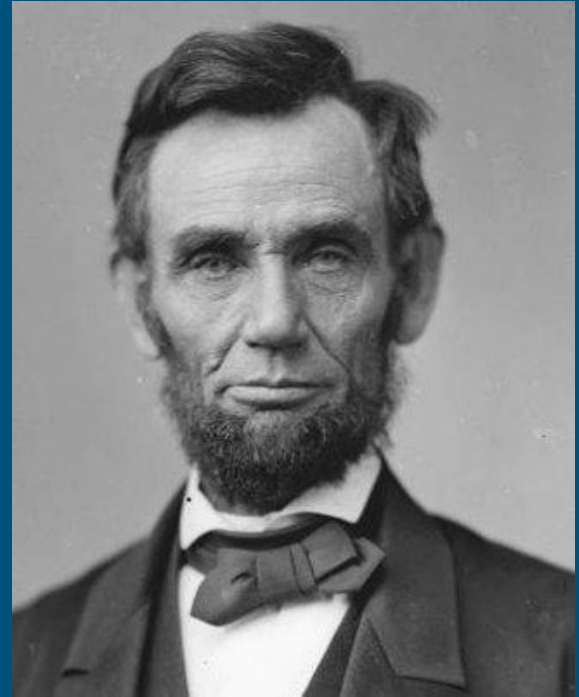


# **The Coming Aging of the Next America: Diversity, Generations and the 2016 Presidential Election**

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and Courtney Demko, M.S.W.  
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“The dogmas of the quiet past  
are inadequate to the stormy  
present,...As our case is new, so  
we must think anew and act  
anew...”

--Abraham Lincoln



Welcome  
To the Elder Friendly Futures  
Conference  
@ the University of Washington,  
Lynnwood Convention Center

The 21st century requires new thinking and new approaches to profound  
demographic changes

**My purpose:** to draw on  
my professional, civic,  
and academic  
background to provide  
insights about longevity  
and planning for an  
elder friendly future

# The Elephant in the Room: the 2016 Presidential Campaign

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A Non-Partisan,  
non-ideological and  
even-handed synopsis

- This is about more than personalities: a societal incongruence about the future of individuals, communities, and societies



# Key Question

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What does the current presidential debates and issues mean for “age-friendly communities” and the future of how we might live our longevity?

# What the candidates are saying and not saying about the future of aging

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- **Congruence, what they both support:**
  - Key entitlement programs
  - Responding to the economically dispossessed
  - Addressing the needs of those left behind
  - Raised the relevance of SS, Medicare, SSDI, VA
- **Incongruence, views that are incompatible**
  - How to pay, who should pay, who stays in the USA and who goes
  - Who benefits
  - Demographic changes and longevity- very little (with exception of caregiving, Alzheimer's)

# The Other Elephant in the Room: Immigration and Refugees

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- Surprisingly, none have raised the central element about the future of the United States and the future of Aging
- Who will be the next generation of workers and taxpayers? (and to Mr. Trump's credit: which immigrants/refugees are more in tunes with the future of this country's constitutional democracy).
  - My answer: Provided informally and in person (and off the record)



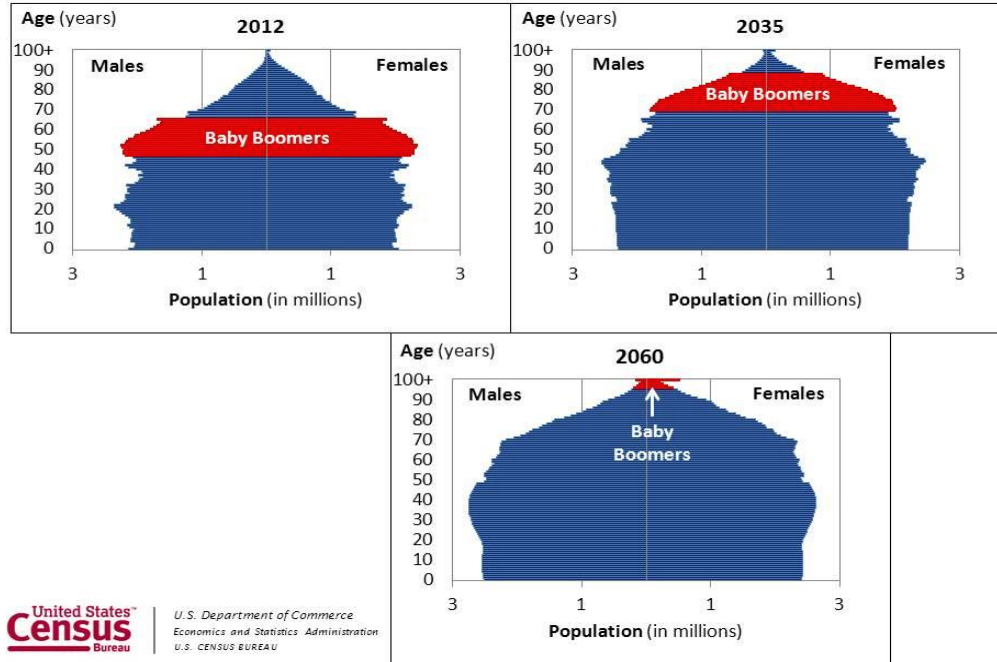
# So what does this all mean for an **Elder Friendly Future?**

