



Harvard Generations Policy Journal

THE AGE *EXPLOSION:* BABY BOOMERS AND BEYOND

Preface by Derek Bok

President Harvard University

Paul Hodge, Founding Editor

Chair, Global Generations Policy Institute

Director, Harvard Generations Policy Program

Cambridge,
Massachusetts

A joint publication of the Global Generations Policy Institute
and the Harvard Generations Policy Program

The Age Explosion: Bay Boomers and Beyond is an update of the 2004 original publication and is published by the Baby Boomer Media Group LLC. All inquiries should be directed to the Global Generations Policy Institute, 124 Mount Auburn Street, Suite 200N, Cambridge, MA 02138, tel: 617-491-1171, fax: 617-547-1431, e-mail: genpolicy@genpolicy.com, website: www.genpolicy.com.

Copyright © 2006, 2007
by the Global Generations Policy Initiative, Inc.
ISBN 0-9778688-1-8
All rights reserved.

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.

Baby Boomer Public Policy: A New Vision

Paul Hodge

Director, Harvard Generations Policy Program

Research Fellow, Hauser Center

John F. Kennedy School of Government

Harvard University

Introduction

Thousands of the 75 million American baby boomers born between 1946 and 1964 celebrate their fiftieth birthdays every day. The graying of the United States, which is occurring as well in other industrial nations, constitutes a demographic revolution and presents the most critical public policy issue of our times. While many experts, popular pundits, and the press have made predictions about how the aging of the baby boomers will affect the United States, in actuality, no one really knows with any certainty what will happen. What is clear is that the policy implications and ramifications are unprecedented in history. This inevitable demographic reality will fundamentally change our culture well into the twenty-first century. To prepare our country and avoid a national crisis, we must develop a radically new vision that transcends outdated policies and generational biases. We must encourage and institutionalize “out-of-the-box” thinking, creative “systems” policy development, and innovative multidisciplinary research if we are to effectively address the transformational societal shock of the nation’s aging baby boomers.

*To prepare our
country and avoid
a national crisis,
we must develop
a radically
new vision
that transcends
outdated policies
and generational
biases.*

Overview and Demographics

In 1995, the White House hosted the White House Conference on Aging (WHCoA) titled “The Road to an Aging Policy for the 21st Century.” Subsequently, recognizing the demographic revolution the country will be facing with the aging of the baby boomers, the 1996 Executive Summary of the Conference concluded and warned:

A strong sentiment conveyed by many of the thousands of people throughout America who participated in the 1995 WHCoA was that change in our national aging policy is needed now to lay a strong foundation that will serve us in the 21st century. The national policy should be intergenerational, and it should embody a sense of community, with shared rights, responsibilities and values.¹

The window of opportunity for developing and implementing a compassionate, comprehensive, cost-effective national aging policy is closing rapidly. By the year 2000, there will be 26 times as many Americans over the age of 85 as there were in 1900. Also, in the year 2000, there will be almost 76,000 Americans at least 100 years of age. In contrast, more than one million of the Baby Boomers will live to be 100 years old, with women significantly outnumbering men. Delays in planning for our national population will result in greater demands upon our nation and its people.²

The seriousness of this warning can best be put into perspective by understanding the major demographic trends and changes the aging boomer cohort brings, along with some of the major implications of these changes:

- In 2006, the baby boomers will begin to turn 60 and, in 2011, they will reach 65. In the coming decades, there will be a significant increase in the number of elder boomers and in their proportion to the total population. By 2030, the boomers’ proportion will expand to 20 percent of the population up from a current 13 percent, and the number of elderly will double.³ Put in different terms, from 2010 to 2030, the 65+ population is projected to “spike” by 75 percent to more than 69 million people.⁴ Then, from 2030 to 2050, the growth rate is projected to increase at about 14 percent with the number of elderly totaling about 79 million.⁵

The 85+ population is the fastest growing segment of the older population. The most rapid increases in the number of persons 85+ will take place between 2030 and 2050, when the baby boomer cohort reaches these ages. By 2050, the 85+ group will rise from a current 1.4 percent to

comprise about 5 percent of the population.⁶ There will be a significant increase in the number of centenarians within this group.

