

Riding the age wave

What are the future costs to society of an ever-increasing mature population?

BY LISA MELTON

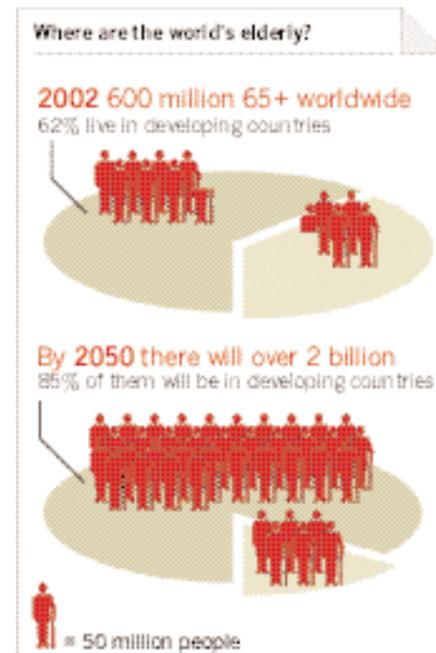
The world is hurtling towards a grey future. We are living longer than ever before, and by 2050 roughly three out of ten of us will be 65 or older. But it won't be a world where hordes of oldies spend the rest of their days in retirement homes. Far from it. As baby boomers approach retirement, they will radically 're-invent' old age. With the sheer weight of their huge numbers, a lifelong experience of activism, empowerment and an education far higher than their old-age predecessors ever enjoyed, they will be at the helm of a longevity revolution that will transform society as we know it. The moment has come, say experts on aging, for some radical new thinking.

A baby girl born today can expect to live for 80 years while the average boy will live to be 75 – but those extra years are more likely to be spent hard at work than in leisurely retirement. The 'golden age' of cruises and golf is over. Not only will retirement age be set at 70, but the entire structure of working life will need to be overhauled. "The idea that you learn when you are young, then work like crazy for 40 years and retire to a life of recreation holds no appeal for baby boomers,"

asserts gerontologist Dr Ken Dychtwald. "Baby boomers will want to go back to school at 60, fall in love again at 70 and start new careers at 80," he predicts.

Today, thanks to improvements in healthcare, people continue to be productive and in good shape until

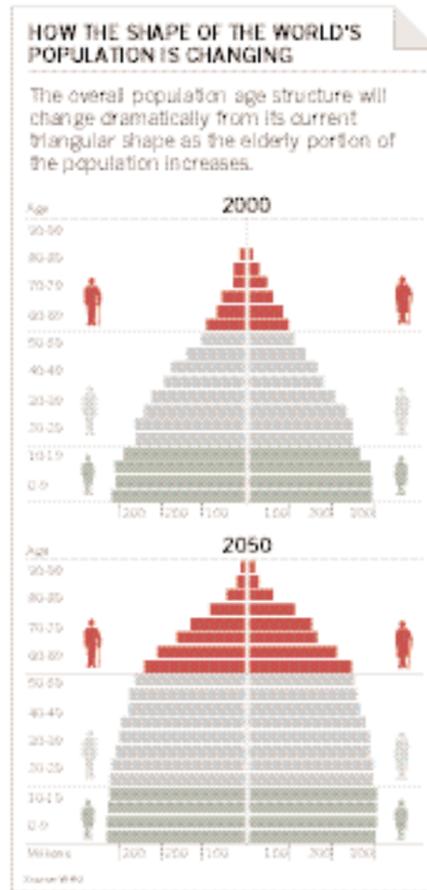
As technology and medical breakthroughs continue to evolve at breakneck speed, killer diseases will soon be seen as chronic but treatable conditions.



In 1950, 1 in every 10 of us was aged 65 or over



By 2050, 3 in every 10 people will be 65 or over



their 80s. The upshot is that people will carry on working for longer, possibly with a more flexible approach of job shares or part-time opportunities which will lead to a multigenerational workforce.

