-term quality of life.

Not surprisingly, the emerging picture of positive purpose, health and vitality has attracted the interest of those in the nonprofit sector as well as government. Encore.org, an organization spearheaded by social entrepreneur Marc Freedman, was an early entrant

**Many recent studies suggest that explorations of positive purpose and activity make a big difference to long-term quality of life.**

into the field with its annual Purpose Prize, which highlights inspirational “second acts.” It also gave us Experience Corps (now run by AARP), which bridged generations and enabled older adults to mentor struggling students. Encore.org has expanded to offer special fellowships, education and networking services for older adults. These combined efforts have impacted and improved the lives of tens of thousands of people.



Other organizations, such as the Eisner Foundation, have looked at creative ways to support intergenerational learning for the betterment of the community. The Eisner Foundation points out that intergenerational activity is not just nice; it is necessary. Intergenerational work allows those who have built up an

immense catalog of experience, know-how, relationships and inspirational pathways to share their knowledge with the next generation. The benefit goes both ways, and we are starting to see “reverse mentoring,” in which younger generations share perspectives and new skills with older people.

Such connectivity allows older adults to engage in more productive, satisfying

experiences. For social, political and financial reasons, it would not be unrealistic to see future governments enact tax incentives for companies and individuals who are committed to later-life engagement. Many agencies are working to address the challenges associated with living longer lives, and with research such as Boyle’s coming to the forefront, finding ways to encourage purpose in retirement could help alleviate some of these concerns.

Exploration of beneficial purpose is not only for the young. As this outlook grows, we will see a big change in traditional concepts of retirement and fresh thinking about staying engaged during later life. Instead of a career path that winds down, or simply working longer to pay the bills, the focus may shift to purpose that evolves as we age. One can imagine how such a shift in mindset could transform individuals, communities and society.

*Ericka Peterson contributed to this article.*

# Optimal Health for the Elderly

Cross-sector partnerships can enable seniors to remain independent and productive. The U.S. also needs more age-friendly communities, geriatricians and equitable, accessible care.



The Robert Wood Johnson Foundation believes that everyone in America should have the opportunity to achieve the healthiest life possible, no matter where they live or work, the color of their skin, or their economic status. For older people, this goal might seem like a pipe dream, a reality only for the young, the strong, and the well.

But it is possible to build a culture of health that helps the elderly achieve optimal

health— not perfect, but the best for each individual. We can get there, I believe, by hewing to these overarching strategies:

## **Building a Shared Value of Healthy Aging**

Too many of us think that old age equals poor health and that older people can't adopt healthier behaviors. In fact, the majority of older adults are able to manage independently until their very advanced years, even those with

chronic disabilities and illnesses. And retired people continue to play productive roles in their families and communities.

It is never too late to benefit from increased physical activity, greater social engagement, and other healthy behaviors. One way forward is through volunteering. AARP's Experience Corps uses nearly 3,000 older volunteers in 22 cities to tutor struggling elementary school children in reading. The Corps is

improving literacy rates, enriching the lives of its volunteers, and strengthening schools and communities—a triple win.

## **Cross-Sector Collaboration**

Partnerships among businesses, public agencies, community groups, health-care providers—and older adults themselves—can develop innovations that help seniors remain independent and productive for as long as possible. It's a lesson the tech sector learned after years of developing digital devices for the elderly that were too complex or hard to manipulate. Aging 2.0, a platform for connecting aging care innovators, now includes older adults on panels to evaluate concepts. It is also partnering with the AARP Foundation on the Aging in Place Challenge, which offers a \$50,000 prize for the most innovative solutions to help low-income older people continue to live in their own homes as they age.

## **Creating Healthier, Equitable and Age-Friendly Communities**

We need more towns and cities where people of all ages and circumstances can safely go for a walk, get around without a car, enjoy public spaces, buy healthy food and find the services they need. Lawrence, Mass., one of RWJF's Culture of Health Prize winners, is such a place. This predominantly Latino, working-class city has integrated its senior center into the community, with programs ranging from citizenship classes to diabetes

## **There is a great need to “gerontologize” clinicians so the older population receives the best care across the board.**

self-management training to Zumba. It welcomes residents of all races, cultures and ages. The city even moved its weekly farmers' market next to the Senior Center; business tripled as a result.

