

**Today's Boomers Are Being Threatened
By Governments, Institutions and Family**

Reed W. Turcotte

RETIRE Reset & Reload

**Yet They Are Not Ready
To Give Up Control**

Also by Reed Turcotte

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Retire, Reset & Reload

By **Reed Turcotte**

Newspaper & Magazine Publisher,
Author & Emphatic Storyteller

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Website: www.retirereset.ca

“The words that affect us most are the ones that inspire mankind to think for them”

Reed Turcotte (1991)

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Keep up the good work.

Prologue

Boomers Are Nothing like Millennials Think They Are

Baby boomers (also known as boomers) are the demographic cohort following the Silent Generation and preceding Generation X. The baby boom generation is most often defined as those individuals born between 1946 and 1964.

In Western Europe and North America, boomers are widely associated with opportunity, as many grew up during a period of increasing prosperity, due in part to widespread post-war government subsidies, housing and education. As a group, baby boomers were wealthier, more active and more physically fit than any preceding generation and were the first to grow up genuinely expecting the world to improve with time. They were also the generation that reached peak levels of work income, although they have been involved in many, many recessions. They therefore, enjoyed the benefits of abundant food, clothing, retirement programs, and even midlife-crisis. However, this generation also has been criticized by millennials in increasing consumerism which millennials see as excessive.

Boomers have tended to think of themselves as a special generation, very different from preceding and subsequent generations. In the 1960s and 1970s, as a relatively large number of young people entered their late teens—the oldest turned eighteen in 1964—they, and those around them, created a very specific oratory around their gang and changes in society were brought about by their huge size in numbers. This rhetoric had an important impact in the self-perceptions of the boomers, as well as

their tendency to define the world in terms of their generation, which was a relatively a new phenomenon in the history of man-kind.

With a succession of watered down negative websites targeting baby boomers and recent retirees, this book has set-out to provide recently retired boomers and other participants with engaged quality related content that includes a unique focus on retirement including senior assisted living facilities and in-house nursing. This publication's content will focus on retirees who down-size to live in urban areas or small towns, as well as boomers who desire to promote an active lifestyle using the more young-at-heart attitude. Also found in these pages are retiree's health and drug issues. Vacations including RVing, river cruises and gaming junkets is also discussed. We take a peek into the murky world of finances including pension funds. Single retirees and their unique problems are perused as is the future and what it will be like for the baby boomer generation.

Coffee shops, discounts, hobbies, going back to work-part time, sight-seeing junkets, real estate, happy-hour, and just plain having fun is likewise discussed in this book. This is the 'fluff' stuff; the real meat of this book will bear down on elder abuse (oppression by family, financial, governments and so called friends). This book also dives into boomers moving abroad as they cannot afford to live in North America. The war between boomers and millennials, loneliness, sex – cannabis – booze and retirees, the truth about growing old and a lot, lot more can be found inside these pages. This author has sourced thousands of media stories on the upside and downside of baby boomers growing old, many of which you will find inside the pages of this quintessential, not-for-profit book on the 'for-ever young' generation.

Though millennials may be dominating the media these days especially the 'Social Media', don't think that means that baby boomers aren't still making their voices heard, all-be-it, in a quieter way. But, not to worry, this book has been written for senior's rights and the author tells-all, especially the many facets of government who has been recently offering 'everything' to millennials and only peanuts to seniors. This book holds

their feet to the fire in many of the pages forthcoming. As previously stated, boomers are defined as those born between 1946 and 1964, meaning the youngest are already over fifty. They are the largest and arguably the most influential legion in history and today's retirees want to spend free time doing fun and exciting things – they are not ready to slow down and many of them are going back to work. Boomers are aging and rapidly approaching the age when visions of retirement dance in their heads, if they're not already there. At the same time, the world of work and the way work is performed is dramatically evolving. Reaching age sixty-five is no longer a death knell of one's career. Many boomers are opting to continue working well into their golden years, with many saying that their post sixty-five working years are some of the best of their career.

Randstad, a firm that excels at connecting job seekers with employers in a variety of in-demand fields across Canada, says that for the first time in history, Canada is home to more people over the age of sixty-five than those fifteen and under. Boomers make up twenty-seven percent of the population, up from eighteen percent two decades ago. Sixteen percent of the population is now over sixty-five, or what used to pass for retirement age. In ten years, it's estimated more than twenty percent of Canadians will be of retirement age, the decade after that, it will be around twenty-five percent. By 2031, the entire baby-boom generation will be sixty-five and over.

According to Jacqueline Hansen, reporter for CBC, 'senior-preneurs' are part of a quickly growing group of older Canadians who are choosing to work beyond the traditional retirement age of sixty-five — some as a financial necessity, others because they simply aren't ready to call it quits. A pilot program specifically designed for senior entrepreneurs in Oshawa, Ont., tested the waters to see whether Canadian baby boomers not only want to keep working but also desire to be their own bosses. The answer, according to program creator Pramilla Ramdahani, is a resounding yes.

"How do we finance this new and growing sector, with so many talented ideas that bring a lifetime of skills to the table?" said Ramdahani. She launched the senior-preneur Program 4 Innovation, Creativity, and Entrepreneurship, or SPICE, and received

seventy-five applications for the sixty positions it offered in its first cohort in 2018-19. Ramdahani says ageism was a big factor in creating a seniors-specific program. She says nearly all of the pilot participants identified ageism in the workplace or in applying for jobs as part of their reasoning for looking for something else. "Hence, they really want to create their own jobs," she said.

According to Statistics Canada, nearly fifteen per cent of Canadians sixty-five years and older are still in the workforce, compared to around six per cent twenty years ago — and their entrepreneurial spirits are strong. Nearly half of small business owners are baby boomers, according to an online poll by Ipsos commissioned by RBC, conducted between June 21 and June 24, 2019. That's almost twice the rate of business ownership than there is among millennials.

For some Canadians and Americans, retiring at age sixty-five isn't a reality, simply because of a lack of pension or savings. A 2018 survey by Sun Life Financial even found that a quarter of retired Canadians are still in debt in their golden years. Some future retirees may continue to be short on savings, as Statistics Canada data shows that the household savings rate has fallen from a high of 21.6 per cent of net disposable income in 1982, to 1.7 per cent in the second quarter of 2019. Lower interest rates could be one of the reasons for saving less, according to BMO Capital Markets economist Robert Kavcic, because the returns on savings are smaller and borrowing at low rates is tempting. "I think everybody that's investing now for retirement needs to be ratcheting down their return expectations and what a balanced portfolio is going to give you going forward over the next ten, fifteen, or twenty years" said Kavcic.

A seventy-six year old man knew he would need to rely on his savings for retirement, as he worked for charities and not-for-profits throughout his life and didn't have a guaranteed pension. However, he says the 2008 financial crisis wiped out about half of his savings. "It's never really recovered for those of us who were invested at that time," he said. Fortunately, he is able to supplement his savings with a company he

started to sell and distribute Nordic walking poles, as well as teach lessons. "The extra income is not only helpful but necessary".

Through the first round of the seniors' entrepreneur program, Ramdahani found a massive hole in terms of funding to support the senior entrepreneurs, including limited grants and loans for their businesses. "There is zero support," she stated. She wants the next federal government to prioritize funding for seniors' entrepreneurial endeavours, and she hopes to secure other private funding as well to help her expand the SPICE program from sixty participants to 1,000 over three years. "They have been sitting on these ideas for about thirty to forty years, so now is the time for them to unleash".

If you the reader are approaching retirement or are already there – then you should read every page of this book. It will assist you to prepare for retirement and assist you mentally in what will soon become your new, enjoyable but also daunting life. If you are already a senior and things are not going well – this book will console you. The narrative technique used in this book should render our era as not just the “baby boomer” era but as the force that changed the world for the better.

This author, a baby-boomer, has owned and published nine community newspapers, seven magazines and six books (now seven). His company The Boundary Creek Printing & Publishing Co. Ltd. was established in 1896 and is the publisher of the following narrative, Reed All About It--Memoirs of a Controversial Publisher; Gold, Indians & War; Greenwood – The Early Years of Canada's Smallest City; When Canadian Newspaper Publishers Were King (read by over twenty-nine thousand people), Three Down Football - Canada's Beautiful Game. This author's newspapers and magazines, at one time, were to be found all over Western Canada, and it all started in Quesnel in 1974. He and his wife, now of twenty- five years, reside in the Okanagan.

A baby boom, by definition, is a sudden rise in the number of births observed from year to year. It ends when a sudden drop in the number of births is observed.

Thus, the annual variation in the number of births can be used to define the post-World War II baby boom in Canada. Since 1921, the largest annual increase in the number of births occurred between 1945 and 1946, with an increase of about fifteen percent. This marked the start of the baby boom period.

Although the number of births had been steadily decreasing since 1961, the largest relative decrease occurred between 1964 and 1965, marking the end of the baby boom period. The baby boom lasted twenty years in Canada. During that time, more than 8.2 million babies were born, an average of close to 412,000 a year. In comparison, the number of births in 2008, when the population was twice as large as during the baby boom, was only 377,886.

The average number of children per woman was 3.7 during the baby boom period, compared to about 1.7 in recent years. According to the 2011 Census, 9.6 million persons, or close to three Canadians out of ten, were baby boomers. Besides the number of births between 1946 and 1965, this generation has benefited from sustained immigration levels since the end of the 1980s in Canada.

Introduction

Historical look at North American Boomers

World War II ended in 1945 with most members of the Canadian and American armed forces coming home in mass and numbering in the millions. To integrate millions of young veterans into the North American economy, the 78th Congress (US) and Canadian Parliament passed various forms of GI Bill of Rights. It was the most far-reaching item of veteran's legislation passed in the history. Loans for homes and farms were made available to GIs at low interest rates and low or no down payments which caused a pent-up demand for achieving the Canadian-American dream. Reconnecting with families and loved ones, a large portion of returning veterans, married and started families, went back to school and bought their first homes.

With a platitude of veteran's benefits, including loans, the twenty somethings found suitable housing in the new tracts sprawling on the outskirts of North American cities. Documentaries on the topic indicate that the postwar suburban housing boom began in a suburban "planned communities". It was common that the young wives of virtually entire suburban neighborhoods were pregnant at the same time. In short order, new schools had to be built. Farm and ranch land became seas of similar-looking homes without town centers, jobs, or city amenities. Eventually, many isolated suburban tracts, numbering in thousands of homes, did become legal communities, albeit on a different model from traditional communities with a core downtown business center. Interspersed throughout those new communities were "strip malls," businesses lined up in a row along roadsides, usually in common and architecturally uninspired buildings fronted by a large parking lot with little or no greenery.

Malls began to offer basic commodities and eventually became prime community meeting places, especially for the younger - who shortly would be known as 'baby boomers'. Suburbs were relatively safe, and suitable for children, perhaps, but a breeding ground for discontentment and mischief among teenagers. The 1950s were, in some ways, years of innocence - the Saturday movie matinee was only thirty-five cents on the Canadian West Coast. The drive-in theater became part of the young-family social scene, primarily owing to cheap tickets. The main movie genres were established: melodramas, westerns, horror films, comedies, and action-adventure films. Musicals and science fiction movies were popular by the 1950s. Westerns were especially popular with families, and many were created specifically for adolescents. Popular kid shows most often followed a serial format, appearing in the afternoon on Saturdays. At times, matinees played in several installments per week - popular heroes were Tom Mix, Hopalong Cassidy, and the Lone Ranger. Films such as "The Wild Bunch" starred Marlon Brando and they could be considered a teen movie, but quite different from the Disney teen movies that were to come along in the near future.

Examples of the fighting for law and order in outer space include these early "space westerns" - Buck Rogers (ABC 1950-51), Captain Video and His Video Rangers (Dumont 1949-54), Flash Gordon (Syndicated 1953), Space Patrol (ABC 1951-52), and Tom Corbett, Space Cadet (CBS/ABC/NBC 1950-52). Popular kid TV shows were Buffalo Bob and Clarabelle, Captain Kangaroo, Lassie, and Leave it to Beaver. Other pastimes included malt shops, community swimming pools, and clubs - the most popular of these clubs were the Boy and Girl Scouts. By 1955, boomers were enjoying after-school sports at the junior-high level and watching the new medium - television. The I Love Lucy show was unique and a hit, it was the longest continuously running show in television history, which even today continues to air daily somewhere in the world.

Emulating wartime mothers, postwar Canadian and American moms began to find part-time jobs outside the home - thus began an age of displeasure. Living in seemingly sterile neighborhoods devoid of urban diversions and the traditional

extended family, many children were left to fend for themselves after school. They became known as "latchkey kids" - television became their surrogate parent.

Jumping ahead a decade -- the 1960s was the period that defined the baby boomers with music, events, and social changes leaving a permanent imprint on society. Many boomers were born between forty-six and fifty-one were young teenagers. Those individuals born during the peak boomer years, fifty-two to fifty-seven, were in their formative years during the Sixties. The televised pseudo-realities of *Lassie*, *Leave It to Beaver*, and the *Nelson Family*, portrayed innocence lost, then were replaced by the sad realities of the Cold War and the civil rights struggle, all to a rock `n roll beat. So many changes occurred in the sixties that an individual`s age during the decade greatly affected how he or she turned out. The year 1961 was a great deal different from 1969. Hair styles changed dramatically. High school yearbooks in 1960 would show girls with carefully coiffed hair, while soon the style switched to long and straight. Among blacks, the Afro came to represent a hair style distinct to their cultural heritage.

The Sixties were turbulent, owing to the unrest of civil rights marches, 'free love,' rock music, drug experimentation, long hair and disheveled clothes, and the winds of war in Indochina. California was a magnet for disenfranchised dreamers, often called 'hippies.' They came in droves, many having dropped out of school; they came on the bus and train; they hitch-hiked from every-town, USA and Canada. Rock `n roll performers such as Elvis Presley, Bob Dylan, Neil Young, the Beatles, Rolling Stones, The Guess Who, and Pink Floyd were all the rage.

A Scott Mackenzie tune, sung by The Mamas and the Papas, lyrically advised: "If you`re going to San Francisco, be sure to wear some flowers in your hair." Harvard professor Timothy Leary`s advice: "Turn on, Tune in, Drop out," delivered at a press conference in New York City in 1966, urged youth to create countercultural change through the use of psychedelic stimulants (especially the drug LSD), and by removing themselves from the prevailing society. The phrase was derided by conservative critics and most other adults. And they came, idealistic, euphoric and hopeful, ragged and

broke. Most were disillusioned by what they found, they then returned to the communities they came from, or just moved on. A few sampled the rural life in communes or on farms, but most of those became disillusioned with the tough work. Nevertheless, the idealism of the Sixties and some alternative rural communities survive and thrive in the 21st century, thanks to aging boomers with enduring values.

Women born between 1919 and 1940 had a high ratio of their babies born during the baby boom era (defined as at least sixty percent). Based on this demographic criterion, the parents of baby boomer's generation can be defined as all individuals born during this twenty-two year inter-war period. According to 2011 Census data, 3.1 million persons, about one in ten Canadians, were parents of baby boomers. These people were- or would have been- between eighty and one hundred years of age in 2020. In 2014 just over seventy-six million people were classified as boomers.

Using the same process and data, it is possible to determine by birth year of children, the proportion of those children whose mother is a baby boomer. Between 1972 and 1992, at least sixty percent of births were to mothers born during the baby boom. The children of baby boomers generation can therefore be defined as all individuals born during this twenty-one year period. According to 2011 Census data, 9.1 million people, or twenty-seven percent of the total Canadian population, belong to the children of baby boomers generation. These people were aged between nineteen and thirty-nine in 2011. This generation is often called Generation Y or 'echo of the baby boom'.

Strangely, the children of the baby boomer generation, was smaller (9.1 million) than the baby boomer generation in 2011(9.6 million). Baby boomers had fewer children than their parents - fertility dropped from 3.1 children per woman at the end of the baby boom (1965) to 1.6 in the mid-1980s. Immigration still contributes to the increase in the size of the children of baby boomers' generation, while it is less the case for the baby-boom generation of Canadians. While growing up, many members of the children of baby boomers generation were influenced by changes that affected their

parents. These include increases in separation and divorce rates, increases in female labour force participation, increases in institutional day care, and rapid technological change.

World War II generation includes people born between 1941 and 1945. During that time, the number of births registered every year increased from 255,300 in 1941 to 288,700 in 1945. About 1.4 million people, or four percent of the total population in 2011, were born between 1941 and 1945. These people were aged between sixty-six and seventy in 2011. People born between 1966 and 1971 can be referred to as baby busters. These people were born at a time when fertility rates were rapidly decreasing in Canada. The number of births decreased from 403,855 in 1965 to 349,420 in 1971, a drop of 54,400 in only six years. About 2.8 million people (eight percent of the total population in 2011) were baby busters, by definition a small generation. These people were aged between forty and forty-five in 2011.

Generation X is another term used to designate the baby busters, although this name sometimes includes more birth years than just those born from 1966 to 1971. For some authors, Generation X includes people born from the end of the baby boom (1960 to 1965) to the late 1970s. Many members of this generation, especially men, experienced difficulty entering the labour market in the 1980s and 1990s. This was due to economic recessions and to the fact that they were following the large baby boom generation.

People born since 1993 have sometimes been designated as the new Generation Z or the Internet generation since they were born after the invention of the Internet. About 7.3 million people (twenty-two percent of total population) born between 1993 and 2011 were counted in the 2011 Census. In 2011, these people were aged eighteen and under and were just starting to enter the labour market.

The Great Depression of the 1930s, according to the Encyclopedia of Canada, had prolonged the decline in Canada's birthrate, as it had in most Western countries. The low point in Canada was reached in 1937, when the gross birthrate (the annual number

of live births per 1,000 inhabitants) was 20.1. Improved economic conditions caused a recovery that began to accelerate during the Second World War. By 1945 the birthrate had risen to 24.3; by 1946 it had jumped to 27.2, and it remained between 27 and 28.5 per 1,000 inhabitants until 1959, after which it began to gradually decline. The only years in Canada when live births exceeded four hundred-thousand were 1952 to 1965. The baby boom began with the children whose birth their parents had postponed during the Depression, but two other factors also contributed to the boom.

First, a larger proportion of adults married, and those who did had more children. Women born between 1911 and 1912 had an average of 2.9 children, whereas those born between 1929 and 1933 had an average of 3.3. These two generations are separated by twenty years. Between the older and the younger, the number of children per woman increased by thirteen percent. Second, more than half of baby-boom births can be attributed to what demographers call "timing phenomena." More adults began marrying at a younger age (the median age for a woman's first marriage was 23.2 years in 1940 and 21.1 years in 1965), and between the end of the Second World War and 1965, young couples tended to have their children during the first few years of married life.

The annual number of births in Canada rose from 253 000 in 1940 to 479 000 in 1960, but dropped to 419 000 in 1965. Over this period of twenty-five years, the baby boom produced about 1.5 million more births (there were about 8.6 million overall) than would otherwise have occurred, an increase of more than eighteen per cent. By 1965, however, people were marrying at a later age and were waiting longer to have children, partly because more women were entering the workforce, and partly because there was general access to better methods of birth control.

A Globe and Mail story in 2018 by Andre Picard said Canada has undertaken one of the biggest, boldest studies on aging in the world, and the data is just beginning to trickle out. The good, if predictable, news is that the vast majority of older Canadians consider themselves healthy. More than ninety percent of participants in the Canadian

Longitudinal Study on Aging (CLSA), all of whom are aged forty-five to eighty-five, describe their health as good, very good or excellent, and that holds true even among senior-seniors (seventy-five and older). The numbers are a refreshing counterpoint to all the “grey tsunami” fear-mongering we hear all too often. We tend to lose sight of the fact that, while the population is aging, seniors are healthier than any time in history: Eighty-five is the new sixty-five. Too often we see aging strictly through the lens of decline and loss and illness.

The purpose of the forty-one million dollar Canadian Longitudinal Study on Aging, funded by the Canadian Institutes of Health Research, was to follow more than 50,000 Canadians for at least twenty years to provide a sense of how our health evolves as we age. Doing so should not only provide a realistic – not catastrophic – picture of this important segment of the population but, more importantly, guide our health and social policies.

According to the CLSA, thirty-four per cent of respondents have high blood pressure, 15.9 per cent depression, 15.3 per cent diabetes, 13.2 per cent cancer, 11.8 per cent asthma, 10.9 per cent hypothyroidism, nine per cent heart disease, 8.5 per cent osteoarthritis, and 5.5 per cent chronic obstructive pulmonary disease. While growing older entails new aches and pains, we forget that most are manageable. As people age, they don’t just need sickness care, they need communities and services that allow them to keep living, and thriving.

The new data, which was collected between 2010 and 2015, simply provides a baseline. As study of the participant’s age, researchers should be able to spot patterns that help identify why some people age well and others don’t, and interventions that can help. So far, there is mostly data from questionnaires, but researchers are also collecting biological samples that will allow analysis of genetic and epigenetic factors. Already a few little clues are emerging about key determinants of health. Among the CLSA participants, thirty-three per cent have family incomes between \$50,000 and \$100,000, and most of the rest report that they are managing well financially. But six per cent have annual incomes of less than \$20,000.

One of the most surprising numbers in the new report is that twenty per cent of women and thirty per cent of men retirees, ‘unretired’, because they needed the money. You can’t age well if you can’t make ends meet at the end of each month. Eighty-five per cent of those aged forty-five to eighty-five own their own homes, but what kind of policies are in place to allow people to age safely at home? And how are we adapting our cities, public spaces, workplaces, hospitals, community centres and homes to the reality, that one in ten people over the age of forty-five and one in four people over the age of seventy-five, uses a mobility device such as a cane, scooter or wheelchair?

The CLSA study also features some disturbing numbers on the growing problems of loneliness: one in three women and one in five men over the age of seventy-five are socially isolated, which can have the same negative effect on an individual’s life span as smoking. As the population ages, caregiving is also becoming a hot-button issue. Currently, 8.1 per cent of those surveyed receive care, rising to thirty-six per cent of those over the age of seventy-five. But a whopping thirty-eight per cent of the CLSA participants provide care to loved ones. This unpaid work takes its toll on many, especially older women taking care of their elderly spouses. These data are a reminder of the crying need for respite care and more flexible workplace policies so caregivers do not put their own health at risk.

As Dr. Steven Hoffman and Dr. Yves Joanette, scientific directors respectively of the CIHR Institute of Aging and the CIHR Institute of Population and Public Health, write in the introduction to the first CLSA report, the fact that Canadians are living longer is important, “but we have to make sure that these extra years are worth living: More time to work and contribute wealth and wisdom to society, as well as more time to enjoy with family and friends.” It’s not aging we should fear; it’s having our elders live in poverty and isolation, without a sense of purpose.

By 2030, it is estimated that one in four Canadians will be a senior citizen. It’s an impressive generational shift – one that McMaster University’s president Patrick Deane felt compelled to highlight during his convocation address a few years ago: “As seniors come to outnumber children and the active, wealth-producing workforce shrinks,” he

stated, “it is obvious that significant challenges lie ahead as the torch passes from one generation to the next.” But Deane also went on to express that opportunity will abound for those who ask the right questions and “through creativity, curiosity and innovativeness find answers their elders cannot imagine.” “Our sesquicentennial is an opportunity to look into the future and to imagine what Canada will become in the next fifty or one-hundred years,” he said.

McMaster University’s researchers are taking on the challenges of an aging population. Through initiatives such as the McMaster Institute for Research on Aging (MIRA) and the Labarge Centre for Mobility in Aging, among others, they’re studying how to eat, design cars, prevent disease, plan communities, stay mobile and engage in an aging society. And they’re seeing results. Engineers are inventing devices to help people age safely in their homes and communities. Social scientists are uncovering the roots of social isolation. Nutrition and exercise specialists are finding innovative ways to preserve and extend health. Medical researchers are sharing the best evidence on all aspects of aging through a dedicated public website.

All-in-all, the history of the Canadian retiree/senior has been one fraught with disease, loneliness and a sense of worthlessness – but that is not necessarily the case today – today’s boomer is healthier, wealthier and madder than hell. They are not going to sit back and get kicked in their shins anymore – they are ready to take on the institutions, governments and even family if need-be. According to an HSBC Bank survey of 16,000 people, twenty-three percent of pre-retirees would like to spend their last dollar with their last breath, and let the kids figure it out on their own. Can this be blamed on the spoiled so called entitled generation named Millennials?

Sources for this chapter include, Robb Engen, boomer&echo, U-S-history.com

Chapter One

Don't Seniors Deserve Better?

Although many boomers/seniors are enjoying their retirement years, there is still a group of boogeymen that couldn't care less how seniors are feeling and in fact are now feeding off the bones of this older generation. Some of the problems lie with health care, such as opioid users, taking up over-night hospital beds while seniors sleep in little cots in the hallways; banks, pushing their credit cards or raising their rates - causing a rise in elderly bankruptcies; senior residences, charging too much and giving back too little; greedy family members, who want their parents retirement dollars and use many forms of abuse to try and get it, and politicians who only pay lip service to their senior constituents and who give and give taxpayers' dollars to young families but deliver almost nothing new to boomers.

Google counts 1.8 million web pages that will help one market to millennials – you know - those pink-wearing, avocado toast-eating, student debt-carrying, emoji lovers born between 1980 and 1992, give or-take, said a story in the magazine - Inc.com. They rent homes instead of buying, prefer cities to suburbs and share everything from rides to vacation homes. Everyone, especially the media and government, seem to have forgotten about the baby boomers. There are over seventy-eight million boomers in North America today -- an enormous segment of the population -- yet less than five percent of all advertising dollars target them - talk about a missed opportunity!

Here is a list of insights that may convince business but, probably not governments, to start loving boomers again - they have money to spend, in many cases – lots of it. Almost half of all boomers still bring in more than \$75,000 per year. They also hold more than thirty-four percent of the total net worth dollars in the country, and

they give more to charity. They have more free time as nearly half of all boomers are now retired. By 2029, all of the baby boomers – twenty percent of the country -- will be sixty-five or older. That's twice as many as there were in 1970. If they're not working, they're likely playing. They'll spend more on hobbies and leisure sports such as boating, traveling and golf. They like technology - boomer parents are big users of their iPhones and iPads and they love using Facebook and Facetime. Nearly nine out of every ten adults over age fifty own a mobile device and three-fourths of boomers use their mobile devices primarily to stay in touch with friends and family.

Ninety-nine percent of boomers travel and will take at least one leisure trip this year with an average of five or more trips expected in the year. They use websites such as Trip Advisor, Expedia and Travelocity to book travel, and services such as Waze and Google Maps to get around town. Looking for directions is one of the three most common things boomers do on their mobile phones.

Health has also now become an issue - boomers' hearing and vision are not as sharp as they used to be; now they want products that assist them with these troubles, are convenient and do not cause too much downtime. Unlike millennials, boomers can remember when it took effort to hail a cab and they had to drive somewhere to pick up their groceries. Nowadays they use their mobile phones to hail an Uber or a Lyft, or get dinner delivered through Beyond Menu, or Skip the Dishes. Instead of carrying heavy bags, they order grocery delivery from their favourite grocery store. Amazon Prime is another "don't leave home" favorite. They're reliving their youth. Favorite boomer bands like The Rolling Stones, Tom Petty, Paul Simon, Heart and James Taylor are still performing. Boomers buy tickets via services such as Ticket Master and StubHub, or watch videos on YouTube. Chances are that they would relish more opportunities to revisit the glory days. They sometimes forget things. Their short-term memory is starting to get a little fuzzy, so some boomers could use a gentle reminder from technology. Seniors are using apps to help find their keys, luggage, Kindles and even their canes. Using Evernote and Remember the Milk are helpful mobile apps for jotting down notes and shopping lists that boomers are now using.

And boy are boomers loyal - unlike fickle Gen Xers and Millennials, if you provide boomers relevant products and excellent customer service, they'll stick with that product. According to Crowd Twist, a company that allows marketers to engage and retain customers, forty-six percent of boomers say they are "quite loyal" or "extremely loyal" to their favorite brands. So counter to conventional wisdom, millennials are not the only generation worth courting, boomers themselves deserve better including more respect.

Health care can be a particular slippery slope for some of today's seniors. The origins of Canada's health care system lie in Saskatchewan, when then-premier Tommy Douglas's left-leaning Co-operative Commonwealth Federation (CCF) government, first established a provincial health insurance program. This covered universal hospital (in 1947) and then doctors' costs (in 1962). The costs were shared fifty-fifty with the federal government for hospitals beginning in 1957 and for doctors in 1968. According to a recent study, today, nearly thirty-three per cent of Canadian seniors said that they are dissatisfied with the quality of the health care that they receive, compared with an average of twenty-four per cent in many other countries.

The Canadian Institute for Health Information's analysis, released a year plus ago, is based on results from the Commonwealth Fund's 2016 survey of adults in eleven countries. "Seniors depend on their primary health care provider to help them coordinate care between the specialists and the hospital and home and they're pretty satisfied with their primary healthcare providers and less satisfied with the healthcare system as a whole," Tracy Johnson, director of health system analysis and emerging issues with CIHI in Toronto, said in an interview. "That may have to do with some of the access challenges that they face."

One of the biggest challenges is having medical results available when seniors get to their appointment, and another, Johnson said, was hearing conflicting or different information from health-care providers. As people are living longer, they may develop more chronic diseases. Yet the health-care system is still designed to deal with acute problems such as appendicitis or a broken bone that needs to be treated in hospital,

said George Heckman, a professor at the University of Waterloo and a geriatrician who focuses on aging and cardiovascular disease. Heckman said that he was not involved in CIHI's report.

In Canada, the health-care system has had trouble adapting to meet the needs of seniors with chronic conditions, Heckman said. "The problem with chronic conditions is that you know they're going to flare at some point. The flares usually happen over weeks. There's an opportunity to identify a flare before it gets bad enough and you have to end up in the hospital," Heckman said. "That's where the care coordination issues that have been highlighted in this report become more important." For instance, Heckman pointed to how a home care provider may notice a patient has breathing problems, but there's no way to share that information with the primary care provider.

What's more, health-care providers aren't all using the same language. In contrast, Heckman pointed to Belgium, where home care providers do use the same terminology as other health-care providers, say for cognitive test results. All of them are able to update a patient's electronic health record. He said another potential solution is to embed specialists in family health teams with physicians, nurse practitioners and pharmacists to care for the most complicated patients. His research suggests that it improves how all the providers manage chronic illness, rather than the current model of sending faxes to specialists who book an appointment three months later. But funding health-care providers separately makes it harder to shift money around to promote more integrated approaches, Heckman said. The report includes good news about seniors living longer, accessing primary care such as family doctors, and having better self-perceived health than seniors in other countries, Heckman said.

But there is a down-size to living longer – retirees very well might run out of money. According to the federal Office of the Superintendent of Bankruptcy, ten per cent of those who declared bankruptcy in 2014 were aged sixty-five and older (and this figure has gone up almost every year since). That's a whopping 20.5 per cent increase

from 2010 (and it will be even higher in 2020). One of the reasons is actually a plus — as just stated we're (boomers) living longer. "For many of us, we're outliving our savings," explains Nora Spinks with the Vanier Institute of the Family, a non-profit research organization. Another driving force is that more seniors are retiring in the red. According to Statistics Canada's most recent numbers, in 2012, forty-two and a half per cent of people aged sixty-five and over still had debt. That's a stunning increase of fifty-five per cent since 1999. Bankruptcy trustee Doug Hoyes blames the lingering debt largely on our addiction to low interest loans. "If you've got decent credit, you can go out and get a mortgage for 2.5 per cent. So why not be buying the bigger house?" he says. "Today we don't need to save because we all have a line of credit."

But paying down debt in your senior years can be challenging on a fixed income. Throw in an unplanned setback like a financially needy adult child, elderly parents or a family illness and the bills can become crushing. A recent research study examining older Canadians and their finances found that unexpected major events such as big health expenses challenged many seniors' financial plans. The Ontario Securities Commission report surveyed more than 1,500 Canadians over fifty. For those under seventy-five, the most common event derailing financial plans was an unplanned early retirement, often due to ill health.

A farmer in Saskatchewan had to quit after suffering a severe heart attack. At age sixty-four, he lives on disability in Toronto, where he has family. To cover costs for simple things like clothing and food for himself and his dog, he says he's had to resort to credit cards, racking up \$15,000 in debt. "Usually I run out of dog food and I worry more about my dog than I do myself," the farmer said, adding that he can't give up his pet because she's "family."

Health of boomers can sometimes be correlated directly to their financial situation. The Vanier Institute said the best way to guard against falling into financial traps in later years is to develop a long-term plan. "When it comes to senior debt, the more we understand about our own expenses and our own financial situation in

adulthood, the better equipped we will be to be able to handle the future and less likely to fall into financial difficulty," she says.

Unfortunately it is possible for people of all ages to get into financial trouble, and retirees in Canada are no exception. Once you retire your income goes down but expenses like rent, groceries and utilities may not, which can leave you in a financial bind. As a result, seniors may resort to credit cards and other forms of borrowing to maintain their lifestyle. This debt can cause problems. If seniors get behind on their debt payments, the creditors start calling, which is a serious nuisance for someone who is home most of the day. Therefore, yes, some seniors do file for bankruptcy after retirement, but do retirees need to go bankrupt? Should they consider bankruptcy?

BankruptcyCanada.ca says it is important to realize that bankruptcy eliminates most of one's debts, but that is not the reason most people file for bankruptcy in Canada. For most people, personal bankruptcy is a way to get protection from their creditors (which is why it is often called bankruptcy protection). Protection from creditors means preventing creditors from garnishing wages or seizing assets. Since most people in financial trouble do not have many assets, the most common reason for filing bankruptcy is to prevent a wage garnishment.

If you the reader are retired, you do not have wages, and therefore you do not have wages that can be garnished. It is very difficult, if not impossible, for a creditor to garnish a senior's pension. Therefore, the answer to the question "do retirees need to go bankrupt" is not really – most seniors do not need to file bankruptcy after retirement because usually they don't need that kind of protection. Advice for retired people in financial difficulty is as follows: First, consider talking to a non-profit credit counselor for impartial advice. Second, if you are still considering bankruptcy, talk to a Licensed Insolvency Trustee near you. Third, if you decide to try to avoid bankruptcy, we (Bankruptcy Canada) recommend that you open a new bank account, with a new bank, so that your existing creditors cannot access your account. Have your pension and other income deposited to your new account, and pay your rent and other monthly bills

(phone, utilities) from the new account, but do not make any payments on your debts from this new bank account.

Finally, when the creditors phone, simply tell them you are on a pension and can't afford to pay, and hang up. Eventually they will stop calling. If that is too stressful, you could change your phone number to a new, unlisted phone number so they can't contact you. This is a stressful time, so consider all of your options before you decide on a course of action. Remember, retirees do not need to go bankrupt and bankruptcy after retirement is probably not your best or your only choice anyway.

It's not just bankruptcy retirees have to worry about, when they get a little older living in an active-adult community, assisted-living facility or continuing-care retirement communities may be the place people fifty-five and over might spend their golden years. And since each facility uses different terms and has different pricing structures, comparison-shopping becomes very difficult and so there is a lot more to worry about.

Financial problems are also a concern for today's boomers who are living out their golden years in an adult community. New York Post wrote a story (apropos to Canada) that stated, the differences among communities, of course, are very important to residents. Active-adult communities are a "want-driven product. In other words, they're a place where people choose to live and play among like-minded adults (in most cases, children are only allowed to visit, not live).

Assisted-living facilities and continuing-care retirement communities, by contrast, are 'need-based communities' that folks move to when they can no longer live on their own or, for those who move into the independent-living section of a continuing-care retirement community, when they anticipate a future need for assistance. While assisted living is often a way station between home and the more intensive care of a nursing facility, continuing-care retirement communities accommodate three levels — independent living, assisted living and nursing care — on one campus. Regulations vary on whether assisted-living facilities can accommodate people with serious dementia, and to what extent.

Nursing homes aren't really considered retirement communities — they focus on round-the-clock medical care, whereas assisted-living facilities and continuing-care retirement communities emphasize amenities such as Olympic-size pools and structured social activities. Assisted-living facilities house frail, vulnerable residents, so it'd be natural to assume that they have a doctor on the premises. Turns out, many don't even have a registered nurse. "There's not much health care there," says Eric Carlson, directing attorney with the National Senior Citizens Law Center, an advocacy group.

With assisted-living facilities, regulations vary at the state/province level on what type of personnel must be present, and during what hours. A lack of medically trained staff can mean an overuse of emergency services and hospitalizations, a stressful and costly proposition for residents, experts say.

The population of assisted-living facilities has grown older and sicker in the roughly two decades since this housing concept first appeared, says David Kylo, executive director of the National Center for Assisted Living. What's more, hospitals are discharging patients much sooner than they did back then. Assisted-living facilities are responding to these trends by adding more on-site nursing services, Kylo says, noting that families should always ask what the medical staffing levels are at the facilities they're considering.

Nursing homes generally have a doctor as medical director who supervises the nurses on staff. There may not be a doctor on site all the time, but there will be one on call, says Shirley B. Whitenack, a partner with Schenck, Price, Smith & King in Florham Park, N.J., and president-elect of the National Academy of Elder Law Attorneys.

Active-adult communities tend not to advertise their long-term care services, to the extent they have any at all, Logan says. Yet still-active boomers who are shopping for a community should at least think about what happens if they have a health emergency, experts advise. "If I have a heart attack, I don't want to be waiting for a medevac helicopter," Logan says. Prospective residents should check on the proximity of — and available services at the nearest hospital.

First impressions count, and many facilities invest in attractive touches such as fancy furniture and flower displays for their lobbies. While these are nice, they don't necessarily speak to the quality of care offered at facilities, experts say. Prospective residents and their families should look beyond the décor and the glossy brochures. Activities and staffing levels can vary according to the time of day, so visit more than once at different times and make sure one visit includes a meal in the dining hall. That meal can tell families about more than just the quality of the food, itself not a small consideration — dining there will also show how staff interacts with residents. Families should also ask what procedures the facility has for monitoring who shows up for meals and for following up with those who don't.

Turnover is high among health aides at retirement communities, as the work is hard and low-paying. But continuity of care is important for older people, especially those with dementia who can become disoriented adjusting to too many new faces. One conversational way for prospective families to get a sense of turnover is to ask every staff member they meet how long they've been there. Ask to talk to the facility's top executive, and take it as a bad sign if a brief meeting is declined - the community is only as good as the administration. Price structures and fees are typically outlined in the contract resident's sign when they join. Still, price changes often take residents by surprise. All too often, the move to a care facility happens under duress: the family is dealing with the logistical hassles of packing up a loved one's long-time home, and the emotional stress and worry of the big move can overshadow important details. And salespeople tend to focus on what the prospective resident needs at that moment, not mentioning how prices will rise if those needs change.

Among the problem areas: The base rent for assisted-living and continuing-care retirement facilities can rise about four percent per year to cover inflationary increases in utility costs and other expenses - a typical contract will note the possibility for base rent increases without stating the exact dollar amount or percentage, industry insiders say.

Many facilities charge additional fees for services such as meal delivery for those not feeling well enough to go to the dining hall, transportation to the local mall, and, as one retirement community puts it, “valet snow removal” from cars parked in the outside lot. The fee structures vary from place to place and can get confusing — some places include medication management for up to five different prescriptions at no extra charge, for example, while others might charge per drug.

In recent years, consumer demand has driven a trend toward a la carte pricing, says David Schless, president of the American Seniors Housing Association, a membership group for executives involved in retirement housing. Just as some people don’t want to pay for a checked bag if they never check one on a plane ride, Schless says, some residents of care facilities don’t want to pay for a service they won’t use.

Many family members moving their relatives into a retirement home don’t take time to read the contract carefully and then ask, “Are there any other fees you haven’t told me about?” Just as each state/province has differing laws about which types of residents an assisted-living facility can safely accommodate, each facility retains broad discretion over who is allowed to stay there. This includes asking residents to leave if their behavior is deemed a problem, experts say. Of course, the facility will rarely frame it in those terms. “We can’t meet your needs” is a common justification facilities rely on to kick folks out.

Often, the person signing the contract for a nursing home, assisted-living facility or a continuing-care community is the new resident’s adult child, experts say. That’s because, by the time many older people enter these facilities, they are experiencing cognitive decline. Legally speaking, they no longer have the capacity to make financial or medical decisions for themselves.

In these cases, a trusted person will act as power of attorney and sign the contract on the resident’s behalf. That means this person will access the older adult’s funds to make payments on her behalf. But if they’re not careful, they could inadvertently sign on as a guarantor who is personally responsible for making payments

if the resident runs out of money. Failure to pay could result in the facility calling a collections agency on the guarantor, which could damage the guarantor's credit. Even worse, the facility could take steps to evict the resident if payments stop.

It is exceedingly common for the grown-up children of elderly parents to start to feel a sense of ownership of their parents' assets while one or both parents are still alive. Sometimes, the children of elderly clients slowly bleed their parents dry with ongoing requests for financial support. The elderly parents reach a point when they become especially vulnerable to requests for money, but they could have protected themselves better by taking appropriate action earlier on. As already mentioned, such action might include buying an annuity. By the time the senior really needs it, it may well be too late, either because one is no longer capable of making that choice or because seniors own adult children block them from proceeding. Plan ahead for that dreaded time when one needs to cede control to children or other guardians.

An unscrupulous or misguided child could see this as an opportunity to access an inheritance early, or misuse the power in a self-interested manner. In one real-life case, an only child of an elderly widow used a POA that his mother granted him to deplete her of all her assets, leaving her penniless and reduced to living in a homeless shelter. The mother had over \$1-million in assets, including several properties. The son used the powers under the CPOAP to mortgage all of her properties for his own benefit and then defaulted on all of the mortgages. He also drained her bank account and investment accounts. At trial, the judge noted, "In jail, the son, would be better off physically than his own mother. He will be sheltered, fed regularly and kept warm." The son was sentenced to ten years in prison though this was reduced to eight years on appeal.

Abuse of seniors is yet another major societal issue in Canada (and the US). According to the publication *Seniors First*, abuse means an action or deliberate behaviour, by a person(s) in a position of trust, such as an adult child, family member, friend or care giver that causes an adult, physical, emotional or mental harm and/or damage to, or loss of, assets or property.

Many of these abuses are criminal offences under the Criminal Code of Canada, such as theft, forgery, extortion, assault, Intimidation, threats, and failure to provide the necessities of life. Very few criminal offences against seniors are brought to the Criminal Justice System. The main reason for abuse is the use of power and control by one person over another. In cases of financial abuse, the abuser has a false sense of entitlement to the senior's money or possessions. The system can also be abusive. A relationship is abusive when a set of behaviour is used by a person(s) to establish dominance and control over another person.

There are several kinds of elder abuse, physical, psychological, financial, sexual, medication and neglect are just a few. Emotional abuse attacks a senior's feelings of self-worth or self-esteem. Use of verbal abuse by taunts, threats, put-downs, withdrawal of love and affection, or emotional support by the abuser, over a period of time, affects how a senior feels and is extremely harmful to his or her well-being.

Continuum of emotional and psychological abuse may follow patterns like these; jokes about habits/faults/age disabilities, insults about the senior, use of "dear" – not using the name the senior prefers, speaking to a third party (acting as if the senior was not there) - treating a senior as a child, not looking at person with hearing loss – treating this as a disability, Ignoring senior's feelings. Also, when placed in a care facility – removing their choice of food, clothing, and bathroom habits or not keeping a promise, shouting, name calling, repeated targeted insults, and repeated humiliation – both in private and in public and blaming senior for all faults including lying to them. Silence and shunning, threatening violence, retaliation, isolation, putting down senior's abilities such as referring to them as a bad grandparent including alienating said grandchildren towards their very own grandparents all add up to senior abuse.

Sometimes it ends bad, real bad for elders. Once a court gets involved, usually at the children's insistence, and approves guardianship, wards (a type of protection) are then removed from the senior's homes as the Courts tells them that they cannot live alone - their house is then sold from under them.

Recently a son's father's estate was taken over by strangers even though he'd been named executor of his will. He has spent years combing through guardianship, probate, and real-estate records. "I kept researching, because I was so fascinated that these people could literally take over the lives and assets of people under color of law, in less than ten minutes, and nobody was asking questions. "These people spent their lives accumulating wealth and, in a blink of an eye, it was someone else's." This book dear reader has a full chapter on elder abuse in a later chapter.

We will now head back to boomers financial problems. Considerable amount of senior consumers have problems coping with debt payments, understanding their loans and recovering from financial scams, among other issues, according to a new report from the Consumer Financial Protection Bureau. The federal consumer watchdog analyzed the complaints it has received from people sixty-two and older since the bureau was created in 2011 to highlight some of the most common issues. Although this was a US study it also resonates in Canada as well.

Here's what they found, along with some feedback from financial experts on what people can do if they face these situations. Many struggle with debt, some seniors are carrying more debt into retirement after years of helping children and grandchildren, says Mike Sullivan, a personal finance consultant with Take Charge America, a national non-profit credit counseling and debt management agency. The move to fixed income can generally make it more difficult for retirees to cope with debt payments, he said.

Many retirees turned to credit cards after facing an unexpected financial shock, such as large house or medical (dental) bills, the CFPB report found. Others may still be paying off their mortgages or student loans, says Stacy Canan, of the office for older Americans for the CFPB. If consumers think they may start to fall behind on payments, they should contact their lenders to see if their loans can be adjusted, Sullivan says. A credit counselor may also be able to help them come up with a budget, he adds.

Boomers find reverse mortgages complicated. Homeowners taking out reverse mortgages, which are loans that allow an owner to tap into the equity in their homes and delay repayments until he or she dies or sells the house but are generally still required to pay property taxes and house insurance. People who fall behind on those payments may be at risk of facing foreclosure and losing their homes. This situation can come up for seniors who struggle to keep up with monthly bills if the income they receive from the reverse mortgage is less than what they expected, says Jean Setzfand, senior vice president of programs for AARP. That's why she recommends that reverse mortgages only be considered as a "last resort."

Sources for this chapter include Rachel Aviv, CBC, Seniors First BC and J. Marte-Washington Post, New York Post, Inc.com, Mike Farley and others

Chapter Two

Boomers are a Unique Breed

A Merrill Lynch study found that as the baby boomer generation retires in masse to enjoy newfound freedom of time and activities, an estimated 2.5 trillion hours of leisure time will be created among the sixty-five plus population over the next two decades. For the first time, more people are in the “time affluent” stage (age sixty-five plus) of their life than the “time constrained” stage (ages thirty-five to forty-five). This “leisure boom” is having an unprecedented impact on individual lifestyles, families, and leisure marketplaces. The vast majority (ninety-two percent) of retirees say retirement provides them greater freedom and flexibility to do what they want, regardless of how much money they have. Eighty-eight percent of retirees say retirement is a time for new beginnings. Ninety-five percent of retirees say they would prefer to have more enjoyable experiences rather than buy more things. Eighty-five percent say that retirement has allowed them more time to connect with family and friends. The retirement leisure travel economy is about to diversify and multiply, culminating into an estimated \$4.6 trillion over the next twenty years. Few retirees have thought through how they will spend their time in retirement, with fifty-three percent having hardly planned at all.

“Given the opportunities that come with more leisure time to be enjoyed in new and different ways, North America is heading toward a happiness dividend,” said Andy Sieg, head of Global Wealth and Retirement Solutions for Bank of America Merrill Lynch.

“The expansion and evolution of retirement leisure will create growing economy of new industries, products and services.”

Age Wave’s –‘Leisure in Retirement: Beyond the Bucket List’ is an in-depth study that examines the priorities, hopes, dreams and challenges of the surging new world of leisure in retirement, and reveals how retirees are exploring and enjoying their newfound time affluence. The study also identifies four distinct stages of retirement leisure, each characterized by a unique blend of experiences, priorities, and connections. The stages begin with pre-retirees winding down from work and looking toward retirement, continuing through early years of retirement and a period of liberation and embracing of greater freedoms, and ultimately finding contentment in later years.

While pre-retirees view free time as “precious” and “scarce,” seventy-nine percent of retirees say they now have the amount of free time they have always desired – in addition to having more freedom, more fun, new beginnings and greater emotional well-being than at any other point in their lives. They have entered a new phase of life – one with time affluence where, on average, a retiree has 7.5 hours of free time per day. Fun is more fun in retirement: Retirement is the time of life when retirees say they have most fun, reporting it peaks between ages sixty-five and seventy-four. They are also ten times more likely to say retirement is more fun, enjoyable and pleasurable than when they were working. New opportunities: sixty-seven percent of retirees say they prefer trying new experiences in their leisure time versus engaging in activities they have already done. Improved emotional well-being: The study found that emotional well-being peaks in retirement. Feelings of happiness, contentment, confidence, relaxation all soar, while anxiety decreases significantly.

“Of all the life stages, our study revealed that the pinnacle of freedom occurs between the ages of sixty-one and seventy-five when retirees enjoy the greatest balance of health, free time, fun and emotional well-being – what we call the ‘freedom zone.’ With longer more vital lives, retirees have the opportunity to use their newfound

freedoms and flexibility for personally meaningful experiences,” said Ken Dychtwald, Ph.D., founder and CEO of Age Wave. “We hope these insights help people become more optimistic about retirement while inspiring them to plan ahead and use their later years to their fullest potential.”

According to study findings, people value their relationships in retirement more than at any other point in their lives. When it comes to leisure experiences, sixty-one percent of retirees say “who you’re with” is more important than “what you do.” Seventy-nine percent of respondent’s age sixty-five and up say it is important to stay connected with friends, more than any other age group. Three-fourths of retirees say they want to share travel with kids and grandkids, while sixty percent prefer sharing leisure experiences with grandchildren over anyone else – including their own children. Three out of ten retirees have paid for leisure activities for family or friends in the last twelve months.

The report uncovered two types of leisure experiences to prepare for are: “everyday leisure,” the activities people do on a regular basis and the rarer “special occasion leisure,” the stand-out moments such as a vacation or milestone. Retirees want a balance of both and seek different elements from each. While they are primarily focused on staying healthy and relaxing in their everyday leisure, retirees are striving for peak experiences and adventure in their special occasion leisure.

Although eighty-six percent of retirees say it is easy for them to find inexpensive leisure activities to enjoy, retirees can do more to plan and save for leisure in retirement: Fifty-eight percent say they do not know how much money they will need to fund leisure activities. Two-thirds of retirees have not discussed and agreed with their spouse or partner how much money to spend on leisure in retirement. Seventy-seven percent of seniors, who say retirement is more fun, enjoyable and pleasurable than pre-retirement, also report feeling financially prepared at various wealth levels.

“While retirees dream and save for that trip of a lifetime, when they return, they are often left wondering ‘How will I spend the next fifty weeks of the year? How about

the next twenty years of retirement?” said Lorna Sabbia, head of Retirement and Personal Wealth Solutions for Bank of America - Merrill Lynch? “Whether it is researching a volunteer organization or signing up for classes at a local college, our research shows that leisure in retirement can be more fulfilling when people take the time to plan and prepare.”

After decades in the workforce, retirees finally get complete control over how they spend their time. Here are some of the many terrific things they can do with their time and energy in retirement. Live within your means. You earned your retirement, now make it last. If you have a fixed income each month from a pension, make sure you create and stick to a budget to stay within your limits. If you are spending down your nest egg, be sure to research your appropriate withdrawal rate and the tax rules that might apply. What should you do - how about trying out one of these ideas? Travel the world - now that you don't have to worry about the limits of vacation time, take extended vacations. Go live in a foreign country for a while or take a long cruise. Buy a motor home - purchase a new or used motor home and take your bed and kitchen with you on your travels. Make it a goal to visit each national park or every major league sports stadium. Remodel your home - use your time to make home improvements. It could be something as simple as organizing the stuff in your house or a big project like adding on additional space. You've got the time now, so learn to make the changes yourself.

Move to the country - are you tired of the traffic, noise and expense of the city? Move out to the country. Since you don't need a job anymore, you can live where you want to. Use your new space to start a garden, orchard or raise animals. Move to the city. Do you want all of life's necessities within a few city blocks? Move to the city - downsize your house and become an active member of the metropolis, where you'll get to experience the best of art and culture. Start a business. Now that your career is over, start that business you've always wanted. Consider using your career experience to start a consulting firm or take your existing part-time business and expand it into a full-time

enterprise. Get a part-time job. Do you still want a place to go every day? Find a fun part-time job with a company you love. Having this job will not only bring in a little extra income, but it will give you a place to socialize each day. If you still need insurance, you can find a part-time job with benefits. Teach - use your hard-earned wisdom and experience to teach others. Start a free course at your local library or community center. You could even possibly teach at a local community college or university. Volunteer - enjoy your time in retirement to give back. Contact your local church or other charitable organization to find volunteer opportunities that suit your skills. Don't forget to consider overseas opportunities as well.

Serve your community by participating in the political process. Become a local representative or school board member. Spend time with friends. Get to know some of the other retirees in your area. Make plans daily or weekly to just hang out. Visit family. Spend more time visiting with family members, near and far. Explore your roots and find relatives you never knew you had. Babysit. Use your free time to help your family or local families in need of a babysitting service. This could even be a way to bring in a little extra cash if needed. Be a mentor. Find a young person to mentor. Many young people would love the chance to learn from the experienced and successful. Take time out of your week to change the life of someone else.

Is it the time to get educated? Go back to school - finish your diploma or get a graduate degree. You could even take classes just for fun to learn a subject of interest. Many colleges offer discounts to retirees above certain ages. Read; spend your days reading all of the books you never had time for. Aim to read all the classics or join a book club and add a social element to your passion. Write a book - writing a book takes time - now you have plenty of it. Write a novel, a cookbook, a how-to guide or even your memoirs. Start a blog. Learn to blog and start sharing your retirement experience online. You could also start a blog sharing your knowledge from your past career or a hobby you have. Learn a new language. If you have plans for foreign travel in

retirement, take the time to learn the language. It will serve you well on your extended vacations, and it will keep your mind sharp.

Learn to play music - take lessons and learn to play the piano, guitar or your favorite instrument. You'll impress your family at the next get together with your new musical talent. Start a new hobby - now is the time to expand on your interests. Take on a new hobby such as fishing, hiking, gardening, painting, photography or even just playing cards. Take up a new sport - stay active by taking on the challenge of a new athletic pursuit. Many people complete marathons or snow ski well into their retirement. Join a fitness group. To stay committed to your new active lifestyle, join a team of others who are also looking for accountability toward their fitness goals, get in the best shape of your life. Finally, do nothing - you earned your retirement - go do whatever you want, including nothing. If your working life was a jumble of hectic days, sipping wine, reading daily newspapers and watching television in your retirement years might be just the tonic you'll enjoy.

Eighty-eight percent of retirees say retirement is a time for new beginnings - few retirees have thought through how they will spend their time in retirement, with fifty-three percent having hardly planned at all. The vast majority (ninety-two percent) of retirees say retirement provides them greater freedom and flexibility to do what they want. Retirees are doing what they want and boredom is not on the list of activities.

While millennials have dominated headlines in recent years, baby boomers have continued to dominate consumer spending in North America. In fact, consumers over fifty now account for more than half of all U.S. and Canada's spending. They are also responsible for more spending growth over the past decade than any other generation, including the coveted millennials.

As a group, this over fifty-five crowd should continue to be a major force in consumer spending, especially as those over sixty years old drive growth over the next five to ten years, according to Visa Business and Economic Insights. This is happening for two reasons: demographics—there are simply more consumers over sixty than there

were ten ago—and behavior. Baby boomers, compared to generations that preceded them, are retiring later, holding on to more debt and maintaining budgets for travel and other discretionary treats. By 2020, there will be about eleven million more consumers over age sixty. While the share of spending among younger consumers is expected to decline over the next ten years, older boomers should gradually spend more with those aged sixty plus reaching a thirty-three percent share of aggregate spending by 2025.

Industry forecasts show that Gen X and millennials will continue to be important consumer targets—as much for their current spending as for their longer-term loyalty—but the strongest future growth potential in spending lies firmly with baby boomers. Consumer behaviors may play an even bigger role in why boomers are spending more. Baby boomers are staying in the workforce longer—the golden years no longer mean slowing down. The only age group segment showing growth in labor force participation—that is, as a percent of those eligible to work (sixteen and over)—is with people aged sixty and older. Millennial and Gen X women are leaving the workforce, likely due to a lack of parental leave and affordable child care, while boomer women are staying in the workplace longer.

Fun is one of the most important – and underrated – ingredients in any successful venture.

If you're not having fun, then it's probably time to call it quits and try something else

Richard Branson.

Every senior deserves to pursue enjoyable pastimes that make him or her laugh, lose track of time, or feel like a goofy kid at heart. Plus, many of the best activities for senior citizens cost little or no money. For example, being silly—just for the sake of it—doesn't have to cost a single penny. Here's where the subject of fun and play gets really interesting. The importance of play can't be overstated. That's true for everybody, but it might be particularly true for seniors. After all, in our later years, many of us become more prone to issues that can affect our health and happiness. So any activities that can help us restore or prolong our vitality are essential. Having fun is a lot more powerful in that regard than most people probably realize. With so many great activities for seniors

to choose from, it would be silly not to play as often as possible. So get back in touch with your child-like qualities and start celebrating them. Having fun is simply too important to ignore. You deserve to smile!

While the word 'fun' in this context has become a boomer thing - not all things senior are rosy. The word debt is creeping more and more into retiree's conversations. Population growth is partly responsible for the increase in consumer debt among those sixty-five and over, more than half of that debt can be attributed to the amount they choose to carry—on mortgages, credit cards, auto loans, and home equity loans. One of the big reasons retirees are carrying more debt than their predecessors is due to their young-at-heart attitude, they want to enjoy life (have fun) and are willing to go into debt for it. Enjoyment, amusement and lighthearted pleasure are all apt descriptors of 'fun' – one of the most overlooked and (for some) underrated parts of life in retirement. Retirees typically experience a strong sense of liberation from their hard-working and often workaholic past. Having fun takes planning. Planning for retirement leisure can have a very positive impact and those who have done some preparation are far more likely to say retirement is more fun, enjoyable and pleasurable. Yet, very few people actually plan for this important dimension of their retirement experience. From covering fashion and beauty, movies and TV, books and games, everything one does in retirement should be dedicated to helping the boomer get the very best out of his or her life.

Marianne Spoon wrote, how could the generation that attended Woodstock and coined the term rock 'n' roll ever fall out of music's sweet embrace? Boomers still wax nostalgic about their concert-going past and enjoy listening to good tunes, particularly if they're performed live. Groups such as the Rolling Stones -- and U2, a multigenerational favorite made up of boomers themselves -- had the highest-grossing tours a few years ago. It turns out boomers are not only able to reminisce about their favorite music, but they're also catered to as a profitable demographic.

Boomers also accounted for more than twenty-five percent of music sales as late as 2006. About forty percent of baby boomers own an iPod or MP3 player or something more recent, suggesting they still constitute a reasonable size of the music market in coming years.

Baby boomers' sense of adventure doesn't fade with age. When compared to their parents, baby boomers would rather take a shot at sky-diving than remain grounded. There's evidence that individuals from this generation want more adventure in their lives and are more likely than their parents to participate in competitive sports. But some boomers take it one step further - among the demographic, extreme sports such as rafting, skydiving and paragliding are now commonly frequent boomers' itineraries. One source states that more than sixty percent of boomers want to be involved in extreme sports, regardless of their age. With all of these outdoor plans, it's no wonder many boomers feel younger than they actually are. Hanging out near the coast is a popular pastime for all ages, but boomers are especially vulnerable to aquatic scenes' relaxing repose. Baby boomers' desire to be near the water results in their most popular outings to include rafting, cruises and water sports at the ocean, lakes and rivers. Above all, boomers want to unwind, and coastal communities often create relaxing atmospheres perfect for their needs.

Married or divorced, baby boomers are also keeping the romance alive. Even though the majority of boomers are still married, the group has the highest divorce rates among all age groups, leaving many candidates looking for love with one source stating that thirty-five percent of boomers are rebounding from a divorce. Considering these facts, dating has reclaimed popularity among baby boomers. The group's post-marriage dating activities differ from what was forbidden for previous generations, which makes the trend all the more appealing. The advent of advanced communication, including the Internet, brings dating to boomers' fingertips. In contrast to searching for love interests locally, conducting extensive searches for that perfect someone is now an easy option.