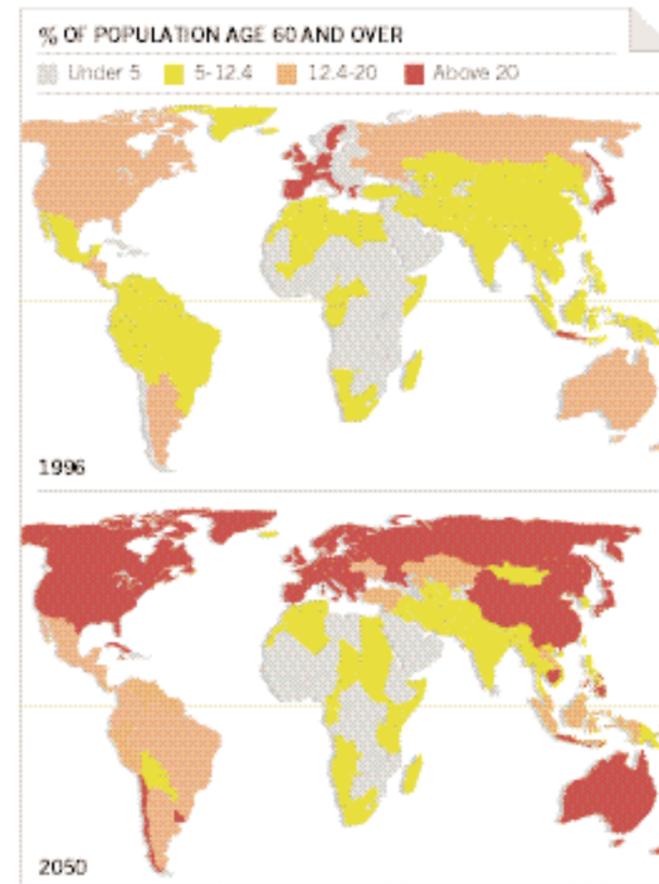
The challenge is to turn aging into an engine for growth. "Aging is considered a burden for development, and it can be so unless it is embraced," points out Dr Alexandre Sidorenko, chief of the United Nations Programme on Aging. "The whole society will be altogether different, and not necessarily in a negative way." Schemes to encourage volunteering, for example, may fill much-needed teaching and nursing positions, as well as providing childcare for working mothers. "We have to find ways to employ older people's skills and also to meet their needs", adds Sidorenko. "On the one hand, older people should have opportunities to continue their active life, and simultaneously there should be policies in place to support them in times of need."

The demographic predictions, however, make sobering reading. Today there are just over 600 million people aged over 60. By 2025 the World Health Organization (WHO) estimates the population will double to 1.2 billion, and by 2050 it will shoot up to 2 billion. Of these, close to 85 percent will be living in the developing world compared to the current 62 percent.

It is tempting to dismiss aging as a challenge for future generations, but in the West, the aging society is already with us. Nearly 20 percent of the population is aged 65 and over, and medical and social services are feeling the strain. As the planet's population continues to mature, people are asking, will our economies collapse under the weight of spiraling healthcare and social security costs?

Boom or bust

This apocalyptic vision is greatly exaggerated, the experts concur. Linda Pickard, a research officer at London School of Economics Health and Social Care believes it will be possible to meet the needs of the aging population. "Although expenditure is projected to increase by a dramatic 260 percent in



Puzzled by proportions?

Although, as these maps show, developed regions have a significantly greater proportion of older people *within their own populations*, the sheer numbers of elderly people in the developing world has increased markedly over the last half century. Of the average annual increase of people aged 60 and over, estimated at 8 million globally, 66 percent has come from less developed regions. As a result, it is projected that the percentage of *all older people worldwide* who live in the developing world will rise from 62 percent in the year 2000 to almost 85 percent by 2050.

the next 50 years, the economy is also forecast to expand," she explains. In the United Kingdom, for example, "assuming the economy continues to grow in line with past trends, expenditure on long-term care will not have to increase by very much – from the present 1.4 percent of Gross Domestic Product (GDP) to 1.6 percent in 2051."

The UN's Sidorenko emphasizes that the burden of caring for the aged is often overblown. "The costly assistance is only required at the very end of a person's life and should not be exaggerated as a burden that cannot be taken care of", he cautions. "One of the myths of aging is that this assistance is required as soon as someone is considered to be an older person, which is 60 plus. This is total nonsense."

In fact, those extra years of life could translate into hefty economic gains, economists Robert Topel and Kevin Murphy of the University of Chicago Business School point out. By assigning the value of an additional

life-year gained from medical innovations at around US\$150,000, they estimate that eliminating deaths from heart disease would generate a staggering US\$48 trillion and eliminating death from cancer, US\$47 trillion. "When you add these gains across an entire population, you get big numbers," declares Topel. Even reducing the impact of these two killers by 20 percent would be worth around US\$10 trillion – more than a year's GDP.