RWJF is also proud that Princeton, N.J., the foundation's hometown, was the first city in the state to be named an “age-friendly community” by the World Health Organization, thanks to its walkable downtown, access to cultural activities, safe and affordable transportation and range of housing options. There are 75 such communities in the United States, and AARP offers a toolkit to help others join the movement.

## **Strengthening Health Services and Systems**

In a culture of health, health care must be equitable,

accessible, efficient and timely for all patients, no matter their age. To make sure that older patients get the care they need, the nation must address the severe shortage of geriatricians. There also is an overwhelming need to “gerontologize” other professionals and clinicians so the older population receives the best care across the board. Additionally, we must also come up with better supports for family members that are serving as unpaid caretakers, often at a cost to their own health.

By keeping these tenets in mind, we can better promote health for all ages. That means older adults can spend more time with their grandkids, engage with their communities, work if they want to, volunteer, travel—the possibilities are endless.



**Princeton was the first city in New Jersey to be named an “age-friendly community” by the World Health Organization, thanks to its walkable downtown, access to cultural activities, safe and affordable transportation and range of housing options.**

# Higher Education and Life Transitions: Exploration and Experimentation

Longevity fosters opportunities for reinvention and redirection in midlife. Universities and colleges may help people achieve better outcomes.



Technology will continue to change our lives in amazing ways, influencing our access to knowledge, how we monitor and improve our well-being and how we communicate and create a social connectedness that transcends boundaries and borders. However, despite the emergence of increasingly sophisticated ways to connect people with people, information technology has not replaced forming a community in deeply personal ways.

For example, just a few short years ago, the conventional wisdom was that new technologies would replace the need to travel to meetings, attend conferences or even go to school. It would be cheaper and faster to have everything available at our fingertips—when we wanted it, regardless of where we were when the need or interest arose. To a remarkable degree, this has happened. We almost take for granted how easy it is to answer a question, probe a topic, connect with a friend or

colleague or monitor the metrics of physical activities.

And we do it exuberantly. A recent survey at Baylor University suggests that students spend up to 10 hours a day on various devices. But despite dramatic changes in social networking, we still want to connect personally, go to school together or have contact with our caregivers.

For example, for those transitioning from adolescence to adulthood and have the

## Although some individuals can make the transition on their own, many would benefit from resources or programs that guide them to the next steps in the life journey.

opportunity, there is still a strong desire to attend college, live residentially and create linkages to communities that will guide their intellectual, social, moral and physical development. A “college experience” is more than acquiring knowledge—it’s a social exploration with peers and teachers that helps to shape life’s direction(s).

A college education is also an important predictor of income and life expectancy. But increasing the lifespan also poses challenges. While the impact of early education can be lifelong, satisfaction in most jobs wanes over the years. In some career pathways, it is extinguished by the fourth or fifth decade of life. Traditionally, that has led many to simply hang on to their job and limp or coast toward retirement in the sixth decade of life. But that norm is becoming increasingly antiquated.

During the past century, life expectancy has increased 30 years in the United States. By 2030, some 20 percent of the population will be over 65 years of age. Although a number of these individuals aspire to “retirement,” many others would prefer to continue contributing, working or volunteering in activities that provide meaning and value and foster connections and community building. Although

some individuals can make this transition on their own, many would benefit from resources or programs to help guide them to the next steps in the life journey. Since education played a key role in launching the first phase of that journey, an important question is whether universities can and should play a role in helping individuals navigate midlife.

Universities, colleges and community colleges have the opportunity to create programs for people in midlife who seek personal transformation, reinvention and redirection. There are many approaches to pursue—from continuing education and online programming to career assistance and planning activities. While each approach can have value, it is important to ask how much programs need to engage the fundamental elements of the

“college experience” that create community and purpose—and ideally also foster physical and emotional development.

In addition to transforming midlife for individuals, novel programs in midlife education could have a transformative impact on higher education by fostering informal and formal paths for intergenerational learning, teaching and sharing. This has implications for impact on individuals, universities and society—and the overall life journey from a broad social, economic and health perspective.

Based on the experience of pilot programs at Harvard and Stanford, along with exploratory programs at Pace University, Wagner College, the University of Connecticut, Arizona State University and others, it is becoming clear that these institutional experiments have value. These programs suggest that higher education should seek ways to embrace and foster opportunities for midlife renewal that serve the needs of individuals, their communities and alumni, as well as our nation and world.



**Universities and colleges have the opportunity to create programs for people in midlife who seek personal transformation.**

# Seizing Longevity's Competitive Advantages

Far from an economic calamity, the aging megatrend could generate massive opportunities.