As boomers continue grow older, one thing's for sure: They're focused on their personal surroundings and preferences. Home improvement activities make sense for boomers who want to downsize as well, as smaller living spaces could lead to higher quality decorative touches. In addition, boomers are set on being self-sufficient. Gardening, canning and crafting handmade products such as clothing and furniture are a few thrifty activities boomers do well. Ultimately, staying physically and mentally active and carrying on family traditions matter. As one can see, boomers aren't afraid to learn new things.

Boomers are often labeled as individualist, selfish, cynical, pessimistic, narcissistic, and socially responsible. But it's hard to label a group that came into the world over a nearly two decade stretch—so much happened so fast over those years. Many are certainly looser with social conventions than their parents. Consider the following. In one survey, forty-four percent of baby boomers were fine with sex outside marriage, thirty-seven percent approved of casual sex with twenty-nine percent approved of legalizing marijuana. Those born in the 1940s were dancing to Frank Sinatra and Buddy Holly one decade and starting their careers the next. Boomers born in the 1950s grew up with the Beatles, Dylan and the Stones, and protested the Vietnam War in college. The sixties' boomers caught the tail end of Vietnam, Watergate and Richard Nixon's resignation and Disco.

Everyone knows baby boomers are a hard-working generation that value hard work. Yet, they also have a strong desire to enjoy a higher quality of life. Some of the key characteristics of these individuals include: They valued individual choice. They saw community involvement as necessary and essential. They sought health and wellness in new ways. They were self-actualizing. They wanted and worked hard to earn prosperity. They sought ownership of businesses and homes. They were confident in the tasks they had to do. They worked hard to avoid conflicts and sought a more pleasant way to communicate. They adapted easily to change and they also have maintained positive attitude throughout their days. Most boomers are very goal oriented, but they also

worked well in teams. This generation also began the movements towards equal rights, and they understood the pressures of failure. Yet, they continued to work hard to achieve the goals they set out.

Baby boomers are very, very different from millennials. For example, they are far more conservative and less likely to speak out than millennials are. Millennials tend to be significantly more progressive on social issues. Whereas Baby boomers thrived on supporting the whole family unit with a married set of parents, millennials are less focused on getting married and more likely to support gay marriage. They are also more likely to support the legalization of marijuana (as is the case in Canada and a number of US states) and are less likely to be religious. Other differences in millennials and baby boomers exist. For example, millennials are less likely to own a home or a vehicle. They instead rely on renting and do not strive to build ownership as readily. On the other hand, baby boomers saw home ownership as an important part of a successful life. Millennials are also less likely to be affluent than baby boomers and millennials have significantly more debt as well. More on boomers verses millennials can be found in an upcoming chapter.

VISA, Merrill Lynch, USA, US News, yahoo finance, Forbes , Everything Retirement, HowStuffWorks, GreatSeniorLiving and Seniorliving are a few of the sources used in this chapter

Chapter Three

RV Travelers, Snowbirds & More

If you're a Canadian Snowbird (retiree) in search of the perfect weather destination to escape winter you usually head to the warm areas of the United States (although some prairie retirees head to Osoyoos British Columbia). Both regions offer endless options to gratify the needs of every senior's budget and lifestyle. The closeness of the U.S. to Canada, easy access, familiar language, laws and culture and the high quality of health care make the U.S. the ideal winter getaway option for many retired Canadians. Customarily just a few US States receive the most media attention and these of course boasted the highest number of Canadian snowbirds visiting them. Many large established snowbird communities/resorts offer numerous groups, clubs, services and activities exclusively for Canadian seniors and snowbirds that winter there. The draw of this type of life-style often means that the cost of living, including rental accommodation and real estate costs, can be higher than lesser known U.S. winter destinations.

The sunshine state is the leader of eastern Canadian snowbird (boomer) destinations, with more long term Canadian visitors during the winter months than any other place in the world. It's not be a surprise, given Florida's famous beaches, warm climate, plentiful sunshine and numerous communities and activities geared specifically towards snowbirds and seniors. Retirees will also find endless options for golf, watersports and other outdoor activities, as well as world class dining and culture in many parts of the state. Florida has a number of wonderful cities to choose from that offer a variety of services, activities, and facilities for snowbirds. On the east coast,

popular destinations include Fort Lauderdale, Miami, Palm Beach, Boca and Hallandale, while the west coast hot-spots include Sarasota, Fort Myers, Tampa, Naples and St. Petersburg. Canadian snowbirds seeking more ‘bang’ for their buck (or Loonie) may also want to explore destination in the Florida panhandle that offer similar experiences at much lower prices.

While Florida snowbird accommodation rentals are plentiful, rentals in prime locations go quickly and command a premium, so be-aware. California is another sought after destination for boomers. Well known for its exceptional beauty, wonderful climate, laid back attitude and active outdoor lifestyle, it’s only natural that increasing numbers of Canadians gravitate here winter after winter. Popular destinations for Canadians along the southern California coast include San Diego and Santa Barbara, offering amazing beaches and ocean front. If you’re a senior looking for more of a dry climate and don’t care about being on the ocean, Palm Springs, Palm Desert, and the world-famous wine country of Napa are great options for California snowbirds. No matter which of these destinations one chooses, all will find numerous culinary experiences, cultural events, and lively activities geared towards snowbirds. Just like Florida, California snowbird accommodation rentals are plentiful, but rentals in prime locations are in high demand and can be pricey.

Arizona is one of the best U.S. destinations for retirees seeking a dry climate and cool (as compared to summer) but pleasant temperatures. With picturesque mountains and scenery, some of the best state and national parks in the country, exceptional golf, fine dining and multiple cultural activities, it’s no wonder snowbirds descend there. Arizona snowbirds have a number of well-established communities to choose from, including Phoenix, Tucson, Flagstaff, Sedona, Mesa, Yuma, Tempe, Parker, Prescott and Lake Havasu. Arizona snowbird accommodations to meet any budget are available in all of these communities.

And Canuck retirees seeking paradise don’t need to look any further than Hawaii. This Aloha State offers some of the best beaches and scenery in the United States, a

beautiful year round warm climate and a variety of outdoor activities. This unique combination of assets has helped turn Hawaii into one of the most popular snowbird destination for Canadians in recent years. While Hawaii offers plentiful snowbird vacation rentals across the state, they can be expensive during the popular winter months and tend to go quickly. Canadians can find a number of diverse snowbird communities in Hawaii, including popular destinations like Waikiki and Maui, as well as less populated but equally as beautiful spots like Hilo, Paho, Princeville and Kahului.

While you don't often hear about it, Texas has quietly become a popular winter destinations for Canadian seniors in recent years. In addition to the unique culture and dining, Texas offers many Canadians the ability to access the sun, ocean, beaches and warm weather at a fraction of the cost of most other popular snowbird states. Corpus Christi, Galveston, South Padre Island and Brownsville are all great choices and popular snowbird destinations located along the Gulf of Mexico and they offer snowbird rentals to suit most budgets.

While they may not get as much publicity, these up and coming U.S. snowbird destinations offer many of the same benefits found in the more popular states. Great beaches, warm climates, and plenty of activities, along with the added benefits of being more affordable and offering unique cultural and activity experiences such as South Carolina is growing in popularity with retirees. The Palmetto State offers a low cost of living, mild climate, southern hospitality, and plenty of golf and other recreational activities. In addition, coastal towns provide Canadian snowbirds with the beaches, sunshine and oceans they crave. Myrtle Beach, Charleston, Hilton Head Island and Pawleys Island are all worth checking out, offering South Carolina snowbirds affordable rental accommodations and real estate.

Nevada is a popular boomer year-round destination for Canadians seeking a dry climate with moderate temperatures. Aside from the obvious draws of world class casinos, dining and entertainment in the Las Vegas area, the state offers a variety of other attractions, including exceptional golf and the beautiful unsettled wilderness of

the Mojave Desert, Henderson, Boulder City, Carson City, Mesquite, Laughlin and Primm. All are worthy of consideration. One can find a variety of affordable accommodation options throughout the state, from house and apartment rentals to RV and mobile home parks.

Known for its exceptional scenery, beautiful towns, moderate dry climate and sunshine, New Mexico is also attracting its fair share of Canadian snowbirds. The Land of Enchantment features gorgeous vistas of gorges, canyons, and mountains and has a rich Native American and Spanish culture that adds to its charm. Santa Fe, Albuquerque, Las Cruces, Taos, Los Lunas and Rio Rancho all have established snowbird communities with numerous snowbird accommodation rentals available at reasonable prices.

For those who do not want to put out the extra dollars to get US health insurance than you'll have to travel west - to Osoyoos – the winter weather well not as great as say Arizona, is still better than the Canadian prairies. Osoyoos caters to 'flatlanders' in the winter and offers up a host of RV and winter vacation retreats to stay in.

While many boomers have been living the RV lifestyle for quite some time, a recent trend has seen some snowbirds choosing RVs over rental accommodations or vacation home ownership for their winters away from Canada. The trend has been driven largely by baby boomers - these boomers are re-inventing retirement by turning away from traditional winter vacation accommodations in favour of state of the art homes on wheels.

The RV industry has actually been on the upswing for the last fifteen years according to Shane Devenish, Executive Director of the Canadian Recreational Vehicle Association (CRVA). "As this generation reaches retirement age, they have a significant amount of savings and the drive to embark on RV ownership has been remarkable in contributing to the growth in this industry," he said. "And sixty percent of all RV buyers are first time buyers."

Boomers and the "mature" category make up about forty percent of the RV and campers' market, according to Devenish. To help other Canadians snowbirds

considering the RV lifestyle, Snowbird Advisor interviewed a panel of experienced snowbird RV owners to share their input. According to our panelists, the carefree lifestyle along with the ability to travel when and where you want without much planning was the main appeal. Some had experienced it earlier in life when their kids were young, while others only started at retirement, or just before retirement.

There are many reasons why seniors choose the RV lifestyle, among them - freedom to travel to different destinations each year, or multiple destinations in a single season. Another is ability to leave and return whenever you want plus flexibility of schedules and planning. A very relaxed lifestyle in one's hour home away from home and your own things are with you all the way. Affordability – compared with airline trips, hotels, rentals and vacation home ownership. Enjoy the outdoor and camping lifestyle, but with all the comforts of home. You can use your RV for summer trips too – or as a cottage

Or as one panelist put it: “Unlike staying in a rental, I know the bed I’m crawling into each night and I’m surrounded by my stuff and comforts of home.” RVs vary in size and type but simply put, they are either a motorhome or a travel trailer, with amenities that depend on size and cost. The big difference is that motorhomes are vehicle that you actually drive, while travel trailers are designed to be towed behind your family car, SUV, minivan or pickup truck.

According to GoRVing, today's RV travel trailers are the most popular, as they're the most spacious and allow you to stay in comfort and style while RV camping. Once you arrive at your destination, you simply unhitch the trailer and your vehicle is free to make trips around town or to local attractions. This popular RV type comes in various sizes and configurations, with the largest being spacious “fifth-wheel” trailers that even have split level floor-plans inside.

Devenish has a theory about Snowbirds: “I think Snowbirds primary attraction to RVs is in large part due to the ease and luxury the vehicles offer when traveling. Baby boomers are used to having the absolute best in life and they expect this from their RVs

as well” Although it can be expensive, it is not a bad idea to try renting an RV before you leap into ownership.

According to GoRVing, typical RV rentals include motorhomes, but you can also choose to rent travel trailers if you have the proper vehicle to tow with. RV rental costs depend on what type of RV you want to rent, and the overall size you require for your sleeping and living accommodations. An average twenty-five foot class C motorhome, the most popular rented model, will cost about \$1,000-\$1,200/week. Travel trailers will typically cost about five hundred dollars a week. Depending on features and the season, prices may vary, and you may need to also rent a pickup truck if you are choosing a camper.

If you rent, there are no costs for maintenance or registration, however, there may be additional charges for a TV and DVD Player, extra mileage, or a winterizing fee for wintertime RVing. There are many companies that rent RVs. Just like automobiles, new RVs depreciate considerably once they are taken off the lot. There are many bargains to be had by buying a used RV, but of course, you will want to check its condition and maintenance history carefully. Also, many RVs are manufactured in the U.S., so with the currency exchange (Canadian to US dollar); the new units are more expensive at the moment, advised one a panelists. “The biggest advantage to buying a pre-owned RV is price, you get a lot more bang for your buck if you take this route. However, a new RV will feature the latest and greatest in design, no one else will have ever lived in your RV and the mileage won’t be racked up,” says Chris Mahoney, President of GoRVing Canada.

Anyone even contemplating this lifestyle should attend at least one RV show, according to Devenish. You will find many experts there to give you advice, as well as all different models of motorhomes and trailers. There are also lots of other exhibitors such as camp grounds, RV parks, insurance vendors, etc. Mahoney says that the safest route is to buy your RV from a dealer. “There are some key benefits to purchasing RVs through an RV dealer. Online research is a great start, but you really need to see, feel and touch

an RV before you know if it's the right one. In terms of costs, it varies depending on what you're looking for." Most snowbird buyers would be looking at a range between 75,000 to \$500,000. The cost can be even higher for the most luxurious RVs. There are a number of additional costs that you must factor in when considering purchasing an RV. These include fuel, a suitable towing car, and insurance, extended warranty and RV park fees.

As one panelist said: "It would all depend on what type of vehicle you have (diesel or gas); whether you are towing and if you are travelling in the U.S. or Canada (fuel is much cheaper in the U.S. even with the exchange). Insurance is also a big thing, we pay \$1100/year for our trailer as the replacement cost is high and we spend several months living in it. Park fees vary just like hotel rates – it depends on the amenities of the park, time of year, length of stay, location of park.

Needing a special license is one of the largest misconceptions from potential buyers, according to Mahoney. You don't need a special license to drive a motorhome in the USA, provided that it is less than 11,000 Kgs (24,250 lbs) and does not have air brakes. The same applies to tow vehicles plus RV's as long as the combined weight is less than 11,000 Kg.

This would effectively allow anyone with a standard licence to drive the majority of the motor homes and most tow vehicles on the market. However, for the larger units, you will need a special license. Although 'snowbirds' still flock south it seems Canadians seemed content to stay at home in the early part of 2019, according to new figures from Statistics Canada. Data released by the agency on Tuesday shows that Canadian travel within the country, to the U.S. and overseas all declined in the first quarter of the year. According to the data, Canadians took approximately 54.2 million trips between January and March without crossing the border, as well as six million to the U.S. and 3.3 million to other destinations.

The within-Canada number represents a 3.7 per cent decline from the first quarter of 2018. The U.S. and overseas figures were down three per cent and 0.3 per

cent respectively. The data released by Stat-Can comes from the National Travel Survey, an online questionnaire administered to a sample of volunteers. It does not include information from people living on reserves or in the territories. To be included in the survey, domestic trips must be at least forty kilometres one-way and must not be for commuting or other routine reasons. Much of the Canada and the US northern states experience heavy snowstorms and significant cold weather in January and February. This has made Canadians more interested in snuggling up at home than in venturing outside or heading to warmer climates.

Another source of accommodation for boomers is the RV Resorts that are to be found in abundance down south. There are literally hundreds to choose from – and you can purchase new or used or even rent modular homes – this includes large multi resort companies like Caliente Springs, Sundance RV Resort and Cal-Am Resorts to name just a few. According to the Cal-Am web-site, if you're an adventure-seeking RV'er who revels in the open road, get ready for the finest standard of RV-inspired living. Welcome to Cal-Am where you'll find the country's best RV resorts, premier properties warmed by year-round sunshine plus, plenty of friendly people who share your passion for freedom and love of life. With full hook-ups for motor homes, travel trailers and fifth-wheels, the fun-filled lifestyle is designed to keep you as busy — or relaxed — as you want to be thanks to an amazing menu of amenities and activities including high-end entertainment and concerts, dinner shows, themed events and so much more! What do we mean? How 'bout four resort-style pools, bocce ball courts, lighted pickle-ball courts, tennis courts, shuffleboard courts, plus Friday-night dances where you can sashay to your heart's content as you show off what you learned during on-site dance lessons.

A small sampling of can't-wait-to-check-'em-out to-do's includes: two heated spas for chilling out with all your new friends, bocce ball courts, shuffleboard courts, 9,600-square-foot ballroom, Golf driving cages, Dozens of clubs/social groups, Rolle Bolle, Computer/technology centers and a lot, lot more. And believe it or not, many of these permanent RV's are not expensive to purchase – you can afford it. In November of

2019 Caliente Springs Resort (near Palm Springs) was offering brand new small modular homes for as low as \$49,900 (US) which came with a lot of quality features including a concrete driveway.

There are many Snowbird magazines and web-sites on the market to help one decide where to go and what to buy or rent if you are thinking of going the snowbird route in your retirement years. One publication that this author recommends is Snowbirds & RV Travelers magazine. Maybe it is because on Boxing Day many moons ago this writer and his wife came up with the idea of publishing such a magazine. We had been reading a two-day-old article in a Vancouver newspaper about the growth of the RV industry in North America. The name and logo was picked and put to paper that day and in early January the magazine was launched. Although the publication was sold a few years later it has continued to grow and flourish under the new owners.

In every province in Canada one can find fantastic RV parks where many retired Canadians live for the summer either renting or buying and then they head south for the winter. Purchasing these RV lots has become the rage for many boomers in the last eight years. There are literally hundreds of these summer hang-outs throughout Canada and the United States. Selling RV lots in North America was first introduced many years ago in the southern U.S. with snowbirds as the target market with lot sales coming to Canada about ten years ago. At that time it carried a stigma of time share sales, turning many people away. Most people had trouble wrapping their head around such a purchase and believed it was a poor investment and would never be popular. Over the years, however, the popularity grew and many snowbirds were attracted to this form of ownership. As the popularity gained, so did the prices. People that had got into the market early resold their properties latter and turned huge profits. Many doubled and, in some cases, tripled their investments. There were RV lots that sold for near one million dollars and \$200,000 or more price tags were common. Life was good.

Today, however, the market demand has receded. Prices have dropped considerably and the sales frequency has also dipped at a similar rate. This has been

driven by a rapidly growing availability of properties that have been developed and, of course, the down turn in the US economy in 2008. In some areas the sites became over valued adding to the slowdown.

So, is buying an RV lot a viable purchase for retirees in today's market? Yes, it may fit many senior's needs. Though, as often as the case may be, ownership of such a property may well exceed the costs of merely renting. Owners will often rent out their property when they are not using it, therefore somewhat reducing their yearly costs. This, however, can only be accomplished by soliciting people during the geographical seasonal window, and in many cases will only subutilize the ongoing costs.

Costs to be expected include; Yearly property tax payable to the local city or county, monthly HOA fees payable to the park or owner's association, (twelve months per year) Insurance covering at least liability and perhaps buildings, if present. Property maintenance over that included in the HOA's. One may be exposed to "Special Assessments" that may be levied by the park in the case of cash short-falls. Electricity, though these would be very low to nil in the off season.

Possible benefits of owning a private lot include; a guaranteed place in the sun during a busy part of the season. The ability of tailoring the property to your liking and application and pride of ownership is a strong reason also. A possible gain in value of your lot over a period of time is yet another. However, in most cases it is not a cheaper alternative to renting. Paradise does come at a cost.

As state, there are hundreds of RV resorts in North America that cater to the boomer crowd, yet another where you own your own lot is Cottonwood Cove located in the interior of British Columbia. According to their web-site when you own an RV lot at Cottonwood Cove Resort it means secured, legacy whole (vs. shared interest) ownership of a prime, five star location British Columbia's Shuswap Lake. With over 3,000 feet of waterfront, you're assured a camping experience with a front-row seat to nature, complete with urban services, amenities and a sense of community.

You also have a place to park your rig, unlimited access to an on-site marina, boat launch and off season storage. Owners are welcome to build their own decks on their lot and back their RV up to the deck. Whether you're looking for calm & quiet or activities to pack your schedule with, Cottonwood Cove delivers both. Your new home away from home is surrounded by over 3,000 feet of premier Shuswap waterfront.

Sources for this chapter include Snowbirdsadvisor.ca Good Sam and various web-sites

Chapter Four

Are Governments Beating-up on Retirees?



On May 22, 2019, Federal, Provincial and Territorial (F/P/T) Ministers responsible for Seniors met in Charlottetown, Prince Edward Island to discuss support for Canada's aging population.

Before this author discusses the problems between baby boomers and all areas of government lets chat about the Canadian Pension Plan. The Canada Pension Plan (CPP) rate increases are calculated once a year using the Consumer Price Index (CPI) All-Items Index and they come into effect each January. These increases are legislated under the Canada Pension Plan so that benefits keep up with the cost of living. Developed by Statistics Canada, the CPI is a measure of the rate of price change for goods and services bought by Canadian consumers. It is the most widely used indicator of price changes in Canada.

The CPI is obtained by comparing, through time, the cost of a fixed basket of commodities purchased by Canadian consumers. Since the basket contains commodities of unchanging or equivalent quantity and quality, the index reflects only pure price movements. This "basket" of goods consists of food, shelter, clothing, transportation, health care and other average household expenditures. Statistics Canada is currently using 2002 as the base year. In 2002, the CPI was equal to 100. This means that the basket of goods in 2002 cost Canadians \$100.00. The CPI in January 2018 was measured at 131.7, meaning that the same basket of goods that cost \$100.00 in 2002 cost \$131.70 in January 2018. CPP amounts are adjusted once a year in January. The rate increase is the percentage change from one twelve month period to the previous twelve month period. So, it would seem that today's seniors have their ducks all lined up in a row – but this is not the case – it's more a smoke and mirrors thing.

A May 2019 meeting of Canadian politicians took place in P.E.I. and this author offers up a small part of a rather large (and some would say boring-you might to jump ahead) report that came out of this get-together. Seniors (those sixty-five years of age and over), as stated before, are the fastest growing age group in Canada. In 2016, there were 5,935,635 seniors, who represented 16.9% of the total population in Canada and this percentage is expected to increase to twenty-four percent by 2036 (Statistics Canada, 2016). Approximately twenty-five percent of Canadian households are led by people over the age of sixty-five years. Seventy-five percent of these households are home owners and twenty-five percent are renters. The largest proportion of these older adult-led households is couples without children and the second largest group is one-person female-led households (Statistics Canada, 2017). In 2016, 2.2 million Canadians lived in multigenerational housing, 349,350 of who were aged sixty-five and over. The fastest growing housing arrangement is multigenerational housing (Statistics Canada, 2017). It is also worth noting that seniors' specific housing needs (within a continuum of housing options) have evolved over time and as they do, the options available to seniors need to evolve as well.

Surely expanding the CPP will help seniors have a more comfortable retirement and not be caught in a web of misery as was the case in the previous instances? Unfortunately, it will not, or so says the Fraser Institute think-tank. To begin with, it is important to understand which group of seniors is most vulnerable. Statistics Canada's "low income cut-off" is not an official measure of poverty but it does indicate whether someone is likely to experience difficult financial circumstances. The share of seniors living in low income based on this measure has fallen dramatically over the past four decades: from 29.0% in 1976 to 3.7% in 2013.

But some seniors are more susceptible. Specifically, single seniors living alone (widows, for example) are much more likely to be in low income than other seniors. In 2013, 10.5% of single seniors living alone were in low income, which is considerably higher than the rate for all seniors (3.7%). Single seniors are at even higher risk of being in low income, namely single seniors living alone without any income from the CPP. Almost half of these single seniors (48.9 per cent) are in low income.

A CPP expansion would do little to help low-income single seniors partly because many have not worked outside the home in their working lives and thus have not earned any labour income—a key determinant of CPP retirement benefits. Those with no work history, and thus no contributions to the CPP, will receive no additional retirement benefits from an expanded CPP. Even for low-income single seniors with work histories and sufficient contributions to the CPP, expanding the CPP may provide little or no net increase in their retirement income. That's because a higher CPP benefit could simply result in a reduction in federal and provincial government benefits targeted at low-income seniors. So what is the verdict? Much larger monthly pension checks to low-income retirees/seniors boomers via the federal government could be the way to go.

On another related topic, seniors wish to continue to live independently for as long as possible in their home and community according to many reports. There are several stated benefits to living independently including increased physical, mental, and social capacities. Continued successful aging in place over a fourteen year longitudinal

study was associated with a reduced incidence of depression symptoms among seniors (Kendig, Gong, Cannon & Browning, 2017). Additionally, it reduces the emotional and physical hardships associated with leaving a familiar place (Federation of Canadian Municipalities, 2015). Aging in place allows seniors to maintain social networks with family members, friends and community members and maintain personal identity. Supporting seniors to age in place with appropriate support services potentially avoids the high costs associated with acute care such as emergency room visits and hospital admissions.

Seniors are less likely to move than the general population. In 2016 only 5.5% of seniors sixty-five to seventy-four years old and 4.7% of those seventy-five years and older had moved in the past year compared to 13.0 % of the general population (Statistics Canada 2016). Seniors who are widows and those who are divorced or separated are more likely to move. Seniors who are renting their home are twice as likely to move compared to seniors who are homeowners (fourteen percent versus seven percent respectively).

Housing moves by seniors can be characterized as either “lifestyle,” “planned,” or “crisis,” each of which is typically underpinned by several “push” or “pull” factors. These relate to changes in the individual’s circumstances or specific “trigger points” linked to an individual’s health. Push factors include difficulties with maintaining the home or garden, the cost of energy bills associated with a larger or older home, or difficulties with steps or stairs (linked to the increased risk of falls). Pull factors include the accessibility of local shops and services (often framed in terms of reliance on a car) or a desire to move closer to other family members.

For many seniors, several factors seem to delay the decision to move, often until a crisis is present or imminent. These include: a strong emotional attachment to one’s existing home; a desire to sustain social networks within the immediate community (particularly neighbours); the potential disruption and costs associated with moving; a human tendency to defer planning for the future (and ignore or discount potential or

real changes in physical mobility or health); a fear that an unknown future dwelling may not match up to expectations; and, perhaps a lack of availability of alternative affordable and/or attractive housing and/or downsizing options.

The findings and information included in this report are based on data from the Canada Mortgage and Housing Corporation (CMHC) (based on the 2016 Census), which was used to examine the current integrated housing needs of seniors. In addition, other key surveys, such as the Canadian Survey on Disability and the Canadian Community Health Survey (CCHS) were utilized for the purposes of this report. While the Census data are reported directly as they appear in the Census, some of the CMHC data are compiled from various data sets created by the CMHC based on their data and data from the Census. The numbers and percentages reported from Statistics Canada surveys (for example, the CCHS) are the weighted data to provide estimates that reflect the senior's population of Canada taking into account the specific limitations of the surveys. For more information about the weighting procedures used by Statistics Canada and the limitations of any of the surveys, used in this report, one should consult the free online reports provided by Statistics Canada and the relevant technical reports provided by CMHC to explain its data products

This report is also based on an extensive review of key FPT reports/initiatives. Examples of types of policies or initiatives examined include, at the federal level, the National Housing Strategy, as well as an overview of selected provincial and territorial initiatives that address integrated housing needs. An overview of academic and non-governmental literature was conducted in order to identify Canadian initiatives that go beyond core housing need. This included an examination of relevant international literature identifying promising international initiatives. A glossary of terms has been developed and is included at the end of the report.

A final challenge was that there is no agreed upon terminology among the provinces and territories or internationally about the various types of housing being offered to seniors along the continuum from living in one's own house or apartment to

living in an institutional setting and receiving long-term care. Throughout the report, the names of the housing examples from the provinces and territories or internationally are used unchanged. In Appendix A, the examples have been categorized as independent housing, assisted living and long-term care.

According to the 2016 census, almost a quarter of seniors lived below standards, for example, not adequate, suitable or affordable (24.9%) regardless of their housing arrangement. Individually or in combination, affordability issues were most common (19.4%) followed by adequacy issues (4.6%) and then suitability issues (2.6%). Core housing needs (42.8%) and in particular affordability (39.7%) issues were common in households of seniors living alone. Single seniors living with their offspring, other relatives or non-relatives had higher rates of adequacy and suitability concerns.

The combination of a rapidly expanding seniors' population, limited investment in private purpose-built rental housing, and progressively declining government-funded social housing in most provinces from the mid-1990s until recently has resulted in long and growing wait lists for social housing and housing subsidies. In Ontario alone, the number of households waiting for rent-geared-to-income housing in 2015 was 171,360 and the seniors' share of the wait list was thirty-two percent, up from twenty-two percent in 2003. Ontario's Housing Services Corporation (HSC) also estimates that one-quarter of all households on Ontario's social housing wait lists are led by seniors, reaching as high as 50% in some communities.

From the CMHC Seniors Housing Survey as reported in the Canadian Housing Observer. In 2016, 179,676 rental units were defined as standard spaces by CMHC with Québec having almost doubled the number of standard spaces compared to Ontario, and Newfoundland having more standard spaces than any other province in Atlantic Canada. Ontario has the second highest vacancy rate of standard spaces while Québec has the third lowest vacancy rate of standard spaces and Newfoundland has the highest vacancy rate of standard spaces. While Ontario has the highest average rent for

standard spaces, British Columbia has the second lowest average rent for standard space.

Aging, disability and housing can also be linked to accessibility, adaptability, environmental sustainability and safety. One-quarter of Canadian seniors report they often have difficulty with one or more activities including hearing, seeing, communicating, walking, climbing stairs, bending, learning or other similar activities. A number of these functional limitations are potentially mitigated through environmental changes and adaptation.

Housing often lacks basic consideration of good environmental design (steps, ramps, railing, lighting, safety features, etc.) and location relative to the kinds of services that seniors commonly need. Seniors' housing built between the 1960s and 1990s is now often unable to accommodate newer independence technologies such as motorized scooters and bulky electric wheelchairs that need to be plugged in.

Aging in place includes making sure the environment, especially the home, is functional and meets the changing needs of seniors. Home renovations and adaptations can be implemented to improve safety and accessibility. Modifications can enhance seniors overall functioning and well-being. Home modifications might be effective in helping seniors age at home and may prevent the need to move to other locations.

About one quarter of households and one third of senior households had an accessible entrance in 2012, with either a level, no-step entrance or a ramp, according to a study done at that time. A large proportion of survey respondents sixty-five years and older claimed their homes had doorways wide enough for a wheelchair (seventy percent), easy-to-open doors including lever handles (fifty-three percent) and grab bars in the bathroom (forty-one percent) Seniors' apartments, whether in low-rise or high-rise buildings, were much more likely than detached, semi-detached or row houses to have an accessible entry, and also to have other accessibility features. About nineteen percent of seniors in single-detached dwellings reported having accessible entries compared to thirty-three percent of those in multi-unit dwellings, sixty-two percent in

low-rise apartments and eighty-nine percent in high-rises. More than half of seniors requiring a wheelchair, mechanical support or aid from other people as a result of mobility limitations lacked an accessible entrance in their homes. Seniors who recently moved were more likely to have accessible features in their homes. For example, over half of recent movers (in residence less than one year) had an accessible entrance compared to one-quarter of those who had been in their homes for ten or more years

The year 2012 is generally considered the apex of government assistance to seniors – since then, governments have more and more turned a blind eye (the smoke and mirrors thing) to retirees and their problems. Once the baby-boomers hit retirement age governments of all stripes – but, particularly the Federal Liberal government stopped giving a damn about pensioners and turned their attention to helping millennials and their families.

There is so much more the Feds can do to make the boomers life easier - reliable assistive technologies should be funded by government, such as motorized scooters, also help seniors age gracefully by allowing them to remain in their homes as long as possible. Home technology can support aging in place by assisting seniors with functional impairments, communication challenges or need for monitoring of chronic diseases. Technology has also been shown to help alleviate social isolation, depression, anxiety and loneliness. However, individuals' use and acceptance of technology to support aging in place varies. Overall, seniors express several concerns with using home technology to help facilitate aging in place. For example, they report concerns about cost, difficulty in its use, false alarms and forgetting or losing portable technology. Furthermore, seniors might view use of technology as an indicator for decline in function.

It is important to understand the meaning of home from a senior's perspective in order to inform service providers and stakeholders in responding to integrated housing needs. For example, an age-friendly pilot project in Québec conducted focus groups with seniors, caregivers, and service providers to better understand the meaning of

“home.” They considered three aspects of the home: the physical factors that include the physical components of the house and the community, the social factors that include the home as a place for socialization; and the individual factors, that include behavioural, cognitive and emotional aspects. Physical aspects of the home and lack of access to affordable housing services and resources was a concern among seniors who participated in this pilot project. It was important for seniors to perceive the setting of their homes as safe, and that they could be gradually adapted or modified as they age. Findings showed that seniors preferred to live in a safe community near services and amenities such as grocery stores and health clinics.

In a 2017 research study, conducted in Edmonton, Alberta, the study showed that low-income immigrants and refugees between the ages of fifty-five and ninety-two would prefer to live within walking distance to grocery stores, pharmacies, medical clinics, amenities, and social activities in their community. Furthermore, they did not want to live near a commercial area, an industrial area or bars as they would not feel safe. Several also mentioned willingness to live near a shopping mall to help them stay mobile. Another study also showed that it is also important for low-income seniors to live in walking distance to a grocery store, their doctor, a pharmacy and a bus stop.

In relation to the social aspects of the home, seniors felt it was important to have social connections with their neighbours and other community members. Age-Friendly Communities (AFCs) should therefore promote public gathering spaces for seniors such as senior community centres. Seniors also preferred to live in spaces of appropriate sizes where they can socialise and gather with friends and families. The Bigonnesse study also showed that seniors pride themselves in completing daily activities and taking care of their home. Thus, it is important for AFCs to promote home maintenance services that are accessible and affordable.

What is important, and largely not discussed during the recent (October 2019) Canadian federal election, is the point that ultra-low interest rates have hurt retirees and savers, not just in Canada, but in every western nation that used cheap money to

grease the financial system when it was about to seize up. Older people tend to have savings, and for much of their lives they planned, reasonably, on those savings to generate a modest return to help them get by in retirement. Think about the elderly among us who now needs to supplement their pension checks every month.

Older people (boomers and older), with their much shorter horizons, cannot afford to take the risks involved in playing stock markets. Instead, they put their money into government bonds, or annuities, or things like GICs, which are safer, but which now pay returns so paltry that they return less money once inflation is taken into account.

Printing trillions of dollars and pumping it into the banking system ensures rates stay extremely low, and encouraged investors to take risks — to buy stocks, for example, which is part of the reason why TSX and the Dow Jones index is where it is today. It also made buying a house possible for many young people until the price of a house went through the roof. That said, the low interest rate policy is, as noted British pension campaigner said, a "monumental social experiment" — a massive transfer of wealth from older to younger citizens - from savers to debtors.

Bank of Canada Governor Stephen Poloz said a few years ago, he hears from Canadians who say "'I'm struggling . . . I'm a retiree. . . I'm living off interest and so on.'" Does the Governor or the current government of the time (or now) care? The answer was and is — not really, at least not as much as in the decades before. When certain credit card companies charge loan shark-level rates (i.e. twenty-four percent) and pensioners are getting 2.8 percent on their savings you know something is rotten in Denmark — it's no wonder the banks are getting richer and richer and seniors poorer and poorer.

Canadian younger consumers are now addicted to cheap money (ridiculously low interest rates) and a rise of a point or two would puncture housing markets, especially in some Canadian cities, where low interest rates helped push prices into the stratosphere and beyond. Hundreds of thousands of Canadian households are stretched, some so thin they'd be unable to cope with a rise of one per cent, let alone a return to normal

levels of a decade or so ago. Stock markets, also, have floated upward on all that cheap money – there isn't much doubt how the stock market and millennials would react to a spike in rates. In a way, sensible savers (can you say baby boomers) struggling in retirement are like those humble victims who faithfully paid their mortgages and taxes for years, only to watch helplessly as they recently had to sell off their homes in order to get by in their retirement. This is just one of the way governments and banks have contributed to so many pensioners falling off a financial cliff. Retirees have been put in a bind – contend with less growth on their “safe money” or consider taking more equity risk – and this risk, if it goes badly would be just yet another nail in the senior’s coffin.

One good thing about the never ending national debate on pension reform according to reporter Fred Vettese is that we are getting a better handle on who is really at risk of a bleak retirement. Somewhat counter-intuitively, it is not the working poor. New research shows that the bottom twenty percent of income earners will be better off in retirement than they ever were during their working careers. And that is without saving a dime in an RRSP or a workplace pension plan.

It is at higher income levels where the problems arise. Up to twenty percent of middle-income households will experience a decline in their standard of living of twenty-five percent or more after they retire. For the most part, this will happen because they didn’t participate in a pension plan at their workplace and didn’t contribute much if anything to RRSPs. The obvious conclusion is that middle to high income workers should save more, but what if they don’t? For convenience, I will refer to these non-savers as “grasshoppers” in reference to Aesop’s fable in which the ant worked hard and saved for winter while the grasshopper lived for the moment.

What can grasshoppers expect as they make the transition to retirement? The short answer is that they probably won’t retire as early as they hoped. When the time comes, they will peer over the edge of the abyss and maybe feel the first pangs of regret that they didn’t start saving earlier. They might finally ratchet down their spending habits and grimly keep on working as long as they can.

Not everyone has that choice, however. In some situations, poor health may make it impossible to continue to work. Many others will be pushed out of their jobs before they are ready to leave and will find it hard to land another well-paying position and more yet will have to default on their liabilities – meaning bankruptcies all around.

Sources include CBC, Financial Post & various sites

Chapter Five

Home Alone and the Cost of Such

In BMO's Retirement for One, they state about forty-three percent of Canadian seniors are single and in Canada and the U.S. more adults aged forty-six to sixty-four are remaining single. About one third of those were divorced, separated or had never been married in 2010 compared with just thirteen percent in 1970. The average age in Canada of a woman becoming a widow in 2020 is fifty-six (men is sixty-five) and yet so much of retirement information is aimed solely at couples. Whether single by choice or suddenly single, the decisions and choices about retirement need to be made on one's own. As boomers get closer and closer to retirement, it becomes critical for the female race to prepare for the loss of their mate.

About five percent of those who are single have never been married and these people know that they need to look after their own retirement needs and have the freedom to make their choices without the negotiations with a partner. Because two can live more cheaply than one, these retirees will need about seventy percent of what a married or cohabiting couple would require to continue living their lifestyle. That can mean anything from working longer or saving more, to living frugally or finding a housemate.

Although divorce rates for most age groups have been falling, silver (boomers hair color) separation is on the rise. Many long term marriages are falling on the rocks due to the daily grind, the empty nest, the other lover, or the reality of parallel lives that no longer seem to be heading in the same direction. Dividing assets at this stage of life

can have a profound effect on retirement goals and plans. Some financial planners are getting divorce specialists to help guide couples through the process with an eye to the bottom line of each person. The value assessment of pensions and the matrimonial home or homes, and the timing of dissolution and sale of assets can be emotional and a cool eye on the repercussions can be helpful.

Men re-marry more than women but each has to deal with the risks of re-marriage including the attitudes of their adult children and the financial picture of their new spouse. This can create a minefield of emotions and reactions. One person's comment about this idea of re-marriage was, "I do not have the patience or energy to train another spouse." Another commented, "At my age I do not think I want to tell the children. My will and my marriage are my business." Those who have been through this do suggest that you avoid those looking for a nurse or a purse, a wallet or retirement plan if you are considering remarriage. Marriage is in part a business partnership and its break-up has financial as well as emotional impacts on the partners and their retirement options.

The suddenly single through the death of a spouse can be a difficult blow; it can be a catastrophe for many. It is a challenging time to be making decisions about finances, retirement, estate settlement, housing, and moving on. Survivor benefits help widows and widowers, as does insurance, bereavement and support groups, as well as a team of trusted advisors. Service Canada has a publication called 'During Your Time of Loss: Information for Survivors' and there is a website, widowed.ca that provides information on grief and loss and coping with the death of a spouse. It can be a steep learning curve for many adjusting to life alone - part of retirement planning should have couples thinking about what retirement would look like solo.

At times it feels like the world is intended for couples - people throw dinner parties for couples. Most forms ask about your spouse. And, let's face it, retirement and aging — an era when you'll genuinely sometimes need a helping hand — can feel kind of scary on your own. Whether by circumstances or choice, the U.S. Census Bureau

estimates that there were 19.5 million unmarried U.S. resident's age sixty-five and older in 2016 (Canada would be about two million). Experts estimate that around twenty-three percent of the older population nationwide will age alone and that percentage can be as high as fifty percent in many cities. These aging adults are often referred to as elder orphans or solo seniors and those numbers are likely to increase. A 2012 study in *The Gerontologist* found that about one-third of forty-five to sixty-three year-olds were single — a fifty percent increase since 1980.

Once upon a time, being single was stigmatized as a lonely or an unhappy state. However, times have changed. More and more people are staying single and societal norms are becoming more open to all kinds of different ways of living. Women especially are living alone in greater numbers. The Administration on Aging found that thirty-seven percent of women in the U.S. over sixty-five live by themselves, are happy about it and wouldn't want to live any other way. Nonetheless, there are some challenges to retiring alone.

As someone who is single, it is probably even more important for you to create a personalized and detailed retirement plan rather than just relying on rules of thumb like four percent drawdown rules or spending eighty percent of what you spent while working when you are retired. A detailed retirement plan can be easy to create. The New Retirement planning calculator has received a lot of praise for being a highly detailed tool. Users love that the system asks many questions that they have not considered. This calculator helps you imagine your future and is completely customizable — for single people or couples — it is easily one of the best ways to plan for retirement.

According to a study from an insurance company, “overall, single men and women are generally less satisfied with their financial circumstances than married North Americans.” And, “financial anxiety runs high among singles. More than four in ten (forty-five percent) of single men and half of single women say they feel either a moderate or a lot of anxiety about their personal financial security — a substantially

higher percentage than married individuals (thirty-five percent married men and forty-one percent married women).”

One must overcome these anxieties by starting to plan now - it is not as unnerving as one might think - the ‘New Retirement’ planner walks you step by step through the whole process. Experts suggest that a major contributor to aging after retirement is the lack of the schedule that a job provides. Work gives people a reason to get up every day and some degree of accountability. When one retires — especially if they live alone — having a place to go everyday can be an important aspect of staying vital.

Married or not, it is important that one tries to educate them-self about personal finance. Retirement planning can be complicated so creating a written retirement plan is a good way to get started and get ones hands around the universe of retirement planning and personal finance topics. Research on the benefits of owning a dog is pretty overwhelming and are probably particularly true if one is single. Beyond emotional benefits like their unconditional love of humans, one study found that dog owners need fewer doctor visits. Another study from Australia found that pet owners had lower cholesterol, lower blood pressure and a lower heart attack risk than people without pets.

Other research has suggested that caring for a dog, in particular, is healthful in that it keeps people vital and generally insures that they get a walk every day. Whether you are an introvert or an extrovert, maintaining friendships is actually critical to your health and well-being. You need people you can rely on emotionally and for real life help and believe it or not, science says that man-kind is a way better off when we have people who rely on us. Create a buddy system with a group of friends for rides home from doctor or hospital appointments or other times when you need a helping hand. You may like being alone, but working on creating and maintaining friendships is important. Besides the practical support, research abounds on the benefits of being social as we age. The links between healthy social relationships and better health are

well established. One study found that when the social activities are linked to physical exercise, even more benefits are achieved.

And, it turns out that the opposite is also true. Researchers found that loneliness in older people may increase the chance of death by fourteen percent. Psychologist John Cacioppo says that loneliness may have twice the impact on early death as obesity and is as damaging as disadvantaged socioeconomic status. Housing is generally your biggest retirement expense. Whether married or not, all retirees need to think carefully about their housing choices. As someone single, you have more flexibility about where you live — consider the pros and cons of some of these options: Live Abroad: If you don't have adult children or grandchildren, there might be few drawbacks to living abroad. It can be such a wonderful (and cost efficient) opportunity. Live in a Walkable Community: A walkable community might be better for you in case you can no longer drive. Find Roommates: Remember the “Golden Girls?” Living together with other single friends can cut your costs and provide the built in support you might want or need. Retire to a Retirement Community: Retirement communities give you built in “community” — a group of people kind of like you. Go tiny: If it's just you, could you handle living in a tiny home?

Villages: Look to see if there is a village to village network in your community. Village members experience reduced isolation, increased independence, and enhanced purpose of life. These feet on the street resources, focused on social determinants of health, positively improve population health.” You probably know that delaying the start of your Social Security benefits till your maximum retirement age will maximize your monthly benefit check. However, did you know that if you are divorced or widowed you could start benefits earlier? You can first claim your earned benefit as soon as you are eligible and later switch to a survivor benefit, or (the reverse, depending on who has higher benefits). To collect Social Security (US) on your ex's record, you must have been married for at least ten years and you must be single now.

According to the American College of Cardiology, single adults are five percent more likely to develop heart disease than their married peers. As such, pay special attention to your heart health — get regular check-ups. There is a lot more to estate planning than figuring out what to do with your assets. Notably, as someone single, it is very important that you have documented someone who can speak for you and your wishes if something happens to you. How do you want to be cared for and how do you want your finances managed if you cannot speak for yourself? The people you designate are called your proxies. An elder-law attorney can help you set up the right documentation. Sixty nine percent of North Americans will need long-term care, even though only thirty-seven percent think they will, according to SeniorCare.com.

Although it is really not a great plan for anyone, many married couples expect that they will be able to care for each other in case of a long term care event. This is simply not the case for someone who is single. It is therefore really important that you figure out how you want to be cared for and how you are going to pay for it. A long term care policy might be something to consider. In the ‘New Retirement planning system’ you can try different scenarios for dealing with a long term care event. You might be alone, but that doesn’t mean you don’t need support. Here are a few resources that might be useful to you: Join a Facebook Group for Single Seniors: The Elder Orphans Facebook group is for people who are over fifty-five, without a spouse and without nearby children. The page is designed to let members exchange ideas and find answers to questions they have. Start a Club: Want a network of single seniors closer to home? Start your own club! Invite everyone you know who is single and around retirement age, meet once a week or month.

An excellent article written by Janet Bodnar in Kiplinger in 2019 stated - when I asked readers to share their experiences with being single in retirement, you didn’t let me down. Not only did you offer useful advice, but you also came up with out-of-the-box ideas. And all of your stories are just as valuable for retirees who have a spouse or partner.

Not surprisingly, a number of you recommended volunteering as a way to socialize, and the suggestions were all over the map. For example, Ed Chidester volunteers as an English tutor for international students at a community college, as a travel guide for field trips sponsored by the local senior center (he gets to travel free), and as a member of the investment advisory board for his town. In the past, he's also been a middle school math tutor and a dog walker at a humane society—and he may give those another try. “I’ve changed my volunteer activities because sometimes I need to try something different,” he writes.

Volunteering isn't a panacea, and it's critical to find the right fit. “All my volunteer positions have ties to my interests, and I have actively sought them rather than passively searching the internet,” writes Chidester. Reader Nila Whitfield always wanted to work with children, so she began volunteering as a reading buddy at an inner-city school three years before she retired. And Doris Guenther recommends using your church as a resource. “Deep and lasting relationships can be formed,” writes Guenther, “good works can take place, and there are many opportunities to volunteer. Try a small church in your neighborhood. It's good for the soul.”

Socializing can sometimes begin at home—even if you live alone. “Four years ago, I sold my house and moved to a condo building,” writes Whitfield, “so it's a built-in community of fifty-four friends.” (Note: Don't be afraid to speak to people in the elevator.) John Taxis joined the board of the homeowners association at his condo, “which keeps me very busy and gives me a sense of purpose.” Plus, “living in a condo complex brings me in close contact socially, and being on the board makes me sought-after—although that can be a double-edged sword!”

Socializing doesn't necessarily have to involve people. “My number-one suggestion for your readers who are alone is to adopt an older cat or dog,” writes Lynne Derry. “They make wonderful companions. Volunteer at a shelter, and before you know it you will find the perfect companion.” Plus, “there's nothing better than having a dog to get you out for a walk to meet other dogs—and people—in the neighborhood.”

Dorothy Fue Wong, who is eighty years old and has been retired for twenty-five years, recommends focusing on your physical as well as your mental well-being with regular exercise as part of a class or at the gym. “That should be your first priority,” writes Wong. “The major objective for a single retiree is to live independently as long as possible.” Finally, a couple of you emphasized how important it is to be comfortable in your own skin. “I don’t need to ‘cope with’ being alone in retirement because I actually prefer being alone most of the time,” writes one reader. “I have spent my life out in nature, working in the woods, and I love silence, absent from human chattering.”

Reader Rod Appel seconds that thought. “I’ve found it more rewarding to seek fun and excitement rather than social connections, even if that means doing things solo,” writes Appel, sixty-three, who runs 5-K races, paddleboards and skis, among her activities. “Sometimes I meet interesting people at the races or on the ski hill, but even if I don’t find anyone to talk with, I’ve still had a great time. Retirement is what you make it, so why not live out your dream?”

Statistics Canada tells us how much the average single senior actually spends as a percentage of what senior couples spend, and that amount was sixty percent - the average single is a bit older than the average couple. That means this statistic probably understates the cost of an active single senior’s lifestyle, so a seventy percent figure should be about right. We’ve found that a typical couple needs to spend a combined \$44,000 to \$64,000 for a typical middle-class retirement, or about \$74,000 for a very comfortable lifestyle.

So, in line with a seventy percent figure, it is estimated that a middle-class retirement lifestyle for a single person will cost about \$31,000 to \$45,000 a year before taxes. That should apply reasonably well across Canada if you own your own condo or house mortgage-free. If the reader rents in a big city like Vancouver or Toronto, you probably need to add \$6,000 a year to live as well, unless you’ve found a good apartment close to transit and shopping and you don’t need to own a car.

While that range may not seem like much compared to what people spent in their younger years, seniors can usually live comfortably on much less than they spent

while working. That's because they no longer have work-related costs like transportation and clothing, they no longer need to save, they generally pay lower income taxes, and in many cases they no longer have mortgage payments.

Of course, people will disagree about what level of lifestyle is "typically middle class." Statistics Canada reports that the average single senior spends only \$30,300 a year and the median is even less at just \$23,100. However, those numbers include spending by elderly singles that are not as active as younger seniors, so these numbers provide a better guideline for an active lifestyle. But recognize that you can get by on significantly less — and many seniors do so without feeling hard done by. On the other hand, if you aspire to something a bit better — such as an increase in your travel budget — you can plan to spend \$45,000 to \$55,000 a year as a single for an upper middle-class lifestyle.

While it is preferable to look at actual dollar costs of retirement, you can also consider the percentage of your working income that you'll need to replace in retirement. Typical couples will need to replace about sixty percent of the income they enjoyed while working to afford the same lifestyle in retirement. That's less than the target of sixty percent to seventy percent (or more) that the financial industry traditionally uses, which MoneySense has often criticized as too high for most couples. But it turns out that, in the case of singles, a sixty-five percent target is a reasonable estimate - the sixty percent replacement ratio is a good rule-of-thumb for childless single retirees who own their own home, while seventy percent is more appropriate for single childless renters. (The reason for the difference is that homeowners typically get used to living on less while carrying a big mortgage. As a result, after they've paid off the mortgage and retired, they generally need less income to maintain the lower standard of living to which they've become accustomed.)

While retiring in comfort is the ultimate goal whether a senior is single or married the majority of baby boomers are still in the labor force, and the oldest among them are staying in the labor force at the highest annual rate for people their age in more than half a century. In 2018, twenty-nine percent of boomers ages sixty-fiver to seventy-two

were working or looking for work, outpacing the labor market engagement of the Silent Generation (twenty-one percent) and the Greatest Generation (nineteen percent) when they were the same age, according to a new Pew Research Center analysis of official labor force data. The modern high rate of older boomers staying in the labor force is attributable to both Boomer women and men. Throughout adulthood, Boomer women have been more likely to be in the labor force than earlier generations, paving the way for their high labor force participation at the ages of sixty-five to seventy-two (twenty-five percent). At the same time, thirty-four percent of boomer men ages sixty-five to seventy-two were in the labor force in 2018. Older men have not participated in the labor force at that rate since the early 1970s.

Looking at younger baby boomers, sixty-six percent of adult's ages fifty-four to sixty-four were in the labor force in 2018. Though surpassing the Silent and Greatest generations when they were the same age, that is not a modern record since a similar portion of this age group was in the labor force during the Great Recession. The high rate of Boomer labor force participation – relative to recent generations – is consistent with workers' rising expectations that they will work past age sixty-five. The Employee Benefit Research Institute found in a 2016 survey that forty-five percent of workers ages fifty-five and older expected to retire *after* age sixty-five, up from fifteen percent of such workers in the 1996 survey.

Between 2011 (when the oldest baby boomer reached age sixty-five) and 2029 (when the youngest boomer turns age sixty-five), roughly 3.8 million boomers are expected to turn sixty-five each year, or about 10,000 daily (in North America). However, in part because of older boomers' robust participation rates, 10,000 Boomers are not exiting the labor force every day. Rather, the Boomer labor force has been declining by 2.2 million on average each year since 2010, or about 5,900 daily. The boomers who were in the labor force last year are different demographically from those out of the labor force – most of who have retired. About four-in-ten boomers in the labor force had at least a bachelor's degree, versus twenty-seven of those not in the

labor force. In addition, the labor force participants were slightly more likely to be non-Hispanic white and to reside in a metropolitan area.

The relatively high labor force participation of boomers may be beneficial both to them and the wider economy. Some retirement experts emphasize working longer as the key to a secure retirement, in part because the generosity of monthly CPP (Social Security) benefits increases with each year claiming is postponed. For the economy as a whole, economic growth in part depends on labor force growth, and the boomers staying in the work force bolsters the latter.

Sources include retirehappy.ca, Kathleen Coxwell @ retirementliving.com, Janet Bodnar, Richard Fry, Pew Research Centre and MoneySense

Chapter Six

Retirees & Their Finances

Do you ever ask yourself what is the Canada Pension Plan? The answer is that it is a Canadian contributory, earnings-related social insurance program and forms one of the two major components of Canada's public retirement income system, the other component being Old Age Security (OAS). Other pieces of Canada's retirement system are private pensions, either employer-sponsored or from tax-deferred individual savings that is known as a Registered Retirement Savings Plan. As of September 2017, the CPP Investment Board managed over \$328.2 billion in investment assets for the Canada Pension Plan on behalf of twenty million Canadians making CPPIB is one of the world's biggest pension funds. The primary CPP benefit is the monthly retirement pension that is currently, this is equal to twenty-five of the average earnings on which CPP contributions were made over the entire working life of a contributor from age eighteen to sixty-five in constant dollars. The earnings upon which contributions are made are subject to an annual limit, which, in 2018, is \$55,900. However, under changes being phased in by 2025, the pension benefit will rise to 33.33% of earnings on which contributions were made, and the maximum amount of income covered by the CPP will rise by fourteen percent from the projected 2025 limit of \$69,700 to \$79,400. The CPP enhancement will serve as a top-up to the existing or base CPP. For individuals who work and make contributions in 2019 or later, enhanced components of benefits will be calculated and added to the base portion of the benefit.

When calculating the base portion of the CPP, there is a general drop out provision that enables the lower-earnings years in a contributor's contributory period to be dropped from the calculation of the average. Since 2014, the lowest seventeen percent of earnings are dropped in this way, accounting for up to eight years of

contributory earnings. Benefits under the CPP enhancement will be calculated based on a forty-year period, taking the best forty years to calculate the benefit. This calculation effectively allows seven years to be dropped out of the benefit calculation for an individual who begins contributing at age eighteen and ends at age sixty-five.

In October 2018, average monthly benefits for new retirement pension (taken at age sixty-five) was just over \$664.00 per month and the maximum amount in 2019 was \$1,154.58 per month. The monthly benefits are adjusted every year based on the Consumer Price Index with CPP benefit payments taxable as ordinary income.

This then is the story of today's retiree but first let's answer the readers' main question of, how much do I get? Canada Pension Plan (CPP) benefits-or Social Security if you live in the United States, can make up a key portion of your income in retirement. Individuals receiving the maximum CPP payments at age sixty-five can expect to collect nearly \$14,000 per year in benefits. The amount of your CPP payments depends on two factors: how much you contributed, and how long you made contributions. Most don't receive the maximum benefit. In fact, the average amount for new beneficiaries is just over \$8,000 per year (as of March 2019). Now, you may not have a hot clue how much CPP you will receive in retirement, and that's okay.

The good news is that the government does this calculation for you on an ongoing basis. This means that you can find out how much money the government would give you today, if you were already eligible to receive CPP. This information is available on your Canada Pension Plan Statement of Contribution. You can get your Statement of Contribution by logging into your My Service Canada Account, which – if you bank online with any of the major banks – is immediate. If you'd prefer to send your personal information by mail you can request a paper copy of your Statement of Contribution sent to you by calling 1-877-454-4051, or by printing out an Application for a Statement of Contributions from the Service Canada Website.

Note that the information available to you on your CPP Statement of Contribution may not reflect your actual CPP payments. That's because it doesn't factor

in several variables that might affect the amount you're entitled to receive (such as the child-rearing drop-out provision). The statement also assumes that you're sixty-five today, which means that later years of higher or lower income that will affect the average lifetime earnings upon which your pension is based aren't taken into consideration.

Canada Pension Plan (CPP) rate increases are calculated once a year using the Consumer Price Index (CPI). The increases come into effect each January, and are legislated so that benefits keep up with the cost of living. The rate increase is the percentage change from one twelve month period to the previous twelve month period.

CPP payments were increased by 2.3 percent in 2019, based on the average CPI from November 2017 to October 2018, divided by the average CPI from November 2016 to October 2017. Note that if cost of living decreased over the twelve month period, the CPP payment amounts would not decrease, they'd stay at the same level as the previous year.

CPP payment dates are scheduled on a recurring basis a few days before the end of the month. This includes the CPP retirement pension and disability, children's and survivor benefits. If you have signed up for direct deposit, payments will be --- automatically deposited in your bank account on these dates: Only six percent of CPP recipients receive the maximum payment amount, according to Employment and Social Development Canada. The average recipient receives just fifty-nine percent of the CPP maximum. With that in mind, it's best to lower your CPP expectations when calculating your potential retirement income.

Why don't more people receive the maximum? Well, because it requires thirty-nine years of CPP contributions at the maximum level to get the biggest possible benefit in retirement. That means you need a salary that meets or exceeds the yearly maximum annual pensionable earnings threshold, which in 2019 is \$57,400. Plenty of variables affect your ability to earn the maximum CPP benefits. Maybe you joined the work force late, dropped out for a period of time, or retired early. Low income earners may not hit

the YMPE level often enough to get the highest possible CPP retirement benefit. Business owners who choose to pay themselves dividends don't need to contribute to CPP, but that means they won't be eligible to receive benefits either.

Perhaps the most common question about CPP is when to take it. The standard age to take CPP is at age sixty-five. Indeed, Service Canada will proactively send out a notice a few months before your sixty-fifth birthday advising you to apply for CPP and giving you an estimate of your expected CPP payments. But you can take a reduced CPP payment starting as early as age sixty. If you do elect to take CPP early, you'll receive 0.6 percent less for every month you receive it before age 65. That means, for those taking CPP at age 60, a reduction in their CPP payments by 36 percent. Reductions aside, there could be good reasons to take CPP early – namely if you need the income sooner than 65, or if you expect to have a reduced life expectancy.

Conversely, you can enhance your CPP payments by deferring your pension up until age seventy. The advantage of waiting is you'll receive a 0.7 percent increase for every month you defer CPP past age sixty-five. Take your CPP at age 70 will result in a forty-two percent enhancement to your pension. The biggest reason to defer CPP is to protect against longevity risk – the risk of outliving your money. The trade-off is using your own personal savings to tide you over until the enhanced CPP payments kick-in later in life.

Note there is no benefit to defer CPP beyond age seventy, so get your CPP application in on time to avoid delays. CPP is a complicated system but one that is crucial to retirement planning for many Canadians. It's important to understand how much CPP you will receive in retirement, and to know how difficult it is to receive the maximum CPP payments. Most CPP beneficiaries receive much less than the maximum, with the average being around sixty percent – so that's good to know going into your retirement income planning.