Women will predominate among the elderly, especially among the oldest old. By 2050, it is projected that women 85+ will outnumber men older than 85 by about four million, accounting for about 61 percent of the 85+ population.⁷ Most of the 85+ will be widowed women. According to the US Administration on Aging, “the imbalance of the sexes and the low percent of married women have been associated with reduced income, greater poverty, poorer health and greater risk of institutionalization of older women.”⁸

Even though the notable increase of the oldest old and the elderly in general is good news in terms of our attempts to lengthen the lifespan, there is a downside. There will be large increases in some very vulnerable groups such as the oldest old living alone, with an unacceptably high percent of individuals living in poverty or with low incomes. They will require a much greater share of public/private support and services.⁹ By 2030, there will be sizeable increases in the number of people requiring services in health care, nutrition, housing, transportation, recreation, and education.¹⁰

- Within the general elderly population, minority elderly populations are projected to increase substantially for the next three decades. While the white 65+ population is projected to increase by 95 percent between 1995 and 2030, older minorities will increase at a greater rate, including a 154.6 percent increase for Blacks, a 417.1 percent increase for people of Hispanic origin, and a 380.1 percent increase for people of other races (Asian, Pacific Islanders, American Indians, Eskimos, and Aleuts).¹¹ The rapid growth of these minority elder groups will greatly impact the demand for targeted supportive services.
- By 2011, when the first boomers turn 65, it is estimated that there will be millions of vacant jobs outnumbering available workers. By 2030, the

By 2011, when the first boomers turn 65, it is estimated that there will be millions of vacant jobs outnumbering available workers.

skilled labor shortage may be as high as 35 million.¹² For the last 20 years, there has been about a 44 percent increase in the group of 25-to-54-year-old baby boomer workers born in the US. For the next 20 years, no growth in this age group is anticipated so any growth in the work force will have to come from older baby boomer workers and/or immigrants.¹³ Because of this projected labor shortage, it is postulated that a “polarizing” gap may develop between affluent skilled workers and a growing number of lower-skilled, foreign-born workers. As Professor David Ellwood of the John F. Kennedy School of Government has observed, “We’re on a knife edge. If we look forward and think about it, there are a lot of things we can do to deal with this, but if we do nothing, we could end with a much more polarized society, with much more inequality than we have now.”¹⁴

- Current demographic projections are based on certain assumptions about the boomers’ longevity and state of health as they age. In contrast to current established medical and scientific opinion, there is a growing group of experts who feel that within the next two or three decades, with advances in medical and related sciences, human lifespan will increase to an unprecedented length. Not only will it be relatively normal for people to live to 100, like the recently deceased Bob Hope, but also they may live to reach the “natural cap” of about 120 years and up! Generally, boomers will have better health as they age and their aging process may be notably slowed. Developing and new research discoveries in such areas as the mapping of the human genome, cloning technology, nanotechnology, mechanobiology, stem cell and biogenetic engineering, medicine, nutritional sciences, public health, robotics, pharmaceuticals, and a host of other presently unknown, interrelated fields will be greatly responsible for these revolutionary changes.

Given the dynamic and evolving state of science and the accelerating breakthroughs, it is clear that the longevity and population health assumptions underlying current boomer policy projections may be, and most likely are, inaccurate and inadequate to deal with society’s and the boomers’ future needs. Indeed, if boomers and the other younger aging cohorts live significantly longer than currently projected, and in better health, then many national policies dealing with practically every area of

our society will have to be revisited, researched, and refined to address these revolutionary demographic changes.

- In the near future, the baby boomers will be the recipients of the largest intergenerational transfer of wealth in the history of this country, if not the world. Trillions of dollars will be transferred from the boomers' aging parents. While this transfer bodes well for the finances of a large number of boomers, a significant minority of less well-off boomers will be unaffected and the wealth differentials that exist today will follow the baby boomer generation. These "wealth disparities" will determine the life style options for many aging boomers and will limit the choices of millions of Americans (especially minorities) in quality of health care, housing, and numerous other areas.¹⁵

Policy Questions: Familiar and Unfamiliar

As can be seen from the foregoing, extensive demographic changes will take place with the aging of America's baby boomers. Our societal response will be critical. It must include creative interdisciplinary research and systems policy development and implementation, not only on the known issues but also on a multitude of unknown challenges the nation will be facing in the next 30 years. The following highlights some of the more pressing aging policy issues and the questions linked to them:

- **Politics**

Questions abound about how the boomers will affect the nation's political landscape and, by extension, public policy development and implementation. As they age, will the boomers continue the trend to vote at a higher rate and thereby set the public policy agenda? In Iowa, which has the first 2004 presidential caucuses, presidential aspirants must pay attention to entitlement issues affecting the elderly not only because they are the fastest growing age cohort in the state but also because they represent a significant voting block. Issues like Medicare, Social Security, and prescription

As they age, will the boomers continue the trend to vote at a higher rate and thereby set the public policy agenda?

drug benefits are paramount on the Iowa political agenda, and any presidential aspirant who ignores them does so at her/his peril.¹⁶ Is the Iowa experience a harbinger for the rest of the country as the boomers age?