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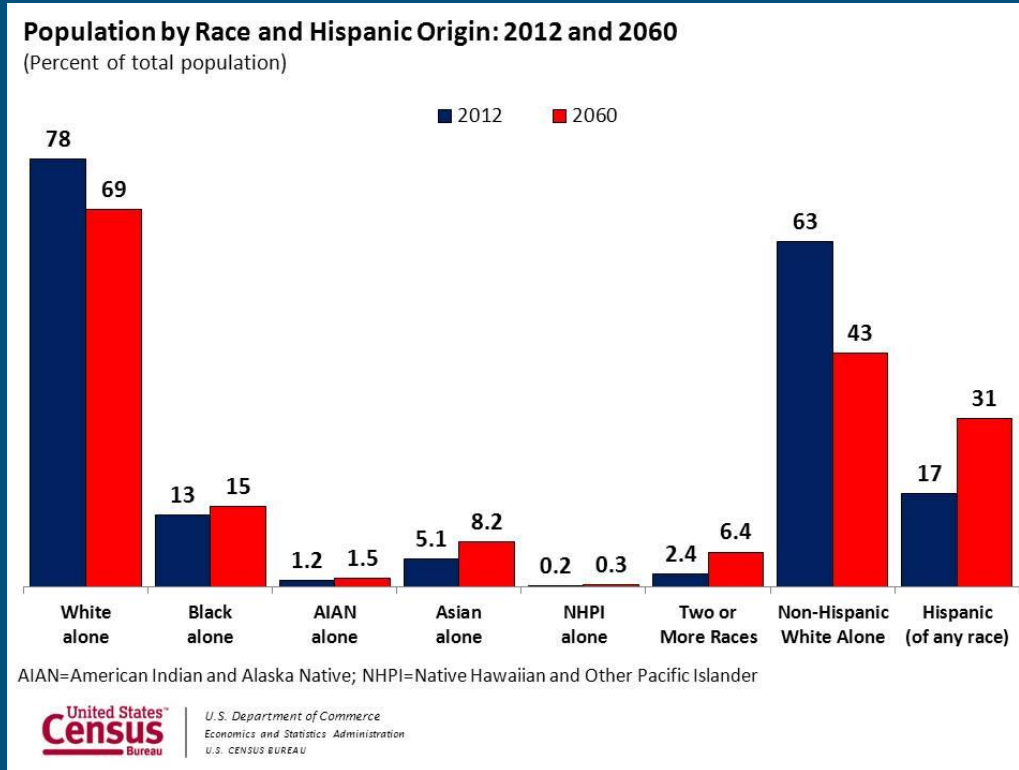
What does this say about planning and preparing for profound demographic changes -- longevity, life span, life expectancy, diversity, social and economic disparities?

# Aging and the Baby Boomers

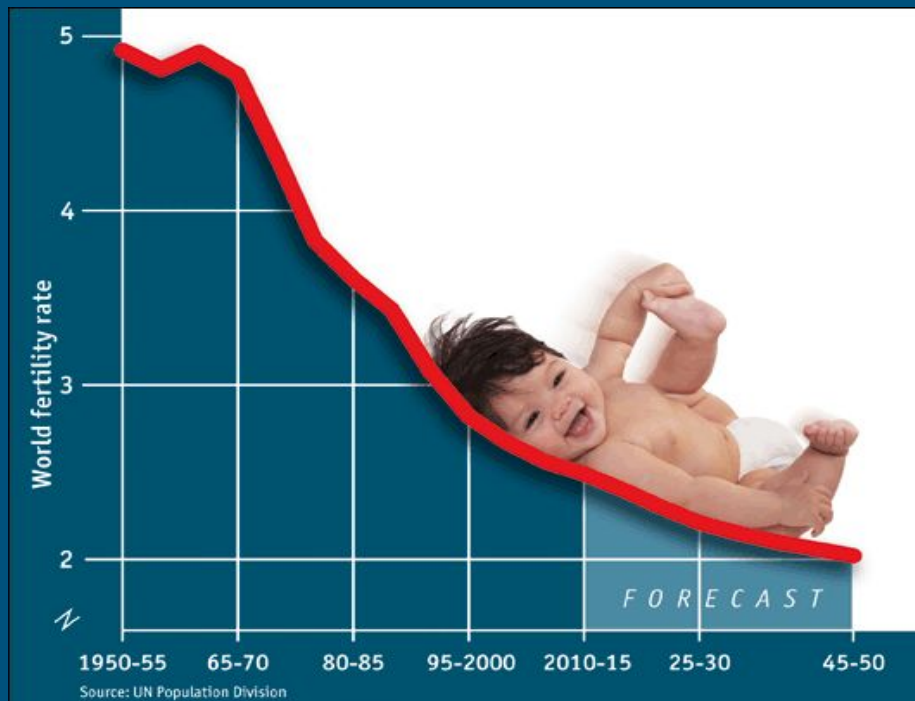
Population by Age and Sex: 2012, 2035 and 2060



