

## Baby Boomers Will Transform Aging In America, Panel Says

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The Aging In America 2012 conference in Washington, D.C., included a panel on baby boomers, featuring (l to r) Ken Dychtwald of AgeWave, author Gail Sheehy, Dr. Rhonda Randall of United Healthcare, Arianna Huffington of AOL Huffington Post Media Group and UCLA professor Fernando Torres-Gil.

WASHINGTON -- Baby boomers will transform aging in America over the next decade, as the generation faces both opportunities and potential crises, according to a panel of experts at the Aging in America conference on April 1.

By 2020, the population of Americans age 55 to 64 will have grown an unprecedented 73 percent since 2000, noted moderator Ken Dychtwald, president and CEO of the consulting firm AgeWave. "Anyone who thinks [the boomers] will turn 65 and be the same as the generation before are missing out on the last 60 years of sociology," he said. "The boomers change every stage of life through which they migrate."

Arianna Huffington, president and editor-in-chief of AOL Huffington Post Media Group; Dr. Rhonda Randall, chief medical officer of United Healthcare; author and columnist Gail Sheehy; and professor Fernando Torres-Gil of the [UCLA Center for Policy Research on Aging](#) made up the rest of the panel.

Historically, Americans led "linear" lives because so many only lived into their 50s and 60s, Dychtwald said. Today, "a new model of life is emerging," he said. "People want to distribute the longevity bonus. They are [going back to school](#) at 40 and coming back from illness to [run a marathon at 80](#). They are

beginning as late bloomers and hitting their stride in later years. The new model of life means aging isn't an isolated zone in 'Seniorville.' We are thinking about people as beginners again and again."

Huffington agreed. "F. Scott Fitzgerald's line that 'there are no second acts in American lives' is completely wrong," she said. "As we grow older, we have the opportunity to tap into the kind of wisdom that is denied to the young -- the opportunity to look at life without all the extra anxiety and self-judgment that dominated our lives when we were younger."

Sheehy called the mid-50s to the early 70s the "Grand Tweens," saying that "the pioneers and pathfinders among us" will shape this new stage of life, characterized by a renewed sense of purpose.

Dychtwald outlined the generational history of the [76 million Americans born between 1946 and 1964](#). "We weren't prepared for the boomers," he said. "There weren't enough hospitals or pediatricians. There weren't enough bedrooms in our homes. There weren't enough schoolteachers or textbooks or playgrounds. The huge size of this generation has strained institutions every step of the way."

For example, he noted, students at his high school in Newark, N.J., had to go to class in shifts. That experience offers a warning for what may lie ahead, he argued. "The boards of education had 13 years to see this coming. What was the surprise there?" said Dychtwald. "But it's the same today with senior care and geriatric medicine and continuum of care. It's staggering how unprepared we are."

Baby boomers will put unprecedented strains on entitlement programs. In 1940, life expectancy was 63.5 years, some 9 million Americans received Social Security, and the ratio of workers to beneficiaries was 159 to 1, Dychtwald said. By 2010, life expectancy was 78.3 years, nearly 39 million people received Social Security benefits, and the ratio of workers to retirees was 2.9 to 1. "And this was before the first boomer turned 65," Dychtwald pointed out.

If the looming shortfall in entitlement programs is not addressed, boomers will confront challenges that rival those faced by their parents and grandparents in the Great Depression and World War II, argued Torres-Gil, who was the first assistant secretary for aging under President Bill Clinton.

Torres-Gil expects to see a new generation of gray activists. "I'm hopeful we might see a renewed sense of ... advocacy and demands for change," he said. "The boomers may well be the 100-ton electoral force in the next 20 years. The question is, 'Will we use it for our own selfish needs to raise taxes on young people?' I remain hopeful we will use our numbers to make change for the betterment of all generations."

He also suggested that the economic demands of boomers may trump political divisiveness over immigration policy.

"It behooves us aging baby boomers to support the Dream Act and a path to citizenship -- not because we are do-good, liberal, progressive commie pinkos, but because it may be in our self-interest," Torres-Gil said. "It will be on the backs, so to speak, of immigrant Hispanic minorities upon whose productivity, labor and taxes we will depend for whatever public benefits, such as Social Security and Medicaid, that we may need."

By 2020, 64 million people will be eligible for Medicare -- one-third more than today, noted Randall of United Healthcare. Chronic disease is the single biggest driver of health care costs, she said. More than 60 percent of people over age 65 live with one or more chronic diseases; that rises to 70 percent by age 80. Insurers are working to better coordinate care so that seniors stay healthy longer, Randall said.

Randall expects the boomers to be sophisticated purchasers of health care, seeking customized insurance plans tailored to meet their needs. "They want more information and control over their health care," she said. "If they see something better that fits their needs, they'll change plans. We see this as having a positive impact on health care — more demand means more competition, and more competition means more innovation."

Boomers also have a "fierce" desire to remain independent, which will lead to an expansion of organizations offering home- and community-based care, Randall added.

On the philosophical side, America needs to look globally for perspectives on aging, Huffington said. "Aging is so dramatically different where I come from. There is a reverence for people getting older in Greece," she said. "There is a realization that you have lived this life and now have wisdom to impart to the rest of the world. You see the same sense of village elders in so many cultures, but not in America."

Huffington expects to see baby boomers "learning to lead their own lives with more awareness, gratitude and empathy ... and communicating that to the rest of the world."

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