Will the boomers dominate the legislatures and executive branches on the local, state, and federal levels? Will their lobbies claim more of the public budgets? If this happens, will the younger generations remain quiet and compliant? Will they pay higher taxes to support the boomers' entitlement programs? Will boomers, in turn, vote for local bond issues/programs targeted to the younger generations' needs, programs such as school construction? Will there be an intergenerational battle? Or will we be able to develop strategies that encourage constructive policy development between and among the diverse and divergent generations?

Most importantly, will a substantial portion of boomers become more conservative and resistant to change as they age? This has already happened in Japan where the conservative concerns of its elderly population have been one of the contributing factors in slowing Japan's economic recovery. While baby boomers' parents tended to become more politically conservative and resistant to change as they aged, given the great wealth and good health that the baby boomers will enjoy, will they follow this model or will a significant portion of them return to the social activism they espoused in their youth?

- **Retirement and Work Force Trends**

Many questions arise about the baby boomers' retirement and work force plans and the effects they will have on our society and its economic well-being in the coming years. Will the baby boomers have retirement plans similar to those of current retirees? Will they change current notions of retirement? Will boomers become "bored" with traditional retirement? Will they work longer or will retirement be viewed as a gradual process where, over a period of time, the employed boomer cuts back on the time she/he spends at work? To sustain economic growth, government policies will need to provide incentives to encourage boomers to remain at work into their elder years, do more retirement planning, and increase individual savings. But how can we formulate realistic policies if we do not know the boomers' intentions?

Some boomers will have more than one career and take a new career for a challenge or pleasure. Others, especially single women and minorities, will not retire because they cannot afford to do so. Twenty years from now, it is projected that women and minority men will constitute about two-thirds of the work force.¹⁷ If there are no significant policy changes and many baby boomers, especially women and minorities, keep working in their older years just to survive, what will be the effects on our culture? While women constitute a majority of the elder retiree population and boomer women play a major role in our work force and in the care of children and elders, our pension and retirement policies are generally gender-biased towards men. Will our policies have to be re-focused to reflect the unique retirement needs of women? How can we develop effective policies if age and gender discrimination are rampant in the work place?

Economics influence the retirement and health care options for individuals, which, in turn, impact their quality of life and life expectancy. A number of boomers will be more affluent than today's retirees. The older baby boomers may be better off financially than the younger boomers because the older boomers may have experienced a healthier economy as adults and inherited greater wealth. Many agree that, at current trends, there will be a growing gap between the rich and poor boomers. How will policies address this growing gap?

- **Aging Baby Boomer Financial Security**

One of the great societal challenges facing our country will be the protection of the financial futures and well-being of vulnerable elder Americans and increasingly vulnerable aging baby boomers. On the rise, and fast becoming the most prevalent type of crime committed against the elderly, are cases involving financial exploitation by perpetrators who are relatives, business professionals/institutions, con artists, and caregiv-

To sustain economic growth, government policies will need to provide incentives to encourage boomers to remain at work into their elder years.

ers. Far more ominous, in recent years, we have witnessed tens of thousands of boomers' private pensions/401(k)'s being wiped out or severely depleted because of corporate accounting shenanigans, greed, corruption, and "old-fashioned" criminal behavior.

These financial crimes are particularly abhorrent and heinous because the victims are increasingly defenseless as they age. The consequences of these crimes have a far greater impact and more lasting effect on an aging victim's life than on a younger adult's. Being swindled out of your life savings and supplemental retirement income by a stock/accounting fraud scam may be an extremely negative experience for a 30-year-old, but it is absolutely devastating and, indeed, life-threatening to a 76-year-old trying to make ends meet with just Social Security payments and no prospect of earning the stolen money back. The same applies to the boomers. Having their 401(k) plans become worthless or severely diminished because of corporate and accounting fraud/abuse can have a permanent negative impact on their personal and their family's future financial security and quality of life.