You can find out an estimate of your CPP benefits by looking at your Statement of Contribution online at your My Service Canada Account, or request a paper copy by

calling Service Canada. CPP payments are indexed to inflation, with the latest increase going up by 2.3 percent. CPP payment dates are scheduled toward the end of every month and automatically deposited into your bank.

Finally, a big consideration is when to take CPP and how the payments fit into your retirement plan. Do you expect to live a long life? Will you work until age sixty-five? Do you have sufficient personal savings to last until your CPP payments kick-in?

Even though this next article takes place in the United States, much of it does resonate with baby boomers in Canada as well. On September 11, 2019 a story written by Carlos Dias Jr. in the business journal, Kiplinger said; there's no doubt that earlier this year, many retirees I met with were in panic after the government shutdown. Even worse, economists have been warning the country could sink into a full-on recession before too long. With the recent swings in the Dow Jones, S&P 500 and NASDAQ, it's more than enough to cause anxiety to retirees who rely on their portfolios to sustain them once they stop working.

How can someone who's approaching retirement, or is already retired, better handle the next financial crisis? Although many might say the economy is going through a healthy pullback, there is no doubt that another financial crisis will come at some point. Be sure to avoid making the same mistakes so many retirees did in 2008.

You'll hear advice from all sorts of financial "gurus" to buy when the market is in turmoil, but that doesn't mean you should try to pick the spot where the market is at its lowest. Most retirees are really bad at timing the market. Even portfolio managers don't always make great decisions, and some generate results that are worse than passive investing. Not only did many investors sell off more than they should several years ago when stocks were on the skids, but most retirees waited too long to get back in when the worst was over — missing the gains the bull market eventually delivered. If retirees had just stayed put, they would've continued to earn money in dividends and locked in some healthy capital appreciation.

Trying to correct your risk exposure during a decline can be disastrous, because you're essentially trying to time the market, and that is gambling with investments. When the stock market is crashing and crowds of people are rushing to sell, that's when real buying opportunities show up. If you haven't already, sooner or later you'll hear about the inverted yield curve. This happens when interest rates on short-term bonds are higher than those on long-term bonds. At this point, it would be tragic to lock up your retirement accounts into a thirty year bond when interest rates will eventually rise in the future.

And the worst part is when portfolio managers purchase bond funds that may be structured to have more long-term bonds versus short-term bonds. With this, it's almost certain that in case you need to sell off the long-term bonds, you'll lose part of the original principal, since bond values have an inverse relationship with interest rates — meaning that when one goes up, the other tends to go down. As retirees have noticed that their portfolios are well short of what is needed to sustain income during retirement, many might have dramatically increased their level of risk by filling their portfolios with stocks and stock-based mutual funds. Recently a retiree who had over seventy percent of her portfolio in stocks and the worst part was that she had a conservative risk profile, and a correction would be devastating for her. Most likely, there are many people like her taking on too much risk who could be in trouble if the bull market gains end.

It's pertinent to keep your allocations appropriate, even if you're behind on savings. Taking on immense risk isn't always going to produce an equal-sized reward. You need to recognize that by taking on too much risk, you'll no longer have any working years to recover from significant losses either prior to or in retirement.

A CIBC info article writes about retirement, they say when you're working, the source of cash to meet daily spending needs is straightforward: it comes from your regular paycheck or, if you're self-employed, from business profits. When you move to retirement, the situation can become more complex. Income may come from multiple

sources, all of which may start at different ages. When you retire, you'll need a plan to meet your income needs. With a bit of preparation, which may include tax considerations, solving the cash-flow puzzle can be easier than you might expect.

First, map out the sources of cash flow you can count on in retirement. This could include employer pensions, the Canada or Quebec Pension Plan, other public pensions such as Old Age Security (OAS) and the Guaranteed Income Supplement (GIS), and your savings in Registered Retirement Savings Plans (RRSPs), Tax-Free Savings Accounts (TFSAs), as well as unregistered accounts. You can control when CPP, QPP and OAS income begin. CPP and QPP can start as early as age sixty or as late as age seventy. For OAS, eligibility begins at age sixty-five but can be deferred to age seventy. If you delay taking CPP, QPP or OAS, you'll get a higher monthly payment in exchange for waiting. An employer pension may also provide a range of possible start dates.

The federal government maintains a retirement income calculator which opens a new window in your browser that can help estimate your CPP, QPP, OAS and GIS benefits in retirement. Employer pensions and private savings would provide income beyond government amounts. Most retirement income sources are fully taxed, just like your employment paycheque and your Tax-Free Savings Account can provide a tax-free source of funds - amounts withdrawn from a TFSA aren't counted in your taxable income.

Your tax bill might be reduced by tax credits you may claim in retirement, such as the age amount starting at age sixty-five, and the pension income amount. Eligible pension income can also be split between couples to reduce the overall tax payable in your household; if you're married or have a common-law partner, you can allocate up to half of your pension income to your spouse on their tax return, so it's reported on two separate returns instead of one, which can potentially lower the taxes paid.

Keep in mind that some government benefits (such as OAS and GIS) are "clawed back" via a special tax if your taxable income is above a specific amount. For example,

your 2018 OAS income will be reduced if your annual worldwide net income is greater than \$73,756, based in part on income reported on your 2017 tax return.

Once you've identified the sources and timing options for your retirement income, it's time to arrange when you will start payouts and withdrawals to best meet your goals. In some ways, you may have more control over your income in retirement than you had during your working years. For example, between ages sixty and sixty-five, you might take funds from fully taxed sources (such as your RRSP) while waiting to take OAS income. Then, when you start receiving OAS between ages sixty-five and seventy, you can shift to withdrawing from your TFSA.

Why consider this? The RRSP withdrawals are reported on your annual income tax return and are included when calculating your eligibility for income-based public pension benefits, such as OAS and GIS. But your non-taxable TFSA withdrawals won't lead to claw-backs of OAS and GIS. Withdrawing RRSP funds first, followed by withdrawals from your TFSA, may help preserve OAS and GIS benefits in retirement.

Creating your retirement income plan may help in fitting the income pieces together to achieve your personal goals. The plan that's right for you will depend on individual circumstances, needs and preferences. As the Canada Pension Plan Investment Board releases its annual report on the billions of dollars it has under management, many Canadians remain unsure about where their own CPP money is and how secure it might be.

Financial advisers say there's a misconception that the government can dip into the money, as well as unfounded concern about whether it might run out as baby boomers all retire and start drawing their pensions. People also don't know when to take CPP and what benefit they might receive, says Craig Hughes, director, advanced financial planning, at IG Wealth Management. "The thing we see the most is 'What am I going to get out of it?' People don't understand the mechanics and, at the end of the day, what am I going to get when I retire," he told CBC News.

The CPPIB manages a huge pot of cash — \$392 billion as of the end of March 2019 — with a mandate to invest on behalf of Canadians and keep the CPP sustainable over many generations. The professionally managed investment group has earned an average of 10 per cent a year on that money for the past 10 years. People see the money coming out of their paycheque and are confused about where it goes, hence the worry that the government will spend it, Hughes said.

Your CPP contribution is kept entirely separate from government general accounts. And in 1997, the federal government created a rule that pension benefits must be covered each year by the cash that comes in from Canadian employers and workers. That year's benefits come out of what the working population pays and any additional money goes to CPPIB.

This is because the contribution rates have been set at a level where there is extra to set aside in an investment fund. That's what will cover the additional cost of benefits for the baby boomers, who will be retiring in large numbers until about 2030 and could live years beyond that. That investment fund is operated at arms-length from the federal government, not at the behest of whatever party is in power.

"From a practicality standpoint, CPP is segregated and not part of general government revenues. That money is independently managed. The chief actuary looks at the plan every three years. They project over the next seventy-five years at the very least, there will be no shortfall," Hughes said. Some people do think they can do better, Hughes said. They opt out of paying into CPP at age sixty-five, even if they're still working. "The return on the investment has to be quite high to match CPP. The thing you have to remember is that CPP is indexed to inflation, whereas your investment is at the will of what the markets do," he said. The maximum annual benefit for someone retiring in 2019 is \$13,610, but most people don't get the maximum, says Benjy Katchen, executive vice-president and chief digital strategy officer, Home Trust Company.

The CPP was designed to replace just twenty-five per cent of an average income. Your benefit is based on how much you have contributed through your working life —

from about age eighteen to age sixty-five, or forty-seven years. In order to receive the full benefit, you must contribute the maximum amount each year for the vast majority of these years. The pensionable earnings maximum is set each year, based on an average income, and for 2019 is \$57,400.

"I think we should not be relying one hundred percent on CPP," Katchen says. "CPP provides a base amount of income that everybody should know is there, but people should know it's a very modest one, so anything extra above and beyond that's got to come from your company pension or investing money in GICs, guaranteed investment certificates, or other instruments." When your CPP is calculated, the eight years with the lowest earnings are eliminated — for example, the years when you were getting an education or if you were laid off in your sixties.

But you don't need to guess what you'll get, says a financial adviser for Edward Jones, based in Ontario. He advises his clients to get an account with MyService Canada and ask for the record of their personal CPP contributions over their working lives. "It will show all your retirement history, what years you've worked, have you contributed the max every year, did you skip a year? They'll give you an estimate that say's, based on what you've contributed, at sixty years old, you'll get 'X' at sixty-five and 'Y' at seventy."

Not necessarily. The federal government allows parents to eliminate additional low-earning years when they had children under the age of seven. The catch is, you have to apply for it, says Krasevec. "That's called the child-rearing dropout. If you're a parent — and either parent can do this — you can have ... those years taken out of your calculation," he said. "This is not automatic, you have to apply, fill out a form that says that you want to take out those years, because you had a child under seven."

If you take CPP at age sixty, you will have a reduced benefit compared to whether you take it at sixty-five or seventy. In fact, you can increase your benefit by forty-two per cent if you wait to age seventy, compared with taking it at sixty-five. But figuring what to do is a bet on how long you will live. "Everyone's situation is different, and there

is no blanket answer on when to take it," Krasevec said. "I always start with the first question, is your health compromised? Someone may have had a heart attack or may have a life span that is shortened for whatever reason, cancer or family history. If the answer is yes, that means take CPP."

The next question, he said, is: "Do you need it?" At sixty, many people are still working and may not need to draw the pension. "If the answer is yes, I do need it because I have various expenses. I need that income to supplement my lifestyle, the answer is yes. Take it." Another question is, "Will it put you in a favourable or unfavourable tax bracket?" If it puts you in a higher tax bracket, don't take it if you have another pension. If you made \$100,000 in income and you collected \$10,000 in CPP, you made \$110,000 and you'll pay tax on that." Krasevec said it's best to keep asking yourself these questions every year.

Since 2003, people in the workforce have contributed 4.95 per cent of their earnings up to the yearly maximum pensionable earnings, which was \$57,400 for 2019. This year that contribution is going up to 5.1 per cent, and it will increase gradually to 5.95 per cent in 2023. Employers match the employee contribution. And the maximum pensionable earnings figure is also set to rise.

What that's going to mean is that eventually retiring Canadians will get up to thirty-three per cent of their average income in retirement. In today's dollar terms, the enhanced CPP would be \$7,000 more, to a maximum benefit of nearly \$20,000. Your tax bill could change in 2019. Here's what to expect. Rising old age security spending dampened by CPP increases: report. That's necessary because fewer Canadians have good pensions and people aren't saving as they should. Younger Canadians who won't retire for years will get the greatest benefit.

The government has shown a very good commitment to CPP, the fact they made that enhancement with more money going into CPP on the understanding that with longevity and declining pensions, they need to provide a guarantee to people with CPP." It does invest in Canada. But it would not be a good idea to put all of that money into

Canadian markets and Canadian companies, in part because any investment is safer if it is diversified.

CPP wouldn't only be investing only in GICs or bonds insured by the government, they need to have some diversification. And it's the same thing at a national level. Another area is that the CPP is at arms-length from the government. Do you really want the investment to be politically motivated depending on what political party is in power? Instead, CPPIB has a mandate to optimize the return on investment and keep the risk profile low, so that Canadians today and the future generation of Canadians can be secure in the portion of retirement they're relying on from CPP.

Boomers in 2020 are not as well off as seniors were about ten years ago – this is a fact. This story appeared in a Macleans magazine issue a few years ago and paints a more positive look at seniors finances than – as compared to today.

Seniors have seen their wealth quadruple since 1984, according to a Bank of Montreal study released last month, far outpacing the growth of wealth among younger Canadians. The stunning transformation of the balance sheets of the elderly is thanks to a combination of financial discipline, public policy and good timing. Many of today's seniors were the babies born in the aftermath of the Great Depression who learned to abhor debt and save aggressively. (The average Canadian senior has a debt load equal to just five per cent of their total wealth, compared to a ninety-nine per cent debt-to-wealth ratio for their boomer children.) At the same time as they were socking away their hard-earned money, seniors got a major boost from the introduction of public benefits like Canada Pension Plan, Old Age Security and taxpayer-funded health care, which has helped push the poverty rate among elderly Canadians to one of the lowest in the Western world.

Many benefited from decades of economic growth while being spared the brunt of the 2008 meltdown because they had already shifted their savings into low-risk investments when they retired, says Goshka Folda, senior managing director of research

firm Investor Economics. During the depth of the recession in 2009, 86 per cent of retirees told Statistics Canada researchers that they weren't financially stressed and were living better in retirement than they had expected.

Not everyone is benefiting from these changes, however. The fortunes of younger Canadians haven't improved nearly as much as they have for the elderly. In the 1980s, the typical senior was four times wealthier than the average twenty-something. Today's seniors (boomers) are now on average nine times richer than their millennial grandchildren. In fact, many of the trends and policies that have worked in favour of seniors have come at the expense of younger generations. That's led some to warn of a coming generational war if public focus and resources aren't shifted away from seniors to younger workers who are struggling far more than their parents ever did.

Forget fears about a retirement crisis in Canada—the one where cash-strapped seniors will outlive their savings and suck the government coffers dry. Seniors may eventually become the only thing that drives the economy. Canadians age seventy-five and older make up less than seven per cent of the population, but control more than a third of all financial assets in the country—roughly \$1 trillion worth of stocks, bonds, mutual funds and cash, says Folda. That figure doesn't even include the money locked inside their homes, which have more than quadrupled in value since the 1980s. Far from running out of money, many seniors actually continue to save well into their golden years. Malcolm Hamilton, one of Canada's foremost experts on retirement, has estimated that senior couples save or give away an average of eighteen per cent of their incomes—rising to thirty per cent for the wealthiest families. That certainly makes them generous, but does it mean they should continue to get seniors-only discounts or qualify for government benefits like CPP and OAS?

The dramatic change in the fortunes of seniors, from the impoverished pensioners of yesterday to today's wealthy retirees, is among the greatest policy success stories in Canadian history. Yet there's a dark side to the success, one that threatens to

spark an ugly generational crisis, in large part because governments continue to focus so much of their resources on supporting the plight of economically fragile seniors at the expense of their far more fragile children and grandchildren. “We are mistaking physical frailty for financial frailty,” says Fred Vettese, chief actuary of Morneau Shepell and co-author of *The Real Retirement*. He estimates that fewer than ten per cent of seniors actually fit the description of pensioners living on fixed incomes anymore.

Seniors’ incomes have jumped forty per cent since 1984, says the Bank of Montreal, compared to twenty-one per cent for baby boomers and just three per cent for younger Canadians. Then (remember this was 2012) the average Canadian man, aged sixty-five plus earns \$45,817 a year compared to \$42,160 for men aged twenty-five to thirty-four. More than forty per cent of Canadian millionaires are sixty-five and older. The median net worth of seniors has similarly jumped seventy per cent since 1999, but hardly risen at all for those younger than thirty-five. Meanwhile, those under thirty-five have seen their debt rise almost as quickly as their grandparents’ wealth. Retirement savings accounts have shown the same troubling divergence. Since 1999, the proportion of seniors who have RSPs has grown thirty per cent, while it has fallen five per cent among younger Canadians.

Despite their affluence, seniors remain disproportionately the beneficiaries of government subsidies and tax breaks. German think tank Bertelsmann Foundation has called Canada among the “least inter-generationally just” countries in the world, with a troubling large gap between the poverty rates of seniors and children and a strong “elderly bias” among government programs and tax systems. It found we spend nearly four times as much on support for seniors as we do on children and have roughly \$250,000 worth of government debt for every child, an indication that future generations will be paying for the excesses of previous ones.

From seniors-only tax breaks to free transit passes, Canadian governments now spend a collective \$45,000 a year per senior in Canada compared to \$12,000 for those

younger than forty-five, says Paul Kershaw, a professor at the University of British Columbia who founded Generation Squeeze, an organization that advocates for generational equity. Most of the difference comes from big-ticket items like health care, along with CPP and OAS. But governments also spend an average of \$613 per senior on tax breaks for housing, compared to \$354 for similar housing tax breaks for younger Canadians, and offer seniors another \$1,123 in age-related income tax credits. The federal government is increasing its spending on seniors at a rate of \$12 billion a year, Kershaw says, while adding very little new spending for younger Canadians.

“We developed a sort of mythology of seniors as being very dependent or very vulnerable,” says Gibbins, sixty-seven. “I think to some degree that image of seniors living in unheated apartments eating cat food has been maintained almost as a way to protect a group of people who are actually doing very well these days.” Many point to changes in the economy that are working to effectively shut out younger Canadians from the economic windfalls of their parents and grandparents. Increasingly, the retirement dreams of younger Canadians are resting on the foundation of an economy that is shifting toward low-wage service jobs—many of them for services catering to their affluent grandparents. “I go for my Starbucks every day and I can afford the price to keep that part of my lifestyle going,” says Gibbins but I need young people who are prepared to work at Starbucks for a pretty low income. It makes me feel a bit uncomfortable in this advantaged situation. I’m not sure it reflects my own hard work- it reflects the demography.”

Younger Canadians will inevitably be working longer than their parents and grandparents. More than forty percent of existing private sector defined pension plans, which have guaranteed a secure retirement for thousands of today’s retirees are now largely closed off to new employees - the longer working life won’t be an undue hardship for future generations since they’ll be living longer. But it will reverse a long-standing trend that has seen the median retirement age in Canada actually fall by two years since the 1970s. The idea of having to delay retirement is still likely to come as a

surprise to young Canadians, a third of who told researchers from the Bank of Montreal that they plan to retire before the age of sixty.

At the same time, the end of mandatory retirement means more and more seniors are working long into their golden years. The employment rate for seniors has more than doubled since 1988, from 6.7 per cent to 13.2 per cent. That's fine for those who need the extra income, but there is evidence that many seniors aren't working because they need the money. While the share of seniors in the workforce has gone up, the share of those working full-time has actually gone down over the past twenty-five years, suggesting that many seniors aren't staying in their jobs longer, but are instead turning to part-time jobs in retirement. Last year, the Municipal Retirees Organization Ontario studied public servants who continued working in retirement despite earning government pensions. More than half said their main motivation was to get out of the house. Just sixteen per cent said they worked because they needed cash. Anger over the growing legions of older workers has flared up in the United Kingdom, where youth advocates have called on the government to scrap its discounted transit passes for seniors, arguing that the country now spends nearly \$130 million to help seniors to commute to work for free while unemployed young workers have to pay the full fare. It's only a matter of time before similar generational conflicts over the workplace emerge in Canada as young people fight with their grandparents for the same jobs.

When it comes to the tensions between young and old, however, there's no greater battlefield than the housing market. Incredibly, the age gap is growing even when it comes to housing. Despite low interest rates that have allowed legions of young Canadians to qualify for large mortgages, it's seniors who have experienced one of the biggest increases in home ownership of any age group. Meanwhile, over the same period, the home ownership rate has actually gone down slightly among Canadians in their thirties and forties. "Housing has kind of created this generational tipping point for an inequality in wealth that is playing out," says Kershaw.

The fact that many young people are now digging themselves deeply into debt to buy a home is also engineering a massive transfer of wealth from young buyers to older sellers. Last year, University of Toronto geography professor Alan Walks mapped out a detailed geography of household wealth and debt in Canada. Walks found that cities with a high proportion of seniors also had higher levels of household debt. But when he looked closer, he found that it wasn't the seniors who were deep in debt, but their younger neighbours, some of whom had debts worth more than three hundred per cent of their incomes.

Far from trading in their suburban houses for quiet retirement communities, Walks found wealthy seniors have instead been competing with younger homebuyers for homes in the same sought-after cities. That has helped push home prices sky-high, particularly in mild-weather cities in B.C. Wealthy seniors have been able to externalize much of the costs related to their stimulation of local housing demand onto the entire metro housing market, which has helped foster what can be called a new dynamic of generational inequality that has transferred the financial risks to younger buyers while shifting the wealth to older ones. Efforts on behalf of policy makers to maintain high real estate values in this context thus work to enlarge generational disparities," he wrote, "as seniors are then able to cash out at elevated values while new families have to take on unsustainable debts to become homeowners.

Others argue that the fact that many seniors have amassed sizable real estate wealth is less important than it seems since it means that plenty of seniors have become millionaires on paper, but with no way to cash out their housing wealth. Retirees who sell their suburban homes are often moving to the city, where they're paying equally high prices for urban houses and condos with high maintenance fees, says Folda. "What we've seen really in the past decade is that the strategy of downsizing from grand houses to condominiums actually released very little liquidity to finance retirement," she says.

But the fact that some seniors have trouble cashing in their real estate windfalls pales in comparison to the issues facing young workers trying to afford their first home, says Gibbins. “I’d much rather be in the situation of trying to squeeze some financial gain out of a property than be somebody just starting out with a young family and trying to buy a house in Vancouver.”

When it comes to housing, governments may be exacerbating the tensions between young and old. Several provinces offer property tax credits and subsidies that are only available to seniors. Earlier this year, Alberta launched a program that allows seniors to defer their property taxes until they sell their home or die—when the back taxes can then be taken out of their estate. Such preferential treatment isn’t limited to property taxes. Politicians of all stripes used to compete to promise new programs and tax breaks for seniors (that was the case in 2012 – not today) while programs that would benefit younger Canadians, such as tuition and daycare subsidies, are considered too expensive for cash-strapped governments. Again, that was ten years ago, today all of Canada’s federal parties spent the recent election bending over back-words to coddle the middle class.

Even programs that have proven uncontroversial when introduced for seniors can spark a political battle when governments try to expand them to younger Canadians. The Harper Conservatives introduced pension income splitting for seniors back in 2007, and heard no one object. But income splitting became a political nightmare when the government tried to expand it to families with children. Just as the proposal was seen to be supporting rich couples at the expense of poor single moms, the Canadian Centre for Policy Alternatives estimates that income splitting for seniors has disproportionately benefited the wealthiest retirees—allowing them to qualify for an extra \$250 million in Old Age Security payments next year.

However, institutions that have tried to shift spending away from older Canadians often face a fierce public outcry. The B.C. government sparked protests when

it announced it was scrapping the seniors discount on its ferry service a few years ago. Seniors complained bitterly when Mount Allison University in New Brunswick said it would start charging them to attend university alongside their tuition-paying grandchildren.

The solution to the growing generational tensions (boomers verses millennials) is to try to turn some of the millennial generation into an organization for young Canadians that can rival the powerful seniors' lobby group Carp (formerly the Canadian Association of Retired Persons). One idea the organization is taking directly from Carp is a membership card that would offer discounts on products and services, sort of a seniors discount for the under forty-five set. Unlike Carp's membership card, which offers deals on things like home insurance, fitness plans and travel discounts, a millennial membership could include discounts on youth-friendly services like car-sharing programs and "mixer mortgages" that allow friends and roommates to co-own a house. By boosting the market clout of younger Canada, the organization hopes to force governments and corporations alike to start catering to their needs.

This author disagrees but some people believe that for there to be any meaningful change, governments will likely need to rethink the perks they give to their elderly voters and instead tailor their programs to those who really need the help, regardless of age. They also think wealthy seniors may need to start covering more of the cost of their own health care to free up government resources for struggling younger and older workers. They go even further - despite the inevitable political blowback, governments may also need to start subjecting sacred seniors' benefits like pension income-splitting or CPP and OAS to a "means test", a sliding scale based on income. Today, a couple can earn a combined retirement income of \$140,000 and still qualify for full Old Age Security. They can earn as much \$230,000 before those benefits are clawed back entirely. In a study last year, the Fraser Institute proposed that lowering the claw-back threshold for OAS benefits to \$102,000 for a couple (or \$51,000 per person) would free up \$730 million in federal cash every year – and we all know where

that money, which really belongs to the boomer generation, would end up – in millennials hands.

The idea of also clawing back CPP for high-income retirees might seem inherently unfair given that those seniors paid into the system when they were working. But it wouldn't be the first time affluent Canadians have paid more in taxes than they've received in benefits in order to support the less wealthy. "If we can just change that focus of vulnerability from the old to the young, I think we would really have accomplished something important," says Gibbins.

The skirmish over how deficit running governments should divvy up their limited resources between young and old is only likely to heat up as the biggest wave of baby boomers has now entered their retirement years. But is it a battle worth waging—do we want today's seniors to be the last generation of Canadians looking at bankruptcies in their retirement years. We now understand that this is the case – many of today's seniors (2020) are struggling mightily to just get by each and every day. In January 2019, GoBankingRates published research conducted across the United States (and these figures would also resonate in Canada) using three Google Consumer Surveys. The surveys determined how much the average American has saved for retirement. Each survey targeted a specific age group—millennials, Generation Xers, and baby boomers.

The 2018 Retirement Confidence Survey by the Employee Benefit Research Institute and the independent research firm, Greenwald and Associates, found that forty-five percent of workers report that the total value of their household's savings and investments is less than \$25,000. This is not enough to cover one year's expenses. However, the survey also found that the majority of Americans have more than \$10,000 saved for retirement: close to seven percent have saved between \$10,000 to \$49,999; thirteen percent have saved between \$50,000 and \$99,999, twelve percent have saved between \$100,000 to \$199,999; ten percent have saved between \$200,000 to \$299,999, and sixteen percent have over \$300,000 in retirement savings.

Investigation by the Insured Retirement Institute (IRI) also suggests trouble for some retiring boomers - according to the study- forty-five percent of baby boomers have no retirement savings. Only fifty-five percent of boomers have some retirement savings and, of those, twenty-eight percent have less than \$100,000. Thus, approximately half of retirees are, or will be, living off of their Social Security benefits. A key reason Boomers lack funds is the stock market decline of 2008 to 2009. This event scared many older adults out of the markets causing them to miss the subsequent rebound. Panic selling, although understandable, decimated many retirement accounts.

The last eight years of low interest rates drastically undermined the yields of bond funds that savers and retirees were urged to purchase. These yields, in turn, were invested in capital that earned virtually no interest. With wages plateauing, it was difficult for most workers to ramp up savings in their final earning years. “This is the first generation to face saving for retirement on their own,” says Elyse Foster – principal at Harbor Financial Group, Inc. “I believe, early on, there was a lack of information on the importance of saving early and often. The assumption seemed to be ‘you are on your own.’”

Whether or not this can be called a crisis depends on many factors including what type of assets boomers are drawing from. Boomers who own their own home in an area with a lower cost of living may be able to live on quite a bit less than a rent-paying retiree or senior in a major metropolitan area. Millennials on the other hand do not save – they just spend and go more and more in debt – if interest rates go up then they will be in a heap of trouble.

Sources for this chapter include Wikipedia, CIBC, Alexandra Macqueen, Susan Hoakes, CBC, Investopedia and Tamsin McMahon

Chapter Seven

Taking Your Pension to Mexico or Central America



A typical spectacular beach in Mexico

For Canadian boomers (and US citizens in northern states), now is a fantastic time for those retired boomers to work at making a warm and simpler lifestyle a part of their year-round retirement. Many believe that Canada is the best country in the world to live in but when one does not have bonds such as work or apprehensions such as education for their children, then things like climate and cost of living become much more important thoughts. In its annual Global Retirement Index for 2019, International Living named Panama and Mexico as two of the top spots for international retirement. The

index does go so far as breaking down rankings based on ten separate categories for those who wish to prioritize certain criteria such as entertainment, health care, and ease of integration and so on.

If you really want to think genuinely about retiring in another country, no doubt you need to spend some time there first. If nothing else, to figure out if you like it and where in the country you might like to live but also to get a sense of actual cost of living first-hand. From there, a retirement planning exercise can help you work backwards to figure out when you could actually afford to retire to such a locale.

For Canadians considering Panama as a potential retirement destination, for example, the country's coast and highlands provide for a great climate, with variations to suit different needs. Panama is affordable, has good health care and has good entertainment options with a large expat community. The Pensionado Residence Program makes it cheap and easy to become a resident of the country. It also includes a Pensionado Visa for foreign retirees that provides discounts and benefits on Panamanian goods and services. Discounts include fifty per cent off entertainment (movies, theatre, etc.), twenty-five per cent off restaurants and twenty-five per cent off plane tickets. Health care and prescriptions also qualify for the discounts. To obtain a Pensionado Visa, retirees simply need to prove they are receiving a pension of at least US\$1,000 per month. Average Canada Pension Plan and Old Age Security benefits for a single Canadian retiree at sixty-five are about US \$one thousand per month based on 2019 Service Canada data and current exchange rates, so a couple can easily qualify without any private pensions or RRSPs.

Canadian government pensions will provide a baseline for most aspiring global retirees, since the CPP and OAS benefits can be paid to non-residents and even paid in a foreign currency into a foreign bank account. But, leaving Canada generally means giving up subsidized Canadian health care, with a three-month waiting period for coverage upon return. So for all intents and purposes, one should plan to have health insurance or at least understand the potential subsidized and out-of-pocket costs for health care in

the country you are considering. A thorough understanding of personal income taxation in a foreign country is important, so you have a sense of what your after-tax income will be. Knowing your gross income and having a budget means nothing if you are not sure whether you will be tax-free or losing a third of your income to tax.

It is also important to consider estate planning implications when you move abroad. Does your Canadian will still apply? What are the tax and other implications of dying in that foreign country? U.S. estate tax in particular is an important consideration for Canadian expats. Canada has an estate tax treaty with the U.S. for its residents, but many other countries do not. U.S. estate tax can result in a potentially significant tax liability on death if your U.S. assets (including U.S. stocks or ETFs in a Canadian or international brokerage account) exceed US \$60,000.

Your investments can stay in Canada while you are abroad, although tax implications, securities legislation and financial institution guidelines need to be navigated. When you leave Canada, you are deemed to have sold all of your assets and may have capital gains tax payable on certain types of investments, particularly non-registered stocks, ETFs or mutual funds. Withholding tax rates may apply on non-registered investment income, RRSP withdrawals, pension income and rental income depending on the tax treaty between Canada and your new country of residence.

Some financial institutions will not allow you to maintain an account once you become a non-resident or you may face restrictions on your investing activities. You should determine if you should be opening new accounts in Canada or abroad in advance of your departure. Additionally, you may not be able to buy certain investments, like mutual funds, after leaving Canada or contribute to certain accounts, like TFSAs, so you should be sure to do a thorough review of your investments in advance.

If you are truly giving up Canadian (US) residency for the long-run, you might want to shift your stock exposure to non-Canadian equities or your currency exposure away from the Canadian dollar. For example, a retiree in Mexico, a top destination for

boomers, may want to have Mexican stock market exposure in their portfolio, while a retiree in Panama spending U.S. dollars may want to hold U.S. dollar denominated investments. Panama, who want retirees to come is reportedly comparable, with one expat quoted by International Living as saying that a couple can live on as little as \$750 a month, if they own their own home, but even if you rent, a monthly budget of \$1,500 is sufficient. For Canadians who want more information from the Government of Canada on retiring outside the country, Travel Canada has a good publication called “Living Abroad.”

In International Livings everything you need to know about Mexico they state; as many as one million U.S. and Canadian citizens already call Mexico their home, with more joining them all the time. In terms of numbers, Mexico is the most popular expat destination for North Americans in the world. This should come as no surprise, actually. Mexico has a lot to recommend it. Convenience, for one thing: From the U.S. and Canada, you can drive to Mexico—in your own car—or fly there in a few hours, in most cases. Mexico offers many of the First-World conveniences we’re used to—including good highways, plenty of airports, reliable telephone service, and fast internet connections. Mexico’s lower cost of living means a comfortable, fulfilling life here will likely cost you a fraction of what you pay ‘back home.’ As much as fifty percent below what you’d pay in the rest of North America.

And then there are all those enticing differences that make Mexico so special: the vibrant local culture and rich history; the friendly people and their relaxed lifestyle; the sunny climate; the delicious food and drink; the miles (nearly 6,000) of coastline, much of it warm, sandy beach. You’ll also enjoy a slower, more relaxed pace of life here, where children still play in the streets and neighbors know each other.

And thanks to Mexico’s large size and varied geography, those moving here have so many choices...little silver-mining towns where the winding streets seem to head up to the clouds...fishing villages where you can rise at dawn to buy the day’s catch fresh from returning fishermen...beach towns where the sound of surf and the tang of salt

water linger in the air... and cosmopolitan cities. So whatever lifestyle you seek, you'll likely find it in Mexico. No wonder more U.S. expats live in Mexico than in any other country in the world.

Remember that time you fell in love with the 'perfect' person? And the times you found the perfect job and the perfect house in the perfect neighborhood? I'm guessing if you're like most folks, many of those perfect situations didn't endure the passage of time. Relationships, jobs, and housing are only a few of the many things requiring compromise in our lives as perfection doesn't exist. The truth is that regardless of how much expats brag about their lives in their chosen, overseas destination, no country is perfect. Every country has pros and cons and Mexico is no exception. Here are a few of the pros and cons I've discovered while living in Mexico.

Mexico is a large country that is normally sunny throughout and it has a varied climate and it is this variety of climate that offers something for everyone. The coasts, bathed by the Caribbean Sea on the east, the Gulf of Mexico north of the Yucatan Peninsula and the Pacific Ocean on the west, are all tropical climates. Warm tropical air, laden with humidity is the norm in those areas while higher elevations in the interior of the country are much cooler. In fact, Mexico City sitting at about 7,500 feet in the Sierra Madre is often surrounded by snow-capped mountains during the winter months. Lake Chapala, just outside Guadalajara, brags that it has the best weather in the world with ample sunshine, temps around twenty-four degrees centigrade with rain falling mostly at night.

If you wish to live on any of Mexico's Coasts, it is possible to find yourself in the path of a large, incoming storm that has been given a human name. Hurricanes do happen in Mexico, but here's the deal, they are the only natural disaster that provide a week's notice. You have plenty of time to prepare and/or leave the impact area if necessary as forecasting is quite accurate these days. Since 1955, Mexico has been impacted by twelve named storms. That's one storm every 4.3 years and that includes storms that make landfall on the Caribbean Coast and the Pacific Coast. That's a lot of

coastline. The odds are you'll never experience a hurricane if you live in Mexico, but some retirees might. Another thing, excessive exposure to tropical sun can be rough on skin. Be sure to use ample sun screen and practice applying sun screen with one hand while holding a chilled Margarita with the other.

A well-known strategy for making the most of living in Mexico is to earn dollars and spend pesos. A long-time, advantageous exchange rate adds additional value to an already favorable economy. That means that those with an income originating in the U.S. such as retirement income or a computer-based revenue stream will do well in Mexico's economy. Costs for nearly everything are lower in Mexico.

Medical care is one example with costs hovering around one third to one half the cost of similar care north of the border. And the quality of care is excellent in all major cities. Dental care is another area where you can expect to pay around one third the costs in the States. Food, housing, property taxes, and utilities are silly-cheap. My electric bill for a 1,600-square-foot beach front condo (air conditioned) rarely breaks forty dollars monthly. Housing costs vary wildly depending on proximity to a coastline and the community. That said you can live a very comfortable life for around \$1,500 monthly (more or less) nearly everywhere.

While the U.S. press regularly reports on violence in Mexico, the truth is that crime statistics in Mexico almost exactly mirror crime in the U.S. and Canada. Anyone paying attention knows that Mexico's most dangerous and violent crimes are related to organized criminal activities such as selling and distributing drugs. Like all business efforts, the sale of drugs in Mexico is competitive, especially in tourist areas. Disputes between rival drug dealers are often settled by very visible displays involving guns. One bad guy protects his territory by eliminating the competition. I mean, drug dealers can't take each other to court, to settle territorial disputes...right? So stay out of the drug business and chances are you'll be perfectly safe living in Mexico.

Aside from typical tourist crimes targeting those who've consumed too many margaritas and a few real estate deals gone wrong, because the buyer didn't want to

hire a lawyer, living in Mexico is safe. We regularly drive our Jeep throughout the Yucatan Peninsula and have never encountered any serious crime. We walk the streets, at night, in cities, towns, and villages without fear. And the occasional traffic stop can often be settled alongside the roadway, with the transference of a few dollars. It's an effective system and while some suggest that taking this effective shortcut encourages such shenanigans, it's a quick and inexpensive way to handle such things.

Local roads in nearly all towns and cities are encumbered by large speed bumps called topes (toe pays) that are suspension killers and can even damage tires. They are often difficult to see, especially at night. Two-way streets can become one-way streets at unmarked intersections so you must pay close attention. It's always best to travel during daylight hours, just in case of a mechanical problem along the way. Better safe than sorry.

Mexico offers exceptional, professional, and affordable medical care. Residents can choose between two national care plans which are either completely free or almost completely free depending on your situation. Many doctors speak English as their second language, especially in large cities. Pharmaceuticals do not require a doctor's prescription, except narcotics and a few strong antibiotics. Simply walk into the pharmacy and tell them what you need. And the cost is literally pennies on the dollar compared to U.S. prices. Typical doctor visits can range from fifteen to forty dollars depending on the specialty area. With costs so low, many simply pay out-of-pocket.

While hospitals provide excellent results and most have modern, updated equipment, nursing care is not up to the standards seen in U.S. or Canadian hospitals. Rooms can be shared and family members are expected, in most cases, to provide meals and incidental care to patients. Mexico's proximity to the U.S. is perhaps the greatest benefit. Much of the U.S. is accessible in less than two hours from major international airports and for those so inclined, one can simply drive across the border.

Cons: Even your crazy uncle and cantankerous mother-in-law will want to visit you in this wonderful land of Aztec and Maya ruins, bright sun, tropical beaches, ample

tequila, warm water, and world-class food. If you don't want them staying with you, hotels are dirt cheap.

Snowbirds and expats are typically an active bunch; rarely found sitting home in their rocking chair so Mexico offers a huge menu of activities to keep expats healthy and entertained. With easy access to the Gulf of Mexico, the Pacific Ocean, and the famed Riviera Maya on the Caribbean Sea, beach lovers can soak up the sun and play in the surf on some of the world's best beaches. Mexico's snorkeling, swimming, boating, and diving and fishing offer the best of the best locations on the planet. Then there's exploring. The Yucatan Peninsula is filled with sunken, water-filled caves called cenotes where you can swim among stalactites and stalagmites one million years old. Or share a meal with a Maya family, visit ancient ruins or stroll through stunning colonial cities such as Merida or Valladolid. Becoming bored is impossible. Mexico offers so much to do that you'll have difficulty choosing - simply keeping up with great restaurants can be taxing and will require dedication.

One of the most valuable conveniences you could hope for when purchasing a home abroad is the ability to load up the car and drive to it. That's one of Mexico's biggest advantages for Americans interested in retirement overseas. Rosarito is a coastal resort city in the Mexican state of Baja California located approximately ten miles south of the U.S. border in Rosarito Beach Municipality. Often mistakenly called Rosarito Beach because of the well-known Rosarito Beach Hotel, the town of Rosarito is one part of the municipality named Playas de Rosarito ("Beaches of Rosarito").

Rosarito beaches and dance clubs are a popular destination for young people from the United States during the Memorial Day and Labor Day weekends. Rosarito Beach is the seat of the municipality of Rosarito Beach and is the second largest city in the Tijuana metropolitan area and southern beach city of the San Diego–Tijuana international metropolitan region. It is the westernmost municipal seat in Mexico, slightly farther west than neighboring Tijuana, which lies inland to its north-northeast. As of 2019, the city had approximately a population of 68,000.

Those who has driven to the mid-west of Mexico from the U.S. (or Canada) has likely skirted along the Sea of Cortez. The Sea of Cortez is the body of water that separates Baja California from the Mexican mainland. It's also known as the Gulf of California. It starts at the mouth of the Colorado River. The sea is noted for its warm, calm and relatively protected waters and for being one of the most biologically diverse seas on earth. Numerous fashionable retirement spots are located on the Sea of Cortez, all within a day's drive of the U.S. border: Puerto Peñasco (Rosarito), San Carlos and Mazatlán. These towns are quite different from each other, but they also have several things in common. They all enjoy the convenience of U.S. franchises, big-box stores and U.S. products. Many people in these places speak English, including virtually all service providers, and each location has a large English-speaking expat community. The weather is just about perfect in the winter, with balmy days and cool nights, but it's far from perfect in the summer. Fishing is great on the sea and a big tourism draw to the area. Property taxes are also low, even on the beach. Here are three attractive retirement choices just south of the border:

Puerto Peñasco, Sonora - this popular destination is known as Puerto Peñasco in Spanish and Rocky Point in English. Surprisingly, it had its English name first, named so in 1826 by a retired Royal Navy admiral who was in the area scouting for precious metals. The Mexican president renamed the town in the 1930s. Puerto Peñasco is only sixty-two miles from the U.S. border, a drive that takes about one hour and ten minutes. It's just over three-and-a-half hours by car from Phoenix and six hours from San Diego.

Puerto Peñasco enjoys miles of wide, sandy beaches bordered by the warm waters of the Sea of Cortez. The waters are warm, clear and calm all year long. The grade going into the water is gentle, making it perfect for visits from grandchildren. For sun lovers, Puerto Peñasco sees brilliant sunshine year-round. The town is on the edge of the Altar Desert, one of the driest and hottest in the Americas. If you're a boater, you'll appreciate the large, sheltered marina, which hosts both commercial and pleasure craft.

The best thing of all is that properties in Puerto Peñasco can be quite a steal-even on the beachfront. You'll often see listings from \$130,000 to \$150,000. A walk-out-onto-the-sand townhouse will run you \$204,000, and beachfront condos start at about \$149,000 in good areas. An ocean-view home, three blocks from the beach will set you back \$110,000. Luxury properties in high-end developments can easily exceed \$500,000. If one wants to rent- then units are literally dirt cheap.

The disadvantages of Puerto Peñasco are that the city does not have an attractive historic center. The seafront restaurant district is fairly touristy, so it's hard to enjoy the seafront promenade without the annoyances of vendors and tour guides looking for your business. There are no big cities nearby, so it can be difficult to obtain some of the practical items that larger cities offer and there are also no direct flights to the U.S. or Canada. And the advantages of Puerto Peñasco are that it is just over an hour from Arizona. The area has a large expat community, and you'll have plenty of neighbors from Arizona and California. U.S. dollars are accepted almost everywhere, except at the gas station, you'll get a better deal spending pesos, but it's nice to know you can use dollars in a pinch.

San Carlos, Sonora is a city was born as a well-planned as a tourist destination in the mid-1950s, it had formerly been three large ranches. As such, you won't find a colonial historic center in San Carlos, but you also won't find poverty or run-down neighborhoods and the town is a popular drive-to destination for people in the western U.S. and Canada. It's as far south as you can go in western Mexico without having to get a vehicle permit. It's an easy drive down Highway 15 from Arizona. The town has a positive, upbeat atmosphere, bolstered by the abundance of cheerful cafés, bars, shops and restaurants. Most venues cater to the American and Canadian residents, so one will find plenty of burger places along with a good selection of seafood restaurants.

Of course sandy beaches highlight the entire area with warm and calm waters to be found everywhere. The city sits at the top of a giant cove, and the San Carlos coastline actually runs east and west, rather than north and south. In town, the mile and

a half of beaches are mostly behind oceanfront homes and buildings. But as soon as you leave town heading down the coast, you'll encounter over three miles of beautiful, uninterrupted sand. Heading north, it's just as beautiful. San Carlos is a noted diving destination, and visibility is commonly one hundred feet or more and sometimes over two hundred feet, it's also a fishing destination and a good place for boaters, with two marinas.

Homes in San Carlos are a good deal. A modern beachfront condo will start at about \$200,000 for a two-bedroom, 1,400 square-foot, on-the-sand building. One listing for a two-bedroom, one-bath - 1,300 square foot home about a block from the beach had an asking price of only \$83,000. A nice beachfront house on a large lot in the Bahia sector will start at \$325,000. Disadvantages of San Carlos - San Carlos is a planned city that came into being fairly recently. You won't have the feel of Mexican heritage that you see in most Mexican cities but you will, however, see many homes in the colonial style. There are no direct flights to the U.S. or Canada, however the area has a large expat (snowbird) community, and you'll have plenty of neighbors from Arizona, California and the western provinces of Canada.

Mazatlán is yet another retirement area and is an established and well developed resort city on the Mexican coastal mainland opposite the tip of Baja California. It's a fairly large city with resort areas and a historic center along the coast and there's also a seaport, tuna fleet and industrial area. Most expats and part-year residents live on or near the coast.

If you drive south from San Diego past the Mexican border, the nearly uninterrupted development of southern California and Tijuana quickly gives way to breathtaking coastal views of the Baja California peninsula. The well-maintained four-lane road hugs the rocky shoreline and passes through Mexican towns and small communities until, sixty-five miles south of Tijuana, you round one final bend and Ensenada stands before you.

Ensenada is often described as “Old Mexico,” but the downtown area also has an international vibe-walking along the wide, brick sidewalks, you’ll find no shortage of traditional Mexican restaurants, bars showing soccer games and street vendors selling souvenirs, churros and fish tacos. In fact, Ensenada is reputedly where the fish taco originated, as well as home to the bar that invented the margarita and you’ll also spot restaurants experimenting with lighter, Mediterranean-inspired Mexican fare, as well as French, Thai and Chinese cuisine. Gorgeous cruise ships drop off passengers for a few hours four days a week, temporarily transforming the main thoroughfare into a much busier place. Thousands of Canadian and U.S. expats call Ensenada or Rosarito a little farther south home.

Retiring abroad appeals to North Americans seeking a different culture and lower cost of living, and Mexico earned the top spot on International Living’s 2017 list of retirement havens abroad. The mild climate and warm, easygoing culture in which even new acquaintances often get a hug don’t hurt, either and speaking Spanish is helpful but not necessary.

Ensenada’s proximity to the border makes it particularly appealing with many retirees opt to use a mix of Mexican and U.S. doctors so they can continue to see their stateside providers while paying less for some procedures south of the border. “We live in the best of two worlds here,” says Tillie Foster, who moved to Ensenada from Orange County, Calif. Retirees can live comfortably on \$1,500 a month and still have access to most of what they’re accustomed to back home, she says.

Many expats (snowbirds) in the area choose to live in communities a few miles away from downtown Ensenada, such as Baja mar to the north and Punta Banda to the south. Homes that would cost \$500,000 or more in San Diego typically sell for \$200,000 to \$300,000 here, and people looking for an unimpeded ocean view can find property for about \$400,000. Mexico limits the number of foreigners who can purchase coastal real estate, but you can still buy residential property in restricted areas if you pay the bank a few hundred dollars a year to hold the property in trust. Property tax rates are

reasonable—usually about 0.1% of a home’s assessed value. And renters can find comfortable, modest options close to the water from five hundred dollars to nine hundred a month, or homes with an ocean view starting at about \$1,500 a month.

A short drive north of Ensenada lays the Guadalupe Valley, known as the Napa Valley of Mexico. Informal Facebook groups of expats gather to practice yoga on the beach weekly; others volunteer with local organizations. Or you can just chill out and watch the sunset over the ocean while listening to the seals bark from the nearby fishing docks. One cultural quirk that many Canadians and Americans say takes some getting used to and that things run on Mexican time. It’s unusual for people to be fifteen or even thirty minutes late, because south of the border, people are more important than schedules.

Retirees, especially boomers as we have already stated are looking to retire younger - they are seeking a quality of life and a lower cost of living that cannot be obtained in Canada or the United States. Many retirement publications promote the area just south of San Diego in Mexico and count more than 195,000 Canadian and U.S. citizens as residents of that (Baja) area. Some believe the real estimate is closer to 300,000. Due to the high cost of maintenance, taxes, services, and healthcare, many retirees are realizing that they cannot have the retirement lifestyle in the Canada or the U.S. they once envisioned. Due to the low cost of services and labor in Baja, the amenities that a retiree can enjoy are far superior to those in the United States. Another major attraction to Mexico is the significantly lower property taxes. A three bedroom, 2.5 bath home costing \$160,000, located just north of Rosarito and about two blocks from the beach, has a yearly property tax bill of less than two hundred dollars.

With satellite television and high speed Internet, North Americans do not have a feeling of isolation. On the contrary, one can run their business right on the beaches if you so decide-you can use your cell phones, and hang onto those old familiar phone numbers you’ve had for years. In addition, many of North America’s favorite retailers have crossed the border. Signs you are sure to recognize include McDonalds, Smart &

Final, Office Depot, Walmart, Home Depot, and Costco, to name a few. There are developments being built to North American standards by American developers. Many developments are offering American title insurance, American Financing and escrows. No wonder there is a wave of North Americans entering the Baja area. One can dramatically reduce their current living expenses when they retire to Mexico without sacrificing the conveniences you've become accustomed to in Canada and one might even find they can significantly raise their standard of living. Plus it is hard to beat the climate, cost of living, quality of life, and investment potential one can find in Mexico. These are far from the only reasons North Americans should consider Mexico - the most compelling reason may very well be the Mexican people themselves. They are a warm, gracious, loving people who openly welcome Gringos into their country and offer up a much more relaxing way of life.

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Chapter Eight

Seniors Associations & Benefits

Retirees/Seniors who are looking for instant information and a place to “hang your hat” are lucky – here in Canada we have a great number of Associations and Organizations that can cater to their every need. One such organization is CARP (in the U.S. it’s AARP). According to their web-site, formerly known as the Canadian Association of Retired Persons, CARP is a non-profit organization for seniors. The organization has a number of ambitious yet realistic goals to help aging Canadians live better. CARP for seniors has a “New Vision of Aging for Canada” because we (they) believe that an aging society deserves to live a life that is free from discrimination, age-related stereotypes and financial burdens. As a dynamic organization CARP works to turn this vision into a reality, and it does so by promoting social change. CARP advocates and campaigns policies with the aim of providing a financial safety net for aging Canadians.

Although CARP works hard to help seniors we believe that the positive changes and goals we strive for will benefit Canadian society as a whole in the long term. Regardless of whether you are retired, planning your retirement or you’re a fifty something individual with no clear definition or status, everyone is welcome and encouraged to join CARP membership. CARP is the resourceful companion of a growing community of aging Canadians who have legitimate concerns about finances, health, housing and helping out their children when they need it. Just a few of the other major players involved in the senior industry include Seniors Outreaches, Seniors Centers, and COSCO (established in 1950 and is an umbrella organization that represents 80,000 seniors in British Columbia.

Another powerful Canadian association is the Canadian Snowbird Association who on their web-site writes that in 1992, one thousand and ninety-two dedicated Canadians came together in a show of absolute unity to stage a rally in Lakeland, Florida. Many were seniors living on fixed or limited incomes. Some held property in the United States. Some were simply on vacation. All believed in the Canada Health Act, and the basic right of Canadians to receive the same treatment abroad as Canadians receive at home.

The Canadian Snowbird Association (CSA) is a 100,000 member national not-for-profit advocacy organization. It is dedicated to actively defending and improving the rights and privileges of Canadian travellers. What started as a crusade to find affordable emergency out-of-country, travel health coverage has grown into a national organization, dedicated to preserving the rights of all Canadians, the Canada Health Act and our national Medicare system. As individuals, most of us know that we have little chance to effect positive change or to defend our hard-earned rights on our own. But, as part of a large, democratic group that addresses the issues with a united and powerful voice, we can influence events that affect our lives and all those close to us. Representing Canadians worldwide, from all provinces and territories, the CSA has proven its willingness and ability to fight for fairness and equality.

Many more Canadian retiree federations and associations look after and promote municipal, provincial and federal (former) employees such as the Older Adult Centres' Association of Ontario - the Older Adult Centres' Association of Ontario, which was founded in 1973, is an incorporated non-profit provincial organization and a registered charity. The OACAO is funded entirely through membership fees, business partnerships, educational training ventures, management of special projects and various revenue generation initiatives. The OACAO is a recognized leader in the development of quality services, resources and supports for our network of community based older adult centres.

National Seniors Council - The NSC was established in 2007 to advise the Government of Canada on all matters related to the well-being and quality of life of seniors. To fulfill this mandate, the Council has carried out a range of activities such as roundtables with stakeholders to examine issues of importance to seniors.

Ontario Society of Senior Citizens Organizations - OCSCO is a provincial organization and a registered charity. Founded in 1986, their mission is to improve the quality of life for Ontario's seniors through offering educational programs, information and referral, research and policy development, outreach and other programs. The OCSCO membership includes over one hundred-sixty seniors' organizations and individuals representing 500,000 senior citizens from across Ontario. OCSCO is community-based and not-for-profit and includes organizations representing seniors, ethno-cultural, health, native, recreational, retiree, disability and women's organizations.

Canadian Association of Retired Teachers - ACER-CART is recognized by teachers, active and retired and member organizations, as a foremost organization from which sound advice can be obtained on issues related to retirement income, health and education of children

Canadian Pensioners Concerned - Canadian Pensioners Concerned founded in 1969 in Ontario, is a provincial and national membership-based, non-partisan, voluntary organization of mature Canadians committed to preserving and enhancing a human-centred vision of life. From the perspective of elder persons, Canadian Pensioners Concerned (Ontario Division) seeks to ensure the well-being of all Canadians by promoting policies, legislation and services that allow them to reside in safe, healthy and responsive communities.

Royal Canadian Legion - The Royal Canadian Legion is Canada's largest Veterans "ex-service person" and community service organization with more than 480,000 members and 1,600 branches in Canada, USA and Germany. They provide services to Veterans, ex-service persons, seniors, youth and numerous community-based charities.

Active Living Coalition for Older Adults - A national partnership of organizations and individuals having interest in the field of aging. We encourage older adults to maintain and enhance their well-being and independence through a lifestyle that embraces daily physical activities. Alzheimer Society of Canada - The latest information on Alzheimer Disease, care, research and Society programs to help Canadians affected by Alzheimer Disease.

Canadian Seniors Games Association - CSGA believes that every Canadian individual aged fifty-five years and over has the fundamental right to the opportunities for enrichment, fulfilment and improved quality of life and health provided through participation in a broad variety of recreation, sport, and organized games activities.

SeniorNet - Provides adults fifty and older with information and instruction about computer technologies. See the Enrichment Centers for information on health, crafts, computers, and history.

Seniors Canada - Seniors Canada On-line is the Government's response to seniors' requests for easy electronic access to seniors-related services. The site offers access to a wide range of information for seniors from one site, various options for finding this information and offering of services from multiple government departments.

Yet another British Columbia pensioners' group are the Municipal Pension Retirees Association- their web-site states: Who are we? We are retirees who receive a pension from the Municipal Pension Plan. Who can join? If you receive a Municipal Pension then you can join. There are currently 60,000 retirees who receive a pension. We are looking for you to join. Your spouse/partner is also welcome as an associate member. If you are retired from any other Canadian public sector pension plan, you can join as an associate member. Why should you join? Changes occur in the world economy which can affect decisions on your net pension payment. Yes your basic pension payment is guaranteed but the decisions on Group Health Benefits and Inflation are changing and being made for you. What do we do? Most recently the MPRA was recognized by the Provincial Government for our part in the successful agreement on

reducing costs on generic drug pricing. Our interests are the same interests that you face on a daily basis.

First Nations have their share of Associations also – one of the many is the FNMIEAO (First nations, Metis & Inuit education Association of Ontario). Their web-site says: the First Nations, Métis & Inuit Education Association of Ontario is a subject association for educators teaching First Nations, Métis and Inuit Studies, and Native Languages in Ontario, Canada. We support and help all educators understand issues related to First Nation, Métis and Inuit Peoples in Canada as well as offer strategies for teaching this content to all learners. We are a leader in First Nations, Métis, and Inuit education in Ontario. Our purpose is to support and promote the provision of quality education on histories, worldviews, and knowledge systems that is rooted in the experiences and perspectives of First Nations, Métis and Inuit Peoples.

Goals - To promote strong First Nations, Métis, and Inuit Studies and Language programs across Ontario-To provide a forum for the exchange of ideas among those involved in First Nations, Métis, and Inuit education-To provide leadership in and advocacy for First Nations, Métis, and Inuit education and languages-To represent teachers in these subject areas via the Ontario Teachers Federation Curriculum Council-To create and facilitate authentic learning opportunities and professional development-To liaise with First Nations, Métis, and Inuit educational organizations-To collaborate with community partners to create high quality, comprehensive resources-To support the process of reconciliation in classrooms and school communities

A Native Society in British Columbia is the B.C. Elders Communication Center Society - they strive to be a positive way for the Aboriginal Elders of British Columbia and to gain strength from the greater community; their family and friends who live throughout all of the traditional territories that make up British Columbia. "All my relations" is a phrase Elders use to refer to all of their peers. This Society is dedicated to respecting the First Nations Elders of BC by understanding and facilitating their need to have a network for gathering and distributing information that is valuable to them. In

order to provide this information the Communication Center publishes a provincial newsletter, the "Elders Voice", each month. The information is shared with the many thousands of Aboriginal Elders in the province. Many, many more First Nations Associations are to be found through-out North America.

CARP as stated is the grand-daddy of 'senior societies' in Canada - an older article, but very true today shows the insight they have – this article was published by CARP (written by Verena Menec) and spelled out how seniors were treated unfairly in the health-care debate; Stories abound in the media about how seniors are going to bankrupt the health care system or how the Canadian pension system will collapse under the burden of a growing senior population.

What we don't hear in the midst of all of these doomsday stories — which are not based in evidence, and are simply wrong — is how seniors contribute to society. The fact that people live longer than ever should be celebrated as one of the biggest success stories in history. As the saying goes - "Getting old is better than the alternative." How do seniors contribute to society? Like any younger person, they shop, they use services (which employ people), and they pay taxes. They also volunteer; in fact, many organizations would be hard pressed to function without their older volunteers.

Seniors also give generously: they make more charitable donations per capita than any other age group. Seniors babysit; they look after grandchildren. One can only imagine what would happen to our economy if, suddenly, no grandparents were available to look after grandchildren. How many parents would have to scramble to find other care options (already scarce) — or would have to miss work because they couldn't find alternatives? How many soccer games or ballet classes would be missed if grandma or grandpa were not there to drive the grandchildren? Seniors do housework, home maintenance and yard work — not just for themselves, but for others as well. They provide transportation or run errands for others. They provide emotional support and friendship, like the senior who looks in on a house-bound friend to make sure that everything is alright and stays for a chat.

Seniors provide care for spouses or friends. Think of the wife who takes on more and more responsibilities in and outside the home as her husband starts to get frail. She may not think of herself as a caregiver, but without her, what would happen to him? Who would get the groceries, run errands, do the cooking, and take him to medical appointments? Other family members are not always available to help. They may live too far away or have health problems themselves. There are organizations that can help out — but the bulk of these supports are made possible because of volunteers.

And the volunteers are typically seniors. Then there is the husband who takes care of his wife who has Alzheimer's, who, from moment to moment, can no longer remember what day of the week it is, never mind what month or year, whether she has eaten, or what she just did; who keeps asking the same question over and over again, forgetting the answer as soon as it is given. He makes sure she gets dressed, eats properly, takes her medication, accompanies her to the doctor, and keeps her life as normal as possible. Without him, she would not be able to live at home anymore, but would have to be admitted to a care home. Because of him, she is able to stay in familiar surroundings for as long as possible. Because of him, she is not a "burden" on the health care system.

Rather than creating catastrophic visions of the impact of the "gray tsunami," it would help if we took a more balanced approach to the aging population. We need policy solutions to address the real challenges, such as: How do we ensure that family and friends who care for older adults and play such an important role in their lives receive the supports they need? How do we provide supports in communities to make them as age-friendly as possible so that seniors can continue to contribute to society and have the best quality of life?

Acknowledging seniors' contributions would help to make ours a more age-inclusive society that does not pit one generation against the other. It would also be a more accurate reflection of how most of us engage with each other in our everyday lives.