We are at the beginning of a longevity revolution. The aging megatrend—caused by increased life expectancies and plummeting birthrates—will disrupt traditional working norms, challenge virtually all businesses and transform society's structure. Conventional thinking holds that this upheaval will trigger an economic calamity: The workforce will wither, savings will disappear and markets will collapse.

To the contrary, I believe aging could generate the most significant economic opportunity of our lifetimes. If we can successfully encourage individuals, employers and national leaders

to think and act in new ways, we have an opportunity to seize the advantages of longevity and drive unprecedented growth.

First, the baby boomer generation will “retire retirement.” The concept of formally ending work at age 65 applies to a previous century. Today, people in their 60s are taking on new leadership roles, starting businesses, even competing in triathlons. Many consumer companies are gearing their businesses toward a growing “active aging” market. This shedding of outdated stereotypes should be recognized in the workplace as well. Seventy-two percent of pre-retirees want to work past 65,

and nearly half of current retirees either have worked in retirement or plan to.<sup>1</sup> The baby boomers are taking the lead in creating an entirely new life stage. They're using flexible work arrangements, part-time responsibilities, entrepreneurship and the growing digital economy to transform later-life work into an engine for financial sustainability and personal fulfillment.

As this new approach to work gains momentum, savvy corporate leaders will discover that older employees represent an immense, untapped pool of talent and knowledge. Older workers are their organizations' pillars: more loyal, better

collaborators and more effective mentors.<sup>2</sup> They also often form the core of intergenerational teams that combine varied strengths for higher productivity.<sup>3</sup>

To realize this competitive advantage, corporations will need to experiment with different policies to retain and empower their older employees. The latter will want to work in new capacities and learn additional skills, even as they juggle a changing mix of personal responsibilities, including the looming challenge of elder care. So, I see us embracing an approach that incorporates flexible scheduling, telecommuting and realigned responsibilities, as well as a commitment to age-friendly workplaces and investments in the technological skills of all employees.

As the workplace adapts, we must also ask how employees

their employees' financial needs and aspirations regarding work, health, family and retirement. We also understand how important it is to accommodate employees who care for aging loved ones—as they represent a growing population in our aging world.

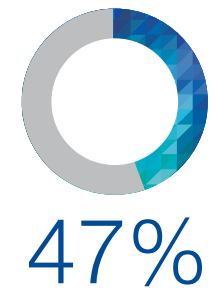
Together, these individual, social and corporate changes could propel the U.S. into a global leadership position in regard to longevity, especially if we encourage the kind of national policies I've outlined.

In East Asia and Europe, we're already seeing the dangers of national responses that try to preserve the status quo despite their aging populations<sup>4</sup> — for instance, inflexible labor markets and social support systems that assume an age at which people are no longer productive. Now is the time to move in a new and

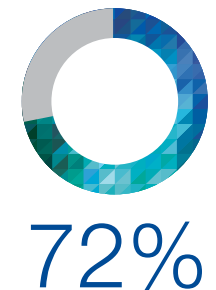
## To realize this competitive advantage, corporations will need to experiment with different policies to retain and empower their older employees.

will navigate the changing financial landscape. At Bank of America Merrill Lynch, we've launched a longevity training program for our financial advisors and our corporate clients' HR and benefits professionals. This program, developed with the Leonard Davis School of Gerontology at the University of Southern California, is designed to help companies address

better direction and to reap the benefits of aging for our workforce. Contrary to popular belief, countries with lower levels of early retirement actually have lower overall unemployment rates and higher rates of employment of the young.<sup>5</sup> Further, increasing the number of 65-plus workers in the UK by just 2.6 percent a year could increase GDP per capita by as much as 6 percent.<sup>6</sup>



of current retirees have worked during retirement or plan to



of pre-retirees want to work past 65

Economic and tax policies must also become vehicles to foster these net benefits. We will need to build greater flexibility into labor markets to include all ages and provide tax incentives for older workers and their employers—including older entrepreneurs—to fit with longer, healthier lives.

The longevity revolution is creating exciting opportunities unlike any we've seen before. By understanding their true potential and empowering our older citizens to become dynamic contributors to productivity and growth, we can open a new frontier for individuals, businesses and countries to compete and prosper in the future.

