The World They Face

The ongoing medical research offers the hope of breakthroughs in treating dementia in late life: Alzheimer’s and other forms of neurodegenerative disease. But there is a greater awareness that other factors also threaten to reverse gains in longevity for a growing portion of the boomers. And there is a greater awareness that factors more complex than biology, health, and lifestyle also matter. "We are experiencing epidemics of "lifestyle" risks", which were coined by Dr. William H. Foster, now Williams School of Public Health at Emory University.

**Biotechnology** is just beginning to have an impact on finding treatments and potentially controlling the basic processes of aging. Molecular research offers the promise of understanding—and potentially controlling—the basic processes of aging. Recent developments in biotechnology offer the promise of new treatments for diseases that shorten life and reduce quality of life.

**Genetic research** offers hope of prolonging life without extending lifespan. Recent developments in the study of genomics and molecular biology are opening new avenues for research into the causes of aging and the development of treatments for age-related diseases.

**Exercise and diet** have been shown to extend lifespan and improve health in model organisms such as mice and other rodents. Recent research suggests that lifestyle factors such as diet and exercise may play a significant role in determining the rate at which aging occurs.

**Social interactions** have also been linked to increased longevity. Studies have shown that social connections and community involvement can help reduce the risk of premature death and increase life expectancy.

**Stem cell research** is another promising area of biotechnology that may lead to new treatments for age-related diseases. Recent advances in stem cell research have made it possible to generate new cells and tissues from stem cells, which could be used to replace damaged or aged tissues.

**Quantified self** is an emerging trend that involves using technology to track and analyze personal data to improve health and well-being. "We are entering an era of self-tracking and self-experimentation," says Dr. John Halamka, a leading medical informatics expert.

**Renewable energy** and **sustainability** are other areas where biotechnology is making a significant impact. In addition to extending lifespan, biotechnology could be used to create a more sustainable and environmentally friendly world.

**Global health economy** is another area where biotechnology is having a profound impact. "We are entering an era of global health," says Dr. Jonathan term. "We are seeing the emergence of a new global health economy that parallels the global economy of the 1960s and 1970s. It is an economy of health and well-being that is driven by biotechnology and other innovations."
The World They Face

longevity affect financial and social behavior in the
that support them—evaluate the risks and benefits
tools and augmentations
institutional health care system to care for them, boomers
that most boomers could take for granted, just as they
a crowded marketplace

intimately connected to individuals' health status and quality
potentially controlling—the basic processes of aging.
the world that boomers will live in as they age.
workplace investments of boomers?
online? What distinctive contribution can aging
boomers as they reach later life? Can they mobilize
meaning of "family businesses."

across generations. Boomers are part of a dynamic wealth
of age cohorts and changing the patterns of wealth transfer
Boomers are going to be a significant presence in
QUEsTions:
boomers see themselves.
boomer identities to the world; they also influence the way
amounts of data about their economic status, health
issues, including health. One consequence of this digital
alternative identities, quantified self
boomers are going to need to make decisions about the lifestyle changes, because
that they are not as young as they were—that the time they
remain youthful in their actions and outlook.  But the recognition

About the Project
That’s not to say that these increasing investments in technologies and new tech and media
About Cognitively Active Seniors
The typical senior in the 55+ population
will be more than doubled by 2020.

Health and wellbeing changes:
Seniors are going to be a significant presence in the workforce
during the next two decades. They do not want to

Dynamics:

Seniors: 60 years and older, Mobility: Walking, Wilderness: Fall 11-12

Cognitive Active Seniors, age 60-69

The Boomer Action Types:

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The World They Face

coming decades? of new longevity regimes? How will changes in will be major challenges for families and society. However,

One of the shadows of greater longevity is the prevalence deal with the emergence of new health threats linked to the global health marketplace that offers new opportunities but institutional health care system to care for them, boomers more complex and fateful. Instead of relying on a stable, could count on affordable, reliable health care being

environmental changes are not just external factors, but are potentially controlling—the basic processes of aging. Biotechnology is just beginning to have an impact on finding increased from 47 years to 74 years), the 21st century may hearing, they get older?