A major source of income for senior's projects comes from the federal government. The New Horizons for Seniors Program (NHSP) is a federal grants and contributions program that supports projects designed by and for seniors who make a difference in the lives of others and their communities. Through the NHSP, the Government of Canada encourages seniors to share their knowledge, skills and experiences to the benefit of others. This application process is intended to fund projects up to \$25,000 that are led or inspired by seniors, volunteer-based and supported by their communities.

The program provides funding for projects that encourage seniors to play an important role in their communities by volunteering, participating in and leading community activities. The program also provides funds to help organizations make necessary modifications or repairs to their facilities, or to purchase replacement equipment and furnishings, to enable their continued use for programs and activities for seniors.

Employment and Social Development Canada (ESDC) will consider the project eligible for funding only if it is clearly linked to a NHSP program objective. The program objectives are: promoting volunteerism among seniors and other generations, engaging seniors in the community through the mentoring of others, expanding awareness of elder abuse, including financial abuse, supporting the social participation and inclusion of seniors, providing capital assistance for new and existing community projects and/or programs for seniors

Projects for which capital assistance is being requested are eligible as long as the project will support new or existing community programs and activities for seniors. Therefore, in addition to having capital assistance as an objective, projects must also meet one of the first four program objectives. In this case, it is mandatory that you select one of the first four program objectives listed.

In keeping with the Government of Canada's commitments, ESDC established three national priorities for the NHSP Community-based projects in fiscal year 2019 to

2020: preventing elder abuse and fraud, including measures to reduce crimes and harm against seniors; supporting healthy aging in community, addressing dementia, including supports and intergenerational housing; counteracting ageism in the workplace to promote labour market retention of seniors

Projects and activities related to these priorities that can be supported would include awareness, information sharing, and referrals to service providers. Projects that align with the national priorities may be prioritized for funding. In addition, to be eligible for funding you will need to meet one of 5 NHSP objectives, as listed above.

The Government of Canada is accepts applications, from organizations interested in receiving up to \$25,000 per funding year in grant funding from the New Horizon for Seniors Program for projects that are up to twelve months in duration. An organization can submit multiple applications but the total combined must not exceed \$25,000, including applicable taxes per call for proposal, per organization.

Provinces and territories in Canada have programs in place to provide additional income to low-income seniors who may or may not be receiving OAS/GIS benefits. Some of these programs and available benefits include: MANITOBA55 PLUS PROGRAM. This program is also known as Manitoba Income Supplement, provides quarterly benefits to eligible low-income individuals who are fifty-five years of age or older. Current maximum quarterly benefits are \$161.80 (single individual) and \$347.80 (couples). The Manitoba 55 PLUS benefit year runs from April 1 to March 31 and benefits are mailed four times a year in April, July, October and January. For more information on Manitoba's 55 Plus program, call them at 204-945-2197 or 1-877-587-6224, or by email at incsup@gov.mb.ca.

British Columbia Senior's Supplement Program: This is a monthly benefit paid to low-income seniors who are recipients of OAS/GIS, or who receive an Allowance. The amount received is based on how much you already get in federal benefits. Currently (2018), you could get up to a maximum of \$49.30 (single senior), \$120.50 (couples), or \$49.83 (spouse receiving an Allowance). If you need more information regarding British

Columbia's Senior Supplement Program, contact them at 1-866-866-0800 or email at FASBSENI@gov.bc.ca.

ALBERTA SENIORS BENEFIT PROGRAM- This is a monthly benefit paid to low-income seniors in order to supplement their OAS/GIS pension. Currently, single seniors with a total annual income of \$27,300 or less, and couples who have a combined annual income of \$44,335 or less are eligible for the benefit. For more information on Alberta's Seniors Benefit program, contact them at 1-877-644-9992 or 780-644-9992.

SASKATCHEWAN SENIORS INCOME PLAN (SIP)-This is a monthly benefit paid to seniors whose annual income is below the specified threshold. The current maximum benefit per month is \$270. For more information on Saskatchewan's Seniors Income Plan, call them at 306-787-2681 or 1-800-667-7161.

ONTARIO GUARANTEED ANNUAL INCOME SYSTEM (GAINS)-This is a monthly benefit for low-income seniors. The amount is updated every quarter to account for inflation and the current maximum monthly payment is \$83. For more details on Ontario's GAINS program, call 1-800-277-9914.

NEW BRUNSWICK LOW-INCOME SENIORS BENEFIT-This is an annual benefit paid to eligible low-income seniors. Currently, the benefit is \$400 per year. Senior couples who live together and who both receive the GIS, are eligible for only one \$400 benefit. For more information on New Brunswick's Low-Income Seniors Benefit, call 1-800-277-9914 (English) or 1-800-277-9915 (French).

NEWFOUNDLAND AND LABRADOR SENIORS' BENEFIT-This benefit is paid to low-income seniors. The maximum annual benefit is \$1,313, and the recipient must be 65 years old in the year they start receiving the benefit. For more details on NL's Senior's benefit, call 709-729-3166 or email them at taxpolicy@mail.gov.nl.ca.

NUNAVUT SENIOR CITIZEN SUPPLEMENTARY BENEFIT (SCSB)-This is a monthly benefit paid to low-income seniors in Nunavut who are sixty years of age or

older and receive the GIS or Allowance. The current monthly payment is \$200. For more information on Nunavut's SCSB program, contact them here.

NORTHWEST TERRITORIES SENIOR CITIZEN SUPPLEMENTARY BENEFIT (SCSB)

This is a monthly benefit to low-income seniors who receive GIS benefits. The current monthly benefit is \$196 per month. For more information on NWT's SCSB program, call 867-767-9355.

YUKON SENIORS INCOME SUPPLEMENT-This is a monthly benefit to low-income seniors who receive OAS/GIS benefits and are 65 years of age or older. The current maximum monthly benefit is \$253.25 per month. For more info on Yukon's Seniors Income Supplement program, call 867-667-5674 or 1-800-661-0408 ext. 5674.

EMPLOYMENT AND INCOME ASSISTANCE-In addition to the different seniors' benefits provided by Canadian provinces and territories, there are also provisions to assist seniors who have no other source of income, are unable to pay for basic necessities, and who may not be eligible for government retirement benefits such as OAS/GIS. Depending on the province/territory, these benefits may be referred to using different names such as Income Assistance, Hardship Assistance, Social Assistance, etc.

Other benefits that are available to seniors include discounted bus pass programs, GST/HST credits, housing programs, and more.

Sources for this chapter include Verena Menec, Enoch Omolou, SAVVY and various web-sites

Chapter Nine

Boomers Love Gamble, Travel & Golf

Mark Twain once said "Twenty years from now, you will be more disappointed by the things you didn't do than by the ones you did do."

Today's younger retirees (boomers) have added many more activities to their repertoire than their parents could even imagine. Cruises - especially river cruises, African safaris, biking (including exploring on e-bikes), golf - seven days a week, wine and cannabis vacations are all now all in vogue. But these boomers have not given up totally on what was their parents favourite pass time - gambling. Gaming whether it is going on gambling junkets to various provincial, tribal or U.S. resorts is still very much the rage. It may be simple bus tours to gambling micas in Atlantic City or smaller venues such as Primm, Laughlin or Reno or as many of today's seniors prefer, a fly in-fly out to major gaming resorts in Vegas, Detroit or Windsor. Many older seniors prefer just to take a car ride to their local casino throughout Canada or the U.S. and enjoy the ambiance for the day. Where today's boomer generation has made a hard left turn from their parents' gambling habit is that they have become addicted with betting on sporting events, especially football. Boomer gambling (many times from their couch at home) is huge – about forty-three percent bet on football in Canada and the US. But it's the millennial generation that is the most comfortable gambling from home on their electric device - forty-seven percent of them are okay with putting down a bet on their team of choice.

Many older adults enjoy gambling without problems; however, for a minority of senior adults the consequences from problem gambling can be severe. It has been

argued that retirees are an especially vulnerable population of gamblers; yet they are also frequently targeted by gambling venues through marketing and incentives, such as inexpensive meals, liquor and transportation – an Ontario study showed that a whopping 73.5% of older adults (age sixty plus) had gambled within the past year.

Things are changing though - Canada, along with other western countries, is beginning to experience the effects of an aging population as it pertains to gambling. As baby boomers continue to retire and their population grows, knowledge on gambling and age will be even more important to policy makers, researchers, and treatment providers. In a Canadian study of older adults (sixty plus), the most frequently reported gambling activities including playing the lottery (58.0%), purchasing raffle tickets (47.9%), playing electronic machines in casinos (23.0%), and buying scratch tickets (19.7%). Several studies have examined older adults' motivations to gamble, which can include excitement or stimulation, relieving boredom, socializing with friends, coping with stress, guilt, or emotional difficulties, winning money and giving to charities. When gambling starts to become a problem, motivations may change. So while older adults may start to gamble for the excitement, social aspects, or winning money, after gambling becomes a problem, motivations shift to helping cope with stress, guilt, or emotional difficulties.

When it comes to casinos, baby boomers remain a mammoth bulls-eye with lots of unrestricted disposable income, free time, and a proven predisposition to gamble. To put it in perspective - according to writer Tom Osieck –“in 2020, baby boomers are driving the car in casinos while millennials keep bickering in the back seat”.

Visa Business and Economic Insights said, though millennials have dominated headlines in recent years, baby boomers have continued to dominate consumer spending in the U.S. In fact, consumers over fifty now account for more than half of all U.S. spending. They are also responsible for more spending growth over the past decade than any other generation, including the coveted millennials. As a group, this over fifty-crowd should continue to be a major force in consumer spending, especially as those

over sixty years old drive growth over the next five to ten years,” Visa said. By 2020, there will be about eleven million more consumers over age sixty, they further stated.

According to Deloitte Insights, ‘Future of Wealth’ baby boomers were twenty-three percent of the population holding fifty percent of the wealth in 2018. By 2030, baby boomers will still represent forty-five percent of American Wealth, with Generation X projected to hold thirty-one percent. The baby boom generation has dominated the economy for decades; they have the numbers, are working longer, and have been lucky. Morgan Stanley’s Wealth Management said “boomers also control seventy percent of the nation’s disposable income. This is partly driven by accumulated income, but also by long careers. That means that the boomer generation will maintain enormous spending muscle. In the next two decades, spending by North Americans over fifty is projected to increase by fifty-eight percent, whereas spending by Americans twenty-five to fifty will grow by twenty-four percent.” Why then does the gaming industry seemed so transfixed by millennials?

According to the Pew Research Center, “millennials overtook boomers in population in 2019 as their numbers swelled and boomers declined.” Growing up in the Great Recession, millennials are entering the casino gaming market with entirely different economic challenges and attitudes than previous generations. The combination of suffocating student loans, a job market occupied by late retiring baby boomers, and higher housing costs are dragging millennials into their own pit of misery.

Not surprisingly, tech minded millennials favor gaming on smart phones and have not warmed up to casino gaming. A recent survey by YouGov shows, When it comes to gambling in general, data from YouGov Profiles reveals that US consumers (and Canadians) aged eighteen to thirty-four are more likely to agree that online gambling should be legal than disagree. Another statistic that supports the notion that millennials would rather gamble via a digital space than a physical one: Forty-seven percent of North American adults aged eighteen to thirty-four think casinos are depressing, compared to one-third who disagree with that assessment.

Large gaming markets like Las Vegas and Atlantic City responded by adding nightclubs, day clubs, and creating food and beverage spaces that are more of an integrated experience. Casinos are hosting increasingly popular e-sports competitions to convert gamers into casino gamers Millennial dedicated e-gaming lounges are popping up across the county with a distinctly social twist that includes arcade games, hand held computers, pool tables and a night club like atmosphere. Slot departments are experimenting with skill-based games with mixed results.

Millennials vs. baby boomers is now the battle of the last two ‘problem’ generations. Those long-haired hippies (boomers) drove their parents nuts in the sixties and seventies and now the ‘everybody passes’ kids (millennials) are returning the karma to the baby boomers with their social justice and smartphones. What they have most in common is that both generations rejected the lifestyles created by their parents. This makes for an interesting comparison as it pertains to the gambling habits of each respective generation. Perhaps the most glaring example of differences in two generation’s gambling habits are the changes that have been taking place in Las Vegas between the boomers and now millennials. In 1985, nearly fifty-eight percent of visitors spending to the valley were spent on gambling. In 2015 that number was down to just thirty-five percent. In 2018 seventy-four percent of all visitors said they gambled while in Las Vegas – up five percent from two years previous.

Furthermore, in a research study conducted by casinos operating in New Jersey, only 8.5 percent of a millennial’s vacation budget is spent on gambling, compared to 23.5 percent spent by non-millennials. In response, Las Vegas and Atlantic City have begun to tailor their tourism industries to non-gambling activities such as shopping, dining and clubs with famous DJ’s. One of the explanations for the changes in gambling revenue noted in the New Jersey study about millennial gambling is simply ease-of-access. When baby boomers wanted to gamble, they had two options, Las Vegas or New Jersey now with the Internet and tribal casinos, this is no longer the case.

When a baby boomer would plan a vacation to Las Vegas, it was a rare opportunity to play games of chance and was more of a novelty. As such, they would tend to budget more of their vacation money for gambling as their source of entertainment in these tourist cities. In response, Las Vegas catered to a public that was looking to gamble. More slot machines, more tables, fewer distractions from these profitable activities. Everything was designed to keep a player on the floor gambling and spending their money.

With millennials, access to gambling is not rare - there are tribal casinos in forty states and most provinces, and everyone has online casinos in the palm of their hands. They grew up with the online poker craze and the availability of online poker for free or for real money. Furthermore, they have things like Daily Fantasy Sports to wager on. They have to offer experiences you couldn't otherwise get at tribal casinos. Hence the fine dining, the incredible shopping malls and mega clubs touting world famous DJ residencies all over the strip, every night of the week.

House advantages never mattered to baby boomers, for one, they didn't have access to the information regarding just how steep the house edge was. Further, they weren't on smartphones and computers every minute of their lives like millennials are. Games of chance still held a certain allure that they no longer possess for coming of age gamblers. One of the changes to the casino environment that is coming is the move towards more skill-based games. Casinos are betting that this is one mechanism that will bring more millennial dollars back to the casino floors. Catering to a generation that has grown up on video games and that prefers less randomness with their gaming, the hypothesis is that millennials want more control over the outcomes than their boomer parents did.

One reason for this is believed to be true is due to the rise of poker's popularity. While still gambling, poker incentivizes the player to develop a level of skill in order to perform well. The millennial generation was around for the enormous poker explosion in the mid-2000's, and have had access to free poker games online for over a decade

now. They've been able to play thousands of hands before having to risk any real money. Check out the final table of the World Series of Poker any given year nowadays and you will mostly find millennials. Outside of all the behavioral reasons for the differences in generations gambling habits, the main difference is the economy that each group inherited. The baby boomers inherited one of the strongest economies North America has ever seen from their parents.

Closing rapidly on gambling is the retirees desire to travel. According to AARP boomers continue to be avid travelers, and took a total of four to five leisure trips in 2019 on which they will spend over \$6,600. A small portion will only travel internationally while the rest are fairly evenly split between traveling only domestically and traveling both domestically and internationally. Travel planning is taking place earlier as compared to years past with more boomers already having booked international trips and more of those in the domestic trip planning phase having already chosen a destination. Connecting with locals for an authentic experience on vacation is of interest to boomers, especially over meals and on tours on international trips. And while the majority tend to travel with a smartphone on domestic trips, about half will bring them on international trips.

Among those who travel with their smartphone, most say they "can't travel without it." The top use for these phones while on vacation is to take photos. When it comes to mixing business and pleasure, working Boomers are still not big fans. Most do not feel it is important to stay connected to work while they are away. Among those who will bring work with them, they will not let it consume much of their vacation time. Also, few have extended work trips for pleasure or intend to do so in the future. So it is not surprising that work is not the biggest barrier to travel for Boomers rather cost and health issues are mentioned most often.

As boomers reach the age of retirement, their thoughts become centered on the amount of time they'll have on their hands, and how to fill it. As most are now empty nesters and not doing the nine-to-five, they have the flexibility to travel where and

when they want. Only a few will have an unlimited budget, so the majority will be living on pensions, and luckily there are many options for senior travel on a budget. Some seniors may feel the need to cash-in an existing pension to maintain their lifestyle as well as travel. Make sure you get professional advice before making any rash decisions.

Europe is always a big draw, but hotels in major cities can be cost prohibitive. B&B's have become popular, particularly in Britain where so many are lovely and well appointed. You can drive around the England, Scotland and Wales staying in B&B's and small Inns, actually in some towns they are your only options. Also if you are there don't forget to visit their top tourist destination, the British Museum in London. Driving can be pricey as gas runs about eight dollars U.S. a gallon and adding in auto insurance may persuade you to take a bus or train tour. B&B's are slowly catching on in the rest of Europe but most are a little less comfortable than in the U.K. Train travel is a great option while in Europe and a Euro Pass can give you access to twenty-one countries. Guidebooks are available at local tourism offices and as locals staff them can put you on to some great out-of-the-way spots. You can also get a lot of great info at local hostels; they know all of the inexpensive places to eat and reasonable tours.

Cruises among retirees are huge - there are so many cruise options available; Alaska, Caribbean, Mediterranean, European and American River cruises as well as Panama and the Galapagos Islands. Most cruise ships are also wheelchair/scooter friendly. Everything is close at hand -- meals, entertainment, activities but make sure you confirm your stateroom will accommodate your wheelchair and has accessible plug-outlets to recharge. Don't expect to visit all the Ports-of-Call as many may use tenders or gangways that won't accommodate a wheelchair.

Pick a cruise that fits your preferences -- smaller ships are less crowded and offer fewer Ports-of-Call but you often end up visiting lovely off-the-beaten-path gems. Remember that smaller ships have more roll than the larger, so if you worry about seasickness stick to larger vessels. Budget wisely, meals and entertainment might be covered but alcoholic beverages, tips and off-shore activities are not. Choose cruise Line

to fit your style, 'Celebrity' has a mature and luxurious ambiance, "Carnival" can be a party ship, "Disney" is family-oriented and "Royal Caribbean" specializes in activities on and off-board. If one is short of funds, keep in-mind inside cabins are cheaper.

There are so many options on this continent but the majority of Canadian retirees gravitate to the warm rays of the sun. In the middle of a Canadian winter, what can be better than a Florida beach or the warm desert sands of Arizona? Flights and hotels are the most expensive in December and January, the bad news is that most airlines in North America discontinued senior discounts long ago (South West Airlines in the U.S. may still have a discount for sixty-five plus travelers) but there are still a few deals to be had. Booking three months in advance can save the traveler a few percentage points. Flying out of a U.S. airport (if it's reasonably convenient) can save one many hundreds of dollars. For people living in the Toronto/Hamilton area, Buffalo is the airport to use. Don't be afraid of asking for the best-possible rate, no matter what you're booking. Discounts are still available at hotels, museums and other attractions. Hyatt Hotels in the United States have the best discounts for seniors over sixty-two. Searching sites like CheapOair.ca will give a good picture of what will best suit your budget. Best of all they bridge the gap between an online and traditional travel agency with travel agents available twenty-four seven to help you find deals and offers to destinations worldwide.

What about renting a vacation home? Central Florida is one of the best areas to rent a one or two bedroom manufactured home for the whole winter and rates range from \$1,000 per month and up. Another hot spot that's attracting more seniors is Arizona where the winter months are warm and dry. Scottsdale and Sedona are two popular spots. There are a lot of great resorts, with plenty of golf, sunshine and spectacular desert scenery. If you're looking for something middle-of-the-road, rental accommodation for three months will run you about US\$1,300 to US\$2,400 a month during the peak season. That should get you a modern, well-furnished two-bedroom condo or a small single-family home in a popular sunspot destination. However, it probably won't be located on the water, nor would it come with many amenities such as

a swimming pool or lush, spacious grounds. Alternatively, some of the best deals are often for unconventional accommodation like “manufactured homes” and “park model” stationary recreational vehicles. While that might conjure up unappealing images of low-income “trailer parks,” communities of this type cater to snowbirds, come with plenty of attractive amenities and foster vibrant social interactions. For transportation, snowbirds commonly drive a car south which they can then use for getting around. That typically requires twenty hour-plus drives to and from their winter destination and two or more hotel stops each way. Fortunately, gas is cheaper in the U.S. and the traveler can find good hotels on snowbird routes for as little as US eighty dollars or so a night with breakfast included. When one enters a new state, go to the welcome centre and pick up the coupon books for the hotels. The trip south and back should run one about \$1,100 to \$1,500. - varying mostly by how much is spent on meals and accommodation.

One expense for which there should be no cutting corners is travel medical insurance. If you’re a sixty-eight year-old non-smoking couple in good health with no significant medical conditions it will cost about \$1,150 combined for three months in the U.S. with a ninety-nine dollars deductible, according to an online quote from Medipac, one of several firms that specialize in this kind of insurance.

Many boomers have purchased places in the US in the last eight years. In Arizona, Canadians can still find a one-bedroom condo to purchase (without covered parking) in the prestigious northeastern part of metro Phoenix for about US\$160,000 (\$199,000), says Trillium Properties, who cater to Canadians. They say that single-family home prices in Arizona vary a lot by location. The northeast part of Metro Phoenix, which includes Scottsdale, is particularly expensive, but you can find a nice three-bedroom, two-bathroom home in the less prestigious but still attractive northwest part of Metro Phoenix (which includes communities such as Glendale, Peoria, Sun City and Surprise) for much less. Snowbirds can get a nice home for US\$200,000 that would cost you US\$500,000 in the northeast, and in smaller locales like Parker or Bullhead City one can purchase an older okay RV with an Arizona room (on a rented lot) for under thirty-nine thousand dollars US.

While many boomers are facing financial headwinds these days, most middle-class retirees can still afford some-time in the sun if they manage their loonies wisely. After all, coping with a few financial headwinds can be well worth it when the alternative is facing the frigid winds of another Canadian winter. Do you really want to spend all of December, January or February in Thunder Bay, Winnipeg or Regina? Golfing in the warmer climates is still one of retiree's favourite pass-times and it sure as hell beats shoveling the white stuff.

And what if you do not have the dollars to go south or go on a cruise – that's okay – just enjoy the surroundings in your own hometown. Visit places like the local park, lake, local casino, restaurant, attend a hockey game or go for a 'cool one' at your local pub or better still, rent a hotel room for one or two nights at a spa resort or even at a ski hill and enjoy the pampered or après-ski life.

Sources include Kent Mullins at gamblingsites.com, Betavingnow.com, Jessica Tanner, Tom Osieck. Huff post, Parmjit Parmar, AARP, MoneySense, David Aston plus bits and pieces of web-sites

Chapter Ten

Millennials vs. Baby Boomers (Round One)

Millennials, also known as Generation Y, are the demographic cohort following Generation X and preceding Generation Z. Researchers and popular media use the early 1980s as starting birth years and the mid-1990s to early 2000s as ending birth years, with 1981 to 1996 a widely accepted definition.

There are many sagas, fantasies and stories about boomers and millennials disrespect for each other – making it difficult to know where to begin - but let's start with a major bone-of-contention with millennials - the housing market. According to a number of published pieces, there's no doubt that it is tougher than ever for young people to get onto and move up the housing ladder, but is this really a problem? Not really perhaps it's many in the millennial generation just beating them-selves up and getting depressed about renting rather than owning. This is most likely sloppy thinking and a complete lack of perception of the housing issue by millennials.

Millennials should drop the conception that tenure of one's own home is some sort of social right - no it is not - or is acquiring the levels of wealth or income that the boomer generation achieved. If you rent for longer than people previously rented, so what? Back before the 1950s, it was commonplace for newlyweds to move in with their in-laws to save money. Over in Europe, most notably in Germany, renting has long been the norm, and the acquisitive property habits of the British are poorly understood – renting is the norm for many of them. The obsession with real estate has disfigured everything from dinner party conversations to the productive potential of the economy because far too much mental investment is poured into bricks and mortar. The answer

to the so what question is usually that buying a home is the only way for young people to build up some wealth –to - which there are some further answers.

Residential property is not the only way to build up wealth, and it is not guaranteed to do so. It is a given that the trebling or so of property values bought on a mortgage (and thus maximising the ‘leveraging’ effect of the boom) in the past three decades or so has been just that – dramatic and awe-inspiring, and tax-free too. By the same token, though, and for precisely the same reasons of declining affordability, there is every reason to think that the extraordinary boom in property values since the 1990s has been a one-off, associated with an unusual confluence of favourable economic factors, plus a shift in people’s priorities and interest in homes.

Will they treble again? It could be that prices broadly stabilise or, more likely, start to bounce around more, but grow gently over the years. Then again anything could happen. In other words, foolishly become used to the notion that the housing market is always a one-way bet. There have been crashes in the past, when people were lumbered with homes worth less than the value of the outstanding mortgage on them – negative equity. Sooner or later, yes, there will be another housing crash. So housing can be a way to destroy wealth and, as ever, past performance is not necessarily a guide to the future. Millennials are all about big city living while baby boomers who when they were in their twenties and thirties aspired more to live in suburban homes.

As if there weren't enough tension already between millennials and baby boomers (and just recently Gen Z), a recent *State of Enterprise Work* report showed a big gap between how these generations view each other vs. how they view themselves. In a survey of six hundred and seventeen individuals who work at large enterprises (five hundred plus employees), each generation was asked to rank themselves and each other in twelve key areas, from ‘hardest workers’ to ‘biggest roadblocks.’

Naturally, all three generations ranked themselves best in every single category, but some of the results are surprising, especially when you compare responses from the oldest and youngest generations. Only one percent of millennials consider baby

boomers to be the most tech-savvy generation and just two percent think baby boomers are the most creative generation while fifty-four percent said baby boomers are the biggest roadblocks in the workplace. Only one percent of baby boomers think millennials have the strongest work ethic. Only six percent consider millennials the hardest workers or the most productive and seventy-six percent said millennials are least likely to take responsibility. Despite all the negativity above, it should be noted that sixty-seven percent of baby boomers are willing to acknowledge that millennials are the most tech-savvy generation. And far more baby boomers awarded "most creative" status to millennials than to their own generational peers.

Millennials also were not nearly as generous to their elders. They ranked baby boomers at the bottom of every single positive category: hardest workers, most productive, strongest work ethic, most skilled, most creative, best trouble-shooters, problem solvers, most friendly, helpful, and most tech-savvy. Millennials were at least willing to rank themselves worse than the baby boomers in two of the four negative categories: Just over half of millennials say that their own generation is least likely to take responsibility - only thirteen of millennials accuse baby boomers of this offense. Nearly half of millennials say their peers are the biggest complainers while only twenty-three percent accuse baby boomers of this.

According to a survey conducted in 2018 by Axios and SurveyMonkey millennials are in a bit of a panic, and they blame the boomers. It's all about the job market - read artificial intelligence, and about concerns that there's a distinct possibility that many millennials' jobs will be displaced by automations. The boomers are safe; in general, they have already amassed a nice nest egg and are in retirement mode. They have incredible tacit knowledge, and they probably are in a management role. They run companies or report to those who do. Millennials - not so much.

The survey spelled it out pretty clearly that millennials hate boomers. They answered this question in the survey: Have the baby boomers made things better or worse for your generation? One should not be surprised by the results, of those surveyed; fifty-one percent said things are worse. Only thirteen percent said they were

better. Millennials feel unprepared, underpaid and they have to quickly gain experience to outpace the baby boomer generation.

And if millennials hate boomers the feeling the boomer generation has for the millennial generation is nothing short of disgust and on so many fronts. Excerpts from an article published in the National Post and written by Sabrina Maddeaux, brings this revulsion that boomers and millennials have for each other into focus. “But instead of taking responsibility for the current state of the world, this bloated, all-consuming generation (referring to baby boomers) prefers to focus its ire on millennials – whom they accuse of being selfish, lazy, entitled and immoral among other sins. When baby boomers aren’t on their high horses about millennials’ apparent failures in the workplace, they point to their shortcomings at home. Not only do large numbers of the younger generation still reside in their parents’ basements, they aren’t getting married and having kids until much later – if they intend to at all.”

“However, attributing the decline of the traditional family to millennials gives them way too much discredit. Boomers haven’t just taken to ruining society from their swanky boardrooms and plush rocking chairs in retirement villages; they started long ago when they found themselves getting married and giving birth.” “Like many baby boomer stats, their divorce rate of more than fifty per cent is unprecedented. Rather than support policies that would ease the burden on young families, Boomers are largely concerning themselves with ensuring their retirement benefits remain well-padded – even if it means increasing hardships placed on their children and grandchildren to pay for those benefits. They often view millennials’ inability to deal with an unstable world, broken social contract and lack of promised opportunities as a sign of collective weakness. However, it’s boomers who chiefly contributed to this fragile mental state.”

“The effects of corporate control, hoarding wealth and depriving others aren’t just measured in dollars and cents, but there are broader cultural implications to consider as well. The lack of work/life balance, job security and access to health benefits

– particularly mental health services – has led to a sharp and disturbing rise in mental health issues. The Mental Health Commission of Canada reports that 21.4 per cent of Canada’s working population suffer from a mental illness. That’s a staggering one in five people, and the number rises from there if you’re female, a minority or a millennial.”

“To say baby boomers merely misused the wealth and security they were born into is too generous. This generation’s grandiose self-image, eagerness to put their own success and immediate wants above anything else, failure to plan for the future and penchant for blaming anyone but themselves is at best, negligent and selfish; at worst, indicative of large-scale sociopathic tendencies.”

When boomers read hog-wash (as many perceive) like these last five paragraphs promote (to be fair – some of it is true), it’s no wonder that they are as mad as hell at (as they see it) the spoiled generation - millennials. And it gets worse for millennials- because boomers are in no rush to downsize and sell their home – a main bone of contention with millennials. A well written article about housing by Erica Alini of Global News stated; phase one is living in tiny apartments next to the downtown core during university and the first years of one’s career. Phase two usually kicks in when people start having kids, which prompts them to leave behind condos and roommates in favour of a home with a backyard. Then, typically around the beginning of retirement, comes Phase three equals downsizing.

Older millennials — those born in the 1980s — are now having children and entering phase two. Canadian women are having their first baby at thirty, on average, around six years later than the typical age at first birth in the nineteen fifties and sixties, according to Statistics Canada. But that shift forward is much smaller compared to the delay with which boomers may hit phase three of the homeownership cycle. Forget moving to a smaller home at sixty-five. Boomers, many of whom are now in their late sixties, aren’t expected to start downsizing in a meaningful way until at least 2040 or later, when many will be in their eighties, according to a 2018 Ryerson University study.

That's a problem for millennials who are dreaming of a home with front and back lawns — or at least one with a few more bedrooms. Baby boomers own most of those houses and aren't inclined to move out anytime soon — if at all, according to Darrell Bricker, CEO of Ipsos Public Affairs. A survey of boomer homeowners conducted by Ipsos for Home Equity Bank last year found that fully one-half said they have no plans to downsize at all. "If you're living longer and healthier in a community that you like and you've already paid for your house ... you don't leave," Bricker said.

A growing cohort of rich, aging baby boomers will contribute to even tighter housing supply for younger generations in Canadian and American cities over the next decade. Seniors in days gone by have traditionally downsized or switched to rentals and retirement homes, which freed up supply for younger homeowners. Rising employment and income among older generations along with growing social-support services has turned that trend on its head.

Canadians who turned sixty-five between 2015 and 2019 can expect to live another two decades, according to Stat Can, for many, the physical exertion of things like climbing stairs, cleaning gutters and picking weeds won't be an issue for years, Bricker said. There are many other reasons for boomers not to downsize. Some are finding that trading their single-family home for an apartment won't free up as much cash as expected once transaction costs are factored in.

In some places, like Vancouver, where the market has turned from sizzling hot to cool over the past year, some have been forced to push the pause button on downsizing simply because they can't sell their home. With sales of detached homes in the city at a twenty-eight year low, even boomers who do want to move to a smaller place have to shelve those plans for now. On the other hand, those who never want to downsize have more ways to do so. Reverse mortgages, which are growing in popularity, they allow Canadians aged fifty-five and over to draw down on a portion of their home equity in exchange for payments that typically

boost their retirement income — all while maintaining the ability to live in their home. The losers in this situation are the boomers children as there will not be the full inheritance left for them.

Further down the line, at-home long-term care is also expected to allow more aging boomers to stay put until the very end, Bricker said. In the near future, though, one major reason that's going to keep boomers in their current homes is the desire to keep working well beyond age sixty-five. "They usually go through what's called 'bridge employment,'" scaling back their hours but continuing to work, Bricker said.

"This means they have to have some access to what provides them with working opportunities, which is usually the city," he added. But cities are also where the jobs are for millennials. Take Toronto and its surroundings, for example. While the downtown core of Ontario's capital added more than 150,000 jobs between 2006 and 2016, some of the smaller communities in the region saw net job losses over the same period, mostly due to declining employment in manufacturing, according to a study authored by urban planner Pamela Blais for the Neptis Foundation. The Ryerson study, which focused on a similar area around Toronto and Lake Ontario, forecast a potential deficit of around 70,000 houses with backyards as millennials' demand for family-friendly properties grows over the next decade.

Bricker sees a similar force at work in Canada's other major real estate markets. Almost forty per cent of the country's population, he noted, now lives in just four cities: Toronto, Montreal, Vancouver and Calgary. Immigration is also adding to those pressures, with most newcomers clustering around the big urban centres, he added. Thanks to immigrants, Canada has the fastest population growth among the G7 group of industrialized countries. "More and more people are flocking to the city, and unless you're creating a huge new supply of housing, they're just simply going to drive the price of houses up," Bricker said.

According to Statistics Canada, almost eighty-five per cent of employed Canadians live in urban areas. Impossibly high real estate prices are pushing many young Canadians into suburbs further and further away from the big cities. A recent report by RBC found there were 13,200 more millennials who moved from Vancouver, Toronto and Montreal to areas within the same province than millennials flocking the opposite way last year. Taken together, that outflow has more than tripled since 2015 in the three cities. In Vancouver alone, the exodus has increased almost eight-fold. But all three cities are also drawing plenty of new, young blood, the same research found. The inflow of twenty to thirty-four year-olds coming from out of province or another country more than makes up for those who are packing up in search of more affordable digs.

In Toronto, economist Diana Petramala, who co-authored the Ryerson report, sees generation Z — those born starting in the late 1990s — gradually joining and eventually replacing millennials in the city's condo towers. Meanwhile, those upsizing to start families will likely be forced into long commutes between a downtown job and an affordable home in a distant suburb. A smaller group of millennials will adapt to raise kids in condo apartments, she added.

Meanwhile, a growing share of Ontarians is set to age in outsized homes. One analysis by the Canadian Centre for Economic Analysis estimated the province currently has five million spare bedrooms, mostly owned by over-housed homeowners aged sixty-five and over.

Down the line some young families will flock back to those empty nests. When boomers start entering their eighties, and their children live an hour and a half away in the suburbs, perhaps it will make sense to divide up grandma and grandpa's house. The question is - will millennials, boomers adult children, take care of their aging parents, who could, in turn, help with child care down the road a bit? Everyone gets to live in the best possible neighbourhood if this scenario takes hold.

Millennials have entered a specialised world where their idealisms are wildly different from the ones boomers knew. They focus on things that don't make sense to boomers because their environment has different demands. For example, millennials expect to be fired or let go regularly, so they want work that is directly in line with their own career equity, which are the skills and experiences that help them improve their career prospects. They know their time is limited, so they don't invest in doing things outside their own path. Boomers, however, are used to working hard for a company in exchange for long-term investment in skills development and for security, like a retirement fund or pension.

But employment security and long-term investment no longer exist in the modern working world. So what are millennials working for? They come from a world where (in the past) they were expected to pay their dues by working hard on whatever the company needed, with the expectation that the company would reward them over in the long-term. Now, millennials will work hard when they are given opportunities that help them provide for themselves without any kind of deal. In order to bridge this generational divide, one will have to update the old bargain in a way that boomers can understand and millennials can use. That means understanding where both sides are coming from in order to make the best possible deal. Baby boomers have certain expectations of young employees based on their own experience.

Boomers entered a company and were expected to pay 'their dues' over a long period of time in order to move forward. The understanding was if they worked hard for the company for several years, and the company benefited from their work, they'd be rewarded with pay raises and promotions. If they stayed with the company long enough, they'd have a good pension. This was the bargain struck between an employee and company in the old days: you work hard and in exchange, we'll give you security and stability.

Now, boomers expect millennials to work for the same bargain. They think millennials want to progress too fast and aren't paying their way, which causes boomers

to think millennials are just plain lazy. Boomers also assume millennials are flighty and don't stay in their roles with any kind of commitment. What boomers don't realize is the other end of the deal they had, the end that's supposed to be a payoff for the employee, isn't there anymore. It's a whole new world out there, and boomers have to recognize that if they're going to successfully manage millennials. Because millennials don't expect to stay with a company for the long term, their interest is in, what can benefit them now. This doesn't come from an inability to commit rather it's the result of massive turnover rates, an unstable economy, and a more competitive business environment.

What millennials are learning from their work experience is they will inevitably get fired, let go, shut down, or need to look elsewhere for personal growth. They expect to leave a position in a very short amount of time, so they want to get paid competitively and want to take on more responsibility quickly. They treat work as a way to build their own professional equity and skill set as future bargaining chips so when it's time to move on, they're prepared.

Professional services companies like consulting firms, investment banks and law firms have already found a way to tap into this mindset by offering skills development and mentorship. In some ways, they're preparing their staff to move on to other companies, but they're also getting an intense level of hard work from Millennials in the meantime. In some cases, the employee feels invested and stays long-term. Tech companies also understand the benefit of this investment and fight to recruit then keep millennial talent. Google also sent employees to conferences and boot camps to improve their skills. This is another way to tap into millennial aspirations for a mutual benefit. The team feels like they're getting skills they can apply anywhere, and the company gets a return on their investment.

The ongoing battle between boomers and millennials isn't going away any time soon but eventually boomers will pass away and then and only then will boomers children have a chance to put their exclamation mark on society. At that point

millennials will finally have heard the last of the baby boomers and they won't have to hear, 'no wonder you cannot afford home ownership when you're paying four dollars for a Starbucks coffee and eight dollars for avocado on toast'.

An in-depth article in the Atlantic magazine stated that every January, across New York City and Los Angeles, there is a flurry of lunches, dinners, special screenings, red carpets, and celebrity meet-and-greets as studio executives court the rarified Oscar voter. An Academy Award nomination can increase a movie's profit by tens of millions, sire new Hollywood royalty, and establish fresh templates for future generations of filmmakers to copy. So what's the average age of these kingmakers? Sixty-three years young.

When we think of pop culture, we typically think of twenty somethings—the latest Taylor Swift breakup anthems, the naked comedy of Lena Dunham, or Drake's sensitive swagger. But when we stop to consider the invention of pop culture, the credit must go to those approaching, or in retirement. Baby boomers made up the first consumer generation. They grew up in the television age, watching mass media emerge from their living rooms, embracing sex-driven, racially integrated rock and roll—Elvis, Jimi Hendrix, the Beatles—all of it fueled by the world's first true mass audiences. But then they grew up - they bought houses, had kids, and sent those kids to college.

Now, boomers' kids are having kids of their own children and for the first time in decades, boomers are finding themselves dependent-free, once again been able to focus on them-selves. This is a generation entering its twilight years, whose primary concern is quality of life, and it controls, by some estimates, up to seventy-five percent of North America's wealth. So how are boomers spending their retirement savings? Partially on the realities of life; health care, mortgages, millennial children—but also on living out the fantasies of their youth.

The generation defined by Jack Kerouac's "On the Road" has single-handedly fueled a Winnebago renaissance as retirees have retaken America's highways. And the same men (boomers) once obsessed with 1960s-era muscle cars have in their

retirement become the 21st century's most likely car buyers, when everyone else seems to be moving toward car-free urban life. Surprisingly, as North America's leading spenders on technology retirees are also making the science fiction they once pioneered a reality. As their invigorated spending power is helping them reshape industries from Detroit (Windsor) to Silicon Valley, it's becoming increasingly clear that boomers' renewed influence has also allowed them to reclaim what they think was once rightfully theirs (not millennials) - pop culture.

"Boomers are the first generation on the planet to get to age sixty and still see a long runway ahead," says Matt Thornhill, president of Generations Matter, a think tank in Richmond, Virginia. "My prediction is we will see more content built around the topic of still having dreams at fifty and beyond, and still wanting to accomplish something, and what your legacy is and how will you have left the world a better place."

"Fifty is the new thirty, and this group is a lot more active than previous generations have been, and they are a lot more involved in pop culture than previous generations have been," says Brad Adgate, Senior Vice President of research at Horizon Media. And so, in 2020, boomers are in the midst of a 21st-century revival of the entertainment that defined their youth: film, rock and roll, and TV.

Boomers retiring from touring while you still sound somewhat like your younger self is a popular move these days among rock and pop stars. Paul Simon wrapped up what he said would be his last tour on the home turf of Queens, N.Y., last year. Neil Diamond announced his retirement, mostly due to his battle with Parkinson's disease. But not all of rock royalty think that's the best way to preserve one's legacy. Paul McCartney, the Eagles, Willie Nelson and Bruce Springsteen are still touring, with Springsteen especially coming up with novel ways of reaching audiences.

It's been a sobering year for septuagenarian rock stars who until recently seemed impervious to age and injury. Mick Jagger, seventy-six, had open heart surgery, forcing the Rolling Stones to postpone some of their tour dates. Jagger recovered successfully and the tour went on, including Canadian dates at Burl's Creek, Ontario in July (2019).

Fleetwood Mac had to postpone its Canadian tour dates in the spring when Stevie Nicks battled a bad strain of flu; the rescheduled dates are slated to resume next week.

All this happened on the heels of 2016 and 2017 deaths of fifty-seven year-old Prince and a sixty-six year-old Tom Petty, both of whom had continued to tour through illness and injury, coping by taking painkillers like Fentanyl, the opioid that was found to be the cause of death of both musicians. Rolling Stone's contributing editor Rob Sheffield suggested in an article that the two deaths served as a "wake-up call to musicians and their fans. None of us want to see our heroes go out that way."

"You look at the modern pop artists now, they're all on Twitter, taking pictures of themselves, selfies," says Canadian icon Elliott Lefko. "These older artists can't do that so they're trying to figure out a way to communicate with their audience, and in that case it's Bruce Springsteen doing the one-man show, or some of these other performances where they're trying to get closer to their audience and keep a dignified yet fun way of performing."

But these aging rockers may have one thing young pop stars could only dream of having: loyal, understanding audiences who have followed them through their career's peaks and valleys. Boomer audiences who, beyond disposable income to spend on those farewell tours and one-man shows, also have the maturity (unlike many millennials) to understand their musical heroes' decisions — even if that decision is never to perform again. Bruce Springsteen, more than any boomer rocker, has managed to grow as an artist and age as an artist. That is something we haven't seen in a rock star before, someone that has aged with his audience," says Chris Kelly, Associate Professor of Gerontology at the University of Nebraska at Omaha. "He is challenging his audience to embrace him as he is now." His album when it came out a few years ago, *Wrecking Ball* topped the charts, and Springsteen earned \$347 million on the album's tour. Meanwhile, when television networks like CBS created more boomer-friendly content, their ratings shot up. Even Netflix followed suite with its highly successful 'the Kominsky Method' and the 'Irishmen'. The median age of the broadcast television viewer is in

their fifties, so they fish where the fish are,” says Adgate. “The people starring in TV shows are older - ten years ago networks were always looking for the next Friends. You are starting to see more people who the networks really wouldn’t have cast in a show fifteen years ago.”

We’re likely to only see these trends gain steam as boomers’ annual spending power of \$7.1 trillion is estimated to hit \$13.5 trillion by 2032. But for now—because supply tends to pace behind demand—industries from entertainment and technology to consumer goods and hospitality are still in transition mode as they wean themselves off of the traditionally dominant eighteen to forty-nine demographic (especially – millennials). Boomers’ annual spending power of \$7.1 trillion is estimated to hit \$13.5 trillion by 2032. Until recently, the business community has generally ignored seniors, according to Thornhill. “Once you turn fifty-five you become invisible to marketers,” he says. “It is really hard to find marketers who are interested in someone over fifty-five unless they are trying to sell Geritol or a Cadillac, and that’s a mistake.” What we’re witnessing is a first-time shift in who controls the North American economy, from parents to grandparents. And unlike their geriatric predecessors, baby boomers are not just using their savings on canes and denture cream—they’re using it to keep up the vibrant lifestyle of their younger years. This idea of a massively aging population should be looked at as an opportunity rather than a liability... there is a way to look at this as a vibrant force for economic growth.

Baby boomers are increasingly active in their old age, traveling more and forcing transportation and urban planners to rethink building places that they want to live in. Already some cities have remodeled themselves with updates like wider sidewalks to better accommodate the elderly and bus routes more tailored to have access to common senior needs, like pharmacies or medical centers. They’re also more likely to own homes and face different living needs in old age, so the way houses are designed will have to adjust accordingly. Simply by living longer and healthier lives than any

generation before them, boomers are reshaping the world around them so that they can enjoy it in their old age – and this is what has millennials so pissed off.

As 2019 came to an end, CBC radio posted a story whose headline said, “Do baby boomers owe millennials an apology?” Bruce Cannon Gibney and Jennie Bristow took up this war of words and this author thinks this is a good way to end this chapter. Jennie Bristow says the Boomer generation gets blamed for everything these days, and that the finger pointing is unfair. "I don't think they did have it easy," said Bristow, a sociologist in the U.K. "I think it's become an off-the-peg narrative that's used to account for the failures of policy-making in the present day." She says the characterization of boomers as greedy, selfish, and pulling up the economic ladder behind them is a distraction. Politicians can place blame on boomers as a way of justifying cuts to pensions and other social programs. "What it does it lower people's expectations about what to expect when they're older."

That argument doesn't wash, according to venture capitalist and author, Bruce Cannon Gibney. He argues that the boomer generation is unique in the way it has skewed policy towards its own interests at the expense of future generations. Gibney points to the forecast insolvency of many pension funds as evidence. "There's just no way around it," said Gibney. "The money runs out when the boomers die." Gibney also blames the boomer generation for failing to act on the science of carbon emissions and climate change while there was still plenty of time. "We have to talk about the people who have been blocking progress on these issues for the past thirty years," said Gibney. "And that has been the boomers." Gibney and Bristow have written books that take diametrically opposing views of 'boomer-blaming.' Gibney's is called *A Generation of Sociopaths* - Bristow's is *Stop Mugging Grandma*.

"I just don't understand why economic and policy failures are targeted so narrowly at the door of the baby boomers," Bristow told Gibney. "The idea that nobody is responsible — that creates the true helplessness that Jennie professes to be worried about," Gibney responded. "If in fact we are in a terrible position, the climate's going to

crap, highways are terrible, school's super expensive ... if it's the case that no-one's at fault, then what does that say about the world?"

Sources include workfront.com, Inc., John Brandon, national post, Global News, Erica Aliniuark , Mark Lurie, Quora, Financial Post, D. Sumanac-Johnson, CBC and the Atlantic

Chapter Eleven

What Happens When Boomers all Die?

The maturing of the world's populace has often been described as a "demographic time bomb" especially in places like northern Europe, Japan and South Korea. In Canada too there has been long-standing nervousness, often expressed in media reports that the aging baby boom generation would bankrupt North America's health-care system and saddle the rest of the economy with an overwhelming burden. As baby boomers age, they must deal with the challenges of aging. Healthy living is important as age is a risk factor for chronic conditions, such as diabetes, cancer, heart disease and Alzheimer's disease. Members of the baby boom generation as previously stated is the name given to the seventy-six million people born from 1946 to 1964 and are now in their late fifties to seventies.

"Although the risk of developing chronic health problems increases with age, the root causes of many of these conditions begin earlier in life," says Reyzan Shali, MD, an internal medicine specialist at Scripps Coastal Medical Center Vista. "Research has shown that people who eat healthy, stay active and avoid tobacco use can significantly lower their risk of developing many of the chronic health conditions we often associate with aging," Dr. Shali adds.

According to Statistics Canada (via CBC), the oldest of the boomers turn seventy-four this year, and over the next decade all but the trailing edge of the boomers will turn sixty-five. But rather than being gloomy, a group of Canadian experts in aging and the economy say the latest research debunks the doom-laden predictions, at least in this country. Instead, they say, Canada is one of the developed-world countries best placed to cope with an aging population.

"Unlike a lot of commentators who see the baby boom retirement as some sort of demographic and economic disaster, I think that's far from the truth, and I think it is a misreading of how the Canadian economy is changing," says Mark Rosenberg, who has spent decades studying the effects of aging on the economy. But that optimistic outlook comes with caveats.

Rosenberg, a professor at Queen's University in Kingston, Ontario and other experts spoken to, said new data on health and aging, high levels of education and a long tradition of welcoming immigrants are among Canada's demographic assets. But they said that to avoid the kind of economic predicament facing other aging countries, governments in Canada must not necessarily spend more, but spend wisely. And they must do it in areas that may not at first seem obvious.

Whether for their satisfaction or the need for cash, older Canadians are working much longer than most experts had predicted, but one of the reasons Rosenberg is confident that working Canadians can support a large number of people once they do retire is that we've done it before. Due to a combination of factors, including the growing number of women in the workforce and a decline in the percentage of dependent children, even by 2030 when boomers are all over sixty-five, the ratio of people being supported by the working population will be similar to that in the 1950s and 1960s, said Rosenberg. Not only that, but in the years since then, the labour force has transformed. "You go into a mine today, there's a machine doing the work of 100 people," Rosenberg said. Rather than more workers, Canada needs a highly productive labour force, which means more, not less, spending on education at all levels. He fears governments will go in the opposite direction.

Another crucial change governments must make is to prepare the economy, said Rosenberg, and to assure the construction of the right kind of housing for people as they age, far short of nursing homes. Rather than "aging in place" — the idea that people should stay forever in the family home where they raised families— U.S. gerontologist Stephen Golant makes strong case *Aging in the Right Place*.

By making sure older people have housing that can be adapted for factors such as reduced mobility and easy in-home care, governments can effectively increase the availability of family homes. But according to Susan McDaniel, director of the Prentice Institute for Global Population and Economy at Alberta's University of Lethbridge, modern research on aging shows that many people, including boomers themselves, have a misconception of aging. Based on their own fears of becoming dependent, people approaching sixty-five expect everyone will go into a long slow decline of illness and decrepitude. That's just not what happens, said McDaniel. Instead, the vast majority remain vigorous until eighty-five or ninety. "Essentially you live very healthy for a long time and then sort of drop off quickly," said McDaniel with a chuckle. "I'm being quite crass here."

But for the relatively small group who do need chronic care, it is essential that governments divert a portion of the money going to high-tech and very expensive acute care and spend some of it on much cheaper home care and chronic care. "Then we wouldn't have people at the end of their lives with chronic conditions in acute care hospitals where the acute care practitioners can do nothing for them," said McDaniel. "It's a misunderstanding that older people are going to bankrupt the system; the system is bankrupting itself." McDaniel likes to point out that population aging is a product of two good things, increasing life spans and control over our fertility. And while healthy aging may improve with medical progress, experts have shown that even where it has been tried, policy to encourage significantly more births has not been successful.

According to economist Tony Fang, Stephen Jarislowsky Chair in Cultural and Economic Transformation at Memorial University of Newfoundland, Canada has one huge advantage over other countries suffering from population aging. "In Canada we are a little bit blessed because we are one of the traditional immigration countries," said Fang. "Without immigration our population is going to decline or stagnate." Research shows the idea of multiculturalism has never existed in Japan. It is dead in France, said Fang, and struggling in Australia, but so far, not in Canada.

"Multiculturalism is a national symbol even more important than hockey, based on public opinion polls," said Fang. And that willingness to bring in immigrants from around the world and share our good fortune helps to assure that the good fortune will continue.

Baby boomers as they encounter their upcoming life - are they disenchanted? A major paper published by Harry R. Moody for the American Society on Ageing said, these baby boomers include two big segments: a first wave (born 1946 to 1954) and a second wave (born 1955 to 1964). These are arbitrary boundaries, of course, and I identify with first-wave baby boomers (though I was born in 1945). The youngest baby boomers are in their mid- fifties, and the oldest are already older than age seventy. Those numbers are clear enough. But how can we know how many aging baby boomers are disillusioned? Are there reliable surveys that can tap into how they see themselves?

Along with the economists, one can start with some facts and behavior: for example, the 2016 election results. A clear majority of those older than age forty-five voted for Donald Trump and his campaign was clearly pitched to those who were profoundly disillusioned with life in America today. By contrast, the nation's younger voters (ages eighteen to forty-five) were more hopeful: they voted in exactly the opposite proportions for Hillary Clinton. It appears that a clear majority of older voters were unhappy—let's say disillusioned—with North American life today. In Canada, many boomers tend to vote Conservative and Republican in the U.S.

Boomers seem to accept the idea that the world has become a dangerous place, with threats from crime, terrorism, immigration, globalization, and much, much more. When asked, do you expect life for the next generation of Americans to be worse than today - the Republican voters answered 'worse' (at sixty-three percent) compared to Democratic voters (at thirty-one percent). For Trump voters, fear of immigration was a big issue (sixty-four percent compared to thirty-two percent for Democrats. The message here is very much related to disillusionment among aging baby boomers. Institutions and values on which people have based their lives can no longer be counted

on for the future. We find it harder to reconcile our expectations with how things are turning out.

Looking at discouragement in more individual terms - talk about death and disability. For the oldest of baby boomers (age seventy-one), the probability of death next year (for males) is 2.5 percent (per actuarial tables). But, according to the Gompertz Law of human mortality, the likelihood of mortality doubles roughly every eight years (five percent, ten percent, twenty percent and so on). Anyone older than age seventy knows these statistics by personal experience—through loss of friends and family.

What about disability? Some advocates in aging still believe in the “four percent fallacy” (maybe they didn’t get the memo). The truth is that well over half of baby boomers will need long-term-care services (in some form), and they’ll find these hard to pay for. Private long-term-care insurance covers only a miniscule proportion of this cohort, and the vast majority of companies offering long-term-care insurance have retreated from the market over the past decade. There are also elements of disability involving diminished cognitive capacity (mainly, fluid intelligence) and declines in visual and auditory power, as well as joint and bone impairment (arthritis, osteoporosis), which increases with age.

Despite happy talk about aging, it remains congruent with what the Buddha saw when he left the protected palace and discovered what his guardians had tried to keep him from seeing: the facts of aging, sickness, and death. As a valuable monograph on disillusionment and psychotherapy put it; “as we get older the acids of life force us to recognize unpleasant truths about the human condition such as aging, decline of functioning, illness, and mortality. Thus it becomes increasingly difficult to maintain one’s illusions about [having] endless time to attain future goals and to ignore one’s limitations.”

No wonder no one showed up for my (Harry Moody) poster session. Was I telling a story they didn’t want to hear? The Danish author Isak Dinesen once said: “All the

sorrows of life are bearable if only we can convert them into a story.” Are we perhaps telling the wrong story about old age—namely, that we can “fix” it?

Our approach to disillusionment so far has focused on age effects. But according to the age-period-cohort analytic framework, we need to consider some elements with a historical dimension: cohort effects and period effects. Cohort effects are the key because baby boomers, in both waves, comprise a specific historical cohort. Baby boomers grew up in the 1950s and 1960s, a period of burgeoning prosperity. In 1945, the gross domestic product (GDP) in the United States was half of the GDP of the world. The great question for postwar decades would be how to make sure that affluent society continued its upward trajectory.

We cannot easily generalize about all members of any cohort, but we can point to overarching themes. The sixties counterculture promoted the ideal of “Do your own thing” and “Don’t trust anyone over thirty.” Did baby boomers internalize this individualistic and anti-aging ethic? People on both the left and right subscribe to the ideal of autonomy, in different forms: culture (for the left) and the marketplace (for the right). But the appeal of individualism and autonomy covers a wide spectrum and dominates our discourse, including our aspirations for old age. If they internalize age rejection (“Don’t trust anyone over thirty”), is it surprising that anti-aging medicine is popular among aging baby boomers?

When we come to the current historical period—say, since 2000—we find a darker mood. We can point to marker events—September 11, 2001, or the Great US recession of 2008— which inaugurated the dominant mood of the period: fear and loss of control. German sociologist Ulrich Beck has described this global mood as the “Risk Society”. The psychological correlate of vulnerability and risk is disillusionment: institutions we counted on to protect us have failed. The Great Recession was not only an aggregate economic shock: it depressed home equity values and frightened the baby boomers away from equity investment. Loss of confidence continues: aging baby boomers may rightly wonder - could the Great Recession happen again? Could it be

worse? Who can prevent it? These shocks came on top of long-term decline in defined benefit pension plans and poor saving for retirement. Current period effects also include persistently low interest rates and a government credibility crisis—the 2016 election was only the latest example of it. The principle of cumulative advantage and disadvantage means that some well-off baby boomers have been able to prosper. But forces of economic inequality have pushed larger numbers into greater risk and vulnerability. Many aging baby boomers tell pollsters they expect to work longer and postpone retirement. But weakness in the labor market, combined with age discrimination and health problems faced by people as they age, make this an option unlikely to solve economic problems.

Epidemiologists tell us that, as group, baby boomers are in worse overall health than preceding generations at the same age. Despite reduction in cardiovascular disease, aging baby boomers face chronic conditions reflecting obesity and poor diet; lack of exercise; and mental health problems. In recent years, we have heard more about opioid addiction and mortality (now close to the level for automobile accidents). Depression and higher suicide rates for older men are also part of the picture. Rising divorce rates and more single households come at a time of diminished social capital when more and more of us are ‘bowling alone’. If the three most important elements for successful aging come down to health, wealth, and social support, it appears aging baby boomers are headed for three strikes when they come up to bat in old age. No wonder we see disillusionment, with the prospect of more to come.

If disillusionment is such a paramount problem of our time, reflecting multiple elements of age, period, and cohort, then why is gerontology uninterested in it? My best guess is because the challenge of disillusionment lies at the intersection of psychology and history; of what Erik Erikson in 1975 called “life history and the historical moment.” We cannot look primarily at individual agency or psychology, as ideas of life span development tend to do. Nor can we look at large structural elements of political economy without attending to the way in which we navigate our lives under threat of

risk. The current epidemic of disillusionment is global and reflects a profound misalignment between rising longevity and population aging, on the one hand, and structural elements that promote greater subjective risk for individuals over the life course.

Wendell Berry said, “We live the given life, and not the planned”. Growing up, baby boomers had great expectations for the life they had planned. Even in the sixties, when some institutions failed them, there was an expectation that protest and activism could make the world better. All protest is based on hope, and sometimes that hope was fulfilled. But in the opening decades of the twenty-first century, we are witnessing, on a global scale, a mood of disillusionment that deserves deeper attention from gerontologists, because our historical period— the life we are given, not the life we have planned—coincides with a shift toward population aging. The aging of the baby boomers is a notable sign of this shift and members of this cohort, both individually and collectively, will face the challenge of how to convert their experience into a story that makes sense.

Disillusionment is ultimately a “crisis of meaning” in the sense described by Viktor Frankl in 2006. The experience of disillusionment and despair is a moment when aging baby boomers will have to confront deep questions of personal responsibility never stated better than by Frankl, speaking of what he learned in the concentration camps of Nazi Germany: “What was really needed was a fundamental change in our attitude toward life. We had to learn ourselves and, furthermore, we had to teach the despairing men, that it did not really matter what we expected from life, but rather what life expected from us. We needed to stop asking about the meaning of life, and instead think of ourselves as those who were being questioned by life—daily and hourly. Our question must consist, not in talk and meditation, but in right action and in right conduct. Life ultimately means taking the responsibility to find the right answer to its problems and to fulfill the tasks which it constantly sets for each individual.”

How to find “the right answer” to the problems we find in the life we are given, not the life we have planned? Baby boomers’ disillusionment is not surprising, and, as I’ve argued, its sources are many—age, cohort, and historical period. All are parts of the story. But explaining the phenomenon may be less important than, as Frankl says, taking responsibility. We will only do that by helping aging baby boomers find a new story, one that not only makes sorrows bearable, but also converts our experience into hope for future generations.