1. Bank of America Merrill Lynch and Age Wave, "Work in Retirement: Myths and Motivations," 2015.

2. Stanford Center on Longevity, "Adapting to an Aging Workforce," 2014.

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4. National Institute on Aging, National Institutes of Health, U.S. Department of Health and Human Services, U.S. Department of State, "Why Population Aging Matters: A Global Perspective," 2007.

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# Intergenerational Solutions Are Not Just Nice, but Necessary

Numerous programs demonstrate that bringing older and younger people together benefits both groups and society at large.

As America ages, we must change how we see older adults and their ability to engage intergenerationally with their younger peers. The future of aging can only be enhanced if we recognize that our success and the national interest depend on connecting generations for good.

True intergenerational programs are, as Nancy Henkin of Temple University says, “not nice, but necessary.” When implemented

correctly and intentionally, intergenerational programs can provide a multiplier effect in which both children, especially those from low-income families and communities, and older adults benefit, and transformative, measurable results can be created for society as a whole.

The benefits of intergenerational programs can flow both ways. There are countless examples of younger people assisting older

adults in areas like access to technology or working on behalf of seniors to address social or economic isolation. But here we’ll focus on intergenerational programs that engage older adults as resources to address the challenges faced by youth.

Consider Ebenezer Ridges Day Care Center in Burnsville, Minn. This nondescript establishment is recognized locally as the preeminent program for toddlers and

has a waiting list that befits its status, despite a small nonprofit budget. To what does Ridges attribute its success? The center became special when it decided to move inside an assisted-living facility. Now, the kids have daily access to surrogate grandparents to teach and support them.

There’s AARP Experience Corps, which sought to create a program to improve the reading skills of children from impoverished neighborhoods. To do so, it decided to mobilize older people as tutors in the schools. Students working with Experience Corps members have shown 60 percent gains in critical literacy skills compared to those without access to these older volunteers, and the boost in their reading skills is equivalent to placing them in classrooms with 40 percent fewer students, according to researchers from Washington University in St. Louis.

And then there’s Bridge Meadows, a housing community in Portland, Ore., for families adopting children out of foster care. There, the child welfare specialists believed that the best way to increase the odds of success for these vulnerable families was to bring in seniors to live in the community. The seniors agree to help these new families, tutoring the kids, doing housework and serving as respite care for often-overwhelmed parents. The long-term success rates for these families exceed other traditional foster care support service models, and other states are eager to replicate the Bridge Meadows model.

**Intergenerational organizations believe that the best way to achieve a societal goal in an underresourced environment is to use an underutilized and undervalued resource. Here, the underutilized resource is older citizens.**

In the case of these organizations, and countless others, the success rates outpace those of their similarly intentioned and funded peers. The difference is that those more modestly performing organizations have yet to embrace the idea of using the resource of older adults to help achieve their ends. The intergenerational organizations subscribe to a Moneyball-like belief that the best way to achieve a societal goal in an underresourced environment is to find an underutilized and undervalued resource and use it to one’s advantage. Here, the underutilized resource is older citizens.

We have an opportunity and an obligation to use every resource at our disposal to fight society’s most intractable and relentless challenges. By utilizing the talents of older adults and investing in intergenerational solutions, we can make our world a better place. The data overwhelmingly shows that when we engage seniors and young people around a specific outcome measure, good things happen.

Laura Carstensen of Stanford University has shown that older people are uniquely skilled in creating close relationships, especially with children.

The American Journal of Orthopsychiatry has proven that children with an older adult in their lives are less likely to have behavioral or psychiatric problems. Children learn better from older adults. This may be our kids’ best chance—to learn from a caring older adult who not only has “been there and done that,” but has a biological and instinctive need to give the next generation the best opportunity to succeed.

Finally, when we engage seniors and kids together—not merely to harken back to an era that was not quite as intergenerational as we like to pretend but because it’s the proven way to get things done—we can demonstrate that our aging population is a resource to be utilized. Our society should enlist older adults for the common good, and especially the advancement of our children. Ignoring our seniors is the equivalent of waiting for a natural resource to mature, mining it for a time, then throwing the resource away before it can provide its full benefit.

The future of aging can be bright if we find ways to bring our oldest and youngest citizens together for the betterment of our communities. It’s not just a nice idea. It’s necessary.

# America's Demographic Gifts

Despite anxieties, the changes underway in the population, particularly those related to ethnic composition and aging, will renew and revitalize us.



The United States faces many challenges in the 21st century as it seeks to remain a superpower. Much is made of the country's social and economic disparities, underinvestment in infrastructure and ability to compete in the global economy. Yet, unbeknown to many, the U.S. has a demographic gift that can renew its vitality and ensure that it remains a beacon for the world.