Given the foregoing, the following critical questions arise: can we afford to endure the marginal successes our regulators and law enforcement officials are achieving in their efforts to protect the financial resources of our elder citizens and aging boomers? If current trends persist and there are no radical sustained regulatory reforms coupled with increased law enforcement efforts to prevent, prosecute, and punish corporate crooks and disreputable people who prey on our at-risk citizens, will many of our elder citizens and aging baby boomers lose their retirement savings "safety nets"? Will a great number of elders and aging boomers fall below the poverty line and become more dependent on government entitlements which, sadly, may not be available?

Societal Impediments to Boomer Policy Development

Considering the many questions linked to the pressing policy issues just discussed, it is clear that the challenges for policy research, development, and implementation are substantial. Still, almost eight years have passed since the last White House Conference on Aging issued its warning, and no comprehensive policies dealing with the aging of the nation's baby boomers have been formulated to address the coming demographic and societal challenges.

We should not be surprised by this outcome since it is the result of the following complex interrelated societal factors:

- Our nation’s centers of power and influence are decentralized, and there is no national unifying force empowered to initiate, prioritize, direct, and coordinate a “systems approach” to national baby boomer aging policy research, development, and implementation. Historically, aging policy functions have involved many independent functioning players from differing disciplines and sectors of society. With the exception of the WHCoA and the US Administration on Aging, no national efforts have been mounted to forge a national baby boomer aging policy for the twenty-first century. Indeed, because aging policy cuts across many policy areas, it is unique to our society. Developing interrelated policy systems that take into consideration the relationships among diverse and convergent scientific, cultural, and public policy areas poses difficult challenges for our country.
- Because of inaccurate information, a lack of political will/courage, outright denial, procrastination, or a combination thereof, policy leaders in this country tend to severely underestimate the lead times they need to create policies to address the aging of America’s baby boomers. Many policy leaders say that we have about ten to 20 years to prepare and implement such policies. The more realistic view is that, depending on the policy area one is addressing, lead times for effective policy development and implementation vary and can be significantly shorter than originally contemplated. With the tragic deaths of thousands of elderly French citizens in the summer of 2003 due to an intense (unplanned-for) heat wave, it has been clearly demonstrated that aged-based infrastructure policy development lead times can evaporate “overnight,” leaving elder populations in grave danger.

Another example of lead-time miscalculation hits closer to home. At current reimbursement levels, it is very difficult, if not impossible, for an older person to live on Social Security as a sole income source. In the future, it is projected that, unlike any other time in our nation’s history, a great number of single boomer women and minorities will fall below the poverty line in their later years. To address this potential national calamity, we need to be developing and instituting national fiscal/monetary,

economic, and work place policies right now to facilitate capital accumulation, retention, and growth by baby boomer women and minorities. We do not have ten or 20 years' lead time to address this problem.

- The sheer scope and magnitude of the aging baby boomer generation, unlike any previous cohort in American history, will have unique, complex, and diverse implications for our society. Yet, due to a dearth of solid data to support reliable systems aging policy development, we are limited in our ability to make informed projections about the future differences among the generations and within the boomer generation itself. What are the societal ramifications of these differences/similarities and the fact that we may be using tenuous or unreliable research to support socially misguided policies?
- Added to the complexity of this cohort and lack of reliable data about it is the uncertainty that many of the critical trends we need to understand in order to determine sound policies depend on preferences about which baby boomers have not yet made up their minds. For example, regarding work and financial security, it is still unclear what retirement means to baby boomers, even after extensive research. Will they forego retirement because they cannot afford it, or will they be bored by it? Will they be working longer simply because they will be living longer? Boomer choices will also not occur in a vacuum. They will be constantly influenced and reshaped by externalities such as general economic, family, and personal conditions.
- To date, government policy focus and funding for baby boomer aging research has been targeted mainly at Social Security, pensions, and medical/health care. Institutional foundation funding has basically tracked the government's efforts, with some variation. Little or no policy development and funding have been available to support broad-gauged, interdisciplinary systems analysis of baby boomer and intergenerational public policy research, development, and implementation.
- National aging policy research and development faces stiff resistance because of numerous societal biases. Key are those that value youth over age; view aging as something "bad"; place little value on the contributions of senior citizens; promote societal/structural inertia and incre-

mental policy steps where aging issues are involved, as opposed to bold new systems-oriented initiatives; choose decentralization over mistrusted centralized control; favor reactive instead of proactive approaches to policy development; and, finally, do not embrace government planning.