The ‘A Wealth of Common Sense’ investing site provided an interesting thought exercise by attempting to predict industries and trends that will fade away along with the baby boomer generation. Some of the answers were predictable – cable television, for example – while others like traditional brick-and-mortar bank branches and conventional home ownership were more of a surprise. The sports landscape is set to change dramatically if the predictions are correct. The National Football League is forecast to succumb to its concussion issues, shrinking into a niche sport like boxing. Both golf and baseball are deemed too slow and archaic for their current popularity to continue.

The most contentious forecast involved major changes in home ownership. Blog author and portfolio manager Ben Carlson writes, “Whether it’s trading a piece of your equity for help with a down payment or going in with professional investors to buy a home, it’s possible the idea of conventional home ownership, especially on the expensive coasts, could look different to make it more affordable to buy. Residential real estate is an enormous market so the finance industry is going to find unorthodox ways to make money in the space at some point.” The “trading a piece of your equity” involves pledging a portion of the price upside of the home to a company that finances the initial down payment. Admitting that the transformation is a long way off, the article predicts that banking will become increasingly dominated by technology and face-to-face meetings with customers will end. Goldman Sachs and J.P. Morgan were cited as companies that are already moving in this direction.

Other trends and institutions forecasted to dwindle along with the boomer population include organized religion, high-interest rates, movie theatres, voice mail and (I think they were kidding with this one) gold. There's a quote I heard when working in finance – one I've never been able to attribute despite numerous attempts – that goes something like, “during periods of widespread change, it's hard for investors to pick the winners, but it's often easy to identify the losers.” DVD manufacturers were an obvious example a decade or so ago.

Although talking about the end of life is difficult, it is something that should be put on the table by seniors. An excellent article about this subject was written by Paul Hebert in HuffPost Canada Blogs – here is a part of it. Studies show that people who have conversations about their end-of-life preferences are much more likely to be satisfied with the care received, and their caregivers are less likely to suffer from depression or be left wondering if they made the right decisions for their loved ones.

The reality is that the majority of those nearing end of life are often unable to make decisions for them-selves. Yet a recent poll found that only half of Canadians had discussed their wishes with family or friends -- and only ten per cent had discussed the topic with healthcare providers. Advance care planning is typically thought about in the context of advanced age or specific diagnoses such as cancer. However, it is important for everybody to do, and particularly, for those with multiple medical problems and frailty. While frailty increases with age, it can occur at any age and increases the chances of dying. Although catastrophic illness can occur at any time, frailty increases the likelihood that end of life is nearing and when life prolonging procedures may not be appropriate or effective.

While many people reaching the end of life say they want to die at home, without an advance care plan, they are often trapped in hospital enduring heroic procedures rather than receiving comfort care during the little time they might have left. Comfort care includes pain and symptom management to prevent or relieve suffering at the end of life. Many sick or elderly people worry about being a burden to their families. The

good news is that patients who have end-of-life conversations place less of a strain on caregivers and are more likely to receive hospice care or palliative support at home. Think about and designate a substitute decision maker. This is someone you trust to make healthcare decisions based on your wishes in the event you cannot make them.

Talk to your substitute decision maker, loved ones and your doctor. Your loved ones will be grateful that you spoke up. When patients have an advance care plan, their families are much more likely to know that their loved one's wishes were known and followed. Lack of planning has been shown to leave families less satisfied during terminal illness or in the months following death.

Once you have arrived at a plan, write it down and make sure everyone knows. In particular, make sure that healthcare providers and institutions are aware and have noted it in your chart. At present, patient preferences are only known in a minority of cases. Canadians are living longer and healthier. A little planning can ensure the well-being of yourself and your loved ones at the end of life as well.



Drive-in movies are a nostalgic symbol across all generations these days, but only boomers truly remember the experience in its golden age.



Air travel has changed in so many ways, but baby boomers remember when it was common to see people smoking on airplanes.



Before the internet and smartphones put the answer to almost every question right at our fingertips, people had to find the information they wanted in an encyclopedia. The set was probably sold to the family by a door-to-door salesman.



Thirty percent of milk was still delivered to homes in the 1960s. Prior to that, it was by far the most popular way for consumers to get their milk. Even today, a very small number of households still have it delivered to the home. (pics and description courtesy of J. Ballard & A. Tucker)

Chapter Twelve

What Does the Future Hold for Retirees?

According to boomers surveyed for a relatively recent RBC Retirement Myths & Realities poll, conducted by Ipsos, the savings gap between want and reality for boomers varies widely. On average, those with investable assets of \$100,000+ want to save \$949,000 and so far, are falling over \$275,000 short. Those with investable assets of less than \$100,000 want to save, on average, \$574,000 and are over \$500,000 away from their goal. Investable assets typically include cash, bank account funds, retirement account funds, etc.

What's not clear is how realistic either of these savings goals is. "When you peel back the layers, many Boomers worry about their savings shortfall because they just don't know where to start," comments Rick Lowes, Vice-President, retirement & strategy at RBC. "The best approach is to start with expectations including: the lifestyle you hope to lead in retirement, retirement income options, and then build a plan to get you there." There are also a number of actions you can take ahead of retirement, including: choosing whether to delay applying for your Canadian Pension Plan (CPP - QPP in Quebec) and Old Age Security (OAS) once you become eligible, to benefit from increased payments at a later age. Determining all the sources of income you'll be able to draw upon in retirement. Take full advantage of your RRSP and TFSA options. Ensure that you have tax-smart strategies and the right investments – and asset mixes – to help maximize your savings

The RBC poll found that not-yet-retired boomers are considering a number of options to boost their retirement income, including; Downsizing/moving – fifty-two percent; Working in retirement – forty-one percent; Borrowing against home equity –

twenty-five percent; Relying on an expected inheritance – twenty-one percent; Hoping to win the lottery – three percent.

No-one should be relying on an inheritance or a lottery win. We also don't want anyone feeling discouraged by unrealistic savings goals or thinking they don't have enough time. Concerns like these can be overcome by taking control of your finances," continues Lowes. "There could be some tough choices ahead. A half-hour conversation with a financial planner can help you get started and shape your retirement plans to make a real difference to your financial future.

These are the findings of the RBC 2019 Retirement Myths and Realities Poll, conducted by Ipsos in 2019. For the overall survey, a sample of 2,000 Canadians aged fifty plus was interviewed via the Ipsos I-Say panel and non-panel sources. Quotas and weighting were applied to ensure that the sample's composition reflects that of the adult population according to Census data and to provide results intended to approximate the sample universe.

People overestimate how long their money will last, adding to the financial challenges of a longer-than-expected lifespan. BlackRock's 2015 Global Investor Pulse Survey estimates that, on average, Canadians expect to require \$46,900 annually to satisfy their anticipated expenses in retirement. However, they've only saved an average of \$70,700 in total — enough to maintain that lifestyle for two years, excluding any government pensions. In fact, four in 10 Canadian pre-retirees have saved absolutely nothing for retirement, according to the BlackRock survey, presumably counting on government pensions to meet future needs. The Finances in Retirement Index, published by Natixis Global Asset Management and Core-Data Research, assesses the suitability of countries in meeting the financial needs and expectations of retirees. Canadians ranked eleventh out of one hundred and fifty countries with a rating of sixty-eighty, only slightly better than the U.S. index score of sixty-five.

"Third, people don't understand the power of compound interest, which is an exponential process," says Castille. "It's like the analogy of placing a grain of rice on a

checkerboard and doubling that amount for each subsequent square. People can guess the amounts for the first few squares, but they tend to underestimate how many grains of rice there are when it comes to the whole board.”

After realistically assessing all three considerations, Castille recommends developing an appropriate retirement plan. “In order to achieve a consistent lifestyle in retirement, we can look at models that help us to estimate how much of our income we need to devote to saving and investing,” says Castille. “Most people aren’t on an income roller coaster, doing splendidly one year and impoverished the next. Generally we’re earning a relatively larger amount at the end of our careers than at the beginning. When you’re young it may be more important to consume instead of saving, or you’d be eating nothing but ramen noodles. But as you reach your thirties and are receiving regular pay increases, you can really begin to invest and build balances quickly, leveraging the principle of compound interest.”

Castille recommends that pre-retirees look at retirement investment as a debt they owe their future selves. For example, he advises people to look at the money a person would need to put aside to enjoy a cup of coffee each day of a thirty year retirement. At one dollar and ninety-five cents per cup, it would cost \$21,352.50. “As illustration, imagine you’re fifty-five and you want to enjoy that cup a day for thirty years, beginning at age sixty-five,” says Castille. “You can achieve that goal, based on certain investment assumptions, by putting aside just \$9,701.00 today which is quite a bargain.”

One invention of the twentieth century that is likely to disappear early in the twenty first century is the concept of retirement. Retirement has come to mean that after a period of income- generating work lasting until age sixty-five or, in recent times, age sixty or even fifty-five, one should cease income generating work. The “final” phase of life is expected to be one dominated by leisure, paid for by savings and benefits accumulated in the employment phase of life.

A surprising number of modern institutions and assumptions have been built around this notion. Now it appears that retirement may go the way of the dodo bird - for those approaching age fifty, and the generations to follow, the idea of the end of retirement is a challenge, an opportunity, and certainly a wake-up call.

Various myths underlie the concept of retirement. First, that age sixty-five is old. Second, that those over sixty-five are not generally capable of useful work. And third, that those remaining in the paid labor force will, through social security tax contributions, pay for the benefits of contemporary retirees.

Each myth is refuted by current realities. Age sixty-five is no longer old. People are living and maintaining vitality longer, a phenomenon known as down-aging. When the Social Security System was established, the age for collection of benefits was set at age sixty-five, because the planners knew at the time that the average life span was age sixty-three. Thus, few persons were expected to actually collect benefits, with benefits going only to the truly needy. As the century turns the average sixty-five year old can expect to live another twenty years on average. In the near future people will live even longer, in better health, and unless the retirement concept changes will need to collect retirement benefits for periods averaging twenty to forty years, perhaps even longer.

The second myth, that people over the age of sixty-five are not capable of meaningful work also flies in the face of tomorrow's realities. When retirement began early this century the most common work was manual and depended heavily on strength. People over sixty-five were indeed old, more similar to the eighty year old of today. The primary work of tomorrow is knowledge work, requiring little or no manual strength. Research demonstrates quite clearly that maintaining mental activity can sustain a sharp mind far into old age, barring illness. If the culture is short on anything these days it is wisdom, often the unique strength of elders. It can also be pointed out that even muscle strength can be maintained at a far higher level than previously thought, with proper exercise.

Finally, the myth that future workers will support future retirees with social security taxes flies in the face of demographic realities. When the system was established, there were about twenty workers paying an annual tax of thirty dollars to support each retiree. By 2011, when the first baby boomer turns sixty-five, there will be about two workers per retiree, paying an annual tax of up to \$15000. Social security, conceived as a kind of insurance, works as a kind of pyramid scheme in which those 'in early' benefit the most, and those "in last" may not benefit at all. It is difficult to imagine how such a system can sustain itself, though many proposals are being floated in an attempt to maintain the program.

For a variety of reasons other financial sources are unlikely to be adequate to pay for a twenty to forty year retirement. Private pensions are diminishing or disappearing, and harder to accumulate anyway because of the disappearance of the single career job. Home equity is not expected to increase at near the rate of the post-World War II years, and those under age fifty are not saving at the rates needed to pay for a long retirement.

The twentieth Century concept of retirement was largely deliberately invented. A variety of interests wanted to move people out of the labor force so younger people could be accommodated. The work was not easily done by elders. New industries revolving around investing for retirement and the activities of retirement set out to convince people that retirement was natural, and a kind of new right of modern living. For a time it has seemed to work.

Now however, it seems likely that most twenty first Century elders will not retire. They will slow down, work less, work at new things, have some leisure, but continue to engage in useful, income producing work in a variety of arrangements and patterns, perhaps for all of their lives. It is safe to say that the first quarter of the twenty first Century will see a great re-invention of the third phase of life, away from classic retirement and toward something like 'life fulfillment.' The end of retirement and beginning of life fulfillment may be a kind of liberation although younger baby boomers

(sixty to sixty-nine) reported significantly less income and fewer retirement resources than the seventy plus age group.

The Canadian government in their 'BUDGET 2019' regarding seniors stated; to help low-income working seniors keep more of what they earn, budget 2019 proposes to enhance the Guaranteed Income Supplement (GIS) earnings exemption, beginning with the July 2020-21 benefit year. The enhancement would: Extend eligibility for the earnings exemption to self-employment income. Provide a full or partial exemption on up to \$15,000 of annual employment and self-employment income for each GIS or Allowance recipient as well as their spouse, specifically by: Increasing the amount of the full exemption from \$3,500 to \$5,000 per year for each GIS or Allowance recipient, as well as their spouse. Introducing a partial exemption of fifty per cent, to apply on up to \$10,000 of annual employment and self-employment income beyond the new \$5,000 threshold for each GIS or Allowance recipient, as well as their spouse.

Old Age Security is a monthly payment available to most Canadians aged sixty-five or older. The Guaranteed Income Supplement (GIS) provides a monthly non-taxable payment to Old Age Security pension recipients who have a low income, and are living in Canada. The Allowance is available to certain individuals aged sixty to sixty-four who are married to—or in a common-law relationship with—a senior (sixty-five plus) who is eligible to receive the GIS. The Allowance for the Survivor is available to certain sixty to sixty-four year olds whose spouse or common-law partner has passed away.

The GIS earnings exemption effectively reduces the level of earned income used to calculate GIS and Allowance benefits, allowing low-income seniors to earn a specified amount of income before triggering a reduction in benefits .Too many Canadian seniors face isolation in their retirement years—a difficult situation sometimes made worse by ageism, poor health, reduced mobility, poverty and even abuse. The New Horizons for Seniors Program supports projects that improve the quality of life for Canada's vulnerable seniors, creating more opportunities for seniors to be active in their communities. The program includes support for local projects—like improvements to

community kitchens where seniors help prepare community lunches—as well as projects that are national in scope and can benefit seniors across the country, like financial literacy classes, volunteer opportunities, and more.

Budget 2019 proposes significant additional funding of \$100 million over five years, with twenty million per year ongoing, for the New Horizons for Seniors Program so that it can continue to improve seniors' quality of life and better promote their active participation in the community. The Canada Pension Plan (CPP) is a key pillar of Canada's retirement system—giving Canadian seniors peace of mind and a secure, predictable income. While workers need to apply in order to receive their CPP pension, some eligible seniors apply late or not at all and miss out on receiving their pensions.

To help Canadian workers receive the full value of the pension to which they contributed, Budget 2019 proposes to proactively enroll CPP contributors who are seventy years old or older in 2020, but who have not yet applied to receive their retirement pension. Since some Canadians may prefer not to receive a CPP retirement pension—as it could reduce federal and provincial income-tested benefits—Budget 2019 also proposes to extend the opt-out period from six months to a year. This will ensure that Canadians who choose not to receive a CPP retirement pension are not disadvantaged by proactive enrollment.

Everyone deserves to have peace of mind when it comes to their retirement—especially people who have worked their whole lives to help a company try to stay afloat. In recent years, however, the security of some workplace pensions has been challenged due to company bankruptcies. Following consultations with Canadians, Budget 2019 proposes to introduce new measures to enhance the security of workplace pensions in the event of corporate insolvency.

Among other safeguards, the proposed measures would; make insolvency proceedings fairer, more transparent and more accessible for pensioners and workers, in part by requiring everyone involved to act in good faith, and by giving courts greater ability to review payments made to executives in the lead-up to insolvency. Set higher

expectations for, and better oversight of, corporate behaviour: publicly traded, federally incorporated firms will be required to disclose their policies pertaining to workers and pensioners and executive compensation, or explain why such policies are not in place. Protect Canadians' hard-earned benefits by clarifying in federal pension law that if a pension plan is terminated, it must still provide the same pension benefits as when it was ongoing.

These days some financially hurting retirees are in terrible trouble and politicians in Canada and the United States seem not to care. More seniors are being pushed into homelessness because they can't afford the city's high cost of living or find a safe shelter, says the head of a seniors' non-profit organization. Many seniors rely on these low fixed incomes such as old age security pensions and benefits which are not keeping up with rising rent prices. Older adults have to choose between paying their rent, electrical bills, food and medications, how do one choose between the medications that might keep a senior healthy and having a roof over their head? Some develop mental health issues or choose to take their lives – rather than become homeless.

Skyrocketing rents and dwindling affordable-housing units in major North American cities are driving seniors to the brink of homelessness, forcing some to couch surf, seek roommates or even live in cars, advocates say. While the debate over the city's housing crisis often focuses on millennials, people who work with seniors say elderly adults have lower incomes and fewer supports to withstand being displaced from their homes.

People end up living on the streets, or living in their cars (RVs), or crashing with friends, sleeping on the couch. This used to happen a lot with young people. They could tolerate it quite well, and sort of get on with their lives, whereas, with older people, you don't have a chance to make more money. That's the problem.

Seniors are enduring the same rent hikes as other tenants, but have disproportionately lower incomes and higher medical costs. Provincial and State grants to help elderly renters has not kept pace, and subsidized units have

decreased, experts say. Elderly homeowners also face challenges. Governments should allow seniors to not only defer their property taxes but also other expenses, such as strata fees or utility costs, and to set up a borrowing fund for major repairs.

The senior population (or the overall boomer population) isn't getting any smaller in Canada or the US. By 2030, seniors are expected to take up over twenty percent of the population, according to the U.S Census Bureau. That percentage number remains the same for the year 2050, but it's expected tens of millions more seniors will be living in North America by then. This is mostly thanks to the baby boomer generation. More than half of the generation aren't technically seniors yet, meaning it's not very likely they need help with some form of assisted living.

Researcher's project that more than seventy-six million babies were born during in the US during the baby boomer generation, meaning it's reasonable to believe that more than forty million people in the U.S. (five to six million in Canada) will cross the 'senior' threshold in just the next twelve years. With this amount of seniors in North America at one time, governments is projected to spend a lot more money on programs like Healthcare - Medicare in 2027, almost double what it spent in 2018. Because of this, senior care will have to develop quickly. In just the next thirty years, the industry's users could potentially increase ten- fold. So, what will senior care look like in the future?

'Increasingly, people are not viewing senior living as a step on the way to higher-acuity care but rather as somewhere to age in place,' a panel of members from the Assisted Living Federation of America concluded. The more seniors are willing to enter senior care, the smoother the transition into a more community- and professional-based system. There will be an obvious need for more—and better—senior care moving forward as the elderly population grows. As more elders flow into the senior care world, this can create consequences—both good and not-so-good—for retirees across the country. This transition can be tough for seniors, and reasonably so. The Center for Disease Control notes that up to fourteen percent of patients who need home health

care or hospital care show signs of depression. These living conditions, in which health professionals are constantly intervening in their private space, are fuel for that.

There was a study done in China that showed just under six percent of single seniors surveyed showed a willingness to enter ‘institutional care,’ noting that factors like ‘psychological stress and living arrangements’ were primary reasons as to why they did not want to enter some sort of senior living. But once technology and more community-based systems evolve in the future, professionals expect a greater willingness from elders to enter senior care. The boom in retirees who will need care will create an exorbitant need for more professionals as well as a massive amount of new facilities. It’s been reported that the U.S. will need almost two million more housing facilities by 2040 (Canada will require 250,000) to provide living space for seniors who need care. There’s also been a general rise in building senior care facilities since 2010, with most facilities having over ninety percent occupancy at all times.

The competition amongst a market like senior care will only improve the overall care for the patients. With more facilities to compete against, a certain facility won’t want to fall behind. It will also make sure its practices are up to the standards set by its patients and the patients’ loved ones.

As we advance as a civilization, the hope is that we’ll develop better technology allowing us to survive. This is certainly true in the healthcare industry, and especially with senior care. Technology for seniors specifically has already drastically improved over the last decade with phone apps that can remind elders when to take their medication, and GPS systems that can help locate a senior if they’re missing or not where they should be. There are also companies working to improve senior care daily with inventions like virtual robot assistants. A robotics company recently revealed plans to create a robot called ElliQ. “The device, which is made up of an interactive robot attached to a tablet,” a tech website reported, “was built to help older adults age in place, while keeping them engaged, active, and connected to the outside world.”

Inventions like these can help seniors age more comfortably and actively in instances where there may not be professionals available to help round-the-clock.

Along with seniors' increased willingness to enter a senior care facility (discussed above), elders also are trending toward preferring a more community-based system. One site found that the usage of community-based senior care systems increased from nineteen percent to forty-two percent over a thirteen year period.

These community-based supports and services (CBSS) allow seniors to have a wider range of care as well as a sense of community. In the US more than eleven million seniors live in isolation, with the CDC reporting that thirty percent of elders sixty-five and up live alone. Isolation can have dire effects on seniors' mental and physical state, so the more included they are in a society, the better. Options like CBSS are becoming more popular because they help seniors age better.

A study called 'The 2030 Problem: Caring for Aging Baby Boomers' highlighted the need for developing an affordable community-based system for seniors. "A community's social and economic systems need to become attuned to arranging services to meet the needs of an aging society in natural, informal ways," the study said.

Another expert in the senior care world also weighed in on community-based systems helping seniors: "People don't want to come for meatloaf and mashed potatoes and sit around," said Beth Baker, the author of *With a Little Help from Our Friends — Creating Community as We Grow Older*. "They want a café, they want to have Wi-Fi, and they want to have really cool, interesting, challenging programs of all sorts. ... I think walkability – and having some place to walk to, a destination – is going to be so much more important."

The needs and likes of these age groups aren't so varied. In fact, its where, as much as how, seniors live that may take a page from the millennial and Generation Z handbook: a migration back into cities and denser suburbs for an active lifestyle and readily available services, according to architecture firm Perkins Eastman. In a survey it conducted in early 2019, twenty-six percent of client firms that build and redevelop

properties for seniors say's they believe boomers will be most concerned with living in proximity to an urban location or town center, up from nineteen percent in 2017. There is certainly a move back to the city among a lot of groups, including a population of seniors who maybe left when they had kids, but always wanted to move back. It's part of a broader move in real-estate development that says the way we built cities, with commercial space below and then we lived 'above the store,' so to speak, well, there's a certain amount of wisdom in that.

Builders and remodelers in urban, suburban and rural destinations alike are increasingly meeting seniors where they already live, creating space to entertain grandchildren, installing the bulk of kitchen storage at reduced heights and creating barrier-free entries that are seamless with the landscape. And then there is a rethinking of senior housing at the personal level. Technology, especially leveraging the sharing economy, can help satisfy boomers who want to age in place or are rightfully demanding more from their assisted-living options. (Think of services spanning Uber or Lyft rides to in-home wellness programming.) Transportation-on-demand, dining-on-demand and online learning are all trends that really play well in the senior market. "The sharing economy has a place at the provider level, too, said Hutson. "With food delivery, who says that a senior-living community even has to have a commercial kitchen? You can virtualize a lot of that and reallocate those dollars to other aspects."

"The 1990s was a big explosion of continuing-care retirement communities, [where] design was predetermined, and you had to buy in early with a hefty deposit. They were tribal — like the country-club set — but boomers don't like this model," O'Connor of 55 Plus says. "These are the children raised by the, 'because I say so' generation, says O'Connor. In rebellion, and with many more options, "they're going to retire - just how they want to."

Sources include RBC, Glen Hiemstra, Global News, Laura Kane, Thinkpol, Lisa Tanh, ageing.com, futurist.com, MarketWatch and various web-sites

Chapter Thirteen

Coffee, Happy-Hour and Muscle Cars

Why are there so many boomers, all-be-it at the older end of the boomer spectrum to be found at coffee shops, especially McDonalds in the morning? Coffee and camaraderie lead the parade followed by cheap (twenty percent off for seniors at many outlets) coffee and McDonalds will not run the grey silver crowd off. Many restaurants that serve an inexpensive breakfast will have a gathering of seniors especially if these places charge seniors for the first cup of java only, some even leave a warmer out with a couple pots of coffee that is gratis - yes, it is a daily occurrence at some restaurants. McDonald's is a place that doesn't mind if seniors sit, talk and drink coffee and the conversation these golden oldies have is usually of health, politics, sports and the latest newspaper (they still read papers) headlines.

Stories tell it all – many groups of retirees visit their local McDonald's (or Tim Hortons) as much as seven mornings a week with many having been to their favourite McDonald's hundreds of times. There is a whole gang of elderly folks that are friends and consider going for coffee in the morning a large part of their social life. They enjoy sitting and critiquing other customers, they check in on each-others health and at their older age there is a lot to discuss. They also watch out for each other - if somebody doesn't show for coffee for two days in a row then phone calls or texts go out or they will arrange a physical check at missing friend's residence.

These coffee drinking retirees are experts on McDonald's (or other java shops), they know which managers are good and which are just phoning it in. So - why McDonald's? The coffee is cheap and refills are sometimes free. They can sit under a

warning that says ‘the maximum stay is forty-five minutes’ but management doesn’t seem to care and neither do the retirees sipping and talking away.

Baby boomers have been recognized as being change makers since they came of age in the 1960s and 1970s and it isn’t just about coffee at McDonalds, these days, though, this influential group is shaking up the senior living segment via the kitchen. The evolution of food and beverage in retirement communities has been designed to attract healthy, active seniors. Fresh, globally inspired menus and upgraded coffee are becoming the rule to satisfy their well-traveled, sophisticated tastes. Large, institutional-style dining rooms are giving way to smaller, themed venues, including bistros, pubs, contemporary cafés and coffee kiosks at retirement homes.

Older seniors take their coffee as well as their food seriously. It was the post-World War II boomer generation that first embraced specialty coffees and the North American culinary revolution. Today’s sixty and seventy somethings are not about to leave their homes and their independent lifestyles to move into communities that offer lackluster chow and generic java. “In senior living communities, you must have really good coffee,” says Steven Servant, senior vice president of the senior living culinary group of Unidine, a contract management company that operates one hundred and fifty senior living communities. “It has to be robust in flavor. I think you will see it grow in importance, as senior communities try to attract new customers and decrease the average age of entry.”

In fact, having a coffee shop at a senior living facility was important to seventy-two percent of people choosing such a facility for a friend or family member, according to the Creative Concepts Senior Living report last year published by Datassential, a market research firm in. Today, a modern senior living community is likely to have a Wi-Fi enabled coffee shop, along with a casual bistro, wine bar, and formal dining room with exhibition kitchen, says Datassential. Many facilities are upgrading their coffee programs “to provide coffee-shop-level drinks, from iced coffees to flavored espresso beverages,” Datassential reported.

A simple way to bring better coffee to seniors without operational complexity is with single-cup brewers - these devices brew one cup at a time using a sealed pod of ground coffee. These k-pods are available in an array of coffee roasts, blends and flavors, making it easy to offer a wide assortment. A well-known example is the Keurig[®] brewing system. “If you create a community setting that is attractive, that has a higher level of socialization and amenities, the hope is you are going to attract people to leave their homes and come into a community [earlier],” Servant notes.

Many senior living facilities are renovating single, large, formal dining rooms into multiple venues with varied themes, “ranging from a [cafe]-like social gathering place to casual-dining experiences,” Servant stated. In some facilities, residents sip lattes and cappuccinos prepared by a barista at a coffee kiosk. Residential communities for active seniors are increasingly visible everywhere in North America - such establishments often have sleek architecture and a wealth of entertainment and lifestyle amenities for residents, including movie screens, theater productions and an onsite restaurant. They are also starting to have social hours for residents with coffee and tea.

Operators of these senior retirement complexes should keep in mind that boomers have become more interested in healthful options as they age, but they still insist upon flavor and value, whether it’s a cup of coffee or a meal. They translate value not as a cheaper price, but as a fair price. Given their sheer numbers, the boomers — estimated at eighty-five million strong — are a key demographic for senior living. They are trickling into retirement communities now, but that rate will accelerate in a few years. “This is going to be a tsunami, let alone a wave,” says John Rifkin, senior corporate executive chef of Morrison Community Living.

With the influx of boomers in mind, Morrison (and other retirement buildings) has been upgrading facilities and menus in its retirement communities, which number more than four hundred and fifty. “In our communities, we almost need to have a pop-up restaurant mentality, so we can be nimble enough to change gears from time to time and satisfy customers who eat with us every day,” says Rifkin. For example, a fast-casual

operation that serves coffee, breakfast and lunch is designed to switch menu and theme later in the day to become a pub that offers small plates, cocktails and local beer and wine. “We’re opening a ton of pubs,” says Rifkin.

The coffees these venues serve are selected with an eye to eco-friendly production, as well as flavor, also important to boomers. “The first step was finding sustainable coffee, now it is about flavor,” says Rifkin. “It’s about steamed milk and added flavors, not just an ordinary black cup of coffee anymore.”

What’s more, cafes in senior living communities are modeling the social environment of coffee shops into their complexes. They are comfortable, welcoming spaces where residents can meet with companions, log into the internet and relax over coffee. “If you create that environment, they will use it,” says Rifkin. Servant sums up the transformations in senior living. “The days of stereotypical nursing home food are long gone,” he says. “A care provider will not survive long with that mentality - so you can expect to see a lot of upgrades and changes.”

An article in Post Media by well-known celebrity chef Michael Smith went even further. It said –“fortifying our bodies and minds with healthy food and engaging conversation is critical to elevating the daily life of seniors. And when it comes to ensuring seniors gain the utmost enjoyment of their food, we need to pay close attention to how we respond to each of their five senses. It’s no surprise that, as we age, our senses change. It’s not just our hearing and sight that become less acute. All five of our senses diminish as we move through time, altering the way we experience the world. A research project by Sodexo, a major food services company, and the University of Ottawa called the Five Senses Study was initiated to develop best practices to support seniors. The study focused on ensuring the tastes, smells, sights, sounds and touches they experience every day translate into improved quality of life and well-being.

The issue of food and aging is close to my heart, not only because I’m a chef, but also because my (Michael’s) dad lives in an assisted living facility. Fortunately, he resides in a residence that takes food, nutrition and fellowship seriously. As a result, mealtime is

the highlight of his day. For him, the enjoyment is mostly centred on social interaction with residents and staff. The healthy and tasty food on offer is the icing on the cake. By being intentional and carefully considering how we feed our seniors' souls, minds and bodies, we can enhance their quality of life.

The Five Senses Study sends a clear message about seniors' care: simple things make all the difference. Taste, of course, is the sense we think of most when we talk about food. And while routine and familiar foods can be comforting, introducing new flavours, spices and ingredients keeps things interesting. We also need to think about temperature and texture, and pay attention to what our palettes respond to, whether it is sweet, savoury, spicy or sour.

Aromas are the quickest way to send our minds back to childhood. For me, whenever I pull a carrot out of the ground on my P.E.I. farm, I think of my grandma. From the smell of the soil, I can taste the flavour of the carrot before I've even washed it. As we age, our sense of smell often diminishes, lessening our ability to taste. At home, I find putting a pot of water on the stove with cinnamon sticks creates a comforting environment. In retirement facilities, an open kitchen area helps residents' better smell food, which can stimulate appetite. Seniors with low vision often have difficulty distinguishing between similar colours. Long-term care communities can compensate with meals featuring high-contrast colours to help residents see the different items on their plates.

We know there is a direct correlation between a colourful diet and healthy eating. In general terms, the more colourful the plate, the more nutritious it is. A beautifully laid-out salad bar, for example, is full of colour, textures and stimulating taste combinations. Hearing loss is an issue for many of our seniors. And since we want to encourage social conversations along with a healthy meal, we need to consider the sounds around the table.

The many benefits of communal eating can be nullified if ambient noise levels are high. By minimizing background noise from heating and cooling systems, equipment and

cleaning services, we make it easier for residents to connect with conversation. The fifth sense is touch. When preparing meals for seniors, paying attention to the texture of food and how it feels in our mouth is important. When flavour is released slowly with every chew, people are encouraged to eat more. A good balance of crunchy vegetables, nutty whole grains, silky soups and tender lean proteins makes for a more interesting meal experience. One thing I know with certainty is that who's at the table is every bit as important as what is on the table. The act of sharing, passing the bread, connecting with each other as we touch our glasses and celebrate the bounty of food is wonderful for the soul. I learned the power of the table from my father and for that, I am forever grateful."

And it is not just coffee and or quality - flavourful meals that older retirees need and should have. Drinks like craft beers, quality wines and handcrafted cocktails are now part of their norm also. Senior living communities are raising a toast to their residents with onsite pubs and bars, creative cocktails, craft brews and happy hours that keep 'spirits' high. Happy hours exist in all sorts of establishments across the country, from the most common—bars and restaurants, to retirement communities, where residents, are still very much of the happy-hour going types. Many retirement communities put their own twist on happy hour, whether it's bring-your-own-beverage style or featuring the community's own fully-stocked bar, complete with a liquor license. And state-province regulations often set the rules for what a community can—and can't—offer when it comes to consumption of alcoholic beverages. Having a happy hour is a positive impact; people enjoy the camaraderie and the connection; it creates a liveliness and energy. It's likely that liquor licenses are commonly found in communities where core values don't conflict with alcohol consumption and civic laws allow it.

Santa Marta, a sixty year-old CCRC sponsored by the Archdiocese of Kansas City, throws a happy hour each day after Mass. Around sixty-eight percent of residents are Roman Catholic, says executive director Chet Surmaczewicz, and once Mass ends

around 4:30, a ‘high percentage’ of the community’s residents gather in the lounge for socializing and drinks.

“Our residents are extremely social. It’s not so much about complimentary beverages and food; it’s just such a social hub.” Surmaczewicz has experience in the hospitality industry as well as a culinary background, and says dining is sometimes the only social interaction a resident might have. Other challenges include having appropriate space to display and dispense drinks and having individuals working at the community old enough to serve and manage alcohol sales.

“We’ve found a model that works with liquor cabinets,” he says. All those lockers are currently full in a community of more than two hundred residents, and Surmaczewicz notes that many of the lockers are being used by married couples.

Hillcrest Health Services is yet another senior’s complex that is in the process of constructing an independent living building at Hillcrest Country Estates. The Grand Lodge includes a restaurant, bistro, and pub, with plans to obtain a liquor license for the entire community so residents can purchase alcohol in any of those venues. The pub is expected to stay open six to seven days a week and host happy hours almost every evening. While it will have set hours of operation, if the bar is full at closing time, it will remain open.

It’s all about the social aspect—it’s not about the alcohol - the entire approach to the Lodge is to provide the cruise ship lifestyle so people feel like they’re on vacation every day of their retirement. They cater to the younger boomer population. It is estimated that alcohol is either served or allowed at around eighty percent of senior living communities in North America, and Hillcrest (like many others) already serves beer and wine in its existing assisted living residence under a lower-level liquor license.

Because they are operating a fully functional bar that’s not open to the public, retirement communities have to treat things differently - they have to know what the mark-ups should be, how to serve people—and not over-serve—and how to balance the service with all the other culinary services. Figuring out how to price drinks is a balance,

profit margins for liquor in a regular bar is typically around eighty cents, says Jose Machuca, future Grand Lodge administrator. The community plans to include a certain number of “flex” points into monthly rent for residents to use on things massages, the salon, fitness trainers, or adding alcoholic drinks to meals. Residents have the option of buying more flex points, or using cash.

Many more fun things are now taking place at senior homes everywhere, especially for those who cannot go out for coffee or do not consume alcohol. Some of the most popular are: a ‘Happy Hour’ on Friday afternoons each and every week. Fresh popped popcorn and an entertainer for one hour each week - this is a great way to end the week and using karaoke for example can show off the resident’s personalities. Even the most aloof resident will come out of their shell and the most confused resident will come alive with music. Wine and cheese parties are also a great way to try different types of cheeses each month and in-house residents love it.

There is a ‘changing of the guard’ going on among older retirees - coffee, happy hour and fun get-togethers that today’s retirees are enjoying is taking over from their favourite pass-times from yesterday. Male boomers in their earlier years were big into collecting classic cars – particularly muscle cars. On the whole, the World War II generation was a good steward of the hobby it created, collecting the aspirational cars of its youth in a pattern that collectors have followed ever since. However a demographic shift now looms, tens of millions of boomers have reached retirement age and who’s going to buy all their cars? Boomers are taking a more practical approach to all the baggage they’ve collected over the years; they want to lighten their loads sooner than later. Men in their mid-sixties are selling because their kids aren’t interested in their old gas guzzling vehicles. The latest data says that the median age of collector-car owners is fifty-six years. The oldest boomers are now approaching seventy, and their interest in the hobby is starting to wane. We won’t see a generation of similar size until the so-called millennials hit their peak earning years in a few decades. I However it’s

questionable whether they will care about the cars of their grandfathers and great-grandfathers—or any cars, for that matter.

A heart wrenching story written by a C. Mamula titled: ‘this is the first year of early retirement has been one of the hardest of my life,’ talked about what happens if you don’t have a hobby (like not going for a coffee with other retirees or heading to the local golf course). We include his words in this book because they should make one sit back and give pause to their retirement.

“My wife and I worked hard and planned diligently to achieve financial independence far earlier in life than most people. Last year, I retired from my career as a physical therapist at the age of forty-one. Seven months later we moved across the country to start a new life we had dreamed of for years. I envisioned living a life of freedom, purpose and happiness. At times, that has been the case. But that’s only part of the story. In reality, the past year has been one of the hardest of my life”.

“Here are five challenges we underestimated. Consider them to better prepare for your own early retirement. I’m driven by goals and purpose. I always felt that saving would enable a better future. This made it easy to save money in anticipation of that better tomorrow. My wife is driven by a feeling of safety and security. Living well on one of our incomes while we saved the other paycheck fulfilled those needs. She started cutting back her working hours about six years ago. Simultaneously, I was figuring out the technical aspects of investing and tax planning. Even as her income dropped, our savings increased and our net worth grew considerably. Our actions remained in alignment with our core values.

Once we reached our savings goals, I was ready to move on to a new stage in life. For my wife, the idea of shifting from accumulation to downsizing is terrifying. We realized the need to redefine retirement to line up with both our values. But taking this unconventional path in life is messy as we figure things out. We’re in the best financial position of our lives. Simultaneously, we have more conflict than ever. I’m fairly stoic - I

can count on one hand the number of times I remember shedding a tear in my adult life. Yet on my last day of work, I found myself overcome with emotions.”

“For nearly fifteen years, I worked at the same clinic. Like any workplace, it wasn’t perfect. But it was very good. I was the third newest employee in the core team of eight in my office. The career I invested so heavily in, the group of people who had become my second family, the place where I spent the majority of my waking hours — in an instant all were gone. With that, a piece of me died. I found myself unable to fight back the tears as I said my goodbyes. When I left the office, it got worse. I sat in my car and sobbed for a few minutes until I composed myself. Then I drove the whole way home with tears rolling down my cheeks. Seven months later, we took the next big step in our new life. We moved cross country from Pennsylvania to Utah.

We envisioned our dream life like living in the mountains and pursuing our passions. Again we underestimated how hard change would be. Changes we thought would be easy were hard. A perfect example was selling a house we didn’t love. Still, that house harbored fifteen years-worth of memories. It was the only home our daughter ever knew. Changes we knew would be hard were crushing. Most challenging of all was saying goodbye to family and friends. It’s important to realize that when you choose something, by default you are rejecting everything else. That doesn’t mean you should avoid hard decisions. Nor does it mean we made bad choices.”

“But no matter how well you plan or how much you prepare yourself, change is hard. I didn’t anticipate the magnitude of the emotions that came with these major changes. But I assumed things would quickly get easier as we transitioned to a new phase of life. I was wrong. When I retired, everything familiar changed in the course of a weekend. On Friday, Dec. 1, I went to the same job I had gone to for over a decade. On a Monday in December I woke up to an entirely different role in life. I had to learn how to prioritize my day when no one was telling me where to go, when to be there or what to do. I needed to learn an entirely new skill set. As we just started to settle into new roles and routines, we put our house on the market and started preparing to move. Life

became chaotic. Everything we would take needed to be packed. Things we didn't want-need or have room for needed to be sold, donated or trashed. These acts took time and energy. The emotional toll was greater."

"Once we finally made the move, we assumed things would get easier. They got harder. Everything we knew was gone. The simple act of going to the grocery now took an entire morning of wandering aimlessly around an unfamiliar space. We needed to build a social network from scratch. Yes became our default answer to every offer. In the process, we had little time for ourselves, our relationship and the activities we moved to the mountains for. We're now a year into my early retirement and five months into our move. I don't know when we'll feel settled. We're not there yet."

So what is the secret in order for boomers to enjoy their retirement? Is it meeting fellow retirees at the local coffee shop? Is it having a hobby? Is it traveling? Or perhaps it might be something that only resonates with the retiree themselves. Boomers have waited four decades for retirement to come, so why not try and enjoy it. After forty years in the work force, most of the baby boomers are calling it quits. How can these folks improve their odds of a happy retirement? Value ones time is a good start - surveys in dozens of countries have found there is a relationship between age and happiness. Folks tend to become increasingly unhappy through their twenties and thirties, typically hitting bottom in their forties before rallying from there. Retirement should be the happiest time of one's life, that is, if one is not sick or broke.

It isn't clear what drives this pattern but Keith Bender, an economics professor at the University of Wisconsin-Milwaukee, speculates that midlife dissatisfaction stems from a lack of control over our daily lives -- and that retirees are happier because they have more freedom. "When you're middle-aged, you don't have much choice," he notes. "You have to work. But when you're young and when you're old, you have more time."

While retirement should be a pleasurable period, the transition can be rough. Indeed, Prof. Bender found that those who plan their retirement are usually happier,

while seniors who are pushed out of the work force by ill health or layoffs are less satisfied. Of course, if you are compelled to retire prematurely, there isn't a whole lot you can do about it. Still, you could ease some of the anguish by thinking now about how you will pay for retirement and what you might do once you leave the work force. "You can be forced into retirement at almost any time, so you need to be as ready as possible," professor Bender said. Expect less - as you look ahead to retirement, give careful thought to what sort of lifestyle you can reasonably afford.

Researchers have found, unsurprisingly, that greater income and wealth lead to greater happiness. But the gain in satisfaction from, say, an extra \$25,000 of wealth is smaller than you might imagine. One reason: Much depends on your relative wealth -- including your wealth relative to your expectations. "What you have in the bank, according to the data, does not matter all that much," says Andrew Oswald, an economics professor at England's Warwick University. "What really matters is the gap between what is there and what you think you ought to have. Millionaires can feel relatively poor." Here are some excellent ways to assist one in their early retirement years.

Pick your neighbors. Relative income and wealth are also important in another sense; people care deeply about how their standard of living compares to their neighbors'. "Suppose you're planning to move to Florida," says Erzo F.P. Luttmer, an economics professor at Harvard University's Kennedy School of Government. "Instead of moving to a neighborhood you can barely afford, you might go somewhere that you can comfortably afford. That way, you'll be among people who are taking the less ritzy cruises, and you will be more content."

Buy yourself income; Bender found that retirees who receive traditional company pensions are happier than those who have to rely solely on the savings they have amassed in 401(k) or RRSP and similar retirement-savings plans. Seniors, it seems, like the sense of security that comes with guaranteed, predictable income. What if you don't have a traditional pension? You could always buy yourself a comparable stream of

income by stashing part of your nest egg in an immediate-fixed annuity that pays lifetime income.

Unless you take less income in return for some sort of guarantee, this stream of income will die when you do, so you should purchase an immediate annuity only if you are in decent health. Also, because the payments on most fixed annuities don't rise over time, you shouldn't annuitize your entire nest egg. Instead, consider investing part of your portfolio in stocks, so you have a shot at keeping up with inflation.

Work at retirement - taking a part-time job might seem like a dire step taken only by retirees desperate for extra income. But, in fact, Prof. Bender found that working in retirement seems to increase satisfaction. There is, however, an interesting wrinkle: Retirees are less satisfied if they aren't working, but their spouse is. "You want to enjoy the time together," Bender said. "It's better if you can time it so you're both retired at the same time."

Invest in friendship - your retirement dream might be to travel the globe. But you may be better off having a few friends over for dinner. "Recent research suggests that regularly seeing good friends in the local park will bring a greater boost to mental health than having a shiny German automobile parked outside your retirement home," says Warwick University's Professor Oswald. "My candid advice to aging Americans would be to use your hard-earned cash to invest much more in friendships than in material items."

Here's this book's ultimate hobby retirement tip - when all else fails, go out and purchase an e-bike – after all, these bikes are giving retirees a new sense and purpose in life. Heck these bikes are not just a fun thing - when seniors ride one they get the extra exercise that most need and they can go places where in the past seniors feared to tread. The attitude of seniors and older people today is to stay active as long as they can - use it or lose it. Boomers liked riding bikes in the past and that feeling has not gone away - the feeling of riding a bike can make anyone feel like a kid again.

Many people would like to get on a bike again but suffer from an ailment like COPD, bad knees or a bad back. Many new e-bikes have been developed in the last few years that can help anyone get on a bike again. An e-bike can provide independence to an older person that can no longer drive a car and an e-bike is an ideal vehicle to get around town. With many basket and rack options available an e-bike is great to run errands and pick up some groceries along the way.

What's an e-bike? An e-bike is basically a bike with an electric motor and battery on it. Many e-bikes have pedal assist and throttle control, how pedal assist works is you have to pedal to get going and the motor will kick in and assist you. The motor provides additional power and gets you going faster, it gives you a feeling of the wind at your back and makes going up hills a breeze. Throttle control is like on a motorbike twist the handle and of you go without pedaling.

From talking to people e-bikes get a mix reaction. Many people especially older people think e-bikes are somehow cheating and say what is the point of an e-bike? If you put someone on an e-bike for the first time, after their ride they almost always come back smiling. E-bikes can get people out riding again that normal would be sidelined and studies show that people that own e-bikes ride them more often and are secure in the knowledge that they will receive a boost if they get tired or encounter hills.

In the last few years many new e-bikes have come to market. Some are designed for off-roading and some are designed for city commuting. The big game-changer in the last few years is improved battery performance. New industry-standard lithium-ion batteries are now lighter and last between thirty-two and one-hundred and thirteen kilometers (twenty and seventy miles) depending on the type of terrain and the weight of the rider. Batteries are now more commonly mounted in the frame lower on the bike - this lowers the center of gravity and improved handling. Motors can be mounted in three places front, rear tire or a center hub motor mounted where the pedals are. Depending on your needs and budget each location has its pros and cons. A proper fitting e-bike is a better option for an older person than a scooter. For one thing, an e-

bike is much lighter than a scooter many e-bikes weigh about twenty-five kilograms (fifty to sixty pounds) whereas an average scooter weighs about two hundred and fifty pounds. A scooter when it runs out of power is pretty well useless. An e-bike on the other hand if you run out of power you can simple peddle home like you would on a normal bike.

Many inexpensive e-bikes have their battery mounted above the rear tire. The following examples of e-bikes for seniors with batteries that are mounted lower on the bike. The cost of a lower mounter battery e-bike will generally be more, but with the battery mounted lower the bike has a lower center of gravity and will have a nicer feel when riding.

Sources include Food Management, Steven Brewer, Alyssa Gerace, Nealon, Quora, J. Clements, Wall Street Journal, Gear, M. Smith-Post Media and various web-sites

Chapter Fourteen

The Truth & Nothing but the Truth

North American baby boomers are the most powerful generation in history of the human race - raised during the economic boom times that followed World War II. Media and marketers have treated this peer group as one enormous, colossal organization since their youth. Much larger than the entire population of France, North America's baby boomers were and are, a far more sundry demographic than any of their many typecasts conveyed.

According to writer Sally Abrahms - It's time to debunk some generalizations about the original 'Me Generation'. Boomers are wealthy - rather than downsizing, many empty nesters are snapping up second homes or moving into bigger quarters, seeking more prestige and space for friends and relatives to visit. For instance, hundreds of retirement communities offer custom homes with garages as huge as 3,000 square feet, to fit RVs, boats and classic-car collections. Increasingly, "retirement isn't all about being practical," Ken Dychtwald, founder and chief executive of the consulting firm Age-Wave, told U.S. News & World Report a few years ago.

Such stories of big spending have dominated popular perceptions of boomers in their later years. But many boomers couldn't be further from living that dream. While some benefit from multiple income streams, members of this sandwich generation often are saddled simultaneously with their children's eye-popping college tuition payments and health expenses for their aging parents. Some have to leave their jobs to be full-time caregivers. A 2013 AARP study found that about one in five workers between ages forty-five and seventy-four had either taken leave or quit a job to care for an adult family member in the past five years. That amounted to an average \$303,880 in

lost income (including pension and Social Security benefits) per caregiver, according to a MetLife estimate.

On top of that, there are a mounting number of ‘gray divorce’ couples who, in their fifties and sixties, suddenly have to divide assets they had counted on. Given boomers’ longer life expectancy, that translates into a lot more bills for many more years. Savings aren’t helping them much. A Wells Fargo study released in 2019 showed that working Americans age sixty or older have median savings of just \$50,000, about \$250,000 short of their goal, and plans to keep their jobs longer might not work. In the same study, forty-nine percent of retired respondents said they left the workforce earlier than expected, frequently because of health problems or an employer’s decision. Boomers know that their financial situation is more precarious than others think. “When I talk to audiences around the country, I hear this palpable fear that boomers will outlive their money,” says personal finance expert Kerry Hannon, author of ‘Getting the Job You Want after 50.’

Boomers are healthier than their parents - baby boomers have the longest life expectancy in history. The average sixty-five year-old today can expect to live to 84.3 — nearly three years longer than a sixty-five year-old in 1980. New tests to screen for health issues, along with greater public awareness about the dangers of smoking, sitting and obesity, give boomers health advantages that their parents never had. Statins to lower cholesterol and reduce the risk of heart disease weren’t even introduced until 1987. Boomers are tracking their fitness, tallying their steps and counting their calories. It’s natural to assume they are healthier than the previous generation.

But the data doesn’t agree. “We have all these medical advances, fitness and technology. There’s this belief that with so many more tools available that boomers have to be doing better, but it’s a misperception,” says Cedric Bryant, chief science officer for the American Council on Exercise. Research published in the Journal of the American Medical Association in 2013 showed that boomers were in worse health than their parents at about the same age. They had more disabilities and higher rates of

chronic diseases. Just thirteen percent of the studied boomers said they were in excellent health, compared with thirty-two percent of people from the previous generation. Boomers were more likely to be obese, exercised less, and had higher rates of hypertension and high cholesterol.

Boomers are selfish - if you want to see how unpopular the cohort unfortunately nicknamed the 'Me Generation' has become, just Google "baby boomers selfish." A search returned 147,000 results, including headlines declaring them 'The Worst Generation Ever.' Detractors complain that boomers stay too long at their jobs and in their homes, not making room for the next generation, spending their children's inheritances and running up debt.

Jim Tankersley wrote, "The generation that was born into some of the strongest job growth in the history of North America, gobbled up its best parts, and left its children and grandchildren with some bones to pick through and a big bill to pay." Not so fast. Boomers have been far more generous with their money than they're given credit for, a benevolence that will continue after their deaths. The generation is poised to lead the largest wealth transfer in U.S. history. Researchers at Boston College's Center on Wealth and Philanthropy estimated that between 2007 and 2061, heirs will receive \$36 trillion from deceased relatives, and \$20.6 trillion will be given to charity. A new Merrill Lynch report credits boomers for an upcoming surge in charitable giving: Over the next twenty years, retirees will donate money and time worth eight trillion dollars.

The generation has also solidified the concept of the encore career, with retirees parlaying their experience and skills into volunteer roles or paid "second act" jobs that have a positive social impact. The San Francisco-based non-profit Encore.org launched in 1997 to place skilled retirees in health-care, human services, environmental and educational fields. Research showed that more than 4.5 million Americans ages fifty to seventy are already in encore careers and an additional twenty-one million plan to

pursue them. As founder and chief executive Marc Freedman told me, “The so-called ‘Me Generation’ is being shown to be the ‘We Generation.’ ”

Boomers are technology-challenged - It stands to reason that people who weren't exposed to personal computers until adulthood would have a harder time learning digital skills than those who have been using them since childhood. The personal computer didn't even exist until the oldest boomers were a decade out of high school. The youngest were in their late twenties when the public Internet was born. In 2001, educator Marc Prensky coined the term “digital immigrant” for those born before 1980 who can find technology foreign. It's assumed that older adults are slower to grasp new skills and those computers, digital gadgets and social media are too complicated for them to use.

But boomers, like younger generations, have integrated digital technology into almost every facet of their lives — from banking and shopping to following news and watching videos. A 2010 Pew Research Center study found that eighty-four percent of Americans between ages fifty-seven and sixty-five owned a cellphone, about the average for adults of all ages. They were nearly as likely as Gen Xers to own a desktop computer — sixty-four percent compared with sixty-nine percent (though Gen Xers were more likely to have a laptop). And among younger boomers, forty-two percent owned an iPod or MP3 player, while thirty-eight percent owned a game console.

They're also far from social-media-shy. Users over age fifty-five are Facebook's fastest-growing segment; seven out of ten boomers already have (had) an account. They have no problem logging on for love, either. Several dating sites cater to the fifty plus set who now make up twenty percent of all online daters.

Boomers don't have sex - On that note, boomers also have challenged the notion that our sex lives collapse as we age. A culture that glorifies youth and glamorizes taut bodies has grimaced at the idea of grandparents as sexual beings. Older actresses are sidelined as romantic leads in movies, and the sex lives of married couples are the butt

of jokes on TV shows. Society's discomfort with older-adult sexuality makes Viagra and Cialis ads seem almost ghoulish.

But even fifty-two years after the 'Summer of Love', people in this generation haven't let their sex lives die. In a National Survey of Sexual Health and Behavior a few years ago, thirty-eight percent of married men ages fifty to fifty-nine said they had sex "a few times a month to weekly," and 35.4 percent of sixty to sixty-nine year-olds concurred. They didn't trail too far behind young men in their sexual prime. It's not all good news, though. According to the Centers for Disease Control and Prevention, sexually transmitted diseases are hitting boomers hard - STD rates doubled among fifty to ninety year-olds in just ten years.

Boomers do have their share of problems though - retirement and depression aren't inextricably linked, but for some, the reality of life after work doesn't live up to its promise. Many older workers look forward to finally being able to focus on the things that give them the greatest pleasure. Yet, according to a study by the London-based Institute of Economic Affairs, the likelihood that someone will suffer from clinical depression actually goes up by about forty percent after retiring.

In large part that's because work, whether one realizes it or not, provides many of the ingredients that fuel happiness, including social connections, a steady routine, and a sense of purpose. One's work-life gave you social connections, a sense of purpose, and a regular routine. In retirement, you need to replace those factors with new ones. This time, the choices are all up to the retiree - don't just put your feet up - keep yourself occupied mentally, physically and socially.

Retirement should be a time to enjoy the fruits of your hard work. However, happiness can be elusive unless you have a plan to keep yourself occupied mentally, physically and socially. The key to enjoying retirement is finding new ways to achieve the rewards you once got from work. Here are a few ways to make the most of your retirement and stave off depression:

Keeping active as you age not only helps your physical health but your mental well-being as well. A Merrill Lynch survey of retirees found that good health was the most important component of a happy retirement. Whether it's going on brisk walks or taking a tai chi class, it's vital to make exercise part of your routine. If you can't afford a gym membership, local recreation centers offer an array of activities, often at very competitive prices. When you step away from the workforce, you're losing the built-in social networks that a steady job provides. In retirement, maintaining relationships often requires a little more work, but at least you can pick and choose your companions!

For those who use their time to deepen existing bonds and create new ones, the benefits are far-reaching. Research suggests that socially active retirees not only enjoy greater happiness but also improved longevity and better overall health late in life. When you've got a job to go to, you don't typically get to decide when you wake up and what activities you'll tackle. In retirement, however, that slate is pretty much blank. That can be a tremendous benefit, but it also makes it easier to fritter your days away.

Retirees often fare better when they have a plan for the day, including what time to get up and what they hope to accomplish. Sticking to a routine helps you maintain a sense of purpose and the feeling that you're actually getting something done, even if it's meeting friends for coffee or hitting the tennis court. While some retirees dive into retirement with gusto, others report feeling directionless. One of the answers might be post-retirement bridge employment - that is, stay in the workforce on a reduced schedule.

Retirees adjust better when they have a plan for the day, including what time to get up and what they want to do. Studies bear out the benefits. A University of Florida researcher found that those who continued to work in their professions part-time had better emotional and physical health than those who retired completely. As it turns out, one of the best ways to take care of yourself in retirement is by taking care of others. A psychologist from Carnegie Mellon University found those seniors who volunteered two

hundred or more hours a year had a greater feeling of mental well-being than those who didn't.

For those who want to give back, the possibilities and the needs are endless. You might try tutoring children at an elementary school or walking dogs at the local humane society. You'll not only give greater purpose to your post-work life but have the opportunity to build social connections as well. Places to help you get started includes schools, which offer non-credit courses at colleges nationwide, Of course, you don't need to show up in person to build on your education as many centers of learning offer free and low-cost video courses.

These are just some of the things to do in retirement but there are things you should not do. Retirement is a massive change of lifestyle for anyone. As with other major life changes, it's the perfect time to redefine who you are. Avoid pitfalls and make the most of your new life by exploring the perfect things to do after retirement along with what not to do. As you approach retirement, you become enthusiastic about all that lies on the other side of that long-awaited day. When the day finally comes, you'll sleep late for a week or two (or more), enjoy putting around the house, and play golf or do whatever you've always done for relaxation and entertainment while you were working. You might even take a few celebratory trips. However, one day you'll wake up with a raging case of existential anxiety.

You had no idea that you'd miss the structure your job brought you, along with its expectations and anesthetizing comforts. Humans are creatures of habit, and for many people, who they are is what they do. When you feel that existential anxiety, it's time to move past the initial vacation stage of retirement and think about what you want to do with the rest of your life. Does some research - explore your interests, write down your thoughts and dreams, and map out a course. In other words, create a bucket list. Develop new, healthy routines that provide the missing structure and prevent you from feeling you're drifting along through life with no purpose.

When you retire, it's tempting to sell your home and move to smaller digs, especially if you need cash and have equity in your home. However, you might want to hit the pause button on this, especially if your payments are low, or you've paid off your mortgage. Things to consider: It is expensive to downsize. The actual move is a considerable expense and could be emotionally and physically taxing - even if you're just moving to the retirement community on the other side of town. If you're considering a long distance move to what's said to be one of the best retirement areas in the country, consider that you would be leaving behind old friends, everything that's familiar, and probably family. Postponing moving to a new house after you retire will give you fewer changes to adapt to all at once.

But the real truth is that maybe you should not retire at all. An article by Brett Arends tells why. You're buying into the whole 'FIRE' movement, which is now a thing and stands for "Financial Independence, Retire Early." You're figuring with extreme, "radical" saving, and booming stock markets, you could make it to easy street by fifty-five or even thirty-five. You'll be fishing, or surfing, or painting beautiful sunsets in the great outdoors while everyone else is still stuck in the rat race. You can see the appeal, as the Dow Jones and TSE have surged over the past ten years, it's come to seem reasonable and even real for many. Half a million have joined the FIRE bulletin boards on Reddit. It's fun to dream. And no doubt it works for some - but they're probably few. For most it's a dangerous chimera. Sorry folks, but you're probably not going to retire early. And even if you could you probably shouldn't - instead you should be planning to retire late or never.

Retiring late is probably more realistic for baby boomers. Stock markets don't normally quadruple every ten years. Just because the Dow Jones Industrial Average has gone from 6000 in 2009 to 27,000 today (October 2019) doesn't mean it's going to 100,000 by 2029. The chances of that are slim to none: By the standards of history, stock prices are already very expensive in relation to fundamentals. Financial hubris is common at the end of big bull markets. When the market goes up for many years,

making money starts to look really easy. The last time people thought like this was 1999, when the Dow surged to about 11,000 and a best seller predicted it would quickly go to 36,000. Instead it fell by a third (although in Canada things were not so bad).

Retiring late may be better for all of us - the Dutch found out recently that when they encouraged people to work longer, they lived longer. The mortality rate, just between ages sixty-two and sixty-five, plunged by a stunning thirty-two percent among those men that stayed in work. In the U.S., there's actually a ripple of deaths each year among those who retire age at sixty-two, as soon as they can claim Social Security.

