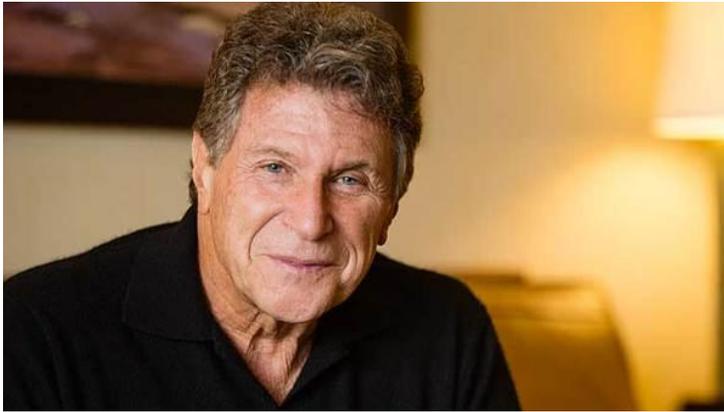


Aging in America

By: Daniel D. Williams | November 2, 2015



One day, while flitting about on earth, the Greek goddess, Eos, met and fell in love with a mortal. Eos went to her father, Zeus, and said, “please, Father, give Tithonus immortality.”

“Are you sure that’s what you want?” Zeus responded.

“Yes, Father, more than anything.”

Like any father with a beloved daughter (goddess or not), Zeus bowed to her beauty and did as he was told, granting Tithonus immortality. Only there was one snag in the arrangement — Eos never asked for eternal youth along with immortality. Over the centuries, Tithonus, unable to die, but with a withered and crumbling body, lived on. Eos, blessed with eternal youth, watched her beloved age and wither, his bones reduced to dust, yet he lived on — he lived on and on and on, well beyond what anyone would consider an enviable quality of life.

Gerontologist and aging expert Ken Dychtwald loves to tell that mythical tale, the story a perfect metaphor to describe our [aging population](#) and the modern world’s God-like ability to keep people alive.

“On the first day of the 20th century,” says Dychtwald. “the [average life expectancy](#) was 47. As the century closed, it was 78. Today, it’s approaching 80 and continuing to rise.”

The modern age

It’s no secret that modern medicine and technology have done a remarkable job of keeping people living longer.

According to Dychtwald, we’re living “in an era of extraordinary change with regard to [longevity](#) and I think it’s important to keep in mind that throughout 99 percent of history, the average life expectation worldwide was under 18.”

Until the 20th century ushered in its medical breakthroughs, humans lived short, brutal lives. Twenty percent never reached their first birthday. The rest of childhood was hellish as well with infectious diseases running rampant.

“So back in the 1850s couples didn’t say, ‘Honey, what would you like to do after retirement,’ because you wouldn’t be living that long,” says Dychtwald. “The medical system didn’t need to be experts in things like hypercholesterolemia or adult onset diabetes or age-related cognitive decline and things like Alzheimer’s and related dementia.”

But the 20th century witnessed breakthroughs in “public health, antibiotics, the capacity to do more sophisticated surgical procedures thanks to anesthesiology — frankly, a much more sophisticated field of medicine,” the effect of which is the ever-expanding average life expectancy, says Dychtwald.

What’s amazing, he adds, is the amount of time people now experience in retirement. In the past, people worked until they died. Now when someone retires, they might have another 20 or 30 years of life in front of them.

“If you’re a woman it’s even longer, if you’re wealthy, it’s even longer than that,” says Dychtwald, “because wealthier people tend to have better access to medical care and live a bit longer than folks with fewer resources.”

What’s really exciting — as well as terrifying — in the aging conversation are the potential breakthroughs that could be on the way.

“There are many people who believe that we’re on the brink right now of extraordinary breakthroughs that could very well add another two or three or five, even 10 or 20 years to our lives,” says Dychtwald.

He believes the longevity revolution changes everything, “having a bigger transformative impact on who we are and how we live and the competitiveness of nations than either of the industrial or technological revolutions of previous centuries. And it surely is going to have a huge impact on how much money people need to live with security and comfort throughout their lives. Because if you’re going to live 61 years, you need different resources than if you’re going to live 91 years.”

The aging population

A boomer by birth, Dychtwald entered college in the late 60s where he tells me he “wandered into a psychology course — The Psychology of Human Potential.” At the time, a student of physics and engineering, Dychtwald would leave the course fully awash in the Age of Aquarius, his brain afire with ideas.

“The whole idea that each of us had capabilities and capacities that were untouched, untapped — yet there were techniques, therapies and approaches that had been examined throughout the world by which people could unleash more and more of their mental and physical capabilities and talents,” he says, “just seemed to me about the most amazing thing I had ever heard.”

