

Boomer Wake-Up Call

Prepared by Ken Dychtwald in support of testimony given to the Senate Committee on Aging on November 8, 1999.

From Baby Boom to Age Wave

In 1946, America experienced a demographic quake that would last eighteen years. After dropping for centuries, from nearly 7 births per woman in the late 1700s to 2.1 in the 1930s, the U.S. birth rate rose to 3.8 in a postwar fertility boom that produced 76 million children--nearly one third of the U.S. population--between 1946 and 1964. What began as a baby boom is now rising up into an "age wave" destined to crash across society's shores - transforming everything in its path.

When the leading edge of the baby boom first arrived, America and its institutions were entirely unprepared. Waiting lists developed at hospitals across the country; facilities and staff were inadequate; and in some hospitals, hallways were used as labor rooms. Similarly, apartments and homes didn't have enough bedrooms for rapidly expanding families; there was a shortage of baby food and diapers; and department stores couldn't keep enough toys in stock to meet the multiplying demand. When the boomers took their first steps, the shoe, photo, and Band-Aid industries skyrocketed. Similarly, sales of tricycles, Slinkies, and Hula Hoops exploded as the marketplace was flooded with products for kids.

The boomers were born into a radically different world than that of their parents and grandparents, whose lives had been traumatized by World War I, the Depression, and then World War II. Struggling through decades of social and political uncertainty, often shadowed by the threat of poverty, the older generation was often forced to make peace with modest means and delayed gratification.

In response, these new parents hoped to give their own children a new level of stability and comfort--even luxury. "Gone, for the first time in history," announced *Time Magazine* in 1955, "is the worry over whether a society can produce enough goods to take care of its people." Notwithstanding their attempt to teach their children their own values of restraint and discipline, they also dreamed of showering them with abundance.

For example, while many parents of boomers were raised in the crowded confines of tenements or row houses, they envisioned a different environment for their children. In response, by the early 1950s, hundreds of thousands of new homes were built, in some cases resulting in the creation of new communities, such as Long Island's Levittown--America's first "suburb." By the late 1950s, more than 45 million Americans would call suburbia home and millions of children would come to know a lifestyle of private bedrooms and backyards that their parents could only have dreamed of.

Just like the hospitals a few years before, the public school system was also unprepared for the boomers' arrival. There weren't enough school buildings, classrooms, playgrounds, or teachers to meet the onrushing demand. By the 1960s, class size ballooned and many schools were forced to go into multiple sessions.

While public institutions' timing was belated, businesses once again pounced on the boomers' changing needs. During the 1960s, American adolescents drank 55 percent of all soft drinks and consumed vast quantities of fast food, contributing to year after year of 20 percent annual growth for franchise chains like McDonald's, Jack in the Box, and Kentucky Fried Chicken.

The Times They Were A-Changing

In their teens, marketers and political leaders began to notice that the boomers were not migrating through life's stages in exactly the same way as the smaller and more traditional generations before them. Much more self-reliant and indulgent, boomers were more inclined to question the status quo and challenge authority than previous generations. They believed themselves to be young, free, and in charge.

This youthful exuberance was tempered and twisted somewhat by the assassinations of John and Robert Kennedy and Martin Luther King. And as the media exposed the boomers to the injustices of racial prejudice and the existentially confusing war in Vietnam, many blamed their parents' generation for prevailing social problems; hence a "generation gap" emerged as the sociopolitical values of the young and the old diverged.

On their path toward fulfilling rising expectations, more boomers continued their education after high school than any previous generation. When they entered college, their demographic heft caused, once again, an almost unmanageable strain on the institutions through which they were passing. The number of college students tripled between 1965 and 1975, making it nearly impossible for the average college applicant to get into the school of his or her choice. After floundering for a few years, the higher education boom got going and 743 new colleges were opened in the 1970s to help absorb the glut of students.

Trading Love Beads for Stock Options

When the first wave of boomers began buying cars of their own in the 1970s, the auto industry quickly shifted into high gear, producing new cars at a growth rate twice that of the U.S. population. Not surprisingly, the housing market--like hospitals and schools before--was overwhelmed ~~by trying to meet~~ boomer needs. This was good news for existing homeowners and homebuilders, as an unprecedented demand for a limited supply of homes raised the roof on housing prices.