Most middle-class people waste too much money, and we should all save more. And while the goal of "financial independence" is a good one, there are natural limits. So-called "radical" or extreme saving sounds great in theory — until its February in Minneapolis or Winnipeg and you're hunkered down darning your own socks while your friends are all having cocktails by a pool or sitting on a beach.

If you retire late, you won't spend decades bored crazy. Chances are you're going to live a long time. More than a quarter of those who live to fifty will live into their nineties, says the Center for Disease Control. That's around 15,000 free, empty days. Sounds like bliss? Sure, maybe build your own yacht, sail the world, and find a new religion in the Solomon Islands - or maybe not. Two words: Daytime TV. Do you want to spend the remaining days of your life watching "Days of Our Lives?" If you retire late, you won't drive your family nuts, either. You think your adult children want you hanging around them all the time? They have their own lives. And your sons-and daughters-in-law may not be thrilled to have two extra full-time co-parents with nothing better to do. Oh, and your grandkids will hit their teens soon enough and they will not want to spend time with their grandparents.

Delayed retirement will get you more from the Federal Governments - for the later you retire, the more you'll benefit from more compound interest — and cheaper lifetime annuities. The longer you work, the longer you can add to your retirement savings, the more time they have to grow, and the less you will need when you

eventually retire. Throw in the boost to CPP or Social Security as well, and delaying retirement by one year is roughly 3.5 times as impactful as saving an additional one percent of wages for thirty years, calculated financial researchers recently. The later you retire, the lower your risk of disaster. Financial planning isn't just about predicting the average. It's about being prepared for the worst. Many of those who retire early will be able to live out their financial plan - but not all. Some will be hit by medical disaster or other unforeseen major costs. That was a point raised recently by writer Suze Orman - and the financial risks leaps even more when you get old. Half of those who retire will end up in a nursing home. Ten percent of people over eighty-five already spend more than their income just on their out of pocket medical expenses. Will the picture be better by the time you get there? Will medical costs have fallen behind inflation? Don't bet on it.

If you plan on postponing retiring, you'll focus more on the real things ruining your quality of life. If you hate your job and you can't stand your boss, you don't need to hunker down, eat lentils, and gamble everything on high-risk stocks in the hope of retiring early. You just need a new job. Luckily, thanks to the internet, it's never been easier to find new employers, learn about new careers, or to retrain.

The 'real truth' that boomers need to hear can be found in an article by registered dietitian Timi Gustafson in huffingtonpost.ca – 'why baby boomers need to worry' – excerpts from the blog are; "They saw themselves as trail blazers and pioneers. They broke rules and redefined values. They took much for granted and expected more. They vowed to be forever young. But now, the baby boomers generation -- those born between 1947 and 1964 -- just hope to retire safely, hold on to their lifestyle, and stay as healthy and fit as possible.

That may not be easy. Boomers have plenty of reasons to worry about their diminishing future prospects. Although they never thought of themselves as anything but winners, millions begin to discover how vulnerable they truly are. According to a survey by Associated Press-Lifegostrong.com in 2011, the latest of its kind, slightly less

than half of all boomers consider themselves as reasonably happy. Most think they are healthy or fairly healthy, and nearly half feel that their physical health has not worsened over the past five years. In terms of health concerns, cancer ranks highest, followed by age-related dementia and memory loss, and heart disease.

Weight issues are among the most common causes of health problems affecting boomers. Two-thirds have made at least one dietary adjustment to lose weight, and more than half to reduce cholesterol levels. Overall, this generation seems better informed about the ins and outs of nutritional health than its predecessors. Still, as other studies have shown, boomers don't age as well as their parents and grandparents did. Despite of their optimistic outlook, the truth is that only a small minority (about thirteen percent) is in really excellent shape.

Baby boomers may view the effects of aging as something that happens to someone else, but in reality they may end up creakier and sicker than their parents did, according to one study report. "The message here is that we may not be the healthiest generation," said Dr. Dana E. King, a professor of medicine at West Virginia University School of Medicine and lead author of the report. "And I think this may be a wake-up call to the baby boomers to change their lifestyles for the better and try to delay the kind of diseases and disabilities that seem to be coming at a higher rate."

Sources used in this chapter include the Washington Post, Investopedia, Daniel Kurt, Patricia Lantz, Huffpost and Market Watch

Chapter Fifteen

Adult Children Can be the Abusers

Elder abuse is "a single, or repeated act, or lack of appropriate action, occurring within any relationship where there is an expectation of trust, which causes harm or distress to an older person." This definition has been adopted by the World Health Organization (WHO) from a definition put forward by Action on Elder Abuse in the UK. Laws protecting the elderly from abuse are similar to and related to laws protecting dependent adults from abuse. It includes harms by people the older person knows, or has a relationship with, such as a spouse, partner, family member, friend or neighbor or people that the older person relies on for services. Many forms of elder abuse are recognized as types of domestic violence or family violence since they are committed by family members. Paid caregivers have also been known to prey on their elderly patients.

It is probable that well over one million elderly people are victims of domestic violence every year in North America with forty percent of these cases occurring when adult children victimize their own parents. The oppression includes psychological, physical, and financial abuse with adult children more likely to inflict psychological maltreatment than physical or financial abuse. The fact that the baby boomer generation is graying and families typically provide care for aged loved ones, most researchers believe that abuse of the elderly is growing precipitously. Also, due to the familiar nature of the parent–child bond, researchers believe that elder parent abuse is one of the most underreported forms of violence.

Earlier research gives understanding into the characteristics of abusers of elderly parents - an adult child abusive toward a parent tends to be financially dependent on the elder. Of adult children abusive to mothers, seventy-seven percent are somewhat or fully financially dependent, and sixty-five percent are somewhat or entirely dependent for housing. Unemployment rates are higher among abusive adult children, and drug or alcohol problems are common. Many have histories with the criminal justice system and hospitalization for mental problems. They are also more reluctant to provide care for the parent, experience conflict with spouses over caring for the parent, and have unrealistic expectations of the parent considering the parent's dependent state. Low rates of social support in caring for the adult parent also perpetuate abuse.

Conditions involving one child as exclusive care provider are more problematic than when siblings are available to assist. One study found that sixty-four percent of parent abusers were sons, while thirty-six percent were daughters. Mild forms of psychological neglect are more likely to come from a daughter, and severe forms of psychological abuse are more likely to come from a son. Daughters are more likely to use physical violence than sons are. Younger perpetrators are more likely to be sons; older perpetrators tend to be daughters with almost thirty percent of the abusers claiming that the elderly person in the relationship previously abused them. This history of previous childhood abuse may serve as a justification for the adult child to abuse the elder parent. In general, adult children are more likely to abuse if they'd had poor relationships with their parents before the need to provide care arose.

Old conflicts come back to life - contradictory ideas on politics, religion, relationships, child rearing, education, work, or lifestyle renew anger, thus triggering abusive episodes. With abuser characteristics in mind, research provides a typology of adult children abusive to their elderly parents. Typologies are basic classifications or ideal types that help researchers understand social relations. In the literature, three variations of adult children who abuse their elderly parents exist. They include hostile children, authoritarian caregivers, and dependents.

Hostile adult children have long-term relationship problems with their aged parents, reporting that even at early ages they did not get along with them. These types usually claim that their elderly parent has pathological problems. Deflecting their own actions as a source of conflict, they believe that the parent has mental or substance abuse issues that trigger most of the problems in their relationship. Pressure from other family members fosters a sense of obligation to provide care. Adult children of this type also indicate a preference to provide care for a passive parent. In some cases, they even convey a desire for the parent to die. Research often describes adult children in this classification as irate, mistrustful, and tense.

Anger felt toward the elderly parent they are caring for is evident in their discussions about providing care. Their body language also indicates apparent hostility toward the parent. In addition, research indicates that the hostile adult child acknowledges general feelings of anger toward all people - these abusers tend to be highly educated but feel a sense of underachievement. Not surprisingly, they blame the elderly parent for holding them back and limiting their potential. They are less likely to live in the same house as the parent but are very abusive; moreover, life crises trigger episodes of this abuse.

Authoritarian adult children have a domineering, rigid, punitive personality - research describes them as critical, impatient, and blunt. They are not typically substance abusers, are less educated than the hostile type, and see providing care as less of a burden. Their expectations are high in regard to care, possibly explaining why they choose to care for the elderly parent themselves. They do not believe that anyone can provide care as well as they can. While having high expectations for the elderly parent, they do not have sympathy for the dependency status of the aged parent. They feel that the elderly parent could do more to fight off dependency but will not put forth the effort. Regardless, children in this category have a need to control multiple aspects of the elderly parent's life. When the parent comes to live with them, they begin abuse by lashing out when a household rule is broken. Usually married, they treat the elderly

parent like an infant or young child. The few pleasures they report in providing care involve grooming or shopping for the aged parent. They resent the parent for discussing personal matters with others living outside of the house. In fact, they sometimes institutionalize the parent if information control cannot occur.

Dependent adult children are financially reliant on elderly parents. Unemployed or in a low-paying job, they have lived with their parent continuously, occasionally, or during some period of time into their adulthood. Research indicates that they lack maturity and have never gained the economic or social status of others their age. They care little about their appearance, fail to adequately clean their surroundings and are passive however their passivity subsides when abusive episodes occur. They are uneasy in social situations. Compared with the hostile and authoritarian categories, research indicates that they participate in fewer formal activities with others and are less likely to be married. Although their primary relationship is with the elderly parent, they provide fewer variations of care for them than members of the other groups. Compared with hostile or authoritarian types, dependents are more hesitant to discuss the abuse they inflict on aged parents.

'Double direction' violence occurs with some children caring for elderly parents. This involves scenarios in which both the child and the parent try to control each other. Methods used by adult children to gain advantage in these situations vary. Studies indicate that forty percent of adult children scream or yell at the parent to gain authority. Lower numbers use physical restraints (six percent), overmedication and force-feeding (six percent), threats of physical force (four percent), and actual hitting (three percent). Some play into stereotypical harsh conditions of institutionalized care such as alleged in nursing homes. In fact, a small percentage actually uses threats of sending the parent to a nursing home to intimidate them.

Existing literature shows six traditional theoretical explanations for elder abuse by adult children. Four of these explanations focus on the adult child as perpetrator. They include abuse socialization, pathology, stress, and social isolation. A fifth focuses

on the elderly parent as the victim and deals with vulnerability. The sixth—exchange theory— concerns the imbalance of power that can occur with the adult child and elderly parent.

Abuse socialization theory suggests that adult children attain motives to abuse parents; they acquire norms and attitudes that promote abuse and negative feelings toward elders. Researchers base this theory on the social learning perspective promoted in the fields of psychology and social psychology. Studies in this area focus on the observation of and later participation in abuse. These studies frequently indicate that children and young adults imitate aggressive, violent behaviors they witness. In turn, as adults, they are more likely to abuse. Their offspring witness the behavior and repeat it as well. This generates what many refer to as a cycle of abuse. Generations of families ritualize a lifestyle characterized by an extensive acceptance of violence. Scholars often discuss this cycle in terms of child and spouse abuse. However, in the field of elder abuse, there is a widespread belief that abused children are more likely to abuse their parents if they provide care for them in old age.

An abundant amount of research supports this concept of intergenerational transfer which also indicates that there is an amplification of abuse by adult children when a cultural backdrop of ageism exists. Some studies do indicate that a majority of children abusive to adult parents did not grow up in abusive families. Their parents typically dealt with highly charged disagreements by arguing and yelling. Regarding extended family, research finds that they also typically had positive, nonviolent relations with aunts and uncles.

The pathology perspective indicates that adult children abuse because of a mental defect or impairment. Research supports that individuals labeled with developmental disability, mental retardation, mental illness, or personality disorder are at a greater risk to abuse elderly parents. Studies find a positive history of psychotic illness in many elder abuse situations. Abused elders are three times more likely to report that their abusers have mental problems, and literature confirms high rates of

abuse among mentally impaired adult children caring for parents. Altered cognitive states due to drug or alcohol use are included in this theoretical tradition. When present, drugs and alcohol reduce the ability to control violent, aggressive actions. Critics of the pathology perspective argue the emphasis on the individual. They agree that mental problems and substance abuse increase rates of maltreatment of elderly parents but view these as parts of the explanation. An additional limitation of the pathology perspective is failure to account for external factors that trigger repeated abuse. However, research shows that thirty-eight percent of children abusive toward adult parents have a history of psychotic hospitalization, fifty-six percent are alcoholics, and six percent are drug users.

The stress explanation of abuse involves tension overload. Demands of providing care outweigh the resources available to those providing it. One study shows that eighty-five percent of abusive caregivers claim to have experienced at least five psychosocial stress events during the previous year. The source of the tension could be internal or external. Internal stress involves the inherited burdens of providing care for an elderly parent. External stress for the adult child involves environmental events such as a frustrated spouse, financial strain, time issues, or employment problems. When these events occur for an adult child caring for a parent, they compound the internal stress and lead to mistreatment. Psychosocial stress events need not be negative. Positive changes can also lead to stress, heightening a caregiver's sense of anomie, and increasing the probability of abuse. Regardless, research shows that not all children caring for elderly parents react to stress the same way.

Various factors influence how stress affects a caregiver. Some include the level of desire to provide care, individual responses to providing care, burden perceptions, magnitude of change, and nature of care provided. With desire for caring, resentment toward the parent may result when situations force an adult child to provide care. Concerning individual responses to providing care, adult children have different perceptions. As previously mentioned, this is influenced by issues such as gender,

financial position, or the previous state of relations between the adult child and parent. In terms of magnitude of change, stress levels are dependent on how much change takes place in order to care for the aged loved one. For example, the stress level for someone taking care of a parent who has always lived down the street may qualitatively be lower than for someone caring for an aged parent living many miles away.

Regarding the nature of the care provided, the type of care determines stress levels. Relating to issues of functional status, an adult child supplying financial support will have a different level of stress than one feeding and bathing an elderly parent on a daily basis. Moreover, research indicates that intimate activities, such as bathing, create psychological strain for both the child and the parent due to their personal nature, especially if the burden of care falls solely on one person's shoulders.

Social isolation theory implies that without social support, adult children caring for elderly parents are more likely to abuse. Isolation forces the adult child to handle the strains of elder care alone. Without others helping them, it is harder to obtain assistance and diffuse the responsibility of care. The marital status of an adult child caring for an elderly parent is also an important factor to consider. When the caregiver is single, no spouse is available to share in the burden of care. Strain and subsequent abuse are more likely to occur. One study supports this notion, showing fifty-four percent of elderly parent abusers are single. A socially isolated person caring for an aged parent also lowers the potential of outsiders to identify the presence of abusive attitudes and intervene before abuse occurs. On the other hand, an elder with low social support is more susceptible to having an abusive caregiver for the same reason. If multiple people live in the home of an elder being cared for by an adult child or if the elder has frequent visitors from outside of the home, abusers will be more likely to incur negative sanctions from others - abuse rates then drop.

A susceptibility theory simply indicates that victim characteristics leave elderly parents open to abuse. Specifically, as parents get older, they become increasingly dependent on adult children. This dependence may be due to failing bodies,

deteriorating minds, and depleted finances. As research in the field of victimology explains, the weak, feeble-minded, and monetarily challenged have higher risks of victimization. In addition, studies indicate that as elderly parents become older, their willingness to escape from abusive relationships lowers. This is due, in part, to a fear of the previously mentioned social isolation.

Exchange theory suggests that a lack of balance in the relationship between the adult child and dependent elderly parent promotes abuse. Using social psychological theories, this idea implies that the basis of interaction between the adult child and the elderly parent is a system of benefits and costs. When people equally contribute to a relationship, equality exists. However, once one person provides more benefits than the other does, control is established. That person will then have the power to continue the relationship as he or she pleases because the other person will be dependent on the benefits they provide. In terms of the adult child and elderly parent relationship, as the parent grows older, his or her resources may dissolve. Physically, mentally, and financially, the elder parent is unable to provide as much as they receive. They then become dependent on the adult child. With power and control in their hands, adult children can treat elderly parents as they please, knowing that their parents have few, if any alternatives. On the other hand, research does imply that power in the hands of the child also leads to frustration and anger for the elderly parent. Negatively reacting to a state of dependency and lacking resources, older loved ones then become more likely to pull back.

All of the explanations for elder abuse by adult children have limitations. The socialization approach does not tell us why some people who grew up in abusive environments do not grow up to abuse. Studies find a large number of abusers suffer from some mental or emotional impairment. However, pathology theory has timing issues. Do mental health problems and substance abuse promote elder abuse, or do the pressures of elder care promote mental health problems and substance abuse? The stress explanation implies that tension leads to abuse, but research shows that all adult

children experience stress. They simply handle it in differing ways. Social isolation is a plausible explanation. However, it makes sense only when connected to other concepts. It is possible that pathological problems push others away from caregivers, increasing the likelihood of isolation. Finally, vulnerability and exchange theory rely on long-term relationship dynamics involving dependency. They deal little with acute stress responses to providing care that trigger abusive episodes. Due to limitations cited with each theory, scholars are promoting an integrated approach in describing the dynamics of elder abuse.

Several integrated theories involving elder abuse by adult children exist. They combine the best of traditional models, emphasizing that abuse of an elder parent is a process rather than a single act. Considering cultural influences, research is increasingly placing importance on internal relationship factors as well as external events leading to abuse. Three integrated theories worthy of note are the human ecology model, the theory of developmental dysfunction, and stage theory.

The human ecology model implies that people will fall back on widespread cultural beliefs when they have no experience providing care to an elderly parent. These cultural beliefs inadvertently promote abuse. For example, cultural acceptance regarding use of force, lack of worth of the elderly, and social isolation guide the type of care given. Moreover, the lack of knowledge in providing care can create role confusion and push the adult child into abusive episodes.

The theory of developmental dysfunction views adult children as incapable of sustaining personal relationships with elderly parents. In part due to pathological issues, they abuse in the family context when external events push them over the edge. For example, the loss of a job or inadequate finances can trigger maltreatment.

The stage model consists of three phases, each of which contributes to the escalation of abuse. The first phase involves the point at which the adult child and the elderly parent establish that providing care for the latter is no longer a possibility but reality. Both the child and the parent define the situation by assessing social networks

and types of care needed. The second phase involves the child and parent unconsciously processing their new roles and expectations. The third phase concerns abuse. It is the expressive stage, in which the child and the parent express their adjustment to their expectations and roles in a positive or negative way. Using this model, researchers indicate that a majority of abuse results from unreasonable and negative perceptions of the elder toward the caregiver and a lack of multiple people providing care.

It is relevant to mention gero-criminology in this discussion of integrated theories of abuse. Gero-criminology links ideas from multiple disciplines such as criminology, gerontology, psychology, sociology, and victimology to explain violence directed toward elders. Integrating concepts from multiple disciplines has theoretical potential. However, gero-criminology currently lacks a specific focus applicable to elder abuse perpetrated by adult children.

Theory and research provide a backdrop for the possibility of abuse reduction. Guidelines currently in existence focus on the perpetrator and the victim. Measures include pre-care planning, coordinating with elderly service providers, personal education, medical screening, contacting the local police, documenting conflict, building social networks, and providing temporary relief for caregivers.

With pre-care planning, literature suggests that adult children encourage their parents, when still healthy, to purchase long-term care insurance. Adult children may have a stronger sense of resentment toward the adult parent when care provision suddenly becomes their own financial responsibility. As mentioned above, the sudden burden of caring for a mentally or physically dependent loved one generates stress. Health insurance and Medicare funds are limited when caring for an elderly parent. Long-term care insurance guarantees a pool of monetary resources when elder care becomes necessary.

Anyone who has observed or has a reasonable cause to suspect that an adult child is abusing an elder should contact Social Services or Adult Protective Services (APS) immediately. These organizations can screen allegations of abuse, including neglect or

exploitation, from various sources such as witnesses, victims, and mandatory reporters such as health care providers, social workers, law enforcement officers, and firefighters. Depending on the state of residence, APS may be located within criminal justice or social service agencies. Social Services or APS investigates claims of elder abuse and, depending on the claim, will intervene and provide victim support. They may also serve as an external buffer when conflict occurs. For example, if the adult child and elder parent experience a dispute over the cleanliness of the adult parent's home, they can step in before the situation escalates. They can serve as a mediator by providing information or making recommendations regarding sanitation. This deflects the parent's anger at the adult child, decreases the strain on the caregiver relationship, and lessens the possibility of an abusive episode. Aside from social support, APS or Social Services will also provide the adult child and elder parent with emotional support and legal services.

In terms of personal education, it is extremely important for the child and elderly parent learn as much as possible about the process of providing care and issues of mental impairment. Many organizations sometimes offer elder care training for adult children at risk to abuse parents. For the adult child confronted with parental dementia or Alzheimer's disease, details regarding local support groups and information provided by the Alzheimer's Association should be obtained. The adult child should arrange an evaluation by a geriatric specialist. Physicians diagnose Alzheimer's disease in half of all people over eighty-five. Understanding the degenerative process of Alzheimer's disease helps the caregiver to realize that the elderly parent may not be consciously lashing out. The outbursts could be symptoms related to the disease, not rational or retaliatory in nature. However, the literature does suggest that sometimes, due to a lack of power in the caregiver relationship, elderly parents play the dementia role for control purposes. If the caregiver suspects this, the adult child should push for medical screening, such as a CAT (computed axial tomography) scan, to properly diagnose the possibility of dementia as a factor in any personal conflict.

Research recommends contacting Social Services or APS not as an option, but as a requirement for anyone even suspecting elder abuse. In abuse situations, it may also be necessary to contact local police. Some departments treat reports of elder abuse with high priority and have personnel specially trained in response and investigation of this type of violence. With elder abuse cases being hard to prove, some scholars encourage the documentation of conflict to ensure that prosecutors will have enough information to press charges. Compiling evidence is essential to the validity of a formal complaint. Documentation is necessary for parental victims of adult children and caregivers who are victims of violence from elderly parents.

For some, collecting evidence involves the use of hidden cameras or tape recorders. Overt ways of collecting evidence include taking photographs or home video. Filing the complaint of abuse will usually bring APS into the situation if they are not already involved. Research shows that the police and APS do not always have a positive working relationship. It is often difficult for police and APS to prove a case of elderly abuse against an adult child. There are cultural beliefs that elder abuse is not a major social problem. Victims are also reluctant to press charges against family members. In some cases, reporting abuse seems to harm more than help. APS may recommend removal from the adult child's care, potentially placing the victim in a less suitable environment. Consequently, the victim may then view reporting the abuse as punishment rather than a solution. Victims involved in substantiated cases are more likely than those in unconfirmed cases to refuse elder care support services.

To lower the potential for abuse, support networks for the elderly parent are important as well. The adult child can facilitate networks for the aged parent in a variety of ways. It is possible to privately hire home health care workers on a daily basis to visit with and assist in the care of the elderly parent. These workers provide companionship, but also help the adult child with a variety of tasks. While this type of assistance may benefit both the parent and the adult child, it is often difficult to locate quality, dependable workers. For some families, the cost of privately paying for assistance is

unaffordable. To relieve the full-time pressure of providing care, it is also possible to enroll an elderly parent in Adult Day Care (ADC). These facilities typically operate during daytime hours and involve community programs specialized in providing services to older persons.

They place emphasis on healthy rehabilitation and social activities and are located in a variety of settings, including churches, senior centers, and even hospitals. Having gained in popularity, there are over a thousand of these licensed facilities in the United States. Due to limited availability, enrolling an elderly parent in ADC may require a long-term contract. If long-term support is not what the caregiver needs, respite care is a possibility. This form of assistance provides adult children the option of temporarily leaving dependent parents at a facility where trained staff members provide care, or having a trained relief aid come into the home. Adult children commonly use respite services to meet an emergency need or as periodic relief from providing continuous care. In either condition, children providing care for elderly parents receive a break from the physical and emotional exhaustion that can trigger abuse.

The elderly will soon be the largest segment of society and most research indicates that elder abuse will increase. Families still provide a majority of care for aged loved ones analysts believe that adult children will continue to abuse. Research allows for the profiling of adult children who abuse elderly parents. It also offers a typology for understanding their actions. Moreover, traditional theories provide a general understanding of this type of abuse, while new, integrated theories focusing on internal and external factors provide complex models for study. Applying these theories to abuse-reduction strategies offers a great deal of promise for alleviating the problem of elder abuse perpetrated by adult children.

But it's not just some boomers children that seem to be screwed up - what the heck is happening to North American families in general? It used to be unusual to hear about families that were splintered, including keeping grandparents and grandchildren separated. Now it is a common challenge, from what many grandparents say. These

grandparents are in every province and state and at every socioeconomic level, and each of their situations is unique - but they have one thing in common - they are heartbroken to be kept away from their grandchildren. Families develop strained relationships for many reasons. Some parents and grandparents have sudden disagreements and make snap decisions to withhold visits with grandchildren. I've (Amy Goyer - the author of this piece) heard from grandparents who were stunned and confused when, after expressing an opinion different from their grandchildren's parents on something they thought was a minor issue, they got an unexpectedly negative reaction. The next thing the grandparents knew, they were not allowed to see the children. Often the grandparents are not sure what they should have done differently, and the lines of communication are simply cut off from the other end.

One young mother asked me, "If my daughter's grandmother doesn't agree with my decisions as a parent, should she be allowed to see her grandchild?" She was considering using her daughter as a means to punish the grandmother for disagreeing with her. In that situation, who's really punished? A child deserves to have as many loving adults in her life as possible. Children are not pawns, and neither grandparents nor parents should use them as such. It is becoming an epidemic among millennials – it even has a name – grandparent's alienation syndrome (GAS).

We'll leave the last word to author Anne Kathryn Killinger who published this interesting tid-bit – “many daughters-in-law today are selfish, possessive and narcissistic; and will not rest until they have divorced their husbands from the parents who raised them. It's a deceptively gradual process, and half the time, you don't even realize it has happened until it's too late”.

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Chapter Sixteen

Do Boomers still have Sex?

One's imagination can help boost up boomers sex life –but on the other hand it can also stop craving dead in its path. Such myths aren't the legends from conventional history - they're the stories the younger generation tell us and each other, to support the notion that older people shouldn't and wouldn't want *to* have sex. This type of myth, however, bears as little relationship to reality as do the fanciful. Turn on the TV or open a magazine and you'll be barraged with images of supple skin, firm flesh, and lustrous locks. But if your mirror is exposing a different picture these days, you may feel like the festival is going on without you.

Diminishing hair, laugh lines, and a paunchy midriff are no picnic but think back on what it was that made you attractive in your younger years - it was probably your soulful brown eyes, your smile, or maybe your contagious laugh? Chances are those attributes are still as appealing as ever. In fact, a 1999 survey conducted by the AARP and Modern Maturity magazine revealed that the percentage of people age forty-five and older who consider their partners physically attractive increases with age.

Whether it's the white-haired grandmother fussing with her knitting or the loveable old codger puffing on a cigar, society is inclined to desexualize older adults. When older adults do express their sexuality, it's often viewed with derision — for example, the stereotype of the dirty old man. People are living longer and remaining healthier and they are more vigorous than ever before. Former president George H.W. Bush went skydiving to celebrate his seventy-fifth birthday, John Glenn returned to space at age seventy-seven, and Carol Sing forged a new world record at fifty-seven by becoming the oldest woman to swim the English Channel. With this trend toward later-

life, why shouldn't seniors be allowed to cast off outdated and ill-fitting stereotypes in order to express their normal, healthy sexual appetites? Vaginal dryness and erectile difficulties loom large as you hurtle past fifty. Boomers may be feeling that you should just listen to what your body is trying to tell you - sex is a thing of the past.

While a certain degree of physical change is unavoidable, this fact of life doesn't necessarily translate into insurmountable sexual problems. For men, the Viagra revolution means most erection problems can be corrected with little medical intervention. For women, high-tech vaginal lubricants and hormone creams and rings are viable substitutes for what nature no longer supplies. What's important for both sexes to remember, though, is that a softer erection, reduced natural lubrication, or a less intense orgasm doesn't mean you're no longer interested in your partner or in sex itself. For many couples, these kinds of changes provide an impetus for developing a new, rich, and satisfying style of lovemaking — one that's based more on extended foreplay and less on intercourse and orgasm.

Drooping libido, slower rates of arousal, and the predictability of having the same partner for twenty or more years all add up to a ho-hum sex life. While it's true that a nineteen year-old will have a faster, harder erection and a more forceful ejaculation than his sixty year-old counterpart, it doesn't mean the quality of the experience is necessarily better. On the contrary, the older man has better control of his ejaculations. Less penile sensitivity means he may be able to enjoy a wider range of erotic sensations and maintain his erection longer. And his experience may pay off in improved sexual technique and a better understanding of what will please his partner.

Women begin to find sexual confidence in their thirties and blossoms with maturity, as she moves through her forties, her orgasms actually become more intense, and she can still have multiple orgasms. After menopause, when she's free of any worry about pregnancy, she can give herself over to the pure enjoyment of sex. Although long time partners do have to contend with issues of familiarity in their relationship, these problems can be offset by greater emotional intimacy and trust. Because inhibitions

often lessen with age, sex at fifty or sixty may include a level of experimentation and playfulness you wouldn't have dreamed of in your younger years.

Modern Maturity magazine (in 1999) and the AARP foundation polled 1,384 adults age forty-five and older about the role sex played in their lives. The findings paint a detailed picture of sexuality at midlife and later. Over all, the majority of men (66.8%) and women (56.7%) responding felt that a satisfying sex life was important to their quality of life. But an even higher percentage (91.9% of men and 87.1% of women) thought that a good relationship with their spouse or partner played a key role in their happiness.

Of individuals with partners, just over sixty percent in the youngest age bracket surveyed (forty-five to fifty-nine) had intercourse at least once a week. At age seventy-five, the proportion dropped to one in four. Still, nearly three-quarters of respondents of all ages had intercourse once a month or more, provided they had partners. However, when the group was examined as a whole, one out of five men and two out of five women had not participated in any form of sexual touching or caressing over the last six months. Men tended to think about sex and feel sexual desire more frequently than women. While rates of intercourse were similar for both sexes, more men than women reported engaging in sexual touching. Self-stimulation on a regular basis was also about eight times higher among men.

Not surprisingly, one of the major factors associated with respondents' satisfaction was the availability of a partner. In the forty-five to fifty-nine age group, roughly four out of five individuals had partners; by comparison, only one in five women over seventy-five had partners. Declining health also appeared to have an effect on sexual activity and satisfaction. On a list of features that might improve their sexual satisfaction, the men ranked better health for themselves or their partners at the top. Although impotence emerged as a significant issue for nearly a quarter of the men, less than half of those men had ever sought medical treatment for the problem.

"The brain is the body's most important sex organ." This oft-repeated phrase bears more than a little truth. While the initial prerequisites for sexual activity are physiological — functional sex organs, adequate hormone levels, and freedom from health conditions that interfere with the body's ability to respond to erotic cues — these elements don't guarantee sexual satisfaction. Stress, anxiety, self-esteem issues, negative past experiences, lifestyle demands, loss of loved ones, and relationship conflicts can weigh heavily. During midlife and beyond, these factors, combined with naturally occurring physical changes, can make you vulnerable to sexual problems.

It may seem obvious that not having a partner is an impediment to an active sex life, but it's an especially important issue for older people. By age sixty-five, many people find themselves alone, through either divorce or widowhood. This affects sexuality in a variety of ways.

According to the AARP/Modern Maturity Sexuality Survey, sixty-four percent of men with partners and sixty-eight percent of women with partners are primarily satisfied with their sex lives. This is in sharp contrast to the small proportion of those without partners (eighteen percent of men and twenty-eight percent of women) who are pleased with their sex lives. The partner gap is a particular problem for American women because their average life span (seventy-nine years) is more than five years longer than that of men. Because American women marry men who are on average three years older, that can mean even more time alone. Should a woman want to remarry, her chance of finding a new mate in her age bracket dwindles yearly; there is an average of only seven men for every ten women age sixty-five and above. All this boils down to the fact that compared with men, women are likely to live a greater portion of their lives without a mate.

Starting a new sexual relationship after divorce or the death of a spouse can present its own dilemmas. People often fear that they will not become aroused or be able to have an orgasm with a different partner. They also may be self-conscious about baring their body in front of someone new. Because a new relationship may come along

months or years after their last sexual relationship, some individuals feel anxious that they have "forgotten how to have sex" or that "the equipment doesn't work anymore." For those who have lost a much-loved spouse, feelings of guilt or disloyalty at starting a new relationship can be overwhelming.

Tension in a relationship can be deadly to a couple's sex life. In many cases, conflict is at the root of a sexual problem. Other times, a sexual issue strains a couple's ability to get along. The following issues are often connected to sexual problems. Accumulated anger, hurt, disappointment, and resentment can fester, destroying closeness between partners. These pent-up feelings often extinguish the flames of desire. For men, anger and frustration can interfere with arousal and getting an erection. Likewise, the breakdown of trust can be devastating to a woman's ability to reach orgasm. Both partners can suffer loss of libido in a conflict-ridden environment. This type of disappointment turns toxic when one or both partners resort to criticism and defensiveness — two of the major harbingers of divorce. In addition, one member of the couple may unconsciously withhold sex as a way of expressing anger or to maintain the upper hand in a situation where he or she feels otherwise powerless.

Communication is essential for partners to build the trust needed for a successful sexual relationship. By talking frankly about your feelings, you can foster acceptance and understanding in your relationship. This makes it easier for you and your partner to collaborate on finding solutions to issues, and it can prevent resentments from piling up. When conversation breaks down, anger and resentment are likely to build. Dialogue is especially vital as physical changes take place. Vaginal dryness or erection difficulties can be wrongly perceived as waning interest in sex, which can trigger feelings of rejection and resentment. By articulating feelings, couples can sort out the physiological factors from the emotional and relationship issues, and address each appropriately.

Once the honeymoon is over, almost every couple has to contend with boredom — probably sooner than later. The person who was once so electrifyingly mysterious to you may become as comfortable — and as alluring — as an old shoe. While the deep

trust and intimacy created from years of shared experiences are the building blocks of a truly loving relationship, such familiarity can take the edge off desire. Sex may not even seem worth the trouble when you're facing the same old lovemaking routines. When sexual activity wanes, other types of physical affection often fade, too. This lack of physical connection can extend the emotional distance between you and your partner. As a result, it's all the more difficult to resume sexual intimacy later on. But it's possible to do so.

One frequent motivator for a person to have an affair is a quest for newness. This yearning may arise from a need to banish midlife drudgery, a desire to find out what sex is like with someone else, or an urge to recapture the heart-pounding sexual highs of youth. Other times, an individual searches out a new partner to meet unfulfilled emotional or intellectual needs. An affair sometimes occurs because of sexual dysfunction in the marriage. For example, men who have erection difficulties or women who can't reach orgasm may seek out new lovers to prove that the sexual problem is their spouse's doing, not their own. Likewise, the partners of those with sexual difficulties may try to seek reassurance that they're still sexually appealing in the arms of someone else.

While researchers can't seem to agree on how many people seek sex outside their marriage — the estimates range from twenty percent to sixty percent— one thing is clear, an affair is often an indication of an unmet need in the relationship - and yes, this also includes seniors. The reverberations of an affair can extend throughout a couple's relationship like ripples on a pond. Sometimes the straying partner isn't able to respond sexually to his or her spouse because of guilt over the affair, fatigue from juggling two sexual relationships, or a negative comparison of the spouse with the new lover. If the spouse discovers the affair, he or she may withdraw emotionally. An affair can be a serious, sometimes fatal, blow to a relationship. However, it's possible for a marriage not only to survive infidelity, but also to grow from this painful experience. To do this, though, both partners must face the personal and relationship issues that led to

the affair in the first place. Couples therapy is a good place to turn for help in doing this - sex therapy can also be useful if the affair has caused or resulted from sexual problems.

In the years since the famous 'little blue pill' entered the market in March 1999, millions of retirees have seen firsthand what this drug can and can't do. In many cases, Viagra (sildenafil citrate) is the answer to a prayer for men who have been unable to have an erection. But the drug offers no help in untangling the emotional and relationship pressures that frequently accompany erectile dysfunction.

Viagra only works if there is desire to have intercourse - if emotional issues are impinging on libido, the pill won't help. It's important that the partner of a man who has begun taking Viagra understands this. During a long bout with erectile dysfunction, many women blame themselves for their partner's inability to perform. When Viagra comes onto the scene, the woman may find it hard to let go of past feelings of rejection. She may mistakenly assume that her husband's newfound erections are merely a chemical phenomenon, not an outgrowth of sexual attraction to her.

When intercourse is suddenly a possibility again, relationship issues can sprout up or resurface. For example, dramatic differences in libido sometimes emerge. Also, a woman can develop problems related to vaginal atrophy if she hasn't had sex in a long time. She may need to undergo a few weeks of therapy using medication or dilators before she can comfortably resume intercourse. The bottom line is that couples should try to regard Viagra as an opportunity to become erotic again, while realizing that it is neither a mandate to have intercourse nor a panacea for every problem in the bedroom.

Expressed as an overwhelming concern about sexual performance that obscures pleasure and leads to sexual dysfunction, performance anxiety is a particularly insidious issue affecting aging couples. Performance anxiety becomes a particular problem for men as they move into their fifties – it is the most common psychological contributor to erectile dysfunction.

This is how the difficulty often develops. The natural effects of aging dictate that a man needs more time and direct penile stimulation for an erection. Medications and cardiovascular disease may also contribute to erection difficulties. If a man continues to expect the instantaneous rock-hard erections of his twenties, he may equate this change in his physical response with the end of his virility. Once he makes this erroneous leap, the problem snowballs. After a few incidences of erection failure, embarrassment and feelings of defeat leave him unwilling to try again. He may withdraw from all forms of intimacy to avoid having to perform. In turn, his partner feels rejected and fears that she's no longer attractive enough to sexually excite him. She may also suspect him of having an affair. If this happens, the woman may shy away from touching her partner sexually out of fear that another failure will occur. Paradoxically, her reticence denies the man just the type of direct stimulation that he needs at this stage of life to achieve an erection. The result is that an addressable physical issue becomes a morass of anger, resentment, and frustration.

Women, too, can experience performance anxiety. Frank discussion of sexuality has become commonplace in women's magazines and on daytime television. This openness has had the unintended consequence of making some women worry that they do not respond quickly or intensely enough to be considered a good lover, at one point or another, the female senior may have come to the realization that gravity is not kind to her body as they age. Nor is childbirth, a fatty diet, lack of exercise, or the hormone declines that lead to muscle loss, loose skin, and thinning hair. But what does this have to do with your sex life? It can have everything to do with it if you let it. Worry about having your partner see your sagging breasts or potbelly can discourage you from even thinking about having sex. If you do decide to be intimate, you may demand that sex take place only under the covers, with the lights out, while you're wearing a T-shirt. Needless to say, these conditions don't leave much room for inspired lovemaking. You may also find that your preoccupation with your appearance while making love prevents you from fully enjoying sex.

Relationship conflicts can ensue. When one partner needs constant reassurance about his or her attractiveness and becomes overly sensitive to perceived criticism, it can foster mutual resentment. The paradox in this dynamic is that the majority of middle-aged and older adults responding to the AARP/Modern Maturity Sexuality Survey said they still found their partners physically or romantically attractive. What's more, the percentage increased with age.

By shifting your focus away from your perceived flaws to your attributes — for example, your eyes or your hair — you can boost your self-esteem and establish your own standards for attractiveness. Also, try directing your attention to the experience of giving and receiving pleasure during sex. This can help you find the confidence to give yourself over to the experience. Great sex is often the outgrowth of a deep emotional connection — something that's not guaranteed by having a perfect body.

A negative self-image isn't always rooted in your appearance. Career setbacks or other disappointments can lead to feelings of failure and depression, both of which sap desire. For men, episodes of impotence can undercut confidence in their manhood. No matter what its cause, a poor self-image can take a toll on your sex life. When performance anxiety develops as a result, it can spark a downward spiral of repeated sexual failure and diminishing self-esteem. Correcting this problem demands serious attention to its origin. Because feelings of low self-worth are a symptom of depression, you should talk to a doctor if the problem persists. Your sexuality is a natural drive that's with you from birth, but your family and cultural background shape your attitudes toward sex. As you become an adult, your own experiences further influence your sexuality. The result for many is a healthy enjoyment of sex, but others may have more mixed feelings. The changes that take place in midlife and beyond often exacerbate issues about sex. Deeply entrenched negative associations can also emerge during this time.

Women (and men) — particularly those who came of age before the so-called sexual revolution in the sixties — may cling to the notion that it is improper for 'nice

girls' to enjoy sex. This belief can be damaging for both partners. A woman who has merely acquiesced to sex as a duty to her husband or as a necessary step in childbearing may feel uncomfortable seeking sexual pleasure. Her partner may interpret this lack of enthusiasm as a reflection of her feelings about him.

Inexperience and embarrassment over discussing sexual matters may hamper people from fully expressing themselves sexually. For example, intercourse alone does not give many women the kind of stimulation they need for fulfilling sex, and uneasiness about discussing the problem prevents some couples from developing techniques that could offer the woman greater pleasure. Compounding the problem, childhood taboos against masturbation may prevent a woman from ever discovering the means to her sexual pleasure, so she's unable to direct her partner in this regard. It may be more comfortable for a woman to forgo her own pleasure than to confront these matters. She may ultimately resort to faking orgasms rather than risk asking for a different approach to lovemaking. When this pattern exists for years, revealing the truth would mean admitting to a longstanding deception, which could shake the trust in the relationship and injure her partner's self-esteem.

Alternately, a man may feel his self-worth depends on his ability to please his partner. His focus during sex, therefore, is on performing rather than succumbing to pleasure. If his partner doesn't immediately respond to his efforts, feelings of inadequacy can pervade the relationship, eroding the couple's bond. This dynamic can ultimately lead to performance anxiety and related sexual problems. During the early years of a couple's relationship, such missed connections are often masked by priorities outside the bedroom, such as building a marriage, raising a family, and launching a career. However, midlife may prove to be a turning point. Upon reaching menopause, the long-unsatisfied woman might greet the physical changes in her body as a sign that her sexual duties are fulfilled. If her husband is still interested in sex, a conflict is likely to erupt.

A better scenario is also possible - midlife and later may-be a time when a woman's sexuality blossoms. As previously mentioned menopause means that women no longer have to worry about pregnancy - often, children are grown and family responsibilities have eased, allowing a couple to engage in more relaxed and spontaneous lovemaking. In addition, the changes a man is experiencing during these years, such as slower erections and longer time before ejaculation, lend themselves to the kind of pleasurable play that a woman may have been missing out on before. For a couple wishing to embark on the more positive course, the key is to begin to unravel negative patterns. To do this, you must open up a dialogue. It's also important to resist succumbing to unproductive beliefs about aging and sex.

Stress and fatigue are major libido sappers. During midlife, stress can hit from any direction and take any form. Challenging teenagers, financial worries, aging parents, and career woes are common. Concern over your own health or that of a loved one, or general anxiety about aging can also weigh heavily. With so many demands on your time and attention, you and your partner may neglect to nurture your relationship. This inattention can cause your sexual connection to fray as well.

Sheer lack of time is often a major factor. The physical changes in sexual response that occur in both men and women as they age mean that it will take you and your partner more time to become aroused and reach orgasm than it did in your younger years. You may find it hard to squeeze an extended lovemaking session into an already packed day. If a couple typically waits until bedtime to have sex, exhaustion also can become an obstacle. Stress has a particularly deleterious effect on libido, especially in women. Whereas men can sometimes use sex to relax, women more often need to be relaxed in order to enjoy sex. This mismatch can create conflict for a couple. Sexual issues brought on solely by stress and fatigue often can be remedied simply by taking a vacation. If you and your partner are able to resume pleasurable lovemaking in a pressure-free environment, you'll be reassured that the underpinnings of your sexual relationship are sound.

Midlife and after is also a time when profound lifestyle changes take place. Events such as retirement and children leaving home can upset decades-long patterns in a couple's life. For example, many couples go through a period of adjustment when they retire. If a woman is used to having the house to her-self, her feeling of control over her domain can be threatened by her husband's constant presence. If both partners worked outside the home, they must each adapt to having more time together at home. One bonus is that retirement may allow you and your partner the opportunity to engage in leisurely lovemaking — something you may have lacked for many years. One danger, however, is that couples who begin spending a lot of time together may stop making an effort to include romance in their relationship.

Chronic illness also affects many couples' sexual relationships during this stage of life. People who are ill may find that a condition or its treatment causes sexual difficulties, while healthy partners may worry that sexual activity will make their loved one's condition worse. The fatigue and stress of the caretaker role may also dampen desire. In addition, sexual interest may wane for both partners if their caretaker–patient relationship begins to feel too much like that of a parent and child. During this time, many people also experience the loss of someone close — parents, friends, or siblings. Grieving may make it difficult to enjoy anything pleasurable, including sex.

Sexual gratification with boomers can take many forms. It's easy to think of grandma and grandpa as being wrinkled and old. Too old to enjoy or even think about sex. Older people will tell you that their minds are still active and they are keenly thinking about sex. For sure, the muscles may weaken and the bones may become stiff and painful, but the mind can imagine just about anything. And, there is no limitation to the thoughts and memories of the elderly. Grandparents, just like teenagers think sex is just fine. And, in our modern society, many tech savvy grandparents are using the internet for more than looking up recipes for clam chowder. Older people often turn to the Internet for companionship after their mate has passed away. And, just like young people, they can become addicted to Internet porn.

Internet porn sites are easy to find and, older men, especially, are quick to take advantage of the variety of Internet porn available today. Since many porn sites are free, they easily fall within the budget of older men on a pension. These sites offer an ever changing variety that may attract the older male brain. From the male's perspective, variety is the spice of life. The male becomes tired quickly after having sexual relations with a single female. Just like reading the same old girly magazine again and again is simply boring. But, the Internet is an entirely different matter. A male will revive quickly when presented with a new female. This variety is what makes Internet porn sites so stimulating and addicting for males. A new scene with new actors is presented to keep male viewers excited and glued to the screen.

Seniors can quickly become so addicted to pornography on the internet that they neglect household duties, social obligations, and simply become isolated in their chair in front of the computer screen. And, variety can lead to viewing hard-core and violent porn on the paid sites. This can easily drain the retiree's savings and use up the money they should be using for food, medicine and clothing. Some female retirees are attracted to porn sites designed for women and yes some sites are designed for older women. However like many females, most tech savvy seniors like to talk - they can find lots of chat rooms online. And, many elderly widows use chat rooms to talk with men. After all, what else is there to do during the day than to get into interesting conversations with men of a similar age? In the faceless, anonymous chat rooms people often disclose personal things beyond what they had disclosed to their spouse within their marriages. Often the chats turn to the feelings of loneliness and need for companionship and this can easily lead to talk about sex. And, most women prefer this to watching actual porn sites - better than reading romance novels, talk with a real live person is often more exciting.

But, talk often leads to action and meeting 'friends' made in chat rooms is a normal occurrence. Sometimes these meetings work out in a great relationship. But, no matter how much conversation one has had, no one really knows who is on the other

end of the conversation. You could be talking to a molester who is enticing you with words you want to hear. Just because you are retired doesn't immunize you from potential problems with use of the internet. While age should endow one with some wisdom, the Internet is often so new and novel that older people lose a sense of perspective. Just as young men and women can be attracted to the Internet with its social and sex sites, so can older people. The brain's pleasure centers and neurotransmitters like dopamine and serotonin work the same and it's equally easy to become addicted to sex on the Internet. Seniors need to exercise caution when dealing with the Internet, especially where it concerns building relationships.

Internet pornography is very addictive and some reports indicate that fifty percent of men and a third of women are struggling with pornography; it affects the brain when neurons related to watching porn and neurons related to pleasure and enjoyment fire together. The saying is that 'neurons that fire together wire together.' That is, relationships are formed, habits are developed. Pretty soon when you need some enjoyment your brain compels you to watch porn. Porn addiction is difficult to break. The best course of action is never to watch pornography but, if you are beyond that, you should seek help from a mental health professional or join a support group. Whatever your age, you can break free from porn. But, you must want to do so.

The main source used in this chapter was an updated 2017 Harvard Medical School article. Also thank-you to Ezine Articles – B. Sherman for their porn and the elderly report

Chapter Seventeen

Retirees - Cannabis, Alcohol & Drug Use

Now that many States in the USA and all of Canada have legalized marijuana, the attitude towards cannabis has shifted. The fastest-growing group of users is now fifty years of age and over. Marijuana's popularity (although prescription drugs and alcohol remain dangerously rampant and are used widely by boomers) among seniors is beginning to change the North American experience of old age. Why are more seniors getting high? Many boomers ask - 'Why not?' As adults reach retirement, they no longer need to take drug tests for their jobs and have far more time on their hands, some feeling liberated to abandon long-held propensities.

Vape pens and other alluring, discreet products have helped de-stigmatize the drug among older Americans. "Legalization seems to make non-users seem a little less scared of it, and perhaps less judgmental," says a fifty-six year-old cannabis user who preferred not to use her real name. The seniors using cannabis today aren't your parents' grandparents. The generation that camped out at Woodstock is now in its seventies and they've been around long enough to realize it's not going to kill them, and are more open to the possibility it will come with health benefits.

Canadians older than sixty-five are less likely to use cannabis than younger people, but when they do, it's more likely used for medicinal reasons and bought from legal sources. It's estimated some five million Canadians have now used cannabis; these findings are among results of the latest quarterly report done by the National Cannabis Survey since February 2018, prior to legalization in October.

Figures released at the end of October 2019 showed cannabis use is less common among seniors than it is in other age groups — seven per cent, compared with ten per cent at ages forty-five to sixty-four – twenty-five per cent at ages twenty-five to forty-four, and twenty-six per cent at ages fifteen to twenty-four. However, survey results show consumption among seniors has been accelerating at a much faster pace than it has among other age groups. Data for 2019’s second and third quarters show there are about 578,000 new cannabis users in the past three months. First-time use increases with age, the survey found.

While ten per cent of cannabis consumers aged twenty-five to forty-four were new users in the second and third quarters of 2019, this was the case for twenty-seven per cent of those aged sixty-five and older. Seniors also reported they were less likely to use daily. Indeed, more than half reported using it solely for medical reasons while the remaining seniors were evenly split between non-medical only (twenty-four percent) and both medical and non-medical reasons (twenty-four percent).

Marijuana use among seniors in the U.S. and Canada has risen ten-fold over the last decade as more baby boomers use it to treat a range of ailments, including pain, anxiety and depression, according to University studies. Very few studies (up until now) have looked at cannabis use among people over sixty, though stay tuned – these research papers are now under way. Researchers say pot can be a safer substitute for more addictive and dangerous prescription opioids, or tranquilizers like benzodiazepines. However, marijuana can also react with medications commonly prescribed to seniors, potentially causing changes in blood pressure, memory, alertness and other side effects. Here’s what is known, and not, about the benefits and risks of using marijuana in later life.

A study published in September 2019 in the journal *Drug and Alcohol Dependence* found nine per cent of adults in the U.S. aged fifty to sixty-four, and nearly three per cent of adults sixty-five and older reported using marijuana in the year 2015 to 2016. That’s a doubling of the percentage of fifty to sixty-four year-olds over the past

decade (4.5 per cent reported using it in 2006-2007) - and more than seven times the percentage of adults sixty-five and older (0.4 per cent) who reported using weed a decade ago.

In Canada, seniors over sixty-five accounted for just 1.6 per cent of users in a 2015 Statistics Canada survey – now that ‘weed’ is legal in Canada that figure is expected to be closer to eleven percent at the beginning of 2020. However, two-thirds of the more than 200,000 Canadians with a medical marijuana licence used it for arthritis, a condition more common among seniors. Now, with the legalization of recreational weed last year — and edibles later this year — and as attitudes loosen, more seniors are expected to try cannabis. The older we get, the more likely we are to acquire a disease that may be amenable to pot, according to a 2017 study on the increasing use of cannabis among older Americans. However, while the industry has done a stellar job marketing pot as a “cure-all” for a long list of problems, the evidence is sparse, reports the Canadian Science Policy Centre.

Recent guidelines produced for Canadian family doctors recommend only four conditions for which there is decent evidence of benefit: neuropathic, or nerve, pain; palliative and end-of-life pain; chemotherapy-induced nausea and vomiting; and spasticity due to multiple sclerosis or spinal cord injury. However, Vikas Parihar, a clinical pharmacist at the Michael G. DeGroot Pain Clinic and adjunct professor at McMaster University, said there is evidence marijuana can also help with PTSD and chronic pain, as well as the insomnia and anxiety that often go along with it. Studies also suggest that seniors who use marijuana are also at higher risk for other drug use. They’re more likely than non-users to report a drinking problem. They’re also more likely to smoke, use cocaine or misuse prescription opioids, sedatives or tranquilizers.

Pot combined with alcohol can seriously impair cognitive and motor functioning. A study published in October by McGill researchers found pot increases the risk of a crash even five hours after inhaling. While the study involved healthy recreational users aged eighteen to twenty-four, the effect might be even more pronounced among older

people, who tend to show age-related decline in response times and slower response to distractions. Drugs commonly prescribed to seniors can also change how the body metabolizes THC, the primary intoxicating ingredient in cannabis. Certain antidepressants (including fluoxetine, or Prozac), proton pump inhibitors (heartburn drugs), macrolides (a class of antibiotics) and calcium channel blockers (drugs used to treat high blood pressure) can compete with the same liver enzymes that break down THC, leading to potentially higher levels of THC in the circulation, Health Canada warned in guidance to doctors.

By a similar token, CBD — the component in cannabis that doesn't get people stoned — may increase the effects of drugs by slowing down their metabolism. Cannabis, in particular THC, can increase your heart rate immediately after using it. THC can also cause disorientation and confusion, increasing the risk of falls. As well, marijuana is stronger today than it was in the sixties, and the ratio of THC to CBD has also changed, making it tricky to dose. Most people don't weigh out dried cannabis. They just roll it into a joint and estimate how much they're smoking. It's less accurate than using measured amounts of oil, and there's likely some cancer risk with smoking because harmful by products are made when pot's burned.

Vaporizing is believed to be less harmful — the marijuana isn't burned-but, because it's absorbed just as rapidly, "most people find that it's kind of overwhelming," Parihar said. People feel high within minutes when they smoke or vape, and tend to overshoot what they intended. Most, older folks probably want to avoid that," he said, which is why he recommends ingesting marijuana. Oils — meant only for ingestion — can be squirted into the mouth, mixed with tea, smoothies or juices, or baked into foods. They aren't absorbed as quickly, which blunts the chances of getting too high. It's also easier to get a specific measured dose

However, edibles — cookies, gummy candies and other foods infused with cannabis — can take up to four hours to peak, and last up to ten hours. Because people don't instantly feel the effects, they may end up taking more than intended, and more

than their body can handle. The most common symptoms of pot poisoning are cannabinoid hyperemesis (nausea, vomiting, cramping), psychosis and chest pain. Colorado experienced a jump in marijuana-related emergency visits in the first year of legalization, many involving people who overdosed on edibles.

The effects of pot on learning, IQ and memory are a concern with regular users under twenty-five, because their brains are still developing. However, in middle-aged and older adults, those memory effects are usually transient, and happen mainly when using THC. But high levels of THC can worsen anxiety in older people. In extreme amounts it can cause hallucinations and delusions. There are no known negative psychotropic effects with CBD alone, Parihar said -no known issues with memory, cognition or balance, which is why he recommends using a predominantly CBD-based product.

The drawback with edibles or oral products is that they can take longer to wash out of the body, about twelve hours to a day in a seventy year-old. “I had one lady who was seventy-seven. Instead of taking 0.5 ml of an oil, she took five ml,” or ten times the dose, Parihar said. The effects lasted two days. The higher the percentage of THC, and the more times used per day, the more problems people risk running into. Parihar recommends people monitor changes in their mood, blood pressure, blood sugar and cholesterol. If they notice something has changed dramatically, “it would be fair to say the cannabis is causing a drug interaction, and you may want to slowly titrate down, or off of it, and see if your blood pressure goes back down to normal,” he said.

Although there are reasons to be concerned, more than nine out of ten older persons who took cannabis in the past year reported no emotional or “functional” problems, according to the study on the growing use of pot among older Americans. “The overwhelming majority of older adults,” the authors concluded, “do not experience negative outcomes.”

Medical marijuana is not the drug you can buy in the street, which may be improperly grown, infused with another drug, or not even authentic marijuana. Medical

marijuana stems from pure, uncut cannabis indica plant. Certain medically beneficial chemicals—the “mind-altering” ones that make you feel a buzz or high—are then taken from these planets and used to help treat patients for various medical issues. Sometimes the plants as a whole—and not just the certain chemicals inside it—are used to help with certain medical conditions.

While there are more than one hundred chemicals (these are called cannabinoids) in marijuana, the two main chemicals in medical marijuana used for medical purposes are delta-9-tetrahydrocannabinol (THC) and cannabidiol (CBD). These chemicals can help treat a slew of diseases and medical conditions, which we’ll discuss later.

Medical marijuana has not been approved by the US Federal Drug Administration yet, mainly because there have not been enough clinical trials done on a wide enough scale to prove the plant’s medical benefits. Just because a large government agency hasn’t approved medical marijuana as a proper medical treatment does not mean that the plant itself doesn’t have medical benefits, especially for seniors. Cannabis has actually been used as a medical treatment for thousands of years. Now that one know what medical marijuana is, one can look at the symptoms and illnesses the chemicals inside of the marijuana plants can help qualm or make easier to live with.

One of the primary uses of medical marijuana is to help cancer patients, especially when they are going through rounds of chemotherapy. Some studies have shown that smoking marijuana can help with nausea and vomiting in chemotherapy patients. When dealing with palliative care, especially for patients with cancer, a study points out that most patients (more than sixty percent) experience both of these symptoms rather than one or the other, so medical marijuana can help relieve two symptoms (and potentially many more) at once. Studies have also shown smoked or vaporized marijuana can help with the pain suffered through neurological damage and can help patients get their eating habits back on schedule.

In terms of cancer treatment, there have only been two THC-infused oral pills that have been approved by the FDA for federal use: Marinol and Cesamet. These have been prescribed to help cancer patients with nausea. Studies are ongoing in both animals and humans to see how medical marijuana can help treat tumors as well as the symptoms and illness that come with cancer.

Patients with Alzheimer's disease have sometimes turned to medical marijuana to help with their treatment to assist with symptoms of depression and loss of appetite that may come along with the degenerative brain disease, which affects more than four million Americans' cognition and memory every year. About ten percent of seniors have the disease. In 2014, there was a preclinical study published in the Journal of Alzheimer's disease that analyzed the "potential therapeutic effects of THC" on the disease." Researchers introduced THC to beta-amyloids, which are clumps of proteins that build up on the brain and are one of the leading signs of the presence of Alzheimer's. They found that THC helped slow the advancement of these beta-amyloids, and the results from the study strongly suggest that THC could be a potential therapeutic treatment option for Alzheimer's disease through multiple functions and pathways.

Almost all seniors have experienced some sort of pain in their later years, and medical marijuana can help with that. What's interesting is that you often don't need to ingest the marijuana to reap the medical benefits of the plant. There are rubs, creams, and lotions infused with THC that can seep through your skin and attack a small, singular area of pain. "There is increasing evidence that cannabis is helpful in the management of certain kinds of pain," said Dr. Igor Grant, a professor in the Department of Psychiatry at the University of California, San Diego.

Medical marijuana, whether it's smoked, consumed, or applied through a topical treatment, can help relieve acute and chronic pain by attacking the already-present cannabinoid receptors in our body. It helps relieve pain from: Joint pain, like arthritis- Nerve damage - Chronic illness, like cancer. Despite taking up less than fifteen percent

of the population, seniors are prescribed more than one-third of all prescription drugs in America, and the drugs are often used to treat pain. Medical marijuana is a convenient and healthier alternative, and strays away from the addictive tendencies of opioids.

Studies have shown that cannabidiol (CBD), one of the two main chemicals in marijuana used for medical purposes, can help treat anxiety and other mental health issues, including: Obsessive compulsive disorder (OCD) - Post-traumatic stress disorder (PTSD) - Panic attacks - Moderate depression and general anxiety. Essentially, these studies (conducted in animals, to this point) found that CBD helps stimulate serotonin receptors in the brain, which is the main goal of other anti-anxiety medications like Zoloft. Medical marijuana has been proven to be far less addictive and to actually help counteract addictions to other prescription drugs.