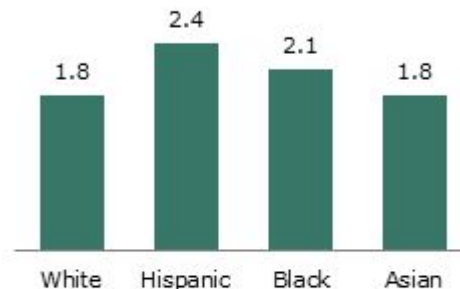
# The Browning of the Demographic Destiny



# Fertility Rates



## Fertility Rate, by Race and Ethnicity, 2010



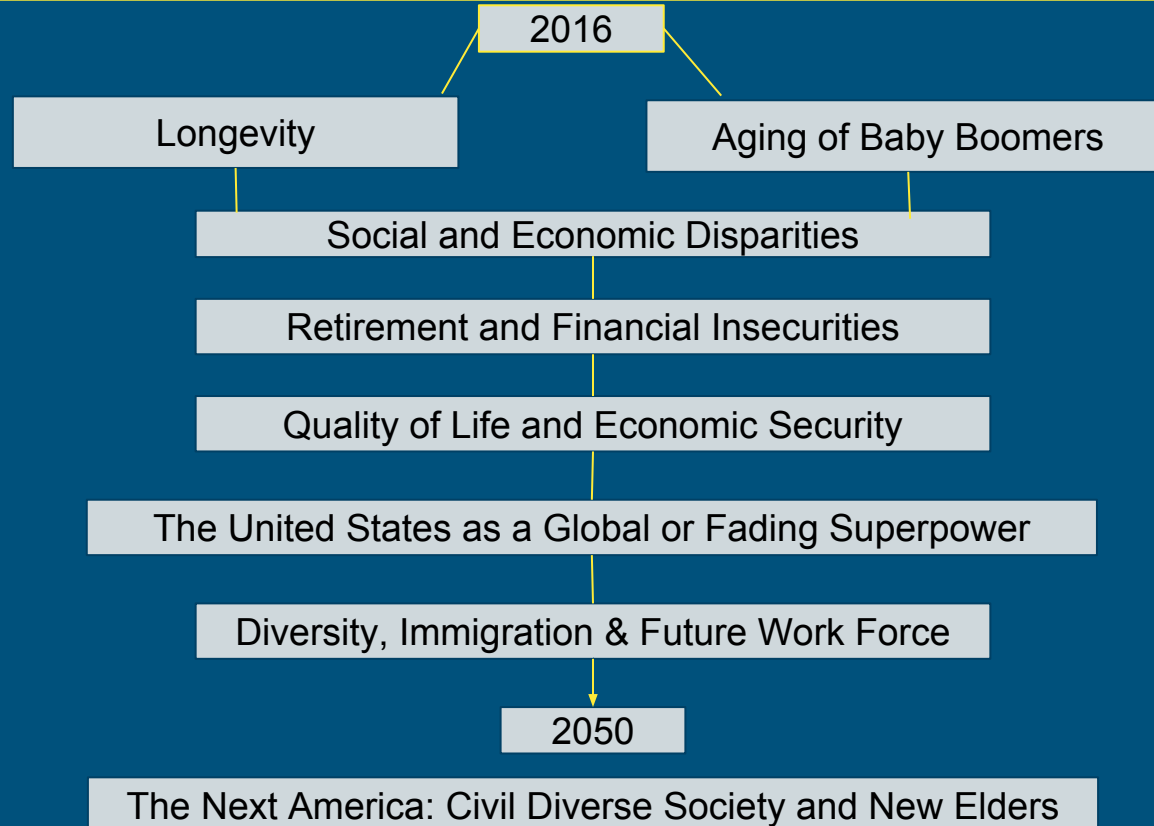
Notes: Racial groups include only non-Hispanics. Hispanics are of any race. Fertility rate, also known as "total fertility rate," is a prediction of how many children the average woman will have, based on current age-specific birth rates.

