

## Help! We're Aging...

America is aging. Everyday *she* gets a little grayer and probably a little crankier. Yes, it's those darn Baby Boomers again! Actually, to be historically accurate, it was our soft-spoken, hard-working, patriotic parents who were responsible for the most fertile period in American history, 1946-1964, that produced 68 million children. Anyway you do the math, that amounted to a lot of bedroom time.

As this historic demographic bulge moves across the trajectory of adulthood, inevitably a growing percentage of Baby Boomers will reach retirement age, old age, and finally really old age. In 2010, the leading edge Boomers will turn 64, and one year later they



will begin enrolling in Medicare at age 65. Today, there are about 39 million adults who are 65 years in age or older, or roughly 18 percent of the total U.S. population base. Looking out a bit further, by 2030 there will be 71 million adults 65 and older, and 89 million by 2050. We are moving towards a social reality in which every third person will be over the age of 60. It is already the case that adults over the age of 50 make up one third of the population and outnumber youth who are younger than 18 (children account for only 24 percent of the total U.S. population). Pre-seniors (55-64 yrs) are now fastest growing age group, doubling in relative size since 2000. This is what they call a megatrend and it portends major changes ahead for America and our way of life.

The aging population is actually a worldwide phenomenon of the 21<sup>st</sup> Century. It parallels the magnitude and importance of the Industrial Revolution. According to the United Nations, there are 600 million older adults in the world today; there will be 2 billion by 2050 and they will outnumber children for the first time in human history. The majority of the world's older population resides in Asia (53% are older), followed by Europe (25% are older) with the U.S. trailing (22% are older). The increase in persons over age 60 will be more dramatic in developing countries in the future, however. Approximately one million people cross the threshold of age 60 every month worldwide, and 80 percent of these are in developing countries.



### Individual Aging: Increasing Life Expectancy

Public health practices are credited with much of the recent increase in life expectancy in the U.S., with males, on average, living to age 76, and women to age 81. During the 20th century, the average lifespan in the United States increased by more than 30 years, most of which can be attributed to the control of infectious disease, safer and healthier foods, vaccination, safer workplaces, and decline in deaths from coronary heart disease and stroke. This has changed the equation.

At the level of the individual, the new aging paradigm is a longer, healthier life. The “gift of longevity,” unique to our generation thus far, is requiring adjustments in the concept of

aging itself. If Baby Boomers still have a third of their life after reaching the so-called retirement years, what does that do to the concept of growing old? For starters it requires each of us to re-think our work life and the timing of retirement. A longer lifespan equals greater living costs for all of those extra years, and unfortunately someone has to pay for it. Our lives are further complicated by the unpredictable global economy, annual rising health care costs, and unexpected family obligations, such as, serving as a caregiver for an aging parent or relative and assisting adult children or grandchildren in challenging times. For most Boomers, the uncertain economy and being generationally “sandwiched” is going to mean staying in the workforce longer, perhaps through our sixties and into our early seventies. A significantly longer life expectancy also demands better self-regulation in terms of personal health and lifestyle management, financial planning, and lifelong learning. Good health, adequate financial resources, and relevant adult literacy skills requires commitment, time, and hard work. Trust me when I tell you growing old will be very different for Boomers. You will not be spending much time at the Senior Center, you will not be taking a lot of naps, you will not be bored.

### **Societal Aging: “Silver Tsunami”**

The demographic aging of America is being pushed rapidly by the “Silver Tsunami,” the 78 million Baby Boomers who become a little older every year. This has triggered a second paradigm shift in our thinking and understanding of aging, but this one is at the societal level. We are evolving as a society with a strongly held youth orientation to one with a dominant adult orientation. As the U.S. population tilts toward older individuals our national image, lifestyle, workforce, capital markets, housing stock, education system, and health services will also shift in emphasis. This has profound implications for social policy, government services (e.g., Social Security and Medicare), and the re-allocation of limited tax dollars. Some of these policy and service adjustments will not be easy, perhaps akin to the nautical metaphor of turning around a fully loaded tanker on the high seas. First you have to make the decision, then issue the order, then slow the vessel down, and so on.

Structural changes to the workforce will also be just as challenging but necessary. Boomers make up about 40 percent of today’s workforce. As they elect to delay or cancel retirement both private and public employers will need to accommodate them much better than they have in the past. This entails valuing older workers for their experience, technical knowledge, and corporate citizenship. This also means revising corporate policy pertaining to hiring younger workers and retaining older ones, creating more flexible working arrangements for older employees (e.g., flexible work schedules, job redesign, project-based work), and offering the right mix of benefits and incentives to attract and retain older workers.

There is a strong and growing belief that living to old age is a humanitarian windfall. Thus, a final challenge will be the creation of a *society for all ages* in which age is seamlessly integrated into the fabric of every community. In such a society, active aging is embraced, protected by law, age-adjusted policies, and political and social institutions.

Productive generational alignments and the creation of environments will be needed that support the growth, learning, and creative fulfillment of every individual at every age.

### **Re-Thinking Growing Old**

There was a time when no one over the age of forty could or should be trusted. So many of us have now passed that arbitrary age milestone the warning ceases to be very funny. Instead, many Boomers are focusing on aging “successfully.” That has come to mean three important things that impact the quality of life as we grow older. First, maintaining a high level of engagement with life. This is about staying involved and socially connected with family, friend, colleagues. It also means working in ways that make sense to each of us and which provide meaning and purpose. Second, maintaining a low risk of disease and disability. This is best accomplished by adopting a lifestyle and behaviors that promote good health in terms of nutrition and adequate exercise, and closely monitoring one’s key health indicators. Third, maintaining a high functional level in terms of physical and cognitive ability. These two are paired because any physical activity, whether strenuous or moderate, provides some protection against cognitive decline. Add to this a positive mental attitude, regular brain exercise (e.g., reading, communicating, problem solving, social interaction), and a strong social support network and you will be further protected from the potential loss of mental acuity.

Aging clearly does not have to be a passive process that just happens to everyone late in life, a debilitating experience characterized by pain, fatigue, and physical and mental decline. While this is still a very active area of research, the concept of “successful aging” offers Baby Boomers some tangible tools for living well into late adulthood.

Our concept of aging is obviously changing at both the individual and societal levels. But, how old is old? In a recent survey Boomers were asked when they thought they would be truly “old.” The answer most often given was 78.



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### **Additional Reading**

Federal Interagency Forum on Aging-Related Statistics. (2008). *Older Americans 2008: Key indicators of well being*. Washington, D.C.: Federal Interagency Forum on Aging-Related Statistics.

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