

*Viva the Vital*

## **By 2028, Boomers will be most thankful for friends**

By Matt Thornhill

Dan Quayle (remember him, the boomer who was Bush 41's VP?) once attempted to quip, "The future is ahead of us." Not exactly Bartlett's material, but, well, true. So true.

While there are bolder predictions to make about what life will be like "ahead of us," some demographic realities aren't based on crystal balls but Census data. Like, for example, we can tell you with certainty that today's baby boomers, ages 44 to 62 in 2008, will be ages 64-82 in the year 2028. The nation's largest demographic cohort will grow twenty years older over the next twenty years. Guaranteed.

Maybe this ranks right up there with Quayle's insight, but then again, maybe it is far more telling. If you pay attention to the numbers you'll learn much about the future. Fire up the left side of your brain and let's look at them.

In 2028, many millions of boomers will need some on-going care, both personal and medical. That care will most often be given at home. Not in an assisted living facility and certainly not a nursing home. We know this because in survey after survey, fewer than one or two percent of boomers report a desire to ever live in an assisted living or nursing home facility. They want to stay at home. They want their care delivered at home.

Caregiving at home is traditionally delivered by informal family caregivers. Here's where the Census data reveals an ugly truth for boomers: There isn't enough "family" to go around.

Informal caregivers are most often spouses and the adult children. Today's 65+ population are those from the Greatest Generation and the Silent Generation. In general, they are the parents of the Boomers. As a group, some 94% got married. Today, 64% still have a spouse, according to data from BIGresearch's Consumer Intentions & Actions study from October 2008. Plus, they have a lot of adult children. Recall these generations created the baby boom, having, on average, four children.

That means members of today's oldest generation in need of informal family caregivers have spouses to turn to and four adult children at the ready (more or less). There's an old saying in the long-term living business: A man with seven daughters will never end up in a nursing home.

News flash: We bet not one boomer man or woman has seven daughters (not counting multiple marriages).

That means tomorrow's oldest generation – those boomers destined to grow 20 years older – have a smaller bounty from which to draw informal family caregivers. First, only about 87% of boomers married in the first place, and already only 68% still have a spouse. This greatly reduces the partner-as-first caregiver option. Second, the adult children option is cut in half: Boomers only had, on average, two children.

Let's add it all up: Fewer spouses in the mix ...plus one in three boomers without partners now ...plus half the number of adult children available to provide care ...plus a generation that desperately wants to grow old at home. Hello Houston, we have a problem.

### **Friends Change the Formula**

Our view of the future of at-home caregiving is that friends of boomers will fill in many of the gaps (as will paid, non-medical caregiving services and other developing models). The shift of emphasis from family to friends is inevitable, almost Quayle-like obvious, and driven by the numbers. Already some boomers are actively putting friend-based networks in place to make sure they have friends at the ready should the need arise.

One effort gaining traction is in New York City, started by Charlotte Frank, a 73-year-old thyroid cancer survivor. A single woman living in the city, with family in Minnesota, Ms. Frank didn't want to leave Manhattan when she was diagnosed. She was reluctant to seek help from friends, but fortunately for her they volunteered to prepare meals, escort her to doctor visits and see her through her treatments.

The experience inspired her to start the Caring Collaborative earlier this fall, an initiative where people volunteer to help, "banking" hours that later in life they can trade in for help from other volunteers should it ever be needed. The approach solves the problem of getting older people to ask for help – we're much quicker to offer help than to ask for it ourselves – because those who provide help first feel entitled to get help later.

As one member said in a recent article, "I thought that asking for help was braver than helping. When I saw the first request for help I answered right away." In doing so, she banked time so she's now thankful she has a good handle on the future ahead of her.

In 2028, who will you be thankful for?