issues and find viable solutions? What distinctive contribution can aging resources to attack and solve these problems? These boomers adapt by remaking their bodies, interests, and wealth. In a generation that has less secure, consumer behavior, and even attitudes and values. In a world of proliferating media, people are finding multiple alternative identities, quantified self

In a constantly changing world, people, and using social media to build new community gives meaning to these boomers. With an identity still more in the making than for most. In their

What constitutes success may differ, but these boomers are all about success. Their goals are

A powerful narrative of reinvention runs through these boomers have lost faith in the goals that motivated many boomers envision themselves as active, a blend of equal measures of

in unexpected places. Setbacks, these boomers have designed new paths that

work identity drives these boomers, an absolute gap in net worth between those in the top

Then there's personal wealth: boomers face the widest rich-poor gap in recent generations, both

boomers will remain healthy and productive—takes

success, but others have found that the course of their lives

Thus, three things are key to keeping success and productivity: be active, maintain your health, and stay connected. When these

wealth in some of the things that are thrown at us than we

Aging Economically: 

wealth in the next two decades.

People over 50 invest more in health care than younger people, and they also use more expensive health care services. These trends are expected to continue. Health care costs have increased from 47 years to 74 years, and the 21st century may

The final piece that helps these boomers succeed is social. They are struggling to create a new, connected community, often

Wealth and Health Indicators: 

Socioeconomic: 

These are the general trends of the nation's largest age cohort. Three things are key to keeping success and productivity: be active, maintain your health, and stay connected. When these boomers have lost faith in the goals that motivated

Living Independently: 

By these definitions, the vast majority of these boomers are not living independently. Fifty percent of them, they live with their children, grandchildren, or other relatives. The most common living arrangements are "family networks"—living within a household in which there is a parent and one or more

Socioeconomic Indicators:

Diversity: 

By race, ethnicity, or gender, these boomers are a diverse group. The diversity of these boomers is reflected in their socioeconomic characteristics.

by their bank accounts and their faith.

many boomers have amassed personal, social, experiential, and even spiritual assets these boomers have accumulated that will shape their future.

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The opportunity:

opportunities for self-investment and a chance to develop new narratives of retirement as a time of relaxation and winding down; they see coming decades as a time that offers expanded education, financial planning, exercise, proper eating, and even was a commitment to continued self-improvement through future asset is themselves.

A common theme across the boomers interviewed in this project future asset is themselves.

Investing In Themselves

•

sELF-iMPRoVEMEnT MARKET:

•

The number of college students aged 40-64 has increased—Cindy Emmet,

6 peer-to-peer health community, approximately 60% of participants are in the boomer age groups.6

In the first report of results from a Patients-Like-Me source:

—sarah Mercer

60, 51, civil servant

Risk itself is becoming a focal point of new collectives: for example, social lending sites allow members to lend and entrepreneurs can profit by providing commons-based services.7

Boomers Risks and Resources

Collectivizing Risks

they're not going to stand for that kind of crap."

More chronic disease and longer lifespans mean that old rules of thumb for financial planning and health insurance need to be repurposed their resources in the service of truly sustainable aging.

Global Economy:

Environments:

new philanthropic forms

Gaps and Gains

IFTF’s 2007 Sustainable Citizens Index scores survey respondents in time to help them adopt, alongside younger generations, a new way of living that repurposes their resources in the service of truly sustainable aging.

Navigating Global Opportunities

•

Between 2001 and 2006, the value of U.S. investment in innovation:

•

GLoBAL CoMPETiToRs:

Source: www.kiva.org

And because my work is kind of inter-disciplinary, there are extremes of homogeneity and new transparency in their children's and grandchildrens expenses, such as college and mortgages. These obligations (and the resources they represent) will be disrupted by ongoing family instability and slower wealth accumulation in younger generations.

More chronic disease and longer lifespans mean that old rules of thumb for financial planning and health insurance need to be repurposed their resources in the service of truly sustainable aging.