- Conflicting societal objectives work against the development of national aging policy. An example of this is our country's policies dealing with how much of our wealth will be available for the public good and how much will be retained for private use. As American baby boomers age, enormous financial strains will be placed on government to provide goods, services, and infrastructure improvements to accommodate the needs of this aging cohort. While the role of government in taking care of our older citizens has long been a cornerstone of US domestic policy, this traditional philosophy will be challenged and may not be sustainable given the sheer size and scope of the social and economic needs of the aging boomers.
- Competing societal tensions influence our ability to derive comprehensive, interdisciplinary national aging policies. These tensions reflect our national character. They include the tension between economic growth and quality of life/social good, long-term versus short-term planning, the general interests of our society and the particular interests of an age cohort, and the aging population's desire for security and stability versus the societal need for dynamism and change.¹⁸

*Conflicting
societal
objectives
work against
the development
of national
aging policy.*

Recommendations

In spite of the previous impediments to formulating a comprehensive national aging policy, it is clear from the White House Conference on Aging and the relentless advance of aging baby boomers that there is a critical need in our country to move forward in planning. While this will be a major undertaking, especially given the societal impediments, I suggest the following preliminary steps:

- **Redefining National Policy**

The aging of America's baby boomers is the most pressing national issue of this century. Our country is perilously unprepared for this unique demographic event. It is imperative that we build and nurture a societal consensus among the generations to address this challenge and create comprehensive, intergenerational, interdisciplinary systems-focused national aging policies based on a radically new vision and paradigm.

Recognizing that this issue needs national leadership, the President should elevate the US Administration on Aging to a cabinet level Department of Aging (DOA), integrate related agencies and departments into the DOA, and create a Council of Advisors on Generations Policy. The DOA and Council would advise the President, the Executive Branch, the Congress, and other key stakeholders as to the critical challenges the country will be facing with the aging of its boomers. In addition, they would prioritize these challenges in order of importance and lead times and identify and implement policies that promote intergenerational, creative solutions. In conjunction with the DOA and Council, to encourage timely grass-roots input, the White House Conference on Aging should be held every four years instead of every ten. Lastly, recognizing the complexity involved, I recommend that the DOA, together with the public and private sectors, establish Generations Policy Innovation Nodes within existing national policy institutions and the aging network to facilitate the creation of "out-of-the-box" interdisciplinary, systems-focused, aged-based policies, models, and research.

- **National Longevity Assessment Findings**

Sound policy can be achieved only if the underlying research and data supporting said policies are accurate. There is a clear indication that, with continuing advances in the social and physical sciences, significant segments of the baby boomer and other generations will be living a lot longer than currently projected. Given this fact, many age-related public policies involving diverse areas may be inadequate to address future needs because of the unreliable data about longevity. To address this challenge, it is critical that we institute a program that will bring together, on a periodic basis, experts from multidisciplinary and varying social and physical sciences, demographers, accomplished innovators, independent thinkers,

private/social entrepreneurs, and policy leaders to make National Longevity Assessment Findings. In arriving at their findings, the participants will evaluate the existing medical, scientific, and social landscape affecting longevity; estimate the effect of new or anticipated scientific and other breakthroughs; identify the interrelated aspects of these breakthroughs which are all too often overlooked; and establish creative, uniform standards and procedures for determining longevity and mortality data. The findings will be made available to the public and will be used to develop credible and relevant public policies in preparation for the aging of the boomers.

- **Generations Policy Impact Statements**

To focus the attention of public policy leaders and the public on the unique and interrelated financial needs of our vulnerable elder citizens, the aging baby boomers, and the younger generations, I recommend that the US Congress and the Executive Branch create a Generations Policy Impact Program. The program's enacting legislation would mandate the Congress, Executive Branch, regulatory agencies, and governmental officials to assess the probable impact of proposed legislation, regulatory, fiscal, and monetary policies on the short- and long-term financial well-being of our elder citizens, aging baby boomers, and younger generations. The assessments would be published in the form of a Generations Policy Impact Statement, which would be put on the public record. Not only would this program serve to highlight the need for increased aged-based policy development, it would also serve to inform our elder citizens, aging baby boomers, and other generations as to how their finances will be impacted by governmental policies.