By the 1980s, the "tune in, turn on, drop out" philosophies of earlier years had subsided. As is common in the third decade of life, many boomers ratcheted up the economic ladder, and began to pursue increasingly materialistic goals. Just as the image of the "hippie" had come to stand for much of what made the '60s unique, the "yuppie," yet another version of the continually evolving, maturing boomer, came to stand for the '80s.

During the past decade, millions of boomers have been migrating into life's middle years, simultaneously juggling the responsibilities of increasingly powerful roles at work, child-rearing and providing long-term care to their parents. Perhaps the single biggest change compared with earlier generations is the complexity and multiplicity of roles that boomer women have courageously assumed. As careerists, moms, wives and "sandwiched" daughters, boomer women are truly a new breed of social pioneer.

The Coming Longevity Revolution

On January 1, 1996, the first baby boomer turned 50. Now that members of this youth-oriented generation are within shouting distance of their maturity, they have begun to turn their attention toward the aging process itself. Most boomers would prefer to take their youth with them into old age. And, given impending breakthroughs in a wide range of scientific fields, this desire might actually be realized.

Currently, more than 100,000 anti-aging related research projects are underway in numerous disciplines

in all corners of the world: *more resources have been deployed in the battle against aging in the past ten years than in the previous ten centuries.*

As a result, we could wake up a decade from now--or even a month from now--and find that there's a new medicine or genetic technology with which we can prevent cancer or Alzheimer's; a new generation of nutraceuticals and/or hormone cocktails that will fortify our aging immune systems and keep us youthful for decades; a new nanotechnology that can rid the vascular system of atherosclerotic buildup, thereby eliminating most heart disease. And what if scientists succeed in slowing cellular aging and elevate life expectancy as high as 120 or 150 years for those who can afford to buy the treatment? (Which raises other questions: If breakthroughs do occur, who will get them? Would a world in which some people lived to 200 and others died at 50 be dominated by a new politics of longevity?) While boomers might not find the "Fountain of Youth," there's a good chance that many will tap long, cool drinks of extended life. And because of the boomers' proclivity for experimentation with self-care and "alternative" treatments, the United States will almost certainly be "ground zero" for the mind-boggling longevity revolution to come.

Like a Pig Through a Python

The boomers have dominated American culture for five decades. Every time they've taken a step, the spotlight of the media has swiveled to illuminate them. The massive numbers of this cohort have amplified the importance of whatever experiences they've had at each new moment in their lives. Just as surely as they learned to use a baby bottle, they learned to read, to play records, to buy cars, to vote, to buy and remodel homes, and to invest in the stock market.

When boomers reach any stage of life, the issues that concern them--whether financial, interpersonal, or even hormonal--become the dominant social, political, and marketplace themes of the time. And, as we have repeatedly seen, boomers don't just populate existing lifestyles or consumer trends, they *transform* them. Some examples:

- Boomers didn't just eat food--they transformed the snack, restaurant, and supermarket industries.
- Boomers didn't just wear clothes--they transformed the fashion industry.
- Boomers didn't just buy cars--they transformed the auto industry.
- They didn't just date--they transformed sex roles and practices.
- They didn't just go to work--they transformed the workplace.
- They didn't just get married--they transformed relationships and the institution of the family.
- They didn't just borrow money--they transformed the debt market.
- They didn't just go to the doctor--they transformed healthcare.
- They didn't just use computers--they transformed technology.
- They didn't just invest in stocks--they transformed the investment marketplace.

Yet the boomers' demographic weight has not always made things easier for them. While the group's large size consistently *benefits* others who sell them products and services, it is often a distinct *disadvantage* to individual boomers. Their vast numbers have created fierce competition for everything they've wanted throughout their lives: for school space as children, for team and club memberships as teenagers, for college entrance, and for homes and good careers as young adults. At every stage, they've had to fight their way through the demographic bottleneck that their own numbers have caused. They may have received more attention as a group than any other, but as individuals, the odds of receiving satisfying benefits have always been--*and always will be*--against them.

The Rise of Age Power: America is Becoming a Gerontocracy

As boomers migrate into maturity, their vast influence over the economy, social policy and the culture in general will transform America into a "gerontocracy." Throughout 99 percent of human history, the average life expectancy at birth was less than 18 years. During this past century, the average life expectancy has been vaulting upwards from 47 years in 1900 to 76 years today. Currently there are 76 million Americans past the age of 50 (exactly the same amount of total Americans there were one century ago). By 2020, due primarily to the aging of the boomers, the U.S. Census Bureau projects that there will be more than 115 million U.S. adults over age 50--a staggering 50 percent increase. And while the number of older adults is multiplying, the size and strength of youth is declining as fertility rates in the U.S., Europe, Japan, and other modernized nations are dropping. In the United States, the fertility rate is hovering around 2.1--poised just on the edge of the minimum replacement level and down from 3.8 during the 1950s and early 1960s. Currently, there isn't a country in Europe where couples are having enough children to replace themselves.