Global Economy:

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Boomers and capacity development are a hedge against the risks of aging. They link this self-investment explicitly to their financial spiritual development. Boomers are rejecting the traditional future asset is themselves.

**Investing In Themselves**

- **Self-improvement market:** Approximately 31.7 million or 44.7% of adults aged 45-64 have invested in themselves through college courses and degrees. The number of college students aged 40-64 has increased 37% of leading-edge boomers graduated from college, 31.7 million so far. The number of college students aged 40-64 has increased 37% of leading-edge boomers graduated from college, 31.7 million so far.

- **Peer-to-peer health community:** Approximately 60% of boomers are seeking help through peer-to-peer health communities. Nifty After Fifty is a new fitness center in Orange County, CA, specifically designed for older adults. Its founder, Dr. Sheldon Nacey, believes that the health of older adults is the future of health care.

- **Entrepreneurial activity:** The number of adult entrepreneurs has increased 37% of leading-edge boomers graduated from college, 31.7 million so far. The number of college students aged 40-64 has increased 37% of leading-edge boomers graduated from college, 31.7 million so far.

**Buying Down Environmental Risks**

- **Sustainable citizen index score:** IFTF's 2007 Sustainable Citizens Index scores survey respondents and provides a score that defines a "citizen of sustainability." This distribution of scores shows that sustainable citizens are nearly normally distributed in the U.S. population. This distribution holds true for boomers as well, as they are the largest generation in the U.S. population.

**Sustainable Citizen Index Score**

- **Sustainable behaviors:** Sustainable behaviors are defined as the behaviors that help to create a sustainable future. These include behaviors such as recycling, conserving energy, and reducing waste. Sustainable behaviors are important because they help to minimize the negative impact of human activities on the environment.

- **Innovative tools and instruments:** Innovative tools and instruments are tools and instruments that are designed to help people make informed choices about their investments. These tools and instruments can help people to better understand the risks and rewards of their investments, and to make better decisions about how to allocate their resources.

**Global Competencies, Global Collaboration**

- **New relationships, new responsibilities:** New relationships and new responsibilities are important because they help people to connect with others and to build a network of support. These relationships and responsibilities are important because they help people to understand the needs of others, and to work together to solve problems.

- **New press and media:** New press and media are important because they help people to stay informed about the world. These new press and media can help people to understand the events that are happening around them, and to make better decisions about how to act.

**Buying Down Environmental Risks**

- **Sustainable citizenship:** Sustainable citizenship is the ability to understand the environmental risks and consequences of human activities. It is important because it helps people to understand the consequences of their actions, and to make better decisions about how to act.

**Uncontrollable Pasts, Sustainable Aging**

- **Future challenges:** Future challenges are important because they help people to understand the future. These challenges include the development of complex and globally interdependent roles and markets, and the need to prepare for future challenges.

- **Participatory planning:** Participatory planning is important because it helps people to understand the decisions that are being made about the future. These decisions include the development of complex and globally interdependent roles and markets, and the need to prepare for future challenges.

**Sustainable Education Patterns**

- **Self-investigation:** Self-investigation is important because it helps people to understand the decisions that are being made about the future. These decisions include the development of complex and globally interdependent roles and markets, and the need to prepare for future challenges.

**Sustainable Behaviors**

- **Innovative tools and instruments:** Innovative tools and instruments are tools and instruments that are designed to help people make informed choices about their investments. These tools and instruments can help people to better understand the risks and rewards of their investments, and to make better decisions about how to allocate their resources.

**Bottom-up collaboration:** Bottom-up collaboration is important because it helps people to understand the decisions that are being made about the future. These decisions include the development of complex and globally interdependent roles and markets, and the need to prepare for future challenges.

**Innovative tools and instruments:** Innovative tools and instruments are tools and instruments that are designed to help people make informed choices about their investments. These tools and instruments can help people to better understand the risks and rewards of their investments, and to make better decisions about how to allocate their resources.
DATA POINTS:
- Lifetime income products, and reverse mortgages and educational loans for re-careering and workforce participation.
- Financial institutions and the new collectives that provide win-win opportunities to aggregate resources.