Like much of the world, the United States is aging. In 2015, every member of the baby boomer cohort (born between 1946 and 1964) was 50 years of age and over. This, in fact is a gift. This generation of aging baby boomers can, with a revised public narrative, be

a resource for the nation. With expanding longevity, a greater likelihood of aging with fewer disabilities and activism well into the last quarter of life, being older is not the burden or the stigma that it was in the last century. Older adults represent an opportunity that is just beginning to be understood.

In addition to the resource of older adults, what might America's greatest demographic gift be in the 21st century? It is diversity, immigration and the nation's majority-minority destiny. Herein lies the potential for renewed vitality. The combination of ethnic minority groups (for instance, blacks and Asians) and immigrants from around the

world (e.g., Armenians, Persians, Somalis, Middle Easterners and Russians) will make the United States a majority-minority nation by 2050.

But one group in particular will lead that charge and symbolize the tremendous advantage that the United States has over much of the world, including the European Union. Latinos—Puerto Ricans, Cubans, Central Americans, Mexicans—are this country's emerging minority group and in due time will be the largest ethnic minority group in the country, surpassing the African-American population. By 2030, the United States will be both older (with a doubling of the 65-plus population) and more

diverse. But we need not wait until then to see what this means and understand the opportunity.

My home state, California, reached the majority-minority milestone in 2015. In locales such as Los Angeles, this occurred many years before, and today Latinos are the majority there. Great fears and insecurities were raised in the 1980s and 1990s, when demographers documented these inexorable trends. Would California decline? Would it be balkanized and

**Would California's economy and strengths—technology, education, trade and more—be forsaken as it gets “overrun” by immigrants and “controlled” by Latinos and Asians? Those fears never materialized.**

resemble something out of “Blade Runner”? Would the state's economy and strengths—technology, education, entertainment, tourism, trade—be forsaken as it gets “overrun” by immigrants and “controlled” by Latinos and Asians?

Those fears never materialized. Today, California proudly claims its mantle as the seventh-largest economy in the world and proves that its diverse leadership and majority-minority population have been gifts bringing revitalization and renewal.

Yet in this season of presidential politics, the public narrative from many candidates carries the fear that illegal aliens, refugees and immigrants will overrun this nation and change the “American

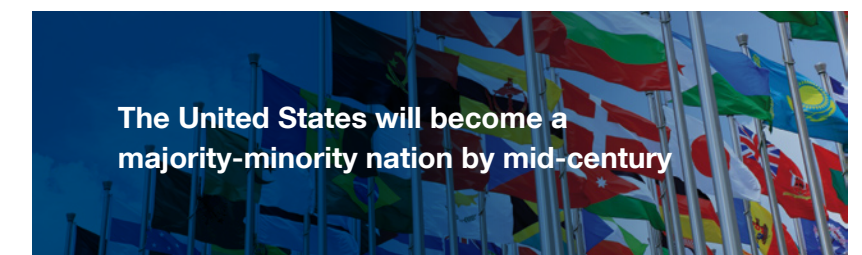
character.” The Iowa caucuses and New Hampshire primaries, the least reflective of America's diversity, heightened such insecurities. But herein lie the seeds of our demographic gift. The Economist magazine's “Special Report on America's Latinos” of March 2015 gave perhaps the clearest picture of our bright future. It raised the provocative question: When will America wake up and realize the demographic opportunity of its Latino population?

reluctance to invest in social needs (e.g., education, training, health care) and the anti-immigrant political narrative might squander that demographic advantage and alienate these groups.

This prescient perspective from our British friends lends credence to the tongue-in-cheek statement that Tea Party activists should adopt members of the undocumented population. It will be precisely on the future productivity and tax revenue of the emerging Latino population and on a youthful majority-minority nation that Medicare, Social Security and our national budget will depend. Indeed, surveys show that many of those who are most uncomfortable with diversity are, in fact, most dependent on those public benefits.

With the future at stake, we can be diminished by our fears or elevated by our possibilities. If we educate and engage a diverse young population; if we ensure that all can age with health, dignity and purpose; if we encourage understanding and collaboration across race, ethnicity and generation, the days ahead will be very bright.

So let's celebrate America's demographic gifts and welcome a 21st century with a new mosaic that can refresh and spread the American dream while reinforcing the enduring strength of our democracy.





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