In addition to their growing demographic heft, mature men and women have recently gone from being the poorest segment of society to the richest. Comprising 27 percent of the total population, and 36 percent of all adults, 50+ adults control more than \$7 trillion in wealth--70 percent of the total; own 77 percent of all financial assets; represent 66 percent of all stockholders; own 80 percent of all money in S&Ls; purchase 48 percent of all luxury cars; buy 74 percent of all pharmaceuticals; and represent a whopping 80 percent of all luxury travel. During the 1990s, the percentage of mature Americans with income of \$100,000 or more has tripled.

Concurrent with their growth in demographic and economic power, older adults have substantially strengthened their political influence. Nearly 70 percent of Americans 65 and over voted in 1996, compared with only 33 percent of those between the ages of 18 and 24. And while the elderly have recently tended to divide their votes 60/40 between Democrats and Republicans, they quickly become a unified power block whenever their interests are challenged. In addition, they have AARP, the country's largest - and perhaps, most formidable - special interest group to lobby for their interests.

Whereas the 20th century belonged to the young, the 21st century will be ruled by the old - the "new old." Are we prepared? Our nation is on the brink of unprecedented social and political challenges that pose new questions, requiring a host of new solutions:

- Can our country afford to have tens of millions of us living to 80? Or to 100?
- What will be the impact of four or five-generation families?
- Are we prepared to spend more years and dollars caring for our aging parents than for our children?
- Who will pay for the long-term care of tomorrow's "elder boomers"?
- With breakthroughs in longevity, at what age should we be considered "old" and therefore eligible to retire and receive old-age benefits?
- Will existing entitlement programs survive long enough for young generations to reap even part of what they have been paying in?
- Can our current healthcare system handle the onslaught of chronic degenerative diseases, such as Alzheimer's?
- How will we come to terms with "right-to-death" issues?
- Are our politicians capable of distributing limited government resources fairly among many generations, each with its own distinct needs, styles, fears, complaints, and expectations?
- How can the aging nations of the Americas, Europe, and Asia continue to be economically productive with so many dependent older citizens being supported by shrinking numbers of young workers?
- Can our political system restrain the demands that tens of millions of elder boomers will place on the social and economic infrastructure?

Potential Crises Ahead

Just as society's institutions have been grossly unprepared for the baby boom, the teen boom, and the yuppie boom, we have--as yet--done far too little to prepare for the coming *elder boom*. Millions of new nursing-home beds will not appear overnight. Teacher shortages were patched over in the 1950s by occasionally pressing bright high school graduates into service, but it takes far longer to produce a neurosurgeon or oncologist. And, of course, so many boomers making demands on retirement benefits will place enormous strain on the Social Security and Medicare Trust Funds in the early decades of the 21st century. As a result of the unprecedented demographic, medical and lifestyle changes described above, a variety of aging-related societal crises could shake the foundation of our nation and rattle all aspects of our lives.

Based on 25 years of personal study, experience, dialogue and analysis, I have come to believe that of all the possible obstacles and opportunities, there are *five key aging-related crises* toward which boomers are currently heading--all of which are preventable - but only if we begin to take corrective action soon. They are:

- ***Elder Boomer Challenge # 1: Obsolete markers of aging.***
- ***Elder Boomer Challenge # 2: Tithonus' revenge or healthy aging?***
- ***Elder Boomer Challenge # 3: The coming caregiving crunch.***
- ***Elder Boomer Challenge # 4: Financial wake-up call.***
- ***Elder Boomer Challenge # 5: Shangri-La or "Gerassic" Park?***

Elder Boomer Challenge # 1: Obsolete markers of aging.

Aging boomers will not only live longer than previous cohorts, they'll grow "old" much later as well. When Otto Von Bismarck picked 65 to be the marker of old age in the 1880's, in preparation for Germany's first pension plan, the average life expectancy was only 45. On the day that Social Security began, the average American could expect to live 63 years.