Also, enhanced longevity will create an unending stream of new business opportunities, says Dychtwald. "Everything from the cosmetics industry to the nutrition and nutraceuticals industries, fitness and well-being and certainly pharmaceuticals," he asserts. As the ranks of empowered senior citizens swell, companies will be forced to change their current youth-obsessed focus to keep pace with demographic changes. "Car manufacturers, electronics, travel and financial services

"Although I'm in my 70s I still work a 30-hour week. 'Old' is a state of mind. There are still many things I want to accomplish in this lifetime!"





Endless surfing? Stop off at 'healthandage.com'

Does exercise really sharpen the mind? Is it possible to prevent incontinence? How much should one walk to keep diabetes at bay? Answers to these, and other questions related to aging, can be found at www.healthandage.com, a site set up by the Novartis Foundation for Gerontology, that regularly features the latest information published in peer-reviewed journals. From the most effective management of Parkinson's disease to what it means if your blood tests reveal high levels of triglycerides, the site covers all the major disabilities and chronic diseases of old age.

Initially, when [healthandage](http://www.healthandage.com) was born 4 years ago, the idea was to educate physicians and other health professionals about the older patient group. But the emphasis changed soon after, when some publications showed that patients are often not aware of risk factors – even such obvious ones as smoking. “We felt we needed to mobilize the grass-roots on risk factor prevention, so we put more emphasis on educating patients,” recalls Charles Studer,

one of the Foundation's initiators. “An informed patient is the only one you can make responsible for his or her own health,” he asserts. “How can you make people responsible for type II diabetes if they don't even know what diabetes is?”

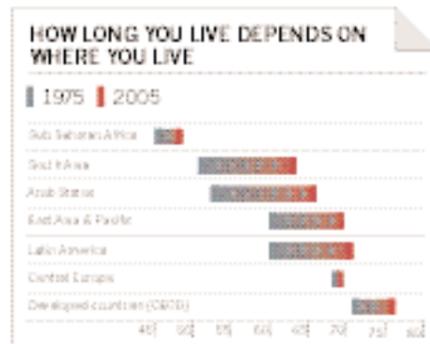
Using the internet to reach out to the more mature segment of the population seemed, at the time, a bit of a gamble. But Studer soon found that more than half of those logging onto the site were aged between 40 and 60. “We get a lot of family care-givers,” he explains.

Today, with an average of 1 million visitors a month, [healthandage](http://www.healthandage.com) is a success, “We are what is known as a trusted site,” declares Studer, adding that the site is editorially independent of Novartis, the sponsoring company. [Healthandage](http://www.healthandage.com) is currently the fifth largest health website out of probably 100,000 others.

companies will begin to awaken to the enormous power of the mature market.”

A society for all ages

For the world's poorer nations, the outlook is less glamorous. The issues may be similar to that of the West, but the challenges are far greater, mainly because aging will be taking place at break-neck speed. While a rich country



like France, for example, has taken more than a century to double the numbers of people over 60 from 7 to 14 percent, in countries like Brazil, China and Thailand, the same doubling will take only 22 years. “Developing countries got rich before they got old, but the developing world is growing old in poverty,” observes Dr Alex Kalache, coordinator of the WHO's Ageing and Life Course Programme.

The WHO and the UN are currently making waves for governments to promote education opportunities for senior citizens, to employ their skills and experience, and also to support them in times of need. “Most older people are resources for families, communities and economies – provided they are in good health. If you lose independence, if you are in ill health, not only does your capacity to contribute decline, but you will need more care, and more medical interventions: that is what will cost money,” insists Kalache.

Does this mean the future of society

depends on individuals adopting healthy lifestyles to prevent disease? “We cannot only rely on individuals,” cautions Kalache. “Imagine you eat well, you don't smoke, you have an active life, you drink alcohol in moderation – if at all – but you live in a big city with lots of pollution, terrible traffic and you are afraid to go out after dark because you may be assaulted or threatened. If you put a person who is doing all the right things in that adverse environment their [physical and mental] health will suffer.”

The key is to couple individual efforts with winning policies. “What is happening in the public transport or the education or entertainment sectors, are all going to influence whether we age more or less successfully. At the end of the day, aging is everybody's business,” says Kalache.

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