At 22, he wrote a book, *Body Mind*, that remains in print 40 years after its initial publication. Later, he would receive funding from the National Institutes of Health to set up the first preventative health project in America for older adults, ultimately to be called the SAGE Project.

“I became fascinated with older adults as a young man. I became really curious as to how some of these incredible older people were happy, healthy and financially secure, and others were not. What became obvious to me, as the years unfolded was that there are choices we make along the way. There is the issue of the elderly, but then there’s the issue of aging and how do we become 50-year-olds? How do we look after our bodies? Do we save enough? When we lose friends do

we make new ones? All of these issues pertaining to our aging society, and also individual aging, were incredibly interesting to me as a young man.”

Age Wave

By 1982, with nearly a decade as an expert in the field of aging, Dychtwald was asked to provide studies for The Office of Technology Assessment, a think tank of the U.S. Congress from 1972 to 1995.

Dychtwald and other forward thinkers worked on a project called Technology and Aging, where they crystal balled how America would be transformed in the 21st century as a result of changing demographics.

“Every month we’d fly to Washington and debate and try to make sense of all the ways in which our health care system, our infrastructure, politics and economics were going to be altered as a result of increasing longevity — the aging of the baby boomers and declining birth rates — what I came to call the Age Wave (the name of the company he formed in 1986).

“In studying the country’s demographics, what became obvious to me was that America had been built for the young,” says Dychtwald. “Everything from our physical environments to the way we think of the stages of life had been oriented around who we used to be and who we used to be was young.”

And, while that may have been the case, Dychtwald connected the dots, even as far back as 1982, and saw the boomers, 76 million strong, getting older and their impact on culture meant the demographic focus on the young would have to change with them.

“What became more and more striking to me then was that as the demographic forces played out, we would focus on what kinds of products and services would 60-year-olds want? How would the boomers approach retirement differently than previous generations? If you’re going to live 80, 90 or 100 years, when are we old? When should we be receiving pensions? What’s the relationship within the family as we have three- and four- and five-generation families living simultaneously for the first time in history?”

At one point in the 80s, Dychtwald even received a call from Chrysler CEO Lee Iacocca who asked him, “The population’s going to be living longer, what does that mean for the automobile?”

The aging problem

A frequent speaker at conferences and events, Dychtwald cringes when he hears the introduction, “Next, Dr. Dychtwald will talk about how we deal with the problems of our aging society.”

Why, in his view, would aging be seen as a “problem” when humans have spent the last 100,000 years looking for ways to get people to live to old age. Since the dawn of man, we’ve been in pursuit of “fountains of health, better and safer environments, eliminating disease. And now we’ve created older people and are giving people that long-sought-after longevity, so I don’t really view it as a problem. For me, this is a great gift, this is a great triumph.”

But a problem does exist — in regards to money. Speaking on a panel with Dychtwald at the 2014 ASA (American Society on Aging) Conference, Dr. Joe Coughlin, director of MIT's Age Lab, raised the question on everyone's mind with regards to aging, "Who's going to pay for it?"

As people age, the cost of keeping them alive rises with them, and the ability of modern science and technology keeps them living longer. People need a plan. People need to know how they're going to pay for staying alive so long, and they need to know who's going to foot the bill.

Dychtwald experienced this financial question about mortality in his own family. He recently celebrated his mom's 92nd birthday. The extended family gathered in Florida to celebrate her life. That reunion also allowed the family time to reflect on her late husband who passed away two years ago.

Dychtwald's dad was diabetic and figured he'd live 70, maybe 75 years, so being the responsible patriarch of the family, he planned for that. He worked and saved — enough to keep him in good financial standing through his 75th year and enough to look after his wife for after he was gone. Except, he didn't die at 75; he lived another 17 years.

"Before he passed away, he and my mom celebrated their 71st wedding anniversary. I'm a lucky guy. I got to know my dad up until my 63rd year of life. However, my dad outlived his resources. You can't imagine how difficult it was for him to receive checks from me on an ongoing basis to handle some of his bills and it's not an unusual story as more and more people will outlive their money."

Pleasantville

Another factor to consider as people age is how they age, how they spend those golden years.

We don't have to watch a Viagra ad for the millionth time to know this isn't our grandparents' retirement anymore. The nostalgic view of our grandparents in retirement was two old people on the front porch in rocking chairs, watching that evening sun go down.

As Dychtwald says, "It was a time that people largely felt done. It was a time of winding things up, winding things down. It was surely not a time of new beginnings or going back to college or reinventing one's self."