In 1997, former President George Bush celebrated his 72nd birthday by parachuting from a plane to commemorate his last parachute jump, when he'd escaped from a crippled airplane in World War II. U.S. Senator John Glenn, who in 1962 became the first American to orbit the earth, recently returned to space at 77 as a silver-haired "payload specialist." At 82, Lena Horne remains talented and beautiful, and 69-year-old Sean Connery is still considered one of the world's sexiest men.

The increasing longevity and youthfulness of today's seniors - who are serving as new role models for a vital maturity - are causing a dramatic redefinition of what it means to be "old." Today, Bush, Glenn, Horne, and Connery are just a few of the most prominent examples of an emerging wave of healthy, productive elders. Old simply isn't what it used to be. However, the marker of old age - 65, and its accompanying entitlements remains attached to an anachronistic model of aging. This makes no sense at all.

Warning: If life expectancy continues to elevate, without ongoing adjustments in the age of eligibility for "old age" entitlements, every intergenerational financing program, including Social Security and Medicare, could ultimately collapse.

In addition to their desire to postpone old age, the boomers' propensity for personal growth and new lifestyle challenges will also render obsolete the traditional "linear life" paradigm - in which people migrate in lockstep first through education, then work, then leisure/retirement. In its place, a new "cyclic

life" paradigm in which education, work and leisure are interspersed repeatedly throughout the life span is emerging. It will become normal for 50 year olds to go back to school and for 70 year olds to re-invent themselves through new careers. Phased retirements, part-time and flex-time work and "rehirements" will become common options for elder boomers who'll either need to or want to continue working.

Possible Solutions:

- Unhinge old age from the anachronistic marker of 65, and "index" entitlements to rising longevity.
- Encourage and empower people to retire when they are ready and when they can afford to, instead of holding everyone to uniform standards.
- Remove all economic disincentives for older adults who wish to keep working.
- Smash the "silver ceiling" of age discrimination and make it easier for people to pursue meaningful employment in maturity.
- Replace the "linear" life paradigm with a new "cyclic" one that takes maturity into account as a time of new life pursuits and interests and supports such late blooming with the necessary educational and career redirection services.

Elder Boomer Challenge # 2: Tithonus' revenge or healthy aging?

In an ancient Greek fable, Eos the beautiful goddess of the dawn, falls in love with the warrior Tithonus. Distraught over his mortality, she goes to Zeus's chamber and begs Zeus to grant her lover immortality. "Are you certain that is what you want for him?" Zeus challenges. "Yes," Eos responds. As Eos leaves Zeus's chamber, she realizes in shock that she forgot to ask that Tithonus also remain eternally young and healthy. With each passing year, she looks on with horror as he grows older and sicker. His skin withers and becomes cancerous. His organs rot, and his brain grows feeble. Ultimately, the once-proud warrior is reduced to a collection of pained, foul, and broken bones--but he continues to live forever.

Tithonus' story is a fitting allegory for what is occurring in our healthcare system today. While we have eliminated many of the childhood diseases that took our ancestors' lives, our healthcare system is woefully inept at preventing or treating the chronic health problems that arise in life's later years. Age-related chronic conditions such as Alzheimer's - sometimes referred to as "elderly AIDS" - arthritis, osteoporosis, diabetes, prostate and breast cancer, and heart disease are reaching pandemic proportions.

The most troublesome challenges ahead, however, will largely be due to the rising incidence of the diseases among the *oldest old*. Although some of today's 85+ population are fit and independent, 62.5 percent are so disabled that they are no longer able to manage the basic activities of daily living without help. Currently, 47 percent of people over age 85 suffer from some form of dementia a condition that already afflicts four million Americans.

Unfortunately, we have neither directed sufficient scientific resources to eradicate these horrors (more money was spent watching *The Titanic* than was invested in battling Alzheimer's in recent years) nor have we oriented or equipped our healthcare system to provide excellent geriatric care. Every medical school in the United Kingdom has a department of geriatrics; half of the medical schools in Japan have geriatrics departments--but there are only three such departments in the entire United States. In fact, 112 of America's 126 medical schools do not require even a single course in geriatrics, and fewer than 4 percent of medical students take an elective course in the subject.

Warning: Without a dramatic shift in scientific priorities and healthcare skills toward the creation of

"healthy aging," our society could be crushed by costly epidemics of chronic disease.