- **National Law Enforcement Elder Protection Program**

To protect our elder citizens and the retirement expectations of our baby boomers, it is essential that the nation commit to making the finan-

*It is imperative
that we build
and nurture a
societal consensus
[to create]
national aging
policies based
on a radically
new vision and
paradigm.*

cial security of our elder citizens and aging baby boomers a #1 national domestic priority. To that end, we must “get tough” on those who prey on our elder citizens and the future financial wellness of our aging boomers. To accomplish this, we must establish a National Elder Financial and Retirement Security Center to provide interdisciplinary leadership and act as a critically needed national “think tank” for elder-related financial regulatory and law enforcement matters. In addition, we should create a permanent national task force of local as well as federal law enforcement

*History will judge
our society’s
humanity and
compassion by
how we treat our
vulnerable elder
citizens and aging
baby boomers.*

and regulatory agencies to prevent, prosecute, and punish those who commit heinous financial, corporate, accounting, securities, and related crimes against our elder citizens’ and aging baby boomers’ pension and retirement programs. Lastly, we must redefine and broaden the statutory and regulatory protections against corporate governance and accounting violations with a particular emphasis on increasing the penalties and mandating jail time. If we accomplish these minimal steps, we will go a long way toward protecting the retirement plans of our endangered elder citizens and our increasingly at-risk aging baby boomers.

As is evident from the foregoing discussion, unparalleled changes with far-reaching known and unanticipated implications will take place with the aging of America’s baby boomers. These will reshape our social, cultural, economic, and political agendas and require a fundamentally altered approach to policy research, development, and implementation. Creating a bold, new paradigm will not be easy, but it is not impossible. In the coming millennium, history will judge our society’s humanity and compassion by how we treat our vulnerable elder citizens and aging baby boomers. If our nation enthusiastically commits to this challenge, then we will be judged well.

NOTES

- ¹ 1995 White House Conference on Aging, *Executive Summary: The Road to an Aging Policy for the 21st Century* (February 1996) 15–16.
- ² *Ibid.*, 17–18.
- ³ US Department of Health and Human Services, Administration on Aging, *Statistics: Aging Into the 21st Century*, “Demography: Growth of the elderly population” <www.aoa.gov/prof/Statistics/future_growth/aging21/demography.asp>.
- ⁴ *Ibid.*
- ⁵ *Ibid.*
- ⁶ ---, *loc. cit.*, “Summary” <www.aoa.gov/prof/Statistics/future_growth/aging21/summary.asp>.
- ⁷ ---, *loc. cit.*, “Demography: Gender balance” <www.aoa.gov/prof/Statistics/future_growth/aging21/demography.asp#Gender>.
- ⁸ ---, *loc. cit.*, “Summary” <www.aoa.gov/prof/Statistics/future_growth/aging21/summary.asp>.
- ⁹ *Ibid.*
- ¹⁰ *Ibid.*
- ¹¹ ---, *loc. cit.*, “Demography: Race groups and Hispanics,” <www.aoa.gov/prof/Statistics/future_growth/aging21/demography.asp#Race>.
- ¹² Employment Policy Foundation <www.epf.org>, *Employment Forecast* (October 23, 2001) <www.epf.org/research/newsletters/2001/ef20011025.pdf> and as referred to in *The Daily Herald* newspaper, “Nursing Shortage is a Nasty Catch-22” (October 12, 2003) by Meg Richards (Associated Press 2003) <www.heraldnet.com/Stories/03/10/12/17568392.cfm>.
- ¹³ The Aspen Institute <www.aspeninstitute.org>, Report *Growing Faster Together, Or Grow Slowly Apart, How Will America Work in the 21st Century* <www.aspeninstitute.org/bookdetails.asp?i=66&d=203> and as referred to in Richards, “Nursing Shortage.”
- ¹⁴ Richards, *op. cit.*
- ¹⁵ Joint Center for Housing Studies, Harvard University, *Housing For Seniors, Executive Summary* (1999), 3, <www.jchs.harvard.edu/publications/seniors/housing_americas_seniors.pdf>.
- ¹⁶ Patrick Healy, “The 2004 Campaign, Iowa Perspective, Elderly Weary of Medicare Vows,” *The Boston Globe*, The Nation, The 2004 Campaign Section (October 9, 2003): A37.
- ¹⁷ Employment Policy Foundation <www.epf.org>, *The American Workplace 2003: Realities, Challenges and Opportunities* (August 2003) <www.epf.org/media/newsreleases/2003/nr2003template.asp?nrid=179>.
- ¹⁸ Roger B. Porter, IBM Professor of Business and Government, Center for Business and Government, John F. Kennedy School of Government, Harvard University.