But beyond Viagra, there's a revolution happening with the older set. Dychtwald likens it to the 1998 film "Pleasantville" that starts out in black and white. As the town and its people become more attuned to the joys and passions of life, vibrant colors flood in.

"I think retirement has largely been a black and white stage of life," Dychtwald says, "but it's getting colored in these days as we see more options being offered in the marketplace, more types of interesting travel and colleges welcoming retirees back to their classrooms. We're seeing more and more interesting leisure or holidays, we're seeing more and more role models. We see 70-year-olds running for political office. We see 80-year-olds starting foundations. What's been happening, what we're seeing is a fabulous revolution where the new old are rewriting their retirement."

Moore's law and aging

Not only are fascinating changes taking place among the aging, according to Dychtwald, but they're taking place in Silicon Valley as well. Bright thinkers like Elon Musk, Ray Kurzweil, Peter Diamandis and Craig Venter don't subscribe to linear thinking like the rest of us. They grew up with Moore's law, which predicts that every 12 to 18 months technological power will double while becoming half as expensive.

Speaking at the 2014 ASA event, Dychtwald said, "If I were to take 30 steps linearly, I would walk across this stage. Most of us think of progress in linear steps. But if I were to take 30 exponential steps, it would take me 25 times around the earth." He points to Google with its extremely deep pockets launching its Calico project, set up to defeat aging, and Craig Venter forming Longevity Inc. Dychtwald says these kinds of thinkers with their kind of funding are not fooling around.

But, he adds, what if in our pursuit to defeat aging, we make mistakes. What if, he hypothesizes, we defeat cancer, we make heart disease a thing of the past, but we make no scientific or technological breakthroughs with Alzheimer's disease, which has a 47 percent rate of hitting anyone over the age of 85? We will then be creating a world of 125- to 150-year-olds who will be demented for 60 to 70 years.

"These kinds of horrors are part of the imagination of the future of longevity that requires wise navigation. The challenge then will be: How do we match our health span to our life span with the least amount of suffering or pain."

The elder mind

In addition to matching health and life, Dychtwald says it's imperative that we get a grip on financial literacy. We're doing a disservice to our aging population by not equipping them with the necessary tools and information about their finances, particularly during their retirement years.

The entitlements of Social Security and Medicare loom on the horizon as millions of Americans hit their retirement years, but another issue began in the 70s, when companies began moving money from pensions to 401(k)s, putting the burden of financial planning increasingly in the hands of regular Joes who weren't equipped to manage their money.

"Will we be burdened with an impoverished and aging population?" Dychtwald asks, "That's one of the questions that keeps me up worrying at night."

But, he adds, we have a lot of people with big bank accounts who don't want to see this happen. They're working on new and creative ways of looking at capitalism. And there's a movement, among the aging, of not stepping away from work entirely; they're moving into encore careers in droves, keeping their bodies and minds active well into what would be considered their retirement years.

Many, however, remain on the couch, and Dychtwald wants to see that stop. "Last year the average retiree watched 49 hours of television a week. And that's a mistake. There's an African

saying that, ‘when an old one dies, it’s a library burning down.’ We have millions of libraries burning down every day in this country and it’s our fault for not thinking of ways to have a better long-lived population.”

Instead of stowing away our aging population alone in their homes, Dychtwald says, we need a tribe of elders to lead us and teach us and not just have them sit in front of the TV and earn entitlements.

Can boomers solve the aging boom?

Each day, another 10,000 baby boomers turn 65. As we migrate into elderhood, our huge numbers and vast influence over the economy, social policy and the culture in general will transform America into a “gerontocracy.” And the growing costs of our anticipated illnesses and entitlements will further strain our economy.

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. Ironically, while our demographic heft is not our fault, its impact will be our legacy. The question now is whether we — not our parents or our children — have the guts and wisdom to set the proper course corrections in motion.

Based on 40 years of research, dialogue, analysis and activism, I have come to believe that there are essential — and achievable — course corrections that are needed if we are to capitalize on our newfound longevity. Here are the five challenges for the boomer generation.

- 1) Create a new purpose for maturity
- 2) Foster healthy aging — on all fronts
- 3) Encourage lifelong learning and re-careering
- 4) Assume responsibility for a lifetime of fiscal fitness
- 5) Re-set the obsolete markers of aging

Are we up to the task?

As a generation, we have had the winds at our backs for a lifetime. Even with all of our ongoing complaining about this or that, we know that we have been blessed. But do we have the guts and wisdom to step over the current political preening and set the proper course corrections in motion? I believe we do... and I surely hope that we will take the actions necessary to save the future before it’s too late.

~ Ken Dychtwald

Original Link: http://www.lifehealthpro.com/2015/11/02/aging-in-america?page_all=1&slreturn=1453919615