While using medical marijuana to treat anxiety may help for some, others have reported anxiety as side effects of using it. As Harvard's health department points out, about twenty to thirty percent of recreational users say smoking marijuana causes anxiety or panic attacks after smoking. It's important to stay in touch with your doctor once trying medical marijuana as a treatment in case it has adverse effects as planned. Included in mental health is addiction. Analysis on studies by the National Institute for Drug Abuse show that the presence of legal marijuana laws and marijuana dispensaries show a link between, fewer deaths caused by prescription opioids - less treatment for opioid addiction - general prescribing of opioids – and a reduced number of people self-reporting opioid misuse

Many of these links have been chalked up to doctors prescribing far less harmful medical marijuana than addictive painkillers and antidepressants. Eating disorders are far more common among seniors than you think. Nearly eighty percent of deaths that occur due to anorexia occur among the elderly. As seniors age, they may lose the desire to eat. This can happen because they're making a personal decision about their body image or because of other psychological reasons beyond their control. Poor eating, amidst other issues like bone loss and heart problems can prove chronic. But in any

instance, medical marijuana may help seniors eat more and exit dangerous weight zones.

Research has found that the body's marijuana-like neurological system called the endocannabinoid system is underutilized or impaired amongst patients with anorexia and bulimia, essentially making the brain look at food as undesirable. Medical marijuana can help stimulate this system and help the brain treat food as a reward again. Eating disorders are often treated with antidepressants and antipsychotics, but patients often report their symptoms worsening after taking them. Additionally, many national psychotic and eating disorder foundations and associations have yet to list medical marijuana as a treatment for eating disorders. However, many doctors view medical marijuana as a safer alternative to prescription drugs with far less risky side effects.

For years, doctors have prescribed glaucoma eye drops that help relieve the pressure in your eyes, but it has also been proven that marijuana can help relieve pressure for hours at a time. Glaucoma is an issue with your eyes that occurs when a buildup of fluid damages the nerves in your eyeball. It is the leading cause of blindness for people over the age of sixty. This disease causes increasing pressure in your eyes because of the amount of fluid, which affects your eyesight.

According to a website dedicated to Oregon eye doctors (where medical marijuana is legal), you need to relieve pressure in your eyes throughout the entire day to help combat glaucoma, which is why eye drops can sometimes be more effective. Other factors that play into using medical marijuana instead of glaucoma drops include cost effectiveness and personal preference. The trend among seniors using medical marijuana is on the up-and-up. From 2006 to 2013, cannabis use among seniors increased by 250 percent. We've published the many reasons why medical marijuana can be beneficial to seniors because of their health – now let's take a look at a several more reasons why seniors are turning toward medical marijuana: It's safer and more cost efficient - as has been discussed in previous sections, medical marijuana is often a safer alternative to many prescription drugs like opioids and antipsychotics, and has

with far fewer severe side effects. It can also be more cost efficient, too. A senior spends on average close to \$3,000 per year on prescription drugs alone, contrast that with the national average of how much a person spends on medical marijuana per year—about \$650. Then why not try it? Some seniors have pain so severe that over-the-counter drugs and prescription medications can't always cure their maladies. So sometimes they turn to medical marijuana out of desperation and find positive results. A woman man reached this point of pain that was so severe, she stopped resisting marijuana. "It was just heaven," she said of her pain relief, noting that she stopped using marijuana once the pain went away for good but that she could easily pick it up again if need be.

It helps with sleep? Some seniors have found medical marijuana to be a viable alternative for sleeping pills, which sometimes don't work at all. A seventy-eight year-old nursing home resident, who wears a pacemaker, says he places droplets of cannabis under tongue before he goes to bed, and he says it helps him sleep. The same goes for a ninety-five year-old, who experienced insomnia before turning to medical marijuana.

Although recent data on the number of Canadian seniors using cannabis are unavailable, Health Canada figures for 2013 showed that two-thirds of Canadians registered to purchase medical marijuana were taking it to treat severe arthritis, more common among older adults. According to Health Canada, by the end of 2016, almost 130,000 Canadians had signed up with the country's thirty-eight licensed cannabis producers. After reviewing the limited available clinical studies, Health Canada offered the following cautiously optimistic summary, with the proviso that further research is needed to confirm the findings. Clinical studies and anecdotal reports supporting the safety and efficacy of cannabis for therapeutic purposes in a variety of disorders are limited but are slowly increasing in number.

There is mixed evidence thus far to suggest that cannabis may be useful in a number of disorders including the following: alleviating a wide variety of single or co-occurring symptoms in palliative care settings (e.g., nausea and vomiting associated with chemotherapy or radiotherapy, anorexia/cachexia, severe intractable pain, severe

depressed mood, and insomnia); stimulating appetite and producing weight gain among AIDS and cancer patients; helping patients suffering from multiple sclerosis or spinal cord injury when other drugs fail or produce unacceptable side effects; relieving chronic pain and treating sleep difficulties associated with chronic pain; treating post-traumatic stress disorder; improving bladder dysfunction associated with multiple sclerosis or spinal cord injury

Another document developed for the World Health Organization (Amato, Davoli, Minozzi, Mitrova, Parmelli, Saulle, & Vecch., 2017) presents some very mixed evidence on the benefits and harms of cannabis (including extracts and tinctures) for treating adults with multiple sclerosis, chronic pain, HIV/AIDS, Dementia or Tourette syndrome, and adults with cancer receiving chemotherapy. A report of the National Academies of Sciences, Engineering and Medicine (2017) draws the following conclusions. There is conclusive or substantial evidence that cannabis or cannabinoids are effective for: treating chronic pain in adults --it is worth noting that rubs, creams and lotions infused with THC can help relieve pain in a localized area; treating chemotherapy-induced nausea and vomiting; improving patient-reported multiple sclerosis spasticity symptoms. There is moderate evidence that cannabis is effective for: improving short-term sleep outcomes in individuals with sleep disturbance associated with obstructive sleep apnea syndrome, fibromyalgia, chronic pain, and multiple sclerosis.

There is limited evidence that cannabis or cannabinoids are effective for: increasing appetite and decreasing weight loss associated with HIV/AIDS; improving clinician-measured multiple sclerosis spasticity symptoms; improving symptoms of Tourette syndrome; improving anxiety symptoms, as assessed by a public speaking test, in individuals with social anxiety disorders; improving symptoms of post-traumatic stress disorder.

The report includes a series of statements that there is limited evidence to support or refute the efficacy of cannabis for a wide range of other health ailments such

as cancers, irritable bowel syndrome, epilepsy, spasticity in patients with paralysis due to spinal cord injury, motor system symptoms associated with Parkinson's disease, mental health outcomes in individuals with schizophrenia.

In the end cannabis is still a drug, all-be-it, an herbal one, and like any other drug it should only be used if absolutely necessary. Though baby boomers in the mid-sixties made weed acceptable and more or less mainstream, it is the prescription drugs retirees now take by the handful that has the real potential to harm their health, probably more so than 'weed'. Substance abuse among the seniors, particularly of alcohol and doctor prescribed drugs, is one of the fastest growing health problems in North America.

Addiction among people sixty-five and up is often underestimated and under-diagnosed, which can prevent them from getting the help they need. Alcohol and prescription drug abuse affects up to seventeen percent of adults over the age of sixty as per the National Institute on Alcohol Abuse and Alcoholism (NIAAA). Due to insufficient knowledge, limited research data, and hurried office visits, health care providers (can you say physicians) often overlook substance abuse among the elderly. This is made worse by the fact that the elderly often have medical or behavioral disorders that mimic symptoms of substance abuse, such as depression, diabetes, or dementia.

According to the Office of Alcoholism and Substance Abuse Services, substance abuse among senior citizens can be classified into two general forms: the 'hardy survivor,' or those who have been abusing substances for many years and have reached sixty-five, and the 'late onset' group, which are those who form addictions later in life. Regardless of how old one is or when the addiction started, there are treatment options available to help get the senior back on a healthy path.

There are several things that could contribute to someone turning to substance abuse later in life. These could be health-related issues or life-changing events that take an emotional toll. These events may provoke substance-abusing behavior that can result in a full-scale addiction. Potential triggers or causes for drug or alcohol addiction in the

elderly include: retirement - death of a family member, spouse, pet or close friend; Loss of income or financial strains; relocation or placement in a nursing home; trouble sleeping; family conflict; mental or physical health decline (depression, memory loss, major surgeries, etc.)

Drug or alcohol abuse among the elderly is particularly dangerous because senior citizens are more susceptible to the deteriorating effects of these substances. Individuals over sixty-five have a decreased ability to metabolize drugs or alcohol along with an increased brain sensitivity to them. This makes it dangerous for seniors to use drugs or alcohol at all, even if the person isn't addicted. Benzodiazepines, which are used to treat anxiety, pain or insomnia, are some of the most dangerous prescription drugs for seniors. These are generously prescribed and highly addictive. The rate of senior citizens addicted to benzos has increased every year.

Alcohol or drug abuse may actually mimic symptoms of other medical or mental health disorders, such as diabetes, dementia or depression. This makes it easy for doctors who encounter an older patient to chalk up declining mental or physical health simply to 'old age.' Could it be that the 'thing' that finally brings down the 'boomer generation' is not climate change or the next generation themselves but rather it could be drugs – pot, booze and prescriptions.

Sources for this chapter used were The Guardian – Alex Halperin, National Post-Sharon Kirkey, aging.com, infocus backgrounder (Ryerson), Glacier Media and Addiction Center

Chapter Eighteen

Still a Chance to Change Boomers Legacy

Can anyone grow old gracefully on what millennials see earth as - a fading planet? The question is particularly pertinent for baby boomers, now moving through retirement age as part of the post-World War baby boom. The oldest boomers are now approaching seventy-five years old, well past the age elders in our society were expected to still be in charge. But while they are transforming to the 'end', boomers still have a chance to make amends and leave this world with a better future.

In the media, especially if the story is millennial driven, boomers are being thrown on the trash heap of history. 'The Boomers Ruined Everything' is the title of a story on the Atlantic website, part of an array of articles and books recently where the boomer generation is portrayed as a primary culprit fostering our endangered world and floundering democracy. Some of it is simplistic analysis, blaming self-indulgence while ignoring decades-long efforts by, for example, Exxon to obfuscate the oil industry's knowledge of climate change, or Monsanto's knowledge that many of their products were environmental nightmares.

Democracy and the planet according to more than a few, has suffered as the boomers moved through adulthood to become the elders of society. Boomers were born to a post-war promise of a better world, enjoyed years of increasing prosperity, but now things look different, even frightening. If feeling defiant, one may conflate baby boomers political performance with the first boomer President of the United States, Bill Clinton, spending his time in the White House instigating sexual transgressions with interns, carelessly sabotaging his own most progressive policy ideas.

Some could say boomers blew it. If so, how do they make amends? Or more dramatically, how do today's boomers age well on a failing planet, amidst a troubled civilization? The time is past for protesting, the reality is biting. Boomers must mobilize themselves and team with increasingly endangered youth to implement solutions which are technologically possible and even contain the seeds of a prosperous future. The notion our planet is perishing is not debatable among those who believe in science (although others would disagree with this statement). Are we in the midst of a mass extinction of biological diversity? Scientists term it the Holocene (or Anthropocene) Extinction - it is the sixth mass extinction in earth's existence and largely caused by human activity

Climate change is no longer a future possibility, but appears to be a reality rapidly turning into crisis. As long predicted, climate change is now an increasing storm-related disaster and changing disease vectors. The climate crisis arises as the ice caps entirely melt and sea levels surge in coming years and decades by tens, scores, even hundreds of feet if we continue ignoring the problem. It was foreseen decades ago, but predictions of possible disaster were quickly ridiculed by paid special interests so the public paid little attention as politicians ignored the inexorable march of reality.

Though it is ominous, there is nothing hopeless about earths' plight. Fortunately, we have the technology for a prosperous sustainable globe. If resources are invested in people more equitably, and we cultivate planetary resources and energy more intelligently, a prosperous egalitarian future is attainable, remarkably quickly. Individually and especially collectively, people may initiate change. One could say it involves renewing and upgrading our society, but how? It starts with the lesson of kindergarten, clean up our mess. We have had a generational of relative comfort, security, and well-being. There have been no Great Depression, no World Wars, and we have experienced tortured progress toward equal rights for women, for people of color and for gay, lesbian, and transgender persons. Overall, life has been comfortable, secure and even entertaining, all as a reward for boomer willingness to live with the fatal

fantasy that cutthroat corporate capitalism is sustainable instead of toxic. As far as this book is concerned – capitalism is sustainable and does not have to be toxic. In the last few years corporate North America has become a lot greener, companies now put the fate of the earth up there with their profits.

Boomers famously reacted vigorously to save their own interests at least once - middle-class youth took to the streets to stop the Vietnam War, motivated by self-interest against an obvious threat. There was a military draft and even privileged kids could be taken and shipped thousands of miles to die in a senseless war. Citizens marched to save themselves, their brothers, their sons, their friends, their generation. Now all those are again threatened, along with wives, sisters, mothers, and especially our children and grandchildren.

Perhaps some ground rules can help organize a list of demands. For example, if something is good for the planet (ecosystem) it is good for people. Conversely, if it is bad for the planet, it's bad for people. Stop dumping poison in the ecosystem should be a no brainer, but what to replace modern products with? Hasn't it all gone too far? The answer is - we can fix this.

Trees are the most effective way to remove carbon from the atmosphere and replace it with oxygen and we can do mass plantings of trees, creating wildlife habitat while cleaning the air. Fruit and nut trees have the added benefit of providing food. Some seniors have already undertaken this task - trees do grow rapidly, and in a carbon-rich atmosphere with lots of heat and humidity, that is, in the world we are making; trees will grow especially fast, remove carbon and produce oxygen.

Threat of mass extinction is a complex far-reaching problem, but even here improvement is relatively simple if the humans will only try. Preliminary efforts are surprisingly encouraging. "Research has demonstrated substantial improvements in biodiversity from wildlife corridors as little as twenty-five yards wide", according to a report in the Yale University School of Forestry Journal and what is good for the animals are good for the humans. A Japanese term that translates as 'Forest Bathing' highlights

the numerous health and wellness benefits humans derive from time spent in nature. Link that awareness with the need to upgrade our built areas, into “age-friendly cities” for our aging population, and resilient cities, for our weather-wild future, and we have a perfect formula for investment.

Natural enclaves in urban areas cool the air, create windbreaks, and provide flood buffers, drainage, and filtration. Cleaner air and wildlife diversity are bonuses Boomers can have rapid impact in this arena. While the influence of personal wealth pales compared to the money machinations of banks and corporations, Baby Boomers still control the majority of household economic activity in this country and have ownership of some thirty-two million houses collectively worth about thirteen trillion dollars. Consider it seed money for a better future. Boomers are keeping their homes longer while we are in place. Refurbishing means upgrading for easier senior living, of course, but can and should include future-friendly resiliency measures such as on-site solar power, fruit trees, pollinator gardens, and bird-friendly shrubs. These are not theoretical benefits, they make houses more valuable now, and invaluable for future residents. One needn't act alone. Naturally, Occurring Retirement Communities are forming all over North America, as long-term neighbors simply stay put. Consider jointly investing in neighborhood upgrades for renewable power, trees, and plant life. The immediate benefits in savings and security are obvious, but wise investments bring benefits that will outlive us.

These ideas only hint at what can be done. While doomsday scenarios are bandied about, those with grander dreams have plenty to do to make a better planet. And, especially for boomers seeing their mortal coil running short of juice, there is no better time to renew the energy of their youth and help make a better world for their grandchildren and for every-one else. It is likely that no generation in the history of the man-kind experience has so perfected the role of ‘cock of the walk,’ an expression that alludes to the rooster’s proud strut about the barnyard, as has the group of North Americans that we refer to as baby boomers. In the end, the baby boom generation has

many triumphs to be proud of, including greater racial tolerance, support of legal rights for gays and lesbians, protecting the environment, empowering women and opposing unjust wars. Baby boomers have profoundly changed the world. Boomers said “no” to a world where women were harassed on the job and paid far less than men for doing equivalent work, where African-Americans (and native Americans) were denied their rights against police, and where those who marched to a different drummer, prayed to a different deity or challenged hierarchy and environmental degradation were told to conform or stay silent.

That Boomer idealism has reaped some big results over the years. Compared to their parents’ generation, boomers were more likely to protest policies and social practices that they saw as unjust. Many boomers were children when the Civil Rights Movement was breaking down barriers of segregation and they observed how the adults in their lives viewed that cause. Later, boomers were the driving force behind anti-war protests during the Vietnam era, the push by women to move into “non-traditional” careers like business and engineering, and the gay rights movement to protect the LGBT community. Boomers created some of the worlds’ most intriguing scientific and technological innovations including; DNA fingerprinting, implantable artificial heart, Viagra, world wide web, portable dialysis machine, synthetic skin products, rechargeable lithium-ion battery, Ethernet, disposable cell phones and thousands of more inventions including Steve Wozniak and Steve Jobs who in 1977, created the Apple 11 personal computer.

Well known author Terri Benincasa who wrote in ‘Quora’ regarding boomers; “No need to look forward, our legacy is already set. As with generations before us, we’ll be remembered for both good and problematic things; the difference in our case is the extremes of them... we’ll be known for truly societal changing accomplishments and exceptionally damaging actions”.

“Our generation gave the world human rights; we gave women liberation, and brought all things sexual out of the closet. We are responsible for bringing computers

into people's homes and offices, and wireless communications into our cars and hands... and hey, let's not forget Velcro (we didn't invent it but we made it the rage)! We legitimized the right to leave bad marriages, were the first to embrace the importance of self-fulfillment, and made the work place employee-friendly. We made environmental-health a priority, recognized that mental health is as relevant as (and a correlative to) physical health, and one of ours is the first human to spend a year in space. We refused to fight a trumped up "war," and gave the world Star Trek, The Force, and the tobacco settlement. We have changed the meaning of retirement, the look & feel of aging, and are hopefully responsible for the demise of "early-bird specials"... Indeed we are a societal phenomenon of heretofore unseen influence."

Now to our damaging impacts: We have made acquiring high levels of debt acceptable - became statistically the greatest polluters with our wasteful lifestyles - placed acquiring "things", money-wealth above ethics and family, thus were the first generation to pull the family apart (think "latchkey kids") and why there are so many ethically challenge people in power today. We elevated self-aggrandizement over humility; and put "me" over community (our generation fed the significant decline in organizations designed to strengthen others from the Lion's to the PTA). We are, and deservedly will be long after we're gone, both admired and reviled. Also a generational first....

Yet another rather moving article was written by David Holmgren in 2019 – here are some excerpts from it. It is time for us baby boomers to honestly acknowledge what we did and didn't do with the gifts given to us by our forebears and be clear about our legacy with which we have saddled the next and succeeding generations. By many measures, the benefits of global industrial civilisation peaked in our youth, but for most middle class baby boomers of the affluent countries, the continuing experience of those benefits has tended to blind us to the constriction of opportunities faced by the next generations: unaffordable housing and land access, ecological overshoot and climate chaos amongst a host of other challenges.

In the life of a baby boomer born in 1950 and dying in 2025 (a premature death according to the expectations of our generation), the best half of the world's endowment of oil – the potent resource that made industrial civilisation possible – will have been burnt. This is tens of millions of years of stored sunlight from a special geological epoch of extraordinary biological productivity. Beyond our basic needs, we have been the recipients of manufactured wants and desires. To varying degrees, we have also suffered the innumerable downsides, addictions and alienations that have come with fossil-fuelled consumer capitalism.

It is also true that our generation has used the genie of fossil fuels to create wonders of technology, organization and art, and a diversity of lifestyles and ideas. Some of the unintended consequences of our way of life, ranging from antibiotic resistance to bubble economics, should have been obvious, while others, such as the depression epidemic in rich countries, were harder to foresee. Our travel around the world has broadened our minds, but global tourism has contaminated the amazing diversity of nature and traditional cultures at an accelerating pace. We have the excuse that innovations always have pluses and minuses, but it seems we have got a larger share of the pluses and handballed more of the minuses to the world's poorest countries and to our children and grandchildren.

We were the first generation to have the clear scientific evidence that emergent global civilisation was on an unsustainable path that would precipitate an unravelling of both nature and society through the 21st century. Although climate chaos was a less obvious outcome than the no-brainer of resource depletion, international recognition of the reality of climate change came way back in 1988, just as we were beginning to get our hands on the levers of power, and we have presided over decades of policies that have accelerated the problem. Over the years, since the adverse outcomes have shifted from distant risks to lived realities and these impact hardest on the most vulnerable peoples of the world who have yet to taste the benefits of the carbon bonanza that has

driven the accelerating climate catastrophe. For the failure to share those benefits globally and curb our own consumption we must be truly sorry.

While some of us were burnt by personal and global events, we have mostly led a charmed existence and had the privilege to question our upbringing and culture. We were the first generation in history to experience an extended adolescence of experimentation and privilege with little concern or responsibility for our future, our kin or our country.

Most baby boomers were raised in families where commuting was the norm for our fathers but a home-based lifestyle was still a role model we got from our mothers. In our enthusiasm for women to have equal access to productive work in the monetary economy, few of us noticed that without work to keep the household economy humming we lost much of our household autonomy to market forces. By our daily commutes, mostly alone in our cars, we entrenched this massively wasteful and destructive action as normal and inevitable.

As we came into our power in middle age, the new technology of the internet, workshop tool miniaturisation and other innovations provided more options to participate in the monetary economy without the need to commute, but our generation continued with this insane collective addiction. In Australia, we faithfully followed the American model of not investing in public transport, which moderated the adverse impacts of commuting in European and other countries not so structurally addicted to road transport. By failing to build decent public transport and the opportunities for home-based work, and wasting wealth in a frenzy of freeway building that has choked our cities, our generation has consumed our grandchildren's inheritance of high quality transport fuels and accelerated the onset of climate chaos. For this we are truly sorry.

In pioneering the double income family, some of us set the pattern for the next generation's habit of outsourcing the care of children at a young age, making commuting five days a week an early childhood experience. This has left the next generation unable to imagine a life that doesn't involve leaving home each day.

These patterns are part of a larger crisis created by the double income, debt-laden households with close to 100% dependence on the monetary economy. Without robust and productive household economies, our children and grandchildren's generations will become the victims of savage disruptions and downturns in the monetary economy. For failing to maintain and strengthen the threads of self-provision, frugality and self-reliance most of us inherited from our parents, we should be truly sorry.

If boomers really want to leave this world a better place than they (we) found it, then don't worry, we already have – generally speaking – things are not all that bad. The universe in 2020 is a whole lot more enhanced and healthier than it was in the early 1940s.

Sources for this chapter include Jim Gordons Psychology Today, J. Topchik-Frederick News-Post, and Resilience-D. Holmgren, Reuters-P. Kiger and Terri Benincasa

Musings and Thoughts

*People try to put us d-down (talkin' 'bout my generation)
Just because we get around (talkin' 'bout my generation)
Things they do look awful c-c-cold (talkin' 'bout my generation)
I hope I die before I get old (talkin' 'bout my generation)*

- My Generation by The Who (1965) –

One wonders what baby boomers in a position of influence, maybe a politician or a leading business person, think of how the world is fairing and what would their plan of attack be today if they had control? They would be presented with two possibilities. The first -- double down on the recent boomer approach by spending a lot more money on the build-up of the past four decades. In other words, try to revive the housing market, bail out big businesses, build a lot of new highways, and throw in some big oil, mining and rail projects. This of course would be a horror show for millennials because of the magnitude of the projects and they would not be 'green' in the least. Boomers would feel confident though because they would be investing in an approach they have seen be successful in their lifetime. And if the economy gets going again, then maybe in a few years then they can get back to saving the planet. Finally, the boomers can retire, having met their last great challenge and enjoy their remaining years as they planned. This option fits one-hundred percent within the world view that the baby boomer generation has formed over the prior decades.

The second option may be that the other route is far more startling - it starts with acknowledging that the suburban experiment is a Ponzi scheme that has put North America in a very tenuous financial and globalization position. To start to logically respond to this insight, not only does society (most likely millennials) abandon the systems and programs that boomers have put in place or expanded on - they would

actually go about downsizing or even tearing down the infrastructure systems boomers spent so much money to build. There will be many winners and losers – a whole generation may go up in flames, so to speak. A large monetary adjustment will be necessary, meaning a period of savings which would rob inflation or stock-killing deflation (which appears to be happening today); neither of which seems appealing to someone a blink away from retirement.

There would then be growth, but it would be much different than the affluent money gains of boomers' lifetimes and, even then, it will likely come too late to matter for them. Millennials and Gen Z already know this and this is just another reason they do not like or trust boomers. Is it even rational to expect a boomer to choose the second option? Is real reform possible from a generation that is this intrusted in the current approach and is close to the finish line? If the answer is no 'and it is', then the next generation will have to wait until the boomer generation dies in order for millennials to get on with a remake of society. Everyone knows that boomers are not going 'quietly into the night'.

You might not have noticed, but apparently you're living through something of a revolution. In a New York Times article, Taylor Lorenz documents the "OK Boomer" meme that's become "a rallying cry for millions of fed up kids" and an "endlessly repeated retort to the problem of older people who just don't get it". Now its war, the Times asserts: Gen Z has finally snapped over climate change and financial inequality. The meme is mostly used by young people on social media to respond to perceived condescension from older users – but it's been touted as a way to understand why job and life prospects are constrained for so many young people. It's not capitalists, it's not the politicians who serve them – it's "boomers", or everyone born in the two decades after the Second World War.

Like much of online culture, "OK Boomer" tells us something about the cultural dominance of upper-middle-class youth. These young people are surrounded by baby boomers that've "hoarded all the wealth" and polluted the planet in the process. They

haven't had to witness – or deal with the ramifications of – old age and precocity for millions of working people in that generational cohort. Instead they get to revel without self-reflection in oedipal angst about their elders – many of whom were kind enough to pass them their ill-gotten privileges.

A source used in this chapter is B. Sunkara-The Guardian

Epilogue

We're coming to a conclusion of this book, but we would like to give opentext.ca some of the last words. In one of their reports they stated - think of the movies and television shows you have watched recently. Did any of them feature older actors? What roles did they play? How were these older actors portrayed? Were they cast as main characters in a love story? How were older women portrayed? How were older men portrayed?

Many media portrayals of the elderly reflect negative cultural attitudes toward aging. In North America, society tends to glorify youth, associating it with beauty and sexuality. In comedies, the elderly are often associated with grumpiness or hostility. Rarely do the roles of older people convey the fullness of life experienced by seniors-as employees, lovers, or the myriad roles they have in real life. What values does this reflect?

One hindrance to society's fuller understanding of aging is that people rarely understand it until they reach old age themselves. This is opposed to childhood, for instance, which we can all look back on. Therefore, myths and assumptions about the elderly and aging are common. Many stereotypes exist surrounding the realities of being an older adult. While individuals often encounter stereotypes associated with race and gender and are thus more likely to think critically about them, many people accept age stereotypes without question. Each culture has a certain set of expectations and assumptions about aging, all of which are part of our socialization.

While the landmarks of maturing into adulthood are a source of pride, signs of natural aging can be cause for shame or embarrassment. Some people try to fight off the appearance of aging with cosmetic surgery. Although many seniors report that their lives are more satisfying than ever, and their self-esteem is stronger than when they

were young, they are still subject to cultural attitudes that make them feel invisible and devalued.

Gerontology is a field of science that seeks to understand the process of aging and the challenges encountered as seniors grow older. Gerontologists investigate age, aging, and the aged. Gerontologists study what it is like to be an older adult in a society and the ways that aging affects members of a society. As a multidisciplinary field, gerontology includes the work of medical and biological scientists, social scientists, and even financial and economic scholars.

Social gerontology refers to a specialized field of gerontology that examines the social (and sociological) aspects of aging. Researchers focus on developing a broad understanding of the experiences of people at specific ages, such as mental and physical well-being, plus age-specific concerns such as the process of dying. Social gerontologists work as social researchers, counsellors, community organizers, and service providers for older adults. Because of their specialization, social gerontologists are in a strong position to advocate for older adults.

Scholars in these disciplines have learned that aging reflects not just the physiological process of growing older, but also our attitudes and beliefs about the aging process. You've likely seen online calculators that promise to determine your "real age" as opposed to your chronological age. These ads target the notion that people may feel a different age than their actual years. Some sixty year-olds feel frail and elderly, while some eighty year-olds feel sprightly. Equally revealing is that as people grow older they define 'old age' in terms of greater years than their current age. Many people want to postpone old age, regarding it as a phase that will never arrive. Some older adults even succumb to stereotyping their own age group.

In North America, the experience of being elderly has changed greatly over the past century. In the late 1800s and early 1900s, many North American households were home to multigenerational families, and the experiences and wisdom of elders was respected. They offered wisdom and support to their children and often helped raise

their grandchildren. Today, with most households confined to the nuclear family, attitudes toward the elderly have changed. In 2011, of the 13,320,615 private households in the country, only about 400,000 of them (3.1 percent) were multigenerational. It is no longer typical for older relatives to live with their children and grandchildren.

Attitudes toward the elderly have also been affected by large societal changes that have happened over the past one-hundred years. Researchers believe industrialization and modernization have contributed greatly to lowering the power, influence, and prestige the elderly once held. The elderly have both benefitted and suffered from these rapid social changes. In modern societies, a strong economy created new levels of prosperity for many people. Health care has become more widely accessible and medicine has advanced, allowing the elderly to live longer. However, older people are not as essential to the economic survival of their families and communities as they were in the past. While the average person now lives twenty years longer than they did ninety years ago, the prestige associated with age has declined.

The first census in Canada was conducted in 1666 on the colony's 3,215 inhabitants and included questions about age as well as sex, marital status, and occupation. Since the first national census in 1871, the Canadian government has been tracking age in the population every ten years. Age is an important factor to analyze with accompanying demographic figures, such as income and health. The population pyramid below shows projected age distribution patterns for the next several decades.

Statisticians use data to calculate the median age of a population, that is, the number that marks the halfway point in a group's age range. In Canada, the median age is about forty. That means that about half of Canadians are under and about half are over forty. The median age of women is higher than men, 41.1 compared to 39.4, due to the persistent higher life expectancy of women (although the gap between genders has been diminishing).

Overall the median age of Canadians has been increasing, indicating that the population as a whole is growing older. It is interesting to note, however, that the proportion of senior citizens in Canada is lower than most of the other G8 countries. In 2013, 15.3 percent of Canadians were over sixty-five while twenty-five percent of Japanese, twenty-one percent of Germans, twenty-one percent of Italians, seventeen percent of French, and sixteen percent of British were over sixty-five. Only the United States (fourteen percent) and Russia (thirteen percent) had lower proportions.

A cohort is a group of people who share a statistical or demographic trait. People belonging to the same age cohort were born in the same time frame. Understanding a population's age composition can point to certain social and cultural factors and help governments and societies plan for future social and economic challenges. This is the key to planning for everything from the funding of pension plans and health care systems to calculating the number of immigrants needed to replenish the workforce.

The aboriginal population is much younger than the Canadian population as a whole, with a median age of 24.7 years in 2001 (projected to increase to 27.8 in 2017). Sociological studies on aging might help explain the difference between Native American age cohorts and the general population. While Native American societies have a strong tradition of revering their elders, they also have a lower life expectancy because of lack of access to quality health care. A culture centred on Relationship or All My Relations is the foundation of all First Nations teaching and learning. The inclusion of Elders in the process can be described as the 'heart' of First Nations Pedagogy. Since Pre-Colonial times, Elders have been the Gatekeepers of First Nations wisdom, knowledge, and history. Elders traditionally hold crucial roles in supporting both formal and informal education in First Nations communities. They impart tradition, knowledge, culture, values, and lessons using orality and role modeling traditional practices.

Elders are the carriers and emblems of communally generated and mediated knowledge. In the western paradigm, such relations and processes of knowledge transmission are considered 'informal'. Yet, these same processes are at the heart and

soul of what is 'formal' to Indigenous knowledge. Elders are first and foremost teachers and role models. They are vital in the teaching process, from infancy to adulthood and beyond. Learning is always socially situated, socially constructed, socially produced and socially validated within social settings which exist as contextual settings. Elders teach others about culture, tradition and about the vision of life that is contained in First Nations philosophies and handed down in ceremonies and traditional teachings.

First Nations thinking processes, bodies of knowledge and structures of knowledge transmission are uniquely different from those underpinning mainstream institutions. Non-formal education, informal learning and formal learning are socially organized and socially situated practices. Obstacles to Elders' participation in formal education must be identified and overcome. Elders are keepers of tradition, guardians of culture, the wise people, the teachers - and are central to any genuine aboriginal learning space.

In Canada, all people over age eighteen are considered adults, but there is a large difference between a person aged twenty-one and a person who is forty-five. More specific breakdowns, such as 'young adult' and "middle-aged adult," are helpful. In the same way, groupings are helpful in understanding the elderly. The elderly are often lumped together, grouping everyone over the age of sixty-five but their experience of life is much different than a ninety year-old's.

The older adult population can be divided into three life-stage subgroups: the young-old (approximately sixty-five to seventy-four), the middle-old (ages seventy-five to eighty-four), and the old-old (over age eighty-five). Today's young-old age group is generally happier, healthier, and financially better off than the young-old of previous generations. In North America, people are better able to prepare for aging because resources are more widely available. Also, many people are making proactive quality-of-life decisions about their old age while they are still young. In the past, family members made care decisions when an elderly person reached a health crisis, often leaving the elderly person with little choice about what would happen. The elderly are now able to

choose housing, for example, that allows them some independence while still providing care when it is needed. Living wills, retirement planning, and medical powers of attorney are other concerns that are increasingly handled in advance.

However, the gender imbalance in the sex ratio of men to women is increasingly skewed toward women as people age. In 2013, sixty-seven percent of Canadians over the age of eighty-five were women. This imbalance in life expectancy has larger implications because of the economic inequality between men and women. The population of old-old women are the cohort with the greatest needs for care, but because many women did not work outside the household during their working years and those who did earned less on average than men, they receive the least retirement benefits.

What does it mean to be elderly? Some define it as an issue of physical health, while others simply define it by chronological age. The Canadian government, for example, typically classifies people aged sixty-five years old as elderly, at which point citizens are eligible for federal benefits such as Canada Pension Plan and Old Age Security payments. The World Health Organization has no standard, other than noting that sixty-five years old is the commonly accepted definition in most core nations, but it suggests a cut-off somewhere between fifty and fifty-five years old for semi-peripheral nations, such as those in Africa. CARP (formerly the Canadian Association of Retired Persons, now just known as CARP) no longer has an eligible age of membership because they suggest that people of all ages can begin to plan for their retirement. It is interesting to note CARP's name change; by taking the word "retired" out of its name, the organization can broaden its base to any older Canadians, not just retirees. This is especially important now that many people are working to age seventy and beyond.

There is an element of social construction, both local and global, in the way individuals and nations define who is elderly; that is, the shared meaning of the concept of elderly is created through interactions among people in society. This is exemplified by the truism that you are only as old as you feel. Demographically, the Canadian

population over age sixty-five increased from five percent in 1901 to 14.4 percent in 2011. Statistics Canada estimates that by 2051 the percentage will increase to 25.5 percent. This increase has been called “the greying of Canada,” a term that describes the phenomenon of a larger and larger proportion of the population getting older and older.

There are several reasons why Canada is greying so rapidly. One of these is life expectancy: the average number of years a person born today may expect to live. When reviewing Statistics Canada figures that group the elderly by age, it is clear that in Canada, at least, we are living longer. Between 1983 and 2013, the number of elderly citizens over eighty-five increased by more than one-hundred percent. In 2013 the number of centenarians (those one-hundred years or older) in Canada was 6,900, almost twenty centenarians per 100,000 persons, compared to eleven centenarians per 100,000 persons in 2001.

Another reason for the greying of Canada as previously written can be attributed to the aging of the baby boomers. Nearly a third of the Canadian population was born in the generation following World War II (between 1946 and 1964) when Canadian families averaged 3.7 children per family (compared to 1.7 today). Baby boomers began to reach the age of sixty-five in 2011. Finally, the proportion of old to young can be expected to continue to increase because of the below-replacement fertility rate (i.e., the average number of children per woman). A low birth rate contributes to the higher percentage of older people in the population.

As we noted above, not all Canadians age equally. Most glaring is the difference between men and women as women have longer life expectancies than men. In 2013, there were ninety six to seventy-nine year-old men per one hundred old women. However, there were only sixty eight plus year-old men per one hundred eighty plus year-old women. The sex ratio actually increased over time, indicating that men are closing the gap between their life spans and those of women.

Of particular interest to gerontologists right now are the consequences of the aging population of baby boomers, the cohort born between 1946 and 1964 and just now reaching age sixty-five. Coming of age in the 1960s and early 1970s, the baby boom generation was the first group of children and teenagers with their own spending power and therefore their own marketing power. The youth market for commodities such as music, fashion, movies, and automobiles, was a major factor in creating a youth-oriented culture. As this group has aged, it has redefined what it means to be young, middle-aged, and, now, old. People in the boomer generation do not want to grow old the way their grandparents did; the result is a wide range of products designed to ward off the effects—or the signs—of aging. Previous generations of people over sixty-five were ‘old.’ The baby boom generation is the cohort driving much of the dramatic increase in the over sixty-five population.

In 2020, one can predict that the baby boom bulge will continue to rise up the pyramid, making the largest Canadian population group between sixty-five and eighty-five years old. This aging of the baby boom cohort has serious implications for society. Health care is one of the areas most impacted by this trend. For years, hand-wringing has abounded about the additional burden the boomer cohort will place on the publicly funded health care system. The report by the Commission on the Future of Health Care in Canada noted that the combined public and private expenditure per person each year for medical care was approximately three times as much for persons over sixty-five than for the average person. The main sources of cost increase to the health care system come from inflation, rising overall population, and advances in medical technologies (new pharmaceutical drugs, surgical techniques, diagnostic and imaging techniques, and end-of-life care). With respect to end-of-life care, the average Canadian now receives approximately one and a half times more health care services than the average Canadian did in 1975. Even with modest economic growth, existing levels of health care service can be maintained without difficulty if the total increases in costs of health care from all sources, including aging, result in an annual increase in health care budget expenditures.

Other studies indicate that aging boomers will bring economic growth to the health care industries, particularly in areas like pharmaceutical manufacturing and home health care services. Further, some argue that many of our medical advances of the past few decades are a result of boomers' health requirements. Unlike the elderly of previous generations, boomers do not expect that turning sixty-five means their active lives are over. They are not willing to abandon work or leisure activities, but they may need more medical support to keep living vigorous lives. This desire of a large group of over sixty-five year-olds wanting to continue with a high activity level is driving innovation in the medical industry. It is not until the final year of life that health care expenditures undergo a dramatic increase. Approximately one-third to one-half of a typical person's total health care expenditures occurs in the final year of life. The implication is that with people living increasingly longer and healthier lives, the issue of the cost of health care and aging needs to be refocused on end-of-life care options.

The economic impact of aging boomers is also an area of concern for many observers. Although the baby boom generation earned more than previous generations and enjoyed a higher standard of living, they also spent their money lavishly and did not adequately prepare for retirement. According to a 2013 report from the Bank of Montreal, the average baby boomer fell about \$400,000 short of adequate savings to maintain their lifestyles in retirement. The average senior couple spent approximately \$54,000 a year, requiring accumulated savings of \$1,352,000 to sustain them-selves (not taking into account Canada Pension Plan and Old Age Pension payments). Canadian boomers anticipated they needed savings of \$658,000 in 2013 (add about \$77,000 more, now that it is 2020) to feel financially secure in retirement but had only saved an average of \$228,000. Seventy-one percent of boomers said they plan to work part time in retirement. This will have (and this has proven true) a ripple effect on the economy as boomers work and spend less.

Just as some observers are concerned about the possibility of the health care system being overburdened, the Canada and Quebec Pension Plans are also considered

to be at risk given the longer life spans of seniors and low interest rates, according to the Auditor General's 2014 report. The Canada and Quebec Pension Plans are government-run retirement programs funded primarily through payroll taxes. In addition, seniors receive support from the Old Age Security (OAS) program and the Guaranteed Income Supplement (for those with low incomes). Together the pension plans, OAS, and Guaranteed Income Supplements are credited with successfully reducing old age poverty. With the aging boomer cohort starting to receive pension benefits, and with fewer workers paying into the pension trust fund, it is estimated that by 2021 the fund will have to start drawing on its investment income in order to make payments. One country that will soon face a serious aging crisis is China, which is on the cusp of an 'aging boom': a period when its elderly population will dramatically increase. The number of people above age sixty in China today is over 180 million, which amounts to about fourteen percent of its total population. By 2050, nearly a third of the Chinese population will be age sixty or older, putting a significant burden on the labour force and impacting China's economic growth. As health care improves and life expectancy increases across the world, elder care will be an emerging issue. The Wienclaw (2009) report suggests that with fewer working-age citizens available to provide home care and long-term assisted care to the elderly, the costs of elder care will increase.

Worldwide, the expectation governing the amount and type of elder care varies from culture to culture. For example, in Asia the responsibility for elder care lies firmly on the family. This is different from the approach in most western countries, where the elderly are considered independent and are expected to tend to their own care. It is not uncommon for family members to intervene only if the elderly relative requires assistance, often due to poor health. Even then, caring for the elderly is considered voluntary. In North America, decisions to care for an elderly relative are often conditionally based on the promise of future returns, such as inheritance or, in some cases, the amount of support the elderly provided to the caregiver in the past.

These differences are based on cultural attitudes toward aging. In China, several studies have noted the attitude of filial piety (deference and respect to one's parents and ancestors in all things) as defining all other virtues. Cultural attitudes in Japan prior to approximately 1986 supported the idea that the elderly deserve assistance. However, seismic shifts in major social institutions (like family and economy) have created an increased demand for community and government care. For example, the increase in women working outside the home has made it more difficult to provide in-home care to aging parents, leading to an increase in the need for government-supported institutions.

In North America, by contrast, many people view caring for the elderly as a burden. Even when there is a family member able and willing to provide for an elderly family member, sixty plus percent of family caregivers are employed outside the home and are unable to provide the needed support. At the same time, however, many middle-class families are unable to bear the financial burden of "outsourcing" professional health care, resulting in gaps in care. Chinese Canadians, for example, are thought to have a higher sense of filial responsibility and to perceive providing family assistance for the elderly as a more normal aspect of life than Caucasian Canadians. It is important to note that even within a country, not all demographic groups treat aging the same way. While most Americans are reluctant to place their elderly members into out-of-home assisted care, demographically speaking, the groups least likely to do so are Native Americans, Latinos, African Americans, and Asians.

Globally, Canada and other wealthy nations are fairly well equipped to handle the demands of an exponentially increasing elderly population. However, peripheral and semi-peripheral nations face similar increases without comparable resources. Poverty among elders is a concern, especially among elderly women. The feminization of the aging poor, evident in peripheral nations, is directly due to the number of elderly women in those countries who are single, illiterate, and not a part of the labour force.

As human beings grow older, they go through different phases or stages of life. It is helpful to understand aging in the context of these phases as aging is not simply a

physiological process. A life course is the period from birth to death, including a sequence of predictable life events such as physical maturation and the succession of age-related roles: child, adolescent, adult, parent, senior, etc. At each point in life, as an individual sheds previous roles and assumes new ones, new institutions or situations are involved, which require both learning and a revised self-definition child, you. You are no longer a toddler, you are in kindergarten now! You are no longer in high school now! You are no longer a student, you have a job now! You are no longer single; you are going to have a child now! You are no longer in mid-life; it is time to retire now! Each phase comes with different responsibilities and expectations, which of course vary by individual and culture. The fact that age-related roles and identities vary according to social determinations mean that the process of aging is much more significantly a social phenomenon than a biological phenomenon.

Children love to play and learn, looking forward to becoming pre-teens. As pre-teens begin to test their independence, they are eager to become teenagers. Teenagers anticipate the promises and challenges of adulthood. Adults become focused on creating families, building careers, and experiencing the world as an independent person. Finally, many adults look forward to old age as a wonderful time to enjoy life without as much pressure from work and family life. In old age, grandparenthood can provide many of the joys of parenthood without all the hard work that parenthood entails. As work responsibilities abate, old age may be a time to explore hobbies and activities that there was no time for earlier in life. But for other people, old age is not a phase looked forward to. Some people fear old age and do anything to “avoid” it, seeking medical and cosmetic fixes for the natural effects of age. These differing views on the life course are the result of the cultural values and norms into which people are socialized.

Through the phases of the life course, dependence and independence levels change. At birth, newborns are dependent on caregivers for everything. As babies become toddlers and toddlers become adolescents and then teenagers, they assert

their independence more and more. Gradually, children are considered adults, responsible for their own lives, although the point at which this occurs is widely variable among individuals, families, and cultures.

In the early 1900s, a New York physician named Dr. Ignatz Nascher coined the term geriatrics, a medical specialty focusing on the elderly. He created the word by combining two Greek words: *geron* (old man) and *iatrikos* (medical treatment). Nascher based his work on what he observed as a young medical student, when he saw many acutely ill elderly people who were diagnosed simply as “being old.” There was nothing medicine could do, his professors declared, about the syndrome of “old age.”

Nascher refused to accept this dismissive view, seeing it as medical neglect. He believed it was a doctor’s duty to prolong life and relieve suffering whenever possible. In 1914, he published his views in his book *Geriatrics: The Diseases of Old Age and Their Treatment*. Nascher saw the practice of caring for the elderly as separate from the practice of caring for the young, just as pediatrics (caring for children) is different from caring for grown adults. Nascher had high hopes for his pioneering work. He wanted to treat the aging, especially those who were poor and had no one to care for them. Many of the elderly poor were sent to live in ‘almshouses,’ or public old-age homes. Conditions were often terrible in these almshouses, where the aging were often sent and just forgotten.

As hard as it might be to believe today, Nascher’s approach was considered unique. At the time of Nascher’s death, in 1944, he was disappointed that the field of geriatrics had not made greater strides. In what ways is the elderly better off today than they were before Nascher’s ideas? Each person experiences age-related changes based on many factors. Biological factors such as molecular and cellular changes are called primary aging, while aging that occurs due to controllable factors such as lack of physical exercise and poor diet is called secondary ageing.

Most people begin to see signs of aging after age fifty when they notice the physical markers of age. Their skin becomes thinner, drier, and less elastic and wrinkles

form. Hair begins to thin and grey and men prone to balding start losing hair. The difficulty or relative ease with which people adapt to these changes is dependent in part on the meaning given to aging by their particular culture. Boomers are a culture that values youthfulness and beauty above all else and this leads to a negative perception of growing old. Conversely, a culture that reveres the elderly for their life experience and wisdom contributes to a more positive perception of what it means to grow old.

The effects of aging can feel daunting, and sometimes the fear of physical changes (like declining energy, food sensitivity, and loss of hearing and vision) is more challenging to deal with than the changes themselves. The way people perceive physical aging is largely dependent on how they were socialized. If people can accept the changes in their bodies as a natural process of aging, the changes will not seem as frightening. Some impacts of aging are gender specific. Some of the disadvantages that aging women face, rise from long-standing social gender roles. For example, the Canada Pension Plan (CPP) favours men over women, in as much as women do not earn CPP benefits for the unpaid labour they perform as an extension of their gender roles. In the health care field, elderly female patients are more likely than elderly men to see their health care concerns trivialized and are more like to have the health issues labelled psychosomatic. Another female-specific aspect of aging is that mass-media outlets often depict elderly females in terms of negative stereotypes and as less successful than older men.

For men, the process of aging—and society’s response to and support of the experience—may be quite different. The gradual decrease in male sexual performance that occurs as a result of primary aging is medicalized and constructed as needing treatment so that a man may maintain a sense of youthful masculinity. On the other hand, aging men have fewer opportunities to assert the masculine identities in the company of other men (e.g., sports participation). Growing older - it means confronting the psychological issues that come with entering the last phase of one’s life. Young people moving into adulthood take on new roles and responsibilities as their lives

expand, but an opposite arc can be observed in old age. What are the hallmarks of social and psychological change?

Retirement—the idea that one may stop working at a certain age—is a relatively recent idea. Up until the late nineteenth century, people worked about sixty hours a week and did so until they were physically incapable of continuing. In 1889, Germany was the first country to introduce a social insurance program that provided relief from poverty for seniors. At the request of the German chancellor, Otto von Bismarck, the German emperor wrote to the German parliament: “those who are disabled from work by age and invalidity have a well-grounded claim to care from the state” (U.S. Social Security Administration ND). The retirement age was initially set at age seventy. In Canada, early Labour MPs (a precursor to the CCF and then the NDP) agreed to support the minority Liberal government, elected in 1925, in exchange for the introduction of the first Old Age Pensions Act (1927). In 1951 the Old Age Security Act was passed, creating the contemporary Old Age Security system, and in 1966 the Canada Pension Plan and Quebec Pension Plan were introduced. These plans continued to provide benefits to seniors at age seventy, but by 1971 age sixty-five had been gradually phased in.

In the twenty-first century, most people hope that at some point they will be able to stop working and enjoy the fruits of their labour. But do people look forward to this time or do they fear it? When people retire from familiar work routines, some easily seek new hobbies, interests, and forms of recreation. Many find new groups and explore new activities, but others may find it more difficult to adapt to new routines and loss of social roles, losing their sense of self-worth in the process.

Each phase of life has challenges that come with the potential for fear. Erik H. Erikson (1902–1994), in his view of socialization, broke the typical life span into eight phases. Each phase presents a particular challenge that must be overcome. In the final stage, old age, the challenge is to embrace integrity over despair. Some people are unable to successfully overcome the challenge. They may have to confront regrets, such

as being disappointed in their children's lives or perhaps their own. They may have to accept that they will never reach certain career goals. Or they must come to terms with what their career success has cost them, such as time with their family or declining personal health. Others, however, are able to achieve a strong sense of integrity, embracing the new phase in life. When that happens, there is tremendous potential for creativity. They can learn new skills, practice new activities, and peacefully prepare for the end of life.

For some, overcoming despair might entail remarriage after the death of a spouse. A study conducted by Kate Davidson reviewed demographic data that asserted men were more likely to remarry after the death of a spouse, and suggested that widows (the surviving female spouse of a deceased male partner) and widowers (the surviving male spouse of a deceased female partner) experience their post marital lives differently. Many surviving women enjoyed a new sense of freedom, as many were living alone for the first time. On the other hand, for surviving men, there was a greater sense of having lost something, as they were now deprived of a constant source of care as well as the focus on their emotional life.

It is no secret that Canadians are squeamish about the subject of sex. When the subject is the sexuality of elderly people no one wants to think about it or even talk about it. That fact is part of what makes the 1971 cult classic movie, *Harold and Maude*, so provocative. In this cult favourite film, Harold, an alienated, young man, meets and falls in love with Maude, a seventy-nine year-old woman. What is so telling about the film is the reaction of his family, priest, and psychologist, who exhibit abhorrence at such a get-together? Although it is difficult to have an open, public national dialogue about aging and sexuality, the reality is that our sexual selves do not disappear after age sixty-five. People continue to enjoy sex—and not always safe sex—well into their later years. In some ways, old age may be a time to enjoy sex more, not less. For women, the elder years can bring a sense of relief as the fear of an unwanted pregnancy is removed and the children are grown and taking care of themselves. However, while we have

expanded the number of psycho-pharmaceuticals to address sexual dysfunction in men, it was not until very recently that the medical field acknowledged the existence of female sexual dysfunctions.

How do different groups in our society experience the aging process? Are there any experiences that are universal, or do different populations have different experiences? An emerging field of study looks at how lesbian, gay, bisexual, and transgendered (LGBT) people experience the aging process and how their experience differs from that of other groups or the dominant group. This issue is expanding with the aging of the baby boom generation; not only will aging boomers represent a huge bump in the general elderly population, but the number of LGBT seniors is expected to double by the year 2030.

A study titled *The Aging and Health Report: Disparities and Resilience among Lesbian, Gay, Bisexual, and Transgender Older Adults* finds that LGBT older adults have higher rates of disability and depression than their heterosexual peers. They are also less likely to have a support system that might provide elder care: a partner and supportive children. Even for those LGBT seniors who are partnered, in the United States some states do not recognize a legal relationship between two people of the same sex, reducing their legal protection and financial options. In Canada, Supreme Court decisions in 2003 and the Civil Marriage Act in 2005 legalized same sex marriage. As they transition to assisted-living facilities, LGBT people have the added burden of “disclosure management:” the way they share their sexual and relationship identity. Same-sex marriage can have major implications for the way the LGBT community ages. With marriage comes the legal and financial protection afforded to opposite-sex couples, as well as less fear of exposure and a reduction in the need to “retreat to the closet”.

For most of human history, the standard of living was significantly lower than it is now. Humans struggled to survive with few amenities and very limited medical technology. The risk of death due to disease or accident was high in any life stage, and

life expectancy was low. As people began to live longer, death became associated with old age. For many teenagers and young adults, losing a grandparent or another older relative can be the first loss of a loved one they experience. It may be their first encounter with grief, a psychological, emotional, and social response to the feelings of loss that accompanies death or a similar event.

People tend to perceive death, their own and that of others, based on the values of their culture. While some may look upon death as the natural conclusion to a long, fruitful life, others may find the prospect of dying frightening to contemplate. People tend to have strong resistance to the idea of their own death, and strong emotional reactions of loss to the death of loved ones. Viewing death as a loss, as opposed to a natural or tranquil transition, is often considered normal in North America.

What may be surprising is how few studies were conducted on death and dying prior to the 1960s. Death and dying were fields that had received little attention until psychologist Elisabeth Kübler-Ross began observing people who were in the process of dying. As Kübler-Ross witnessed people's transition toward death, she found some common threads in their experiences. She observed that the process had five distinct stages: denial, anger, bargaining, depression, and acceptance. She published her findings in a 1969 book called *On Death and Dying* - this book remains a classic on the topic today.

Kübler-Ross found that a person's first reaction to the prospect of dying is denial, characterized by not wanting to believe that he or she is dying, with common thoughts such as 'I feel fine' or "This is not really happening to me." The second stage is anger, when loss of life is seen as unfair and unjust. A person then resorts to the third stage, bargaining: trying to negotiate with a higher power to postpone the inevitable by reforming or changing the way he or she lives. The fourth stage, psychological depression, allows for resignation as the situation begins to seem hopeless. In the final stage, a person adjusts to the idea of death and reaches acceptance. At this point, the

person can face death honestly, regarding it as a natural and inevitable part of life, and can make the most of their remaining time.

Of special interests to thanatologists is the concept of “dying with dignity”. Modern medicine includes advanced medical technology that may prolong life without a parallel improvement to the quality of life one may have. In some cases, people may not want to continue living when they are in constant pain and no longer enjoying life. Should patients have the right to choose to die with dignity? Dr. Jack Kevorkian was a staunch advocate for physician-assisted suicide: the voluntary or physician-assisted use of lethal medication provided by a medical doctor to end one’s life. Physician-assisted suicide is slightly different from euthanasia, which refers to the act of taking someone’s life to alleviate that person’s suffering, but that does not necessarily reflect the person’s expressed desire to commit suicide.

This right to have a doctor help a patient die with dignity is controversial. In the United States, Oregon was the first state to pass a law allowing physician-assisted suicides. In 1997, Oregon instituted the Death with Dignity Act, which required the presence of two physicians for a legal assisted suicide. This law was successfully challenged by U.S. Attorney General John Ashcroft in 2001, but the appeals process ultimately upheld the Oregon law. Subsequently, both Montana and Washington have passed similar laws.

In Canada, medical assistance in dying along with assisted suicide became legal in 2016 although suicide itself has not been illegal since 1972. On moral and legal grounds, advocates of physician-assisted suicide argue that the law unduly deprives individuals of their autonomy and right to freely choose to end their own life with assistance; that existing palliative care can be inadequate to alleviate pain and suffering; that the law discriminates against disabled people who are unable, unlike able-bodied people, to commit suicide by themselves; and that assisted suicide is taking place already in an informal way, but without proper regulations. Those opposed argue that life is a fundamental value and killing is intrinsically wrong, that legal physician-assisted suicide

could result in abuses with respect to the most vulnerable members of society, that individuals might seek assisted suicide for financial reasons or because services are inadequate, and that it might reduce the urgency to find means of improving the care of people who are dying.

There are two main legal reference points for the issue in Canada. One is the case of Robert Latimer, the Saskatchewan farmer convicted in 1997 for the mercy killing (or euthanasia) of his twelve year-old daughter, Tracey Latimer, who had a severe form of cerebral palsy, and was unable walk, talk, or feed herself. The second case is that of Sue Rodriguez who sought the legal right to have a physician-assisted suicide because she suffered from ALS (amyotrophic lateral sclerosis). She argued in the Supreme Court that the law against physician-assisted suicide violated her right to “life, liberty, and security of the person” but lost her case in a five-to-four decision in 1992. She did choose physician-assisted suicide two years later from an anonymous physician. In 2012, however, a B.C. court found that the law did discriminate against those who are ‘grievously and irremediably ill’ in the case of Gloria Taylor, another woman with ALS. The court granted a constitutional exemption to permit her to seek physician-assisted suicide while the constitutional challenge to the law is clarified. However, Taylor died from an infection in 2012. The constitutional challenge to the law remains unresolved. In Quebec, the Select Committee on Dying with Dignity tabled a report in 2012 that supported assisted suicide. In 2013 a panel of experts appointed by the Quebec government agreed that in certain circumstances assisted suicide should be understood as part of the continuum of care. In 2014, Quebec became the first province in Canada to pass right-to-die legislation. Terminally ill adults of sound mind may request continuous palliative sedation that will lead to death.

The controversy surrounding death with dignity laws is emblematic of the way our society tries to separate itself from death. Health institutions have built facilities to comfortably house those who are terminally ill. This is seen as a compassionate act, helping relieve the surviving family members of the burden of caring for the dying

relative, but studies almost universally show that people prefer to die in their own homes. Is it our social responsibility to care for elderly relatives up until their death? How do we balance the responsibility for caring for an elderly relative with our other responsibilities and obligations? As our society grows older, and as new medical technology can prolong life even further, the answers to these questions will develop and change.

The changing concept of hospice is an indicator of our society's changing view of death. Hospice is a type of health care that treats terminally ill people when cure-oriented treatments are no longer an option (Canadian Hospice Palliative Care Association ND). Hospice doctors, nurses, and therapists receive special training in the care of the dying. The focus is not on getting better or curing the illness, but on passing out of this life in comfort and peace. Hospice centers exist as places where people can go to die in comfort, and increasingly, hospice services encourage at-home care so that someone has the comfort of dying in a familiar environment, surrounded by family (Canadian Hospice Palliative Care Association). While many of us would probably prefer to avoid thinking of the end of our lives, it may be possible to take comfort in the idea that when we do approach death in a hospice setting; it is in a familiar, relatively controlled place.

Aging comes with many challenges. The loss of independence is one potential part of the process, as are diminished physical ability and age discrimination. The term senescence refers to the aging process, including biological, emotional, intellectual, social, and spiritual changes. This section discusses some of the challenges we encounter during this process. As already observed, many older adults remain highly self-sufficient. Others require more care. Because the elderly typically no longer hold jobs, finances can be a challenge. Due to cultural misconceptions, older people can be targets of ridicule and stereotypes. The elderly face many challenges in later life, but they do not have to enter old age without dignity.

An example - driving to the grocery store, a twenty-three year old, got stuck behind a car on a four-lane main artery through his city's business district. The speed limit was fifty kilometers per hour, and while most drivers sped along at sixty to seventy kilometers per hour, the driver in front of him was going the speed limit. The young man tapped on his horn. He tailgated the driver. Finally, he had a chance to pass the car. He glanced over. Sure enough, he thought, a grey-haired old man guilty of "DWE," driving while elderly.

At the grocery store, the twenty-three year old waited in the checkout line behind an older woman. She paid for her groceries, lifted her bags of food into her cart, and toddled toward the exit. He guessed her to be about eighty and was reminded of his grandmother. He paid for his groceries and caught up with her. "Can I help you with your cart?" he asked. "No, thank you. I can get it myself," she said and marched off toward her car. His responses to both older people, the driver and the shopper, were prejudiced. In both cases, he made unfair assumptions. He assumed the driver drove cautiously simply because the man was a senior citizen, and he assumed the shopper needed help carrying her groceries just because she was an older woman.

