



Harvard Generations Policy Journal

THE AGE *EXPLOSION*: BABY BOOMERS AND BEYOND

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The Age Explosion: Baby Boomers and Beyond is a *pro bono* public service publication whose mission is to develop and implement creative, inter-generational national policies that will prepare the country for the aging of its baby boomers.

Preface

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Since the baby boom generation has substantially transformed each successive life stage it has experienced, it is no surprise to find abundant commentary on this colossal cohort, born between 1946 and 1964, as it advances relentlessly toward retirement. Still, the discussion concerning the effects of this demographic tidal wave is far from comprehensive. Careful consideration of national policies to deal with this phenomenon is especially hard to find. Equally scarce is a comparative perspective on trends in aging in other parts of the world, many of which will also be burdened soon with burgeoning elder populations.

This inaugural issue of the *Harvard Generations Policy Journal* brings together a group of authors from academia, government, business, and media to examine a number of important issues in aging that deserve more deliberate scrutiny. The topics are wide-ranging, but they all reflect the need for a more inclusive and conscious approach to policy formation that focuses on the complex interrelationships among issues. Collectively, these essays are designed to stimulate dialogue on aging policy within and beyond the national policy arena.

In his article, “Baby Boomer Public Policy: A New Vision,” Paul Hodge, Director of the Generations Policy Initiative and Research Fellow at the Hauser Center, John F. Kennedy School of Government, Harvard University, strongly urges the US to develop an innovative paradigm for aging policy to prevent a national aging baby boomer crisis. Identifying compelling demo-

graphics and key policy questions, he builds the case for a multidisciplinary, systems-centered, intergenerational approach to policy research, development, and implementation and offers preliminary recommendations essential to this new framework.

William D. Novelli, Executive Director and CEO of AARP, focuses on how to meet the challenges of both boomer aging and longer life in the twenty-first century in “2011 in America: A Blueprint for Change,” calling for policies and strategies that reflect a new kind of partnership among government, private institutions, and the public. He advocates a new financial model for secure retirement, a transformed health-care system that better serves Americans 50 and older, and a fresh vision for optimizing the older population’s quality of life.

In the article entitled “Eldercare: The Challenge of the Twenty-First Century,” Richard Thomas, a contributing editor and chief economic correspondent for *Newsweek* Magazine, explores how the combined Medicare, Medicaid, and Social Security programs will create a “financial time bomb” as they double their burden on American workers over the next several decades of baby boomer retirement. He addresses the ways in which the problem has been denied and ignored, as well as obscured, through the smoke and mirrors of US trust funds and proposes solutions that will meet the needs of the elderly without provoking serious conflict between the generations.

Estelle James, a Visiting Fellow at the Urban Institute, narrows the focus to baby boomer females in her article titled “Financial Hurdles Confronting Baby Boomer Women.” She describes the unique financial problems boomer women will face in retirement because of their gender and longevity and discusses solutions that emphasize women’s individual action as well as reshaped public policy—principally a redesigned Social Security system that assures women a more secure financial future.

“New Goals for Continuing Higher Education: The Older Learner,” by Leonie Gordon, Director of the Harvard Institute for Learning in Retirement, and Michael Shinagel, Dean of Continuing Education and University Extension at Harvard University, considers the expanded role that continuing education will play in the lives of baby boomer seniors. The authors explore

the variety of learning structures that will need to be available to retiring boomers, and they highlight the ways in which continued learning can contribute to elders' self-fulfillment and equip them to be productive members of society.

David Lazer, Associate Professor of Public Policy and Associate Director for the Center for Digital Government, John F. Kennedy School of Government, Harvard University and Viktor Mayer-Schönberger, Associate Professor of Public Policy at the John F. Kennedy School of Government, investigate the link between the future Internet and baby boomers in their article, "Staying Connected: Baby Boomers and the Internet." They analyze the differences between current older Internet users and boomers, show how Internet usage is likely to evolve as boomers age, and discuss emerging implications for technology policy.

The final three articles switch the focus from the national domain to the international. Juliet Schor, Professor of Sociology at Boston College and formerly Director of the Women's Studies Program at Harvard University, moves beyond the national phenomenon of baby boomers to offer a sobering global perspective in "Older Consumers and the Ecological Dilemma." Her article details the degradation of planetary ecology due to unsustainable consumer patterns and delineates the role that older consumers can play in leading boomers to more sustainable consumption.

In "Life Expectancy and Aging Populations: Strengthening the Science of Longevity," Kevin G. Kinsella, Special Assistant, International Programs Center, United States Census Bureau, explains the critical need for accurate population forecasting as a prerequisite for informed fiscal choices. He describes the limitations associated with past, as well as current, projection models and argues for an expanded approach to longevity projection that includes consideration of factors such as racial, ethnic, and gender differences, probabilistic forecasts, and technophysio evolution to establish a sounder foundation for policy development.

Finally, Paul S. Hewitt, Deputy Commissioner for Policy, US Social Security Administration, contemplates the complexities of global aging in "The Geopolitics of Global Aging." He probes the ramifications of the growing worldwide

generation gap, in particular, the looming fiscal crises in advanced welfare states, the potential and volatility of emerging third world markets, and the role the United States must play in managing the effects of global aging.

With the aging of the baby boomer generation, Americans will witness a societal transformation of unprecedented size and scope. Since the vanguard of the boomer bulge will reach 65 as early as 2011 and the populations of numerous countries around the globe are aging rapidly as well, lead-time is short and the problems myriad. This journal and the articles that follow have been conceived to call attention to these problems and to encourage the kind of thoughtful discussion that issues of this magnitude urgently require.

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