Possible Solutions:

1. Commit greater attention and resources to the scientific research required to delay or, if possible, eliminate some of the troublesome diseases of aging.
2. Establish standards of competency and provide the academic training and continuing education necessary to ensure that healthcare professionals are capable of caring for the needs of the "new old."
3. Make disease prevention and self-care a national priority.
4. Orient the economic incentives of our healthcare system toward healthy aging.
5. Establish a more humane, respectful, and cost-effective approach to death and dying.

Elder Boomer Challenge # 3: The coming caregiving crunch.

Throughout the 1980s, childcare was one of the main issues of concern to working families. Just as the boomers' children are leaving the nest, however, a new concern is about to multiply: *eldercare*. The key social, economic, and healthcare trends that are creating a caregiving crunch are: increasing longevity of the chronically ill, insufficient financing for long-term care, the absence of integrated and accessible long-term care services and, the premature death of men. As a result, the overwhelming focus of family life in the new millennium will be the adults - two, three and even four generations of them. And, the average 21st century American will actually spend *more years caring for parents than for children*. Already, on any given day, an estimated 22 million American households are involved in eldercare, and within the next two decades the number is expected to double.

Are we prepared for the impact this caregiving crunch will have on our lives? What will our "modern" values be regarding care of our parents--and ultimately of ourselves? Just as most of our parents cared for us when we needed them, it is our duty to lovingly care for them. Yet, due to a variety of factors, however, this will become an increasingly difficult task.

Warning: Caring for elders and lovingly supporting them as they slowly succumb to chronic diseases could become the social and economic "sinkhole" of the 21st century.

Today, 80 percent of all long-term care is provided by friends and family members outside of hospitals, nursing homes, and other institutions. This caregiving might involve grocery shopping and housecleaning for a disabled parent several hours a week, helping a loved one who is recuperating from surgery to bathe and dress several days each week for a few months, or even providing 24-hour attention to a parent struggling with Alzheimer's--seven days a week for ten years. These kinds of needs will not be met by simply building more hospitals and nursing homes or tweaking Medicare's reimbursement parameters.

Possible Solutions:

- Focus scientific efforts on eliminating or postponing the most problematic chronic diseases of aging and, thereby, much of the caregiving demand.
- Expand and integrate disjointed long-term care programs and services, and hold them to acceptable standards of quality.

- Encourage the financing of long term-care through private insurance or reverse mortgages.
- Establish new tax-advantaged eldercare-oriented employee benefits for workers and their parents.
- Develop health-related affirmative action programs for men, thereby creating more gender parity and greater likelihood of couples caring for each other as they age.

Elder Boomer Challenge # 4: Financial wake-up call

Approximately one third of all boomers are currently earning large salaries, have invested wisely, and will benefit from their share of the more than ten trillion dollars in inheritances their parents will leave behind. Another third will, in all likelihood, be forced to extend their worklives at least five years beyond current expectations before they might enjoy a satisfactory retirement. If they're fortunate enough to receive some inheritance, they might even live comfortably in maturity. Yet, a sizeable segment of boomers - as many as one third, and a group disproportionately female - have accumulated high levels of debt, have virtually no savings, no investments, no pensions and, in all likelihood, will receive no inheritance windfall. Today, these 25 million boomers have average household net assets of less than \$1,000.

Even though some boomers are now preparing for financial security, unfortunately the majority are caught in a dangerous state of "financial paralysis" with no established pattern of planning, investing, or saving. From an average of 11.7 percent in the 1950s, the U.S. household savings rate dipped to 10.8 percent in the 1970s and has plummeted to 4.9 percent in the 1990s. Excluding pensions, the personal savings rate is 1 to 2 percent--compared to 25 percent in South Korea, 12 to 15 percent in Japan, and 10 percent in Europe. At the same time, the vesting requirements of most pension plans are out of sync with boomers' frequent job changes and pensions are becoming less certain as employers replace guaranteed benefits with "do your own thing" defined-contribution programs.

Warning: If "live-for-today" boomers don't hear the wake-up call and start saving for tomorrow, they will find themselves struggling with a poverty-stricken old age, placing enormous burdens on the U.S. economy and on the children forced to care for them.

Given how well-educated and self-reliant they are, it is ironic that so many boomers are financially illiterate. And because so many purchases, especially those involving immediate gratification, have become easy and even mindless, many boomers are not balancing their current and *future* needs. Unless changes are made soon, millions - and conceivably tens of millions - could eventually find themselves old and broke.