Source: Pew Research Center analysis of 2010 American Community Survey Integrated Public Use Microdata Series (IPUMS)

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# A Conceptual Framework

Copyright: Torres-Gil, F.  
and Demko, C. (2016)



# Applying this Conceptual Framework

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- Planning for the future is complex and volatile
- Yes, certain constants:
  - Most of us will **live longer**
  - We will become a **majority-minority society**
  - We all want a **quality of old age** that allows for independence, adequate healthcare and financial security and inter-connectedness

# Planning for the future --Key Ingredients

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- The increasing important role of:
  - a. **Urban planning**: the built environment and land-use cities, suburbs, exurbs, and rural
  - b. **Technology**: Altering lifestyles and social supports yet enabling isolation and depersonalization
  - c. **Healthcare reform and health aging**: What happens if the ACA fails and the future of Medicare, Medicaid, and a dysfunctional healthcare system
  - d. **Work and Retirement**: the end of “retirement”, pensions, and the arrival of the new economy
  - e. **Retirement planning**: The crucial need to plan early in life (FTG’s PLP)
  - f. **Personal responsibility**: Entrepreneurship and wellness

# Aging in Place: Oversold?

The realities of Real Estate,  
Housing, and Affordability Options



- A Bi-Coastal market elite and all others
  - Social, economic, and racial disparities in housing and aging in place
  - Long Term Care: Institutional Care has a place- Staying in place not for all
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# So What Does All This Mean For an Elder Friendly Future?

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1. Recognize the complexities
2. Reach out and involve multiple Stakeholders, Gerontologists, and Human Service disciplines in a bubble
3. Aging is now mainstream with new actors and forces (e.g., Financial firms), technology (e.g., Amazon), Real Estate, Leisure and Hospitality, Insurance Companies, For Profit Care Management
4. Baby Boomers a key social and political force but will soon see a decline in their influence and electoral strength

# Cont'd

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5. Millennials: how to bring them into the fold and how to seek intergenerational alliances Gen X

6. Ethnic and Immigrants groups key allies

7. Gerontologizing other disciplines and professors: Urban Planning, Real Estate, Business and Economics, Communication and Journalism, Geography and Anthropology, Public Policy and Marketing

What does this mean for public policy and for a quality of life among older adults at the national, state, and local level?

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- Current Politics and Policy of Aging
  - 2015 White House Conference on Aging
  - Congressional Budget Politics
    - Fate of Medicare, Medicaid, and Social Security with deficit and debt compromises



# My Message to You:

These are exciting times, we can make a difference, but must understand current forces and pressures in order to respond to the future of aging and not the past (e.g., the Aging of the 20th Century).

## PERSONAL LONGEVITY PLAN (PLP)<sup>1</sup>

Fernando Torres-Gil and Diana Lam (2010) Revised (2014)

| Traditional Retirement Planning  | Expanded Longevity Goals  | Social/Personal Goals  | End-of-Life Planning  |
|--|---|--|---|
| <ul style="list-style-type: none"><li>•Savings</li><li>•Pensions</li><li>•Investments</li><li>•Social Security</li></ul> | <ul style="list-style-type: none"><li>•Transportation</li><li>•Housing</li><li>•Long Term Care</li><li>•Wellness and Healthy Aging</li><li>•Aging in Place</li><li>•Lifelong Learning</li></ul> | <ul style="list-style-type: none"><li>•Reciprocity</li><li>•Spirituality</li><li>•Social Support Network</li><li>•Emotional/Psychological Rebalancing</li><li>•Accepting physical, mental and chronic limitations and conditions</li></ul> | <ul style="list-style-type: none"><li>•Trust/Wills</li><li>•Advanced Directives</li><li>•Palliative Care</li><li>•Hospice</li><li>•Five Wishes</li><li>•Death with Dignity</li><li>•Legacy Planning</li></ul> |

<sup>1</sup> Published and copyrighted: F.Torres-Gil and B. Hofland (2012). Vulnerable Populations. In H. Cisneros, M. Dyer-Chamberlain and J. Hickie (2012). Independent For Life: Homes and Neighborhoods for An Aging America. Austin; University of Texas Press: 221-232