SELF-IMPROVEMENT MARKET:
- Approximately 31.7 million or 44.7% of adults aged 45-64 participated in adult education in 2004-2005.3

BOOMER EDUCATION PATTERNS:
- 37% of leading-edge boomers graduated from college, much less than other generations.
- Boomer Education Patterns: 2004

PEER-TO-PEER HEALTH:
- Lending Club is one of a handful of new social lending networks where members can borrow money and lend money among one another at attractive rates. These networks are examples of how peer-to-peer loans are becoming a new financial tool.
- Nifty After Fifty is a new fitness center in Orange County, CA, designed for active seniors.

ENVIRONMENT:
- Sources: IFTF, 2008
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A generation ages

Boomers face challenges and opportunities their parents’ generation never knew. Consider lifespan. What does it mean to live a long life? In the past, length of life was simply a measure of how many years people could expect to survive. Now, the evidence is clear that living longer means working longer—a longer period of productive life. Life expectancy at age 65 in the United States is now around 18 years for men and 20 years for women. 

Boomers have lived through major economic downturns, the oil shock of the 1970s, and the dot.com boom of the early 2000s. Now a new wave of volatility threatens to reverse gains in longevity for a growing number of the nation’s oldest old. 

Engined longevity: the product of science and social change (see Chapter 7) 

Boomers are facing a new economic dimension in the age of longevity science. Their actions and beliefs will determine the future of many key institutions. Today, the nation is beginning to prepare for boomers’ aging, but shifts already underway are dramatically altering our social and physical environments. 

Boomers are using innovations in eat, care, and play to extend their health, quality of life, and productivity. For example, home networks of personal sensors might extend individuals’ ability to maintain health and mental alertness. This technology is now available to consumers; it is already changing how boomers are living their lives. 

Boomers are also using this era of innovation to search for new stories of identity and meaning in the context of advancing age. Younger people have flocked to online communities and social networks to represent themselves, but the technology boom and the recent economic downturns are forcing older people to reconsider how they use such networks to reflect their values and priorities. 

Boomers are using 529 plans for retirement learning (see Chapter 3). 

One of the more controversial trends that has emerged in recent years is the increased focus on educational savings plans, where an individual can invest in education — and get a tax break. 

Boomers have seen even more profound changes in longevity. The average life expectancy of “working” people — those who are employed — is higher than those who are unemployed. 

The facts about longevity are significant, and they are changing the nature of what it means to grow old. 

Global health security: a generation of unprecedented wealth and the responsibility to protect it (see Chapter 10) 

It has been said that the state where most boomers are living is the only place where the government has no power over the people. As the world becomes more complex and multi-faceted, national borders are increasingly proving inadequate to contain issues that cross traditional cultural boundaries, and the lines between national political systems and private enterprises are increasingly blurred. 

In a world of proliferating media, people are finding multiple “families” that function as informal change agents within workplaces and “ad hoc families” that can help people gather resources to attack and solve these problems? 

There are four main trends that are shaping the culture of older people: 

1. Generational transition: the shift from the “family” to the “self.” In the past, family was seen as a means of economic production and consumption, and the family was what people turned to when they were faced with poverty. Today, the concept of the family has been extended to include individuals who are connected to others by other means than blood or marriage. 

2. The meaning of “family businesses.” 

3. The meaning of “family.” 

4. The meaning of “family.” 

Global health security: a generation of unprecedented wealth and the responsibility to protect it (see Chapter 10) 

The focus of this chapter is on how people are changing their health, personal, and community health security. 

Global health security: a generation of unprecedented wealth and the responsibility to protect it (see Chapter 10) 

We are living in a time of unprecedented economic growth, and we are facing unprecedented challenges. 

There is a growing consensus that the global health system is in crisis. Much of the world is struggling to meet basic health needs, and many people are forced to go without the care they need. 

Global health security: a generation of unprecedented wealth and the responsibility to protect it (see Chapter 10) 

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