Possible Solutions:

- Upgrade financial literacy and financial empowerment through a national awareness and education campaign for boomers while instituting financial planning curricula in all levels of childhood education.
- Increase personal savings rates, possibly through mandated, tax-advantaged savings programs.
- Make pensions more portable and flexible to match the boomers' mobile workstyles and disincentivize boomers from "leaking" their 401(k) savings.
- Affluence-test and target entitlements to match the diverse needs of tomorrow's elders. Privatize portions of Social Security to generate better returns.

Elder Boomer Challenge # 5: Shangri-La or "Gerassic" Park?

Although medical science has focused on how to prolong life, political and community leaders have not

yet created a compelling vision for what tens of millions of long-lived men and women might *do* with those additional years. Currently, 40 million retirees spend an average of 43 hours a week watching television and the elderly have the lowest volunteerism rate of all age groups. Unfortunately, mature-oriented affinity and advocacy organizations have become more concerned about what their constituency might *get* from society than what they might *give*. Unless we envision and mobilize a new, productive role and useful purpose to life's later years, an *elder wasteland* could emerge in which more than 70 million couch-potato retirees drift through their mature years watching TV, surfing the Internet, wandering through malls, and playing various games while siphoning off society's resources.

Warning: Without envisioning a new purpose for old age, we could be creating a "Gerassic" Park in which the young are pitted against the old.

In youth, boomers were self-indulgent in their priorities. In their late teens and twenties, many shared an idealistic commitment to bettering society. During the past several decades of career building and child-rearing, many of their early ideals have been submerged. In the decades ahead, the boomers will complete America's transformation into a gerontocracy, as they take control of the nation's social and economic power.

If they can step outside their generational tendency toward self-centeredness and wield this power with wisdom and generativity, they could rise to their greatest height and make a remarkable success of history's first multi-ethnic, multi-racial, and multi-generational melting pot. Or if, like silver-haired velociraptors, they use their size and influence to bully younger generations and gobble up all of the available resources, political "age wars" could erupt in which the young lash out in anger and frustration at the weighty demands placed on their increasingly strained resources.

However, if this generation can learn to exemplify a new kind of wise, mature leadership, when the boomers' time on earth is over, perhaps they will be remembered not just as the *largest* generation in history, but the *finest*.

The choice is ours.

Possible Solutions:

- Envision and create a new purpose for elderhood that emphasizes the contributions of wisdom, generativity and mature leadership.
- Forge a multigenerational melting pot through the encouragement of a wide range of intergenerational programs and activities - including "multigenerational tribunals."
- Scale AARP down to size and establish appropriate checks and balances so that no generational group can dominate the others.
- Create and mobilize a national "Elder Corps" in which millions of older adults are recruited to share their values, knowledge and skills with youth in need.

*** Sections of this paper were adapted from *Age Power: How the 21st Century Will be Ruled by the New Old* by Ken Dychtwald (Tarcher/Putnam: September, 1999). Note: All of the solutions identified in this paper are presented in greater detail in *Age Power*.

About Ken Dychtwald, Ph.D.

Over the past 25 years, Ken Dychtwald, Ph.D. has emerged as one of the nation's most original thinkers and leading authorities on the social, lifestyle and business implications of the aging of America. He is a

psychologist, gerontologist and author of ten books on aging-related issues, including *Bodymind*, *Wellness and Health Promotion for the Elderly*, *The Role of the Hospital in an Aging Society*, *Millennium: Glimpses Into the 21st Century*, *New Directions in Eldercare Services*, *Implementing Eldercare Services*, *The Keys to a High Performance Lifestyle*, *Age Wave: The Challenges and Opportunities of an Aging America*, *Healthy Aging: Challenges and Solutions*, and his latest, *Age Power: How the 21st Century will be Ruled by the New Old (9/99)*.

In the first half of his career, Dr. Dychtwald became known as the nation's leading proponent of "healthy aging" within the not-for-profit aging network. Then, in 1986, he became the founding President and CEO of Age Wave, an "idea lab" created to help corporations and associations prepare to meet the needs of an aging consumer marketplace.

Since 1998, Dr. Dychtwald has served as a fellow of the World Economic Forum and he recently received the distinguished American Society on Aging Award for outstanding national leadership in the field of aging. In 1998 the Society named Age Wave, LLC as the Small Business of the Year.

A 49-year old boomer himself, Dychtwald lives Northern California with his wife Maddy, daughter Casey (12) and son Zak (9).

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