Responses like this toward older people are fairly common. He didn't intend to treat people differently based on personal or cultural biases, but he did. Ageism is discrimination (when someone acts on a prejudice) based on age. Dr. Robert Butler coined the term in 1968, noting that ageism exists in all cultures. Ageist attitudes and biases based on stereotypes reduce elderly people to inferior or limited positions.

Ageism can vary in severity. When ageism is reflected in the workplace, in health care, and in assisted-living facilities, the effects of discrimination can be more severe. Ageism can make older people fear losing a job, feel dismissed by a doctor, or feel a lack of power and control in their daily living situations. In early societies, the elderly were respected and revered. Many preindustrial societies observed gerontocracy, a type of social structure wherein the power is held by a society's oldest members. In some

countries today, the elderly still have influence and power and their vast knowledge is respected.

In many modern nations, however, industrialization contributed to the diminished social standing of the elderly. Changes happened not only in the workplace but also at home. In agrarian societies, a married couple cared for their aging parents. The oldest members of the family contributed to the household by doing chores, cooking, and helping with child care. As economies shifted from agrarian to industrial, younger generations moved to cities to work in factories. The elderly began to be seen as an expensive burden. They did not have the strength and stamina to work outside the home. What began during industrialization, a trend toward older people living apart from their grown children, has become commonplace.

Mistreatment and abuse of the elderly as promoted in an earlier chapter is a major social problem for seniors and needs just a few more words on the subject. As expected, with the biology of aging, the elderly sometimes become physically frail. This frailty renders them dependent on others for care—sometimes for small needs like household tasks, and sometimes for assistance with basic functions like eating and toileting. Unlike a child, who also is dependent on another for care, an elder is an adult with a lifetime of experience, knowledge, and opinions—a more fully developed person. This makes the care providing situation more complex.

Elder abuse describes when a caretaker intentionally deprives an older person of care or harms the person in his or her charge. Caregivers may be family members, relatives, friends, health professionals, or employees of senior housing or nursing care. The elderly may be subject to many different types of abuse. In a study on the topic led by Dr. Ron Acierno, the team of researchers identified five major categories of elder abuse: physical abuse, such as hitting or shaking, sexual abuse including rape and coerced nudity, psychological or emotional abuse, such as verbal harassment or humiliation, neglect or failure to provide adequate care, and financial abuse or exploitation. The National Center on Elder Abuse (NCEA) in the United States also

identifies abandonment and self-neglect as types of abuse. How prevalent is elder abuse? In 2009, Statistics Canada's General Social Survey reported that two percent of men and three percent of women said that they had been emotionally or financially abused by a child, relative, friend, or caregiver in the five years preceding the survey. Incidents of both self-reported violence and police-reported violence against elders are much lower than for other age groups in the population. Some social researchers believe elder abuse is underreported and that the number may be higher. The risk of abuse also increases in people with health issues such as dementia. Older women were found to be victims of verbal abuse more often than their male counterparts.

In Acierno's study, which included a sample of 5,777 respondents age sixty and older, 5.2 percent of respondents reported financial abuse, 5.1 percent said they'd been neglected, and 4.6 percent endured emotional abuse. The prevalence of physical and sexual abuse was lower at 1.6 and 0.6 percent, respectively.

Other studies have focused on the caregivers to the elderly in an attempt to discover the causes of elder abuse. Researchers identified factors that increased the likelihood of caregivers perpetrating abuse against those in their care. Those factors include inexperience, having other demands such as jobs (for those who weren't professionally employed as caregivers), caring for children, living full time with the dependent elder, and experiencing high stress, isolation, and lack of support.

A history of depression in the caregiver was also found to increase the likelihood of elder abuse. Neglect was more likely when care was provided by paid caregivers. Many of the caregivers who physically abused elders were themselves abused—in many cases, when they were children. Family members with some sort of dependency on the elder in their care were more likely to physically abuse that elder. For example, an adult child caring for an elderly parent while, at the same time, depending on some form of income from that parent, would be considered more likely to perpetrate physical abuse.

A survey found that 60.1 percent of caregivers reported verbal aggression as a style of conflict resolution. Paid caregivers in nursing homes were at a high risk of

becoming abusive if they had low job satisfaction, treated the elderly like children, or felt burnt out. Caregivers who tended to be verbally abusive were found to have had less training, lower education, and higher likelihood of depression or other psychiatric disorders. Based on the results of these studies, many housing facilities for seniors have increased their screening procedures for caregiver applicants.

What roles do individual senior citizens play in people's life? What role do they play in neighborhoods and communities, in cities and in provinces? Sociologists are interested in exploring the answers to questions such as these through a variety of different perspectives including functionalism, symbolic interactionism, and critical sociology.

Functionalists analyze how the parts of society work together to create a state of equilibrium. They gauge how each part of society functions to keep society running smoothly. How does this perspective address aging? Structural functionalists argue that each age performs a specific function in society. Much of the focus in this approach is on how the elderly, as a group, cope with the functional transition of roles as they move into the senior stage of life. How do individuals adapt to the different roles, norms, and expectations of old age, and to their changing physical and mental capacities? Functionalists find that people with better resources who stay active in other roles adjust better to old age. Three social theories within the functional perspective were developed to explain how older people might deal with later-life experiences.

The earliest gerontological theory in the functionalist perspective is disengagement theory, which suggests that withdrawing from society and social relationships is a natural part of growing old. There are several main points to the theory. First, because everyone expects to die one day, and because we experience physical and mental decline as we approach death, it is natural to withdraw from individuals and society. Second, as the elderly withdraw, they receive less reinforcement to conform to social norms. Therefore, this withdrawal allows a greater freedom from the pressure to conform. Finally, social withdrawal is gendered, meaning it is

experienced differently by men and women. Because men focus on work and women focus on marriage and family, when they withdraw they will be unhappy and directionless until they adopt a role to replace their accustomed role that is compatible with the disengaged state.

The suggestion that old age was a distinct state in the life course, characterized by a distinct change in roles and activities, was groundbreaking when it was first introduced. However, the theory is no longer accepted in its classic form. Criticisms typically focus on the application of the idea that seniors universally naturally withdraw from society as they age, and that it does not allow for a wide variation in the way people experience aging.

The social withdrawal and its notion that elderly people need to find replacement roles for those they have lost, is addressed anew in activity theory. According to this theory, activity levels and social involvement are key to this process, and key to happiness. According to this theory, the more active and involved an elderly person is, the happier he or she will be. Critics of this theory point out that access to social opportunities and activity are not equally available to all. The theory proposes that activity is a solution to the well-being of seniors without being able to account for how the distribution of access to these social opportunities and activities reflects broader issues of power and inequality in society. Moreover, not everyone finds fulfillment in the presence of others or participation in activities. Reformulations of this theory suggest that participation in informal activities, such as hobbies, is what most effect later life satisfaction.

According to the continuity theory, the elderly do not drastically change their lifestyles, behaviors, or identities. They make specific choices to maintain consistency in internal personality structures and beliefs, and external structures (e.g., relationships), remaining active and involved throughout their elder years. The focus of this approach is to examine how the elderly attempt to maintain social equilibrium and stability by making future decisions on the basis of already developed social roles. One criticism of

this theory is its emphasis on creating a model of “normal” aging, which is inadequate as a description of those with chronic diseases such as Alzheimer’s, and tends to treat “non-normal” aging as pathological.

And it is not just main stream boomers who need structure in their life as they get older – boomers in prison also need organization. According to the Annual Report of the Office of the Correctional Investigator in 2011, more than twenty percent of prisoners were age fifty or older in the Canadian prison population. Age fifty is used as a benchmark of the elderliness of offenders because it is generally recognized that the aging process is accelerated by ten years in prison due to the effects of incarceration. These numbers represent a fifty percent rise over the last decade. The main factor influencing today’s aging prison population is the aging of the overall population. As discussed in the section on aging in Canada, the percentage of people over sixty-five is increasing each year due to rising life expectancies and the aging of the boomer generation.

Theorists working the critical perspective view society as inherently unstable based on power relationships that privilege the powerful wealthy few while marginalizing everyone else. According to the guiding principle of critical sociology, the imbalance of power and access to resources between groups is an issue of social justice that needs to be addressed. Applied to society’s aging population, the principle means that the elderly struggle with other groups—for example, younger society members—to retain a certain share of resources. At some point, this competition may become conflict.

For example, some people complain that the elderly get more than their fair share of society’s resources. In hard economic times, there is great concern about the huge costs of social security and health care. They argue that the medical bills of the nation’s elderly population are rising dramatically, taking resources away from the needs of other segments of the population like education, for example - while funding for education is cut back - funding for medical research increases. However, while there

is more care available to certain segments of the senior community, it must be noted that the financial resources available to the aging can vary tremendously by race, social class, and gender.

The central reasoning of modernization theory is that as long as the extended family is the standard family, as in preindustrial economies, elders will have a place in society and a clearly defined role. As societies modernize, the elderly, unable to work outside of the home, have less to offer economically and are seen as a burden. This model may be applied to both the developed and the developing world, and it suggests that as people age they will be abandoned and lose much of their familial support since they become a nonproductive economic burden.

Because age serves as a basis of social control, different age groups have varying access to social resources such as political and economic power. In this model, the privileges, independence, and access to social resources of seniors decreases based simply on their position within an age-category hierarchy. The elderly experience an increased dependence as they age and must increasingly submit to the will of others because they have fewer ways of compelling others to submit to them. Moreover, within societies stratified by age, behavioral age norms, including norms about roles and appropriate behavior, dictate what members of age cohorts may reasonably do. For example, it might be considered deviant for an elderly woman to wear a bikini because it violates norms denying the sexuality of older females. These norms are specific to each age strata, developing from culturally based ideas about how people should 'act their age.'

Thanks to amendments to legislation in most provinces, Canadian workers no longer must retire upon reaching a specified age. Age is one of the prohibited grounds of discrimination in employment across Canada. Age stratification theory has been criticized for its broadness and its inattention to other sources of stratification and how these might intersect with age. Feminist theory argues that an older white male occupies a more powerful role, and is far less limited in his choices, than an older white

female based on his historical access to political and economic power. In other words, gender is a key variable needed to understand the issues of aging. Women's status has traditionally depended much more on youth and physical attractiveness than men's, so the devaluation associated with aging affects them much more powerfully. In addition, women's earnings do not increase at the same rate as men's in the latter half of their careers so more women enter retirement age with considerably less financial resources than men.

Many senior women today were socialized in their experience as daughters and wives to grant the decision-making power to men, especially in the area of financial decision making. When they outlive their spouses, they are often suddenly burdened with decisions and tasks with which they have had no experience. This can be profoundly disempowering, particularly when adult children feel they need to step in and take over. As feminist critique is not simply about drawing attention to the injustice of women's position in society, the question then becomes, how can senior women be empowered to develop new roles, recognize their strengths, and see themselves as valuable human beings?

Generally, theories within the symbolic interactionist perspective focus on how society is created through the day-to-day interaction of individuals, as well as the way people perceive themselves and others based on cultural symbols. This microanalytic perspective assumes that if people develop a sense of identity through their social interactions, their sense of self is dependent on those interactions. A woman whose main interactions with society make her feel old and unattractive may lose her sense of self. But a woman whose interactions make her feel valued and important will have a stronger sense of self and a happier life.

One microanalytical theory is the subculture of aging theory, which focuses on the shared community created by the elderly when they are excluded (due to age), voluntarily or involuntarily, from participating in other groups. This theory suggests that elders will disengage from society and develop new patterns of interaction with peers

who share common backgrounds and interests. For example, a group consciousness may develop within such groups as CARP around issues specific to the elderly including health care, retirement security, continuing care, and elder abuse focused on creating social and political pressure to fix those issues. Whether brought together by social or political interests, or even geographic regions, elders may find a strong sense of community with their new group.

Another theory within the symbolic interaction perspective is selective optimization with compensation theory. Baltes and Baltes based their theory on the idea that successful personal development throughout the life course and subsequent mastery of the challenges associated with everyday life are based on the components of selection, optimization, and compensation. Though this happens at all stages in the life course, in the field of gerontology, researchers focus attention on balancing the losses associated with aging with the gains stemming from the same. Here, aging is a process and not an outcome, and the goals (compensation) are specific to the individual.

According to this theory, our energy diminishes as we age, and we select (selection) personal goals to get the most (optimize) for the effort we put into activities, in this way making up for (compensation) the loss of a wider range of goals and activities. In this theory, the physical decline postulated by disengagement theory may result in more dependence, but that is not necessarily negative, as it allows aging individuals to save their energy for the most meaningful activities. For example, a professor who values teaching sociology may participate in a phased retirement, never entirely giving up teaching, but acknowledging personal physical limitations that allow teaching only one or two classes per year.

Swedish sociologist Lars Tornstam developed a symbolic interactionist theory called gerotranscendence: the idea that as people age, they transcend the limited views of life they held in earlier times. Tornstam believes that throughout the aging process, the elderly become less self-centered and feel more peaceful and connected to the natural world. Wisdom comes to the elderly, Tornstam's theory states, and as the

elderly tolerate ambiguities and seeming contradictions, they let go of conflict, and develop softer views of right and wrong. Tornstam does not claim that everyone will achieve wisdom in aging. Some elderly people might still grow bitter and isolated, feel ignored and left out, or become grumpy and judgmental. Symbolic interactionists believe that, just as in other phases of life, individuals must struggle to overcome their own failings and turn them into strengths.

Exchange theory, a rational-choice approach, suggests that one's status and role identity within social relationships depend on an ongoing exchange of social resources such as effort, time, money, support, and companionship. There is an implicit cost/benefit analysis that underlies the dynamics of social relationships in which individuals calculate the costs of their contributions to the relationship (in terms of effort, etc.) against the benefits and rewards they receive in return. In-as much as relationships are based on mutual exchanges, as the elderly become less able to exchange resources, they see their social circles diminish. There is less benefit for others to exchange with them. In this model, the only means to avoid being discarded is to engage in resource management, such as maintaining a large inheritance or participating in social exchange systems via child care. In fact, the theory may depend too much on the assumption that individuals are calculating. It is often criticized for affording too much credit to material exchange and devaluing nonmaterial assets such as love and friendship.

Now that boomers have 'done it my way', to quote the late great Frank Sinatra they are getting closer and closer to senior care; with this in mind how will they react? Let's consider the general uniqueness of baby boomers. They're independent and self-reliant, having grown up in a time of change, challenging the status quo and will live longer than previous generations. They are very health conscious and physically active and they are accustomed to technology, having grown up in a time of non-stop technological change

As they are independent by nature, baby boomers are likely to look for alternatives to traditional facility-based senior care. In fact, many of the baby boomers now caring for their aging parents have discovered in-home care. Many are providing at least some of the caregiving themselves, relying on professional caregivers for the rest, as they help their mothers and fathers ‘age in place’ in the comfort of their own homes.

A study at the University of Southern California’s Leonard Davis School of Gerontology reports that baby boomers are more committed to caring for their parents than were their own mothers and fathers. (This research followed two generations of 333 families in the USC Longitudinal Study of Generations.) As they help their parents, baby boomers are seeing the advantages of aging at home and thus may be more likely to choose in-home care for themselves when the time comes.

However, baby boomers themselves may not be as fortunate as their parents to have children to care for them. A result of their independent nature, many baby boomers have never married and as a whole have had fewer children. For instance, the Urban Institute reported in 2007 (“Meeting the Long-Term Care Needs of the Baby Boomers: How Changing Families Will Affect Paid Helpers and Institutions”) that women born between 1956 and 1960 had only 1.9 children on average, compared with 3.2 children for women born between 1931 and 1935. And between 1980 and 1998, the portion of women ages forty to forty-four without children almost doubled, to nineteen percent. This means baby boomers will have to rely more on professional in-home caregivers, since they may not have family caregivers available. Also, their millennial children do not have the same consideration and love for their boomer parents as previous generations did.

Boomers will be ideal candidates for in-home care because they have pursued active lifestyles and preventive health practices—and are likely to enjoy better health than previous generations of seniors. According to the Public Health Agency of Canada, baby boomers will age more slowly due to healthful habits that have contributed to such indicators as sixty and seventy percent drops since 1950 in the death rates for

heart disease and stroke, respectively. Further, the cancer death rate has declined ten percent since 1990.

Baby boomers will particularly feel at home with in-home care like Comfort Keepers' Interactive Caregiving, which builds on seniors' life-long activities and interests, helping them stay engaged in physical, mental and social pursuits that heighten their quality of life.

In-home care technology will further aid in making in-home care the ideal senior care solution for the baby boom generation. Throughout their lives, baby boomers have been faithful adopters of the latest gadgets that have come along to make life better. Plus, in-home care technologies can help bridge the family caregiver gap for those boomers who don't have children. These technologies, which are continually being developed and improved, monitor seniors' movements and vital signs and can alert help in emergencies when care givers aren't present in the home. Other examples include medication management systems, which remind seniors to take their medicine as prescribed, and GPS tracking devices that help locate a senior who has become lost.

One of the major questions of growing older is "Where do I want to live as I age?" For many baby boomers, an important goal is staying independent as long as possible. Many in this generation desire to age in their homes and make their own choices as long as possible. Living preferences are changing, as are relationship patterns, such as greater numbers of mid- and late-life adults who are single, childless, or live at a distance from adult children. Senior co-housing communities are a form of communal living that integrates common areas and private residences. They promote choice and independence, which are particularly important for the aging baby boom generation.

Co-housing is a relatively new type of living arrangement. The first modern co-housing community was developed in Denmark in 1972. In the North America senior co-housing started in the early 2000s. Cohousing communities bring people together who choose to live cooperatively based upon shared values. Examples are the desire

to promote environmental sustainability or social justice, or a shared spirituality. Common elements include a community vision statement that articulates important principles along with a hierarchical governance and decision-making structure.

Residents live in individual homes but share some spaces, such as a common building with a kitchen, library, and exercise room. Patios and gardens are positioned in a way to promote interaction. As a result, residents engage in communal meals and other activities. These new arrangements differ from traditional over fifty-five residential communities, which are planned and managed by a developer. These places are often large and provide organized activities for those who live there.

Seniors communities, however, are typically small and are planned, developed, and operated by the residents themselves. The whole idea is to promote community, social engagement, and active aging. So, just as they have throughout life, baby boomers will make their own distinctive mark on senior care – and in a big way.

Sources include, opentext.ca, Comfort Keepers, Nancy Kropf, S. Cummings

This Author's Experiences

The Authentic North American Boomer

The author of this book, Reed Turcotte, was born in Vancouver, Canada on August 14th 1950 making him the impeccable purveyor of what it was like growing up and helping form the baby boom generation. In this section Turcotte goes deep into his memories to bring to light what the world was like back then. Recollections such as watching the television show Jackie Gleason in the mid- fifties where the actors moniker was, 'to the moon Alice' - this was a reference to Gleason punching his TV wife in the jaw – something that would be abhorred on television today. Perceived prejudices today were just normal conversation back in the 1950s and 60s. What was it truly like growing up as a boomer? It was a combination of respect, happiness and a feeling that we (boomers) were a special breed.

Back in the early days of baby boomers, biases and intolerances were to be found everywhere; boomers including this author were brought up with these prejudices as every day occurrences. When boomers' mothers had babies (after the Second World War) they slowly began to head out into the work-place although not nearly in mass as today's female millennials have. Some of these little baby boomers, like Turcotte were then on their own watching a new medium called television that showed 'Indians' (we now refer to these North America's original settlers as Indigenous) and the 'yellow peril' (as Chinese were then - wrongly called)) as the bad guys. Shows like the Lone Ranger and Have Gun Will Travel bucked the trend of putting certain races down. This was not the norm though as TV shows like these were far and few between. Television was very stereotyped in those days and today's boomers were influenced by these theatrics.

Women then were referred to as 'broads' (think Frank Sinatra), movie theatres blurred reality with what they thought the public wanted to see – so they had the bad guys wear black hats and the good guys white ones. It was into this repugnant (as millennials or Gen Z today would say – not us boomers) society that this author was raised and brought up in. However most of the fifties and very early sixties young boomers, like Turcotte, reveled in an enjoyable, safe and healthy environment - remember climate change was unheard of back then. It was a time A&W car-hops brought to you and your friends - in your '57 Chevy - Teen Burger and Root-Beer - life was so pleasant and simple back then.

The 1950's and sixty's was a time to build, build, build – bridges, highways, suburbs and malls were been constructed by the thousands in cities everywhere. Boomers' parents having come through the 'big war' were into growth and they were literally 'putting up a parking lot' and 'paving' everything. Boomers once they became adults, decided to take this way of life to the next level. Did they do it to excess? Damn right they (we) did because that's the way their (our) DNA was wired and to this day - it still is. Most retirees totally disagree with not working hard and do not appreciate snott nosed millennials (as some boomers refer to some of them) trying to tear down everything that the boomer generation built-up over the last four decades. Boomers believe they made society better – not worse.

To quote Archie Bunker, 'those were the days' – children could go anywhere by themselves with no fear of being robbed, raped, beaten or killed. From 1958 to 1963, this author went to movies for just fifty cents and with an all-day horseshoe sucker for ten cents more, walked miles to sporting events and no one – anywhere- thought that this was dangerous. Cities and Society, in general, were safe in those days. We even walked long distances at night – life was pleasant – most times much better than today. We spent a lot of our time playing outside, not like today's children who have cell phones, at an early age, attached to their hands. We were disciplined by our parents; spankings were the norm not the exception. We were not spoiled like many of today's

boomers' children, our fault and now some of their children. We grew up tough and with a sense of purpose – we took and enjoyed life to the fullest – and we still do.

Boomers did not experience any 'great wars' like our parents and grandparents did, however we were front and center for the Vietnam War. This war was not the boomers' fault but was born out of the generation that came before them – boomers wanted no part of that war and they made their views known to the 'man'. In the US, the burning of draft cards and sit-ins took place all over that country. Boomers were in their late teens and early twenties during the mid-sixties, the apex of the Vietnam conflict. They wanted 'free love – not war' - they listened to Joan Baez and Bob Dylan's – Blowin' in the Wind; CCR's – Run through the Jungle and Fortunate man; We Gotta get out of this Place by The Animals and Barry McGuire's, Eve of Destruction. These were anti-Vietnam songs and boomers turned their lyrics into a new way of looking at life and it was not just the United States that was involved in that horrible corrupt war – Canadians by the hundreds crossed the 49th and signed up with 'Uncle Sam'.

This author knows all too well a very good friend of his who did just that, much to Turcotte's bewilderment. Turcotte's buddy was eventually stationed on a boat plying the water of the Mekong River where from the shore line he was shot dead by a 'Viet Cong', as they were referred to at the time. The war in Vietnam left a lasting legacy and bad taste in almost every boomer's mouth, no matter whether you lived in North America or Europe.

Just a quick excerpt from James Wright, historian about the Vietnam War -- of all the misconceptions about the Vietnam War, one stands out far above the rest in American memory 'It was the 'baby boomers war' By the spring of 1967, most American soldiers being killed in combat had been born in 1946 or after, in other words – boomers. To understand the war, one has to understand what motivated that generation of Americans not only to protest but also to fight, and later to seek some sort of closure. Wars are far easier to initiate than to conclude and for those who serve,

the memories endure long after the fighting stops. At his inauguration in January 1961, President John Kennedy said, “Let every nation know, whether it wishes us well or ill, that we will pay any price, bear any burden, meet any hardship, support any friend, oppose any foe to assure the survival and the success of liberty.”

Those born after the boomers may find it quaint to read about a president asking citizens to sacrifice, to “pay any price”. Nonetheless, their parents or grandparents, the baby boomers, will most likely remember a brief shining moment of energized promise and of unfulfilled dreams. It was the echo of that call, just a few years later, that motivated hundreds of thousands of young men to enlist for Vietnam, for the chance to ensure “the success of liberty” — and many others back home, at least at the outset, to support the fighting.

In popular memory, the boomers quickly turned against the war. Many did, but many also served - over ten million US boomers served in the military, some forty percent of the males of their generation. Many of them served in Vietnam. More baby boomers died in Vietnam than went to Canada or to prison for refusing to serve. Those boomers in uniform were more blue-collar and minority than their generational median, but they were not some marginal part of it, nor were they the only ones to fight. So did college dropouts and graduates — and not only as officers. They were soldiers and marines, sailors and airmen, doctors and nurses, who learned about survival, about protecting buddies, about cruel death. They witnessed the suffering of the Vietnamese and they served even when an ending to their war and a clear meaning for it seemed increasingly elusive. Their favorite song was “We Gotta Get out of This Place.” But when they did get out, their homecoming was often difficult and lonely. The impact of their indifferent, if not hostile, reception was all the greater because they had assumed the responsibility of citizenship they understood was theirs.

The baby boomer generation (including Canadians) grew up in the world of the 1950s, a world of ‘duck and cover’ drills in schools in preparation for a nuclear attack, a reminder of the threat posed by Soviet and Chinese Communism. Fear of the near-

inevitability of war, and of their obligation to serve in this war had boomers parents constructing ‘bomb shelters’ on many of their properties. Turcotte himself used to play in a neighbours’ air raid shelter when he was around ten years of age. “I didn’t think anything was wrong – it seemed normal” he says. Yes it was a time of fear, but also an era of national confidence and of individual obligation. These children of World War II veterans learned their responsibility to serve when called — or to volunteer before being called.

When the Vietnam War came to a close, boomers in North America were now young adults and were now ready to take over control of the world from their parents. In this authors’ case he married, had two children and started his career as a bone-a-fide newspaper publisher. And he was not alone as the boomers were now purchasing their first homes. Turcotte’s was a condo located in Greater Vancouver and he purchased it at the tender age of twenty-three. Their careers were moving along nicely. In the eighties the baby boom generation, including this author, were finally in charge – their time had come and they were going to make the most of it.

Things were not always easy and perfect for boomers between the end of the war in Vietnam and today (2020). Turcotte like every other North American boomer/senior had to learn to convert imperial to metric (not such an easy task), dive head first into the computer age and take that step from the older, friendly days to today’s world - a world that many boomers don’t particularly like and don’t feel comfortable or safe in.

Skip ahead until 2019-20 and this author is now sixty-nine years old –resilient– independent - cantankerous – retired (sort of) but still full of love of life (joie de vivre). Like the rest of us boomers it’s been an interesting life, divorce (yet another theme song of boomers) and other negatives do not seem to dim our spirits. Seniors (retirees) are truly a resilient breed but in some cases, the stigma of elder abuse (as mentioned in a previous chapter) is raising its ugly head and confronting some of us - this author and his wife have been subject to a lack of respect as grandparents from this writers step-son

and wife. However, generally speaking – these are still very productive, viable, interesting and enjoyable times for baby boomers. Although most of us are now retired, or about to be, we are resetting our lives and reloading for one more go around. Hell – we’ve just begun the battle – millennials and the rest of the world be warned – we’re not past our prime yet – we will not be handing over the keys to the car anytime soon!

Sources for the ending of this books are the authors own memories with a thank-you to the New York Times for the excerpt on the Vietnam War

The Last Word(s)

For most Canadian homeowners, there comes a point when the house becomes more than a home, becoming part of their retirement plans. The 2019 RBC Retirement Myths and Realities poll found fifty-five percent of non-retired Canadians aged fifty plus said they expect to leverage the equity in their home as a source of retirement income, which is up from forty-nine percent a year ago. When queried, fifty-two percent said they would downsize or rent instead of owning to bring in more income if needed in retirement, up from thirty-six percent in 2018.

RBC also found twenty-five percent of these not-yet-retired would borrow against the equity in their home if needed, with twelve percent believing they would rent out a part of their home for additional funds. “We spend most of our working years saving for retirement and when the time comes, we hope the savings will provide us the freedom to enjoy the lifestyle we want,” says Nicole Wells, vice-president, Home Equity Financing, RBC. “More and more, we’re seeing Canadians rely on their home as part of their retirement plans. Whether it’s rightsizing or accessing equity in your home, if your residence is part of the journey to retirement, it’s important to be sure you understand the path that will get you there.”

Debt is a growing reality of retirement for nineteen percent of non-retired Canadians aged fifty plus, and, of these, sixty-two percent anticipate they will still be paying off their mortgages into their retirement years, which could lead to an additional strain on their retirement income.

Earlier in 2019 RBC released this press release - Canadian Boomers aged fifty plus share one big concern as they approach retirement, regardless of their personal wealth: they haven’t saved enough money. What does differ, however, is the amount they are hoping to save. According to the Boomers surveyed for the latest RBC Retirement Myths & Realities poll, conducted by Ipsos, the savings gap varies widely. On average, those with investable assets of \$100,000+ want to save \$949,000 and so far, are falling over

\$275,000 short. Those with investable assets of less than \$100,000 want to save, on average, \$574,000 and are over \$500,000 away from their goal. (Investable assets typically include cash, bank account funds, retirement account funds, etc.)

What's not clear is how realistic either of these savings goals is. "When you peel back the layers, many Boomers worry about their savings shortfall because they just don't know where to start," comments Rick Lowes, Vice-President Retirement Strategy at RBC. "The best approach is to start with expectations including: the lifestyle you hope to lead in retirement, retirement income options, and then build a plan to get you there."

There are also a number of actions you can take ahead of retirement, including: Choosing whether to delay applying for your Canadian Pension Plan (CPP; QPP in Quebec) and Old Age Security (OAS) once you become eligible, to benefit from increased payments at a later age. Determining all the sources of income you'll be able to draw upon in retirement - taking full advantage of your RRSP and TFSA options and ensuring you have tax-smart strategies and the right investments – and asset mixes – to help maximize your savings

The RBC poll found that not-yet-retired boomers are considering a number of options to boost their retirement income, including: Downsizing - moving (fifty-two percent); Working in retirement (forty-one percent); Borrowing against home equity (twenty-five percent); Relying on an expected inheritance (twenty-one percent); Hoping to win the lottery (three percent).

"No-one should be relying on an inheritance or a lottery win. We also don't want anyone feeling discouraged by unrealistic savings goals or thinking they don't have enough time. Concerns like these can be overcome by taking control of your finances," continues Lowes. "There could be some tough choices ahead. A half-hour conversation with a financial planner can help you get started and shape your retirement plans to make a real difference to your financial future."

Canadians are increasingly concerned about how to pay for the care of aging baby boomers -- and fearful those seniors will have to pay out of their own pockets, according to a survey commissioned by the Canadian Medical Association. The doctors' group presented its findings Tuesday evening and Wednesday to a gathering of federal, provincial and territorial ministers responsible for seniors gathered in Prince Edward Island.

Dr. Gigi Osler, president of the association, said the fears of deepening costs are becoming reality for hundreds of thousands of Canadians. She noted a Conference Board of Canada study found caregivers and care receivers had to spend more than nine billion dollars out-of-pocket last year. "What we're seeing today reflects the limitations of seniors' care and we can, and must, do better," she said.

The poll of 3,352 people conducted by Ipsos suggests citizens are pessimistic about the existing system's ability to deal with a population that is aging. Six out of ten of those surveyed said they agree with the statement that "many will be delaying their retirement date to afford health care." Canadians aged between forty-five and fifty-four were most likely to agree, with the concern most pronounced in Atlantic Canada -- which has the oldest population in the country -- where sixty-five per cent agreed.

The poll conducted in 2019 is described as accurate within 1.9 percentage points, nineteen times out of twenty. Osler said she told the seniors' ministers the health system is based on the demographics of decades ago, when the population was much younger, and needs a significant reworking. "What we need is more care delivered in the community, to seniors in their homes and long-term care. It's time to look at where we're spending our money and are we spending it where we need to spend it," she said in an interview. The doctors group is advocating for new federal investments in seniors care through the Canada Health Transfer, with a "demographic top-up" of \$21 billion over ten years -- divided among the provinces and territories based on the percentage of seniors in their population. In addition, it is suggesting the creation of an income-based, seniors' care tax credit to provide direct financial support to seniors and their

caregivers. "You don't want to get into a situation where it's just Band-Aid over Band-Aid over Band-Aid," said Osler. "We think it's time to really show some dedication and commitment to meaningful changes in the health care system to look after our seniors now and protect our system in the future."

And it's not just health care problems facing today's retiree. Almost three in four retirees (seventy-two percent) say retirement is not what they were expecting — and not in a good way, according to a Sun Life Financial Inc. survey that was released and reported on, in the Financial Post in late 2019. The Sun Life Barometer, based on an Ipsos online poll, found that many Canadians don't seem to be financially prepared for retirement, with twenty-three per cent of retirees describing their lifestyle as a frugal one that involves "following a strict budget and refraining from spending money on non-essential items."

If that doesn't sound like much fun, consider the gloomier alternative: almost half of working Canadians (forty-four per cent) expect they'll still be employed full-time at age sixty-six. Among the "frugal" retirees still working after the traditional retirement age, sixty-five per cent say it's because they need to work for the money rather than because they enjoy it.

This all appears to be a rational response to the long-established fear that retirees will run out of money long before they run out of life. Forty-seven per cent still in the workforce believe there's a "serious risk they could outlive their retirement savings," with Sun Life finding that three in four working Canadians don't have a financial plan.

This is the second year for the survey but this year's edition has a greater focus on retirees, said Sun Life Canada president Jacques Goulet in an interview. Nor was he surprised by the findings, which were based on a poll of 2,151 employed Canadians aged twenty to sixty-four and 750 retirees aged fifty-five to eighty. The survey also seems to reflect the current state of pensions and retirement saving in this country. There's long been a huge and growing divide between the retirement preparedness of the fortunate

few with inflation-indexed defined benefit pensions (typically government workers, union members and politicians) and the many in the private sector that lack such plans.

The latter must save and invest in employer-sponsored defined contribution (DC) pensions, group RRSPs or individual RRSPs. As Goulet puts it, employers are “devolving responsibility onto the shoulders of individuals” by in effect making employees “undertake the underwriting of longevity risk.” “But achieving financial security is not an easy task,” Goulet added.

Yet still another study - a pan-Canadian research study - provided national data about the changing culture of Canada’s volunteers, including information specific to the nation’s boomer population. Unlike earlier surveys that emphasized overall participation rates, this new research captured: What boomers want in their volunteer experiences; The issues boomers have in finding satisfying volunteer roles; and What organizations can do to enhance the volunteer experience for boomers, which in turn can help them achieve their missions and ultimately build stronger communities.

Baby boomers are an important demographic. Of the 12.5 million Canadians who volunteer, thirty-four percent falls in the boomer generation, making this demographic group the most active in volunteering. The value of volunteering resonates strongly with boomers, who reference a deep sense of social commitment that drives them in their volunteering. Perhaps as a by-product of their upbringing during the civil rights and social change movements of the sixty’s and seventies, boomers consider volunteering a socially significant activity based on their commitment to support social justice.

Boomers who participated in this research felt that while many people want to volunteer, there is a lack of awareness of volunteer opportunities. For instance, although many organizations provide retirement seminars for boomers about to retire, the focus is primarily on money management and there is little or no mention of volunteer opportunities. Organizations often treat boomer volunteers as inexperienced

in volunteering, and believed that this is in fact the opposite, as most boomers who volunteer have been volunteering throughout their lives.

Younger boomers seem to have a particularly strong work ethic and pitch in when something needs to be done. Many boomers felt it refreshing to do volunteer activities that are different from what they do at work. Unfortunately, many boomers felt organizations did not always know how to engage skilled volunteers, and cited the importance of having a sense of ownership over their volunteer activities. Specifically, boomers indicated that being given responsibility on a very important project was a means of ensuring a sense of ownership, which in turn raised their level of commitment.

Boomers also value their independence while volunteering, preferring to do their job and feel engaged in the cause but not necessarily in the organization itself and its staff. A key factor in promoting satisfaction levels among boomers is for organizations to ensure individuals can see the impact they are making through their volunteer work. While boomers tend to be more willing and available to volunteer, their time needs to be respected and not over-extended. Experiences of being overused, participating in volunteer activities that felt like a full-time job, and suffering from volunteer burnout were echoed consistently among boomers.

Baby Boomers are being hunted every day by millennials, Gen Z, media and the liberal academic crowd. In November 2019 this article was published in the editorial section of the Province (Vancouver) newspaper. This author does not agree with many of the points that are stated but it has been added to the end of this book to point out how boomers are under the gun – most boomers like fossil fuel and the economic benefit it has and will continue to bring to North America.

“Financial experts say millennials will have to save an entire planet to retire,” says the satirical Beaverton. This is funny because it’s true. Less humorously, many pensions designed for retirement security are contributing to the climate emergency with their investments. Such is the case with the Canada Pension Plan (CPP), one of our country’s largest pools of investment capital at about \$400 billion. Last year, the UN

Intergovernmental Panel on Climate Change reported that the world only has 11 years to avoid 1.5 C degree warming and its devastating impacts.

As one of Canada’s largest investors, and a public institution, the CPP’s decisions are critical for the urgent and sustained emission reductions that the 1.5-degree limit demands. Our (Jessica Dempsey is a University of B.C. geography professor and a collaborator with the corporate mapping project. Zoë Yunker is a UBC Graduate School of Journalism student and a research assistant with the corporate mapping project. Steph Glanzmann recently graduated from the UBC faculty of forestry and is a research assistant with the corporate mapping project) just-released report, *Fossil Futures: The Canada Pension Plan’s Failure to Respect the 1.5-Degree Celsius Limit*, asks: Is the CPP invested in ways that align with the Paris Agreement? Unfortunately, the answer is no. The CPP has invested billions in fossil-fuel companies whose financial worth depends on overshooting our collective carbon budget. For example, the Canada Pension Plan Investment Board (CPPIB), which manages the fund on behalf of Canadian beneficiaries, has over four billion dollars invested in the top two-hundred publicly traded fossil-fuel companies — firms with the largest reserves of coal, oil and gas.

To stay within 1.5 degrees, these top companies can produce only 71.4 billion tonnes of carbon dioxide, yet the companies the CPPIB is invested in have 281 billion tonnes in reserve, meaning they have almost four times the carbon reserves that can be sold and ultimately burned to stay within 1.5 degrees. This is a moral and ecological failure. It’s also a financial risk. As energy generation shifts away from fossil fuels, investors who don’t respond could be left with “stranded assets” — investments that are no longer profitable.

In its 2019 Financial System Review, the Bank of Canada included climate risk in its analysis for the first time. Canadian fossil-fuel companies and their investors are especially exposed to stranded asset risks since the majority of oil produced in Canada is high-cost, carbon intensive bitumen from the oil sands. Yet, the CPPIB remains exposed to the biggest oil sands companies.

The CPPIB's duty is to act in the best financial interests of retired or retiring Canadians. But by continuing to invest billions in fossil-fuel companies it may be breaching its responsibilities. Its commitment isn't only to those retiring soon, but to Canadians retiring in ten to fifty years, including students across the country who gathered in huge numbers in September to protest governmental inaction on climate change. Why has the CPPIB been slow to act on the financial risks posed by climate change even when its legal mandate dictates that the fund avoids "undue risks"?

In Canada, the fossil-fuel sector has been successful getting a seat at government decision-making tables, both provincially and federally. The same is true for the CPPIB whose board of directors and staff are entangled with the fossil-fuel industry. Formal relationships that CPPIB officials have with fossil-fuel companies potentially bring the interests and perspectives of those companies into CPPIB decision-making regarding climate risks. This is dangerous since the self-interest of fossil-fuel companies contradicts the changes that governments and investors need to make in order to avoid global warming more than 1.5 degrees.

By failing to invest with the 1.5-degree limit in mind, the CPPIB may be vulnerable to a class-action lawsuit brought on behalf of young Canadians just like the one launched in Vancouver against the federal government in October. Instead of enhancing retirement security for young Canadians, the CPPIB is eating away at their futures. As mentioned this is what a group of university academics think – not what the boomer generation thinks.

To summarize - boomers are often associated with the counterculture of the 1960s, the civil rights movement, and the 'second-wave' feminist cause of the 1970s. Conversely, many trended in moderate to conservative directions opposite to the counterculture, especially those making professional careers in the military (officer and enlisted), law enforcement, business, blue collar trades, and Conservative and Republican Party politics. People often take it for granted that each succeeding generation will be 'better off' than the one before it. When Generation X came along

just after the boomers, they would be the first generation to enjoy a lesser quality of life than the generation preceding it

In addition to the size of the group, one thing that sets the baby boomers apart from other generational groups is the fact that almost from the time they were conceived, boomers were dissected, analyzed, and pitched to by modern marketers, who reinforced a sense of generational distinctiveness. This is supported by the articles of the late 1940s identifying the increasing number of babies as an economic boom, such as a 1948 Newsweek article whose title proclaimed 'Babies Mean Business', or a 1948 Time magazine article called 'Baby Boom.' An indication of the importance put on the impact of the boomer was the selection by Time magazine of the baby boom Generation as its 1966 'Man of the Year.'

This author takes it to the next level – 'baby boomers are in-fact the supreme, most powerful, straightforward people the world has ever known - and no generation after us will ever come close to achieving what we have accomplished.' To quote Muhammad Ali - "we (boomers-retirees-seniors) are the greatest."

Celebrated Baby Boomers in Canada, U.S. and the World



The greatest Canadian boomer of them all – Terry Fox

In Canada some famous boomers include: Catherine O'Hara - Terry Fox – Wayne Gretzky – Rick Hansen – Marc Garneau – Chris Hatfield – Donovan Bailey – Alan Thicke – Neil Young – Anne Murray – David Foster – Margo Kidder – Dan Akroyd – Nancy Greene – James Cameron – Kim Campbell – Stephen Harper – Eugene Levy – Kathy Stinson - Manitok Thompson -Keifer Sutherland – Arlene Dickinson - Howie Mandel – Jim Carrey – Kathleen O'Day Wynne - John Candy – Sheila Fraser – Perrin Beatty – Nina Grewal – Jack Layton – Steven Pinker - Joseph Tyrell – Margaret (Trudeau) Sinclair - Burton Cummings – Mary Walsh - Lennox Lewis – Karen Magnusson - Martin Short –Shannon Tweed - Lui

Passaglia – Peter Mansbridge – Guy Lafleur – Kim Campbell – Mike Lazaridis – Elaine Tanner – John Kricfalusi – Guy Laiberte – Chip Wilson – Michael Ignatieff – Jordan Peterson – Stephen Brunt – David Black – Libby Davies – Kim Kattral – Bob Lenarduzzi – Stockwell Day – Valerie Pringle - Wally Buono – Chip Wilson – Jennifer Tilly – Norman Murray Edwards – Mark Chipman – David Thomson – Edgar M. Bronfman Jr. – Graham Greene – Don Taylor – Jim Matheson - Bryan Adams - Doug Henning – Joey Saputo are just a few of the ‘greats’.

In the U.S. & the world: Boomers (dead and alive) include (courtesy of BBHQ):

<i>Kareem Abdul-Jabbar</i>	<i>04/16/47</i>	<i>Barbara Hershey</i>	<i>02/05/48</i>
<i>King of Jordan Abdullah II</i>	<i>01/30/62</i>	<i>John Hinckley</i>	<i>05/29/55</i>
<i>Jason Alexander</i>	<i>09/23/59</i>	<i>Mike Holmgren</i>	<i>06/15/48</i>
<i>Dana Allman</i>	<i>10/17/64</i>	<i>Bruce Hornsby</i>	<i>11/23/54</i>
<i>Gregg Allman</i>	<i>12/08/47</i>	<i>Whitney Houston</i>	<i>08/09/63</i>
<i>Peter Allman</i>	<i>08/30/47</i>	<i>Ron Howard</i>	<i>03/01/54</i>
<i>Richard Dean Anderson</i>	<i>01/23/50</i>	<i>Anjelica Huston</i>	<i>07/08/51</i>
<i>Prince Andrew</i>	<i>02/19/60</i>	<i>James Ingram</i>	<i>02/16/52</i>
<i>Princess Anne</i>	<i>08/15/50</i>	<i>Jeremy Irons</i>	<i>09/19/48</i>
<i>Desi Arnaz Jr.</i>	<i>01/19/53</i>	<i>Amy Irving</i>	<i>09/10/53</i>
<i>Lucie Arnaz</i>	<i>07/17/51</i>	<i>Michael Jackson</i>	<i>08/28/58</i>
<i>Rosanna Arquette</i>	<i>08/10/59</i>	<i>Bruce Jenner</i>	<i>10/28/49</i>
<i>Tracy Austin</i>	<i>12/12/62</i>	<i>Steve Jobs (Apple)</i>	<i>02/24/55</i>
<i>Kathy Bates</i>	<i>06/28/48</i>	<i>Billy Joel</i>	<i>05/09/49</i>
<i>Meredith Baxter</i>	<i>06/21/47</i>	<i>Elton John</i>	<i>03/25/47</i>
<i>Glenn Beck</i>	<i>02/10/64</i>	<i>Don Johnson</i>	<i>12/15/49</i>
<i>John Belushi</i>	<i>01/23/49</i>	<i>Tommy Lee Jones</i>	<i>09/15/46</i>

<i>David Berkowitz</i>	<i>06/01/53</i>	<i>Michael Jordan</i>	<i>02/17/63</i>
<i>Corbin Bernsen</i>	<i>09/07/54</i>	<i>Naomi Judd</i>	<i>01/11/46</i>
<i>Jeff Bezos (Amazon.com)</i>	<i>01/12/64</i>	<i>Wynonna Judd</i>	<i>05/30/64</i>
<i>Clint Black</i>	<i>02/04/62</i>	<i>John Kasich</i>	<i>05/13/52</i>
<i>Linda Blair</i>	<i>01/22/59</i>	<i>Gary Kasparov</i>	<i>04/13/63</i>
<i>Tony Blair</i>	<i>05/06/53</i>	<i>Diane Keaton</i>	<i>01/05/46</i>
<i>Jon Bon Jovi</i>	<i>03/02/62</i>	<i>Julie Kavner</i>	<i>09/07/50</i>
<i>Bono (U2)</i>	<i>05/10/60</i>	<i>J. Patrick Kennedy II</i>	<i>09/24/52</i>
<i>Deborah Boone</i>	<i>09/22/56</i>	<i>Ted Kennedy Jr.</i>	<i>09/26/61</i>
<i>Bjorn Borg</i>	<i>06/06/56</i>	<i>Chaka Khan</i>	<i>03/23/53</i>
<i>Timothy Bottoms</i>	<i>08/30/51</i>	<i>Stephen King</i>	<i>09/21/47</i>
<i>David Bowie</i>	<i>01/08/47</i>	<i>Kevin Kline</i>	<i>10/24/47</i>
<i>Bruce Boxleitner</i>	<i>05/12/50</i>	<i>K.D. Lang</i>	<i>11/02/61</i>
<i>Richard Branson</i>	<i>07/18/50</i>	<i>Jessica Lange</i>	<i>04/20/49</i>
<i>Arthur Bremer</i>	<i>08/21/50</i>	<i>Matt Lauer (NBC)</i>	<i>12/30/57</i>
<i>Jeff Bridges</i>	<i>12/04/49</i>	<i>Vicki Lawrence</i>	<i>03/26/49</i>
<i>Albert Brooks</i>	<i>07/22/47</i>	<i>Julian Lennon</i>	<i>04/08/63</i>
<i>Garth Brooks</i>	<i>02/07/62</i>	<i>Annie Lennox</i>	<i>12/25/54</i>
<i>Jimmy Buffett</i>	<i>12/25/46</i>	<i>Jay Leno</i>	<i>04/28/50</i>
<i>Ted Bundy</i>	<i>11/24/46</i>	<i>Sugar Ray Leonard</i>	<i>05/17/56</i>
<i>George Bush</i>	<i>07/06/46</i>	<i>David Letterman</i>	<i>04/12/47</i>
<i>Jeb Bush</i>	<i>02/11/53</i>	<i>Carl Lewis</i>	<i>07/01/61</i>
<i>Laura Bush</i>	<i>11/04/46</i>	<i>Rush Limbaugh</i>	<i>01/12/51</i>
<i>Nicolas Cage</i>	<i>01/07/64</i>	<i>Heather Locklear</i>	<i>09/25/61</i>
<i>Drew Carey</i>	<i>05/23/58</i>	<i>Kenny Loggins</i>	<i>01/07/48</i>
<i>Princess Caroline</i>	<i>01/23/57</i>	<i>Howie Long</i>	<i>01/06/60</i>

<i>Karen Carpenter</i>	<i>03/02/50</i>	<i>Shelley Long</i>	<i>08/23/49</i>
<i>Mary Chapin Carpenter</i>	<i>02/21/58</i>	<i>Courtney Love</i>	<i>07/09/64</i>
<i>Richard Carpenter</i>	<i>10/15/46</i>	<i>Linda Lovelace</i>	<i>01/10/49</i>
<i>Ben Carson</i>	<i>09/18/51</i>	<i>Lorna Luft</i>	<i>11/21/52</i>
<i>Steve Case (AOL)</i>	<i>08/21/58</i>	<i>David Lynch</i>	<i>01/20/46</i>
<i>David Cassidy</i>	<i>04/12/50</i>	<i>Madonna</i>	<i>08/18/58</i>
<i>Patrick Cassidy</i>	<i>01/04/62</i>	<i>Bill Maher</i>	<i>01/20/56</i>
<i>Shaun Cassidy</i>	<i>09/27/58</i>	<i>Barbara Mandrell</i>	<i>12/25/48</i>
<i>Mark David Chapman</i>	<i>05/10/55</i>	<i>Louise Mandrell</i>	<i>07/13/54</i>
<i>Prince Charles</i>	<i>11/14/48</i>	<i>Marla Maples</i>	<i>10/27/63</i>
<i>Deepak Chopra</i>	<i>10/22/46</i>	<i>Robert Mapplethorpe</i>	<i>11/04/46</i>
<i>Henry G. Cisneros</i>	<i>06/11/47</i>	<i>Cheech Marin</i>	<i>07/13/46</i>
<i>Marcia Clark</i>	<i>08/31/53</i>	<i>Tim Matheson</i>	<i>12/31/47</i>
<i>Bill Clinton</i>	<i>08/19/46</i>	<i>John McEnroe</i>	<i>02/16/59</i>
<i>Hillary Clinton</i>	<i>10/26/47</i>	<i>Bobby McFerrin</i>	<i>03/11/50</i>
<i>Glenn Close</i>	<i>03/19/47</i>	<i>Maureen McGovern</i>	<i>07/27/49</i>
<i>Natalie Cole</i>	<i>02/06/50</i>	<i>Hayley Mills</i>	<i>04/18/46</i>
<i>Jimmy Connors</i>	<i>09/02/52</i>	<i>Eddie Money</i>	<i>03/21/49</i>
<i>Alice Cooper</i>	<i>02/04/48</i>	<i>Demi Moore</i>	<i>11/11/62</i>
<i>David Copperfield</i>	<i>09/16/56</i>	<i>Michael Moore</i>	<i>04/23/54</i>
<i>Kevin Costner</i>	<i>01/18/55</i>	<i>Laraine Newman</i>	<i>03/02/52</i>
<i>Katie Couric</i>	<i>01/07/57</i>	<i>Olivia Newton-John</i>	<i>09/26/48</i>
<i>Eddie Murphy</i>	<i>04/03/61</i>	<i>Stevie Nicks</i>	<i>05/26/48</i>
<i>Patricia Nixon Cox</i>	<i>02/21/46</i>	<i>Brigitte Nielsen</i>	<i>07/15/63</i>
<i>Tom Cruise</i>	<i>07/03/62</i>	<i>Peggy Noonan (writer)</i>	<i>09/07/50</i>
<i>Billy Crystal</i>	<i>03/14/48</i>	<i>Peter Noone</i>	<i>11/05/47</i>

<i>Larry Csonka</i>	<i>12/25/46</i>	<i>Conan O'Brien</i>	<i>04/18/63</i>
<i>Randall Cunningham</i>	<i>03/27/63</i>	<i>Jennifer O'Neill</i>	<i>02/20/48</i>
<i>Jamie Lee Curtis</i>	<i>11/22/58</i>	<i>Bill O'Reilly</i>	<i>09/10/49</i>
<i>Joan Cusack</i>	<i>10/11/62</i>	<i>Barack Obama</i>	<i>08/04/61</i>
<i>Billy Ray Cyrus</i>	<i>08/25/61</i>	<i>Donny Osmond</i>	<i>12/09/57</i>
<i>Willem Dafoe</i>	<i>07/22/55</i>	<i>Marie Osmond</i>	<i>10/13/59</i>
<i>Jeffrey Dahmer</i>	<i>05/21/60</i>	<i>Camille Paglia</i>	<i>04/02/47</i>
<i>Ted Danson</i>	<i>12/29/47</i>	<i>Sam Palmisano (IBM)</i>	<i>07/29/51</i>
<i>Geena Davis</i>	<i>01/21/56</i>	<i>Dolly Parton</i>	<i>01/19/46</i>
<i>Patti Davis</i>	<i>10/21/52</i>	<i>Sean Penn</i>	<i>08/17/60</i>
<i>Johnny Depp</i>	<i>06/09/63</i>	<i>Bernadette Peters</i>	<i>02/28/48</i>
<i>Bo Derek</i>	<i>11/20/56</i>	<i>MacKenzie Phillips</i>	<i>11/10/59</i>
<i>Susan Dey</i>	<i>12/10/52</i>	<i>Dan Quayle</i>	<i>02/04/47</i>
<i>Princess Diana</i>	<i>07/01/61</i>	<i>Bonnie Raitt</i>	<i>11/08/49</i>
<i>Chip Davis (Mannheim Steamroller)</i>	<i>11/15/47</i>	<i>John Ratzenberger</i>	<i>04/06/47</i>
<i>Tony Dorsett</i>	<i>04/07/54</i>	<i>Ronald P. Reagan</i>	<i>05/20/58</i>
<i>Maureen Dowd (NYT)</i>	<i>01/14/52</i>	<i>Christopher Reeve</i>	<i>09/25/52</i>
<i>Richard Dreyfuss</i>	<i>10/29/47</i>	<i>Rob Reiner</i>	<i>03/06/47</i>
<i>David Ernest Duke</i>	<i>07/01/50</i>	<i>Donna Rice</i>	<i>01/07/58</i>
<i>Patty Duke</i>	<i>12/14/46</i>	<i>Frank Rich (NYT)</i>	<i>06/02/49</i>
<i>Sandy Duncan</i>	<i>02/20/46</i>	<i>Sally Ride</i>	<i>05/26/51</i>
<i>Prince Edward</i>	<i>03/10/64</i>	<i>Cathy Rigby</i>	<i>12/12/52</i>
<i>Dale Ernhardt</i>	<i>04/29/51</i>	<i>John Ritter</i>	<i>09/17/48</i>
<i>"Dr. J." Julius Erving</i>	<i>02/22/50</i>	<i>Dennis Rodman</i>	<i>05/13/61</i>
<i>Boomer Esiason</i>	<i>04/17/61</i>	<i>Linda Ronstadt</i>	<i>07/15/46</i>

<i>Susan Estrich</i>	<i>12/16/52</i>	<i>Roseanne</i>	<i>11/03/52</i>
<i>Melissa Etheridge</i>	<i>05/29/61</i>	<i>Kurt Russell</i>	<i>03/17/51</i>
<i>Chris Evert</i>	<i>12/21/54</i>	<i>Nolan Ryan</i>	<i>01/31/47</i>
<i>Fabio</i>	<i>03/15/59</i>	<i>Duchess of York, Sarah</i>	<i>10/15/59</i>
<i>Morgan Fairchild</i>	<i>02/03/50</i>	<i>Mike Schmidt</i>	<i>09/27/49</i>
<i>Nick Faldo</i>	<i>07/18/57</i>	<i>Arnold Schwarzenegger</i>	<i>07/30/47</i>
<i>Farrah Fawcett</i>	<i>02/02/47</i>	<i>Jerry Seinfeld</i>	<i>04/29/55</i>
<i>Kenneth Feld</i>	<i>10/31/48</i>	<i>Paul Shaffer</i>	<i>11/28/49</i>
<i>Lou Ferrigno</i>	<i>11/09/51</i>	<i>Al Sharpton</i>	<i>10/03/54</i>
<i>Sally Field</i>	<i>11/06/46</i>	<i>Cybill Shepherd</i>	<i>02/18/50</i>
<i>Carrie Fisher</i>	<i>10/21/56</i>	<i>Maria Shriver</i>	<i>11/06/55</i>
<i>Peggy Fleming</i>	<i>07/27/48</i>	<i>Gene Simmons</i>	<i>08/25/49</i>
<i>Gennifer Flowers</i>	<i>01/24/50</i>	<i>O.J. Simpson</i>	<i>07/09/47</i>
<i>Doug Flutie</i>	<i>10/23/62</i>	<i>Suzanne Somers</i>	<i>10/16/46</i>
<i>Jack Ford</i>	<i>03/16/52</i>	<i>Sissy Spacek</i>	<i>12/25/49</i>
<i>William Clay Ford</i>	<i>05/03/57</i>	<i>Steven Spielberg</i>	<i>12/18/46</i>
<i>George Foreman</i>	<i>01/10/49</i>	<i>Mark Spitz</i>	<i>02/10/50</i>
<i>Jodie Foster</i>	<i>11/19/62</i>	<i>Bruce Springsteen</i>	<i>09/23/49</i>
<i>Peter Frampton</i>	<i>04/22/50</i>	<i>Susan St. James</i>	<i>08/14/46</i>
<i>Al Franken</i>	<i>05/21/51</i>	<i>Sylvester Stallone</i>	<i>07/06/46</i>
<i>Thomas Friedman (NYT)</i>	<i>07/20/53</i>	<i>Kenneth Starr</i>	<i>07/21/46</i>
<i>Squeaky Fromme (convict)</i>	<i>10/22/48</i>	<i>George Stephanopoulos</i>	<i>02/10/61</i>
<i>Peter Gabriel</i>	<i>02/13/50</i>	<i>Cat Stevens</i>	<i>07/21/48</i>
<i>Bill Gates</i>	<i>10/28/55</i>	<i>Oliver Stone</i>	<i>09/15/46</i>
<i>Crystal Gayle</i>	<i>01/09/51</i>	<i>Meryl Streep</i>	<i>06/22/49</i>

<i>Phyllis George</i>	<i>06/25/49</i>	<i>Peter Sutcliffe</i>	<i>06/02/46</i>
<i>Andy Gibb</i>	<i>03/05/58</i>	<i>Patrick Swayze</i>	<i>08/18/52</i>
<i>Barry Gibb</i>	<i>09/01/46</i>	<i>James Taylor</i>	<i>03/12/48</i>
<i>Maurice Gibb</i>	<i>12/22/49</i>	<i>Alan Thicke</i>	<i>03/01/47</i>
<i>Mel Gibson</i>	<i>01/03/56</i>	<i>Betty Thomas</i>	<i>07/27/47</i>
<i>Kathie Lee Gifford</i>	<i>08/16/53</i>	<i>Clarence Thomas</i>	<i>06/23/48</i>
<i>Whoopi Goldberg</i>	<i>11/13/55</i>	<i>Richard Thomas</i>	<i>06/13/51</i>
<i>Al Gore</i>	<i>03/31/48</i>	<i>Cheryl Tiegs</i>	<i>09/25/47</i>
<i>Amy Grant</i>	<i>11/25/60</i>	<i>Randy Travis</i>	<i>05/04/59</i>
<i>Joe Greene</i>	<i>09/25/46</i>	<i>John Travolta</i>	<i>02/18/54</i>
<i>Wayne Gretzky</i>	<i>01/26/61</i>	<i>Donald Trump</i>	<i>11/14/46</i>
<i>Melanie Griffith</i>	<i>08/09/57</i>	<i>Tanya Tucker</i>	<i>10/10/58</i>
<i>Jon Gruden</i>	<i>08/17/63</i>	<i>Robert Urich</i>	<i>12/19/46</i>
<i>Arlo Guthrie</i>	<i>07/10/47</i>	<i>Jean-Claude Van Damme</i>	<i>10/18/60</i>
<i>Marvin Hagler</i>	<i>05/23/54</i>	<i>Eddie Van Halen</i>	<i>01/26/55</i>
<i>Jessica Hahn</i>	<i>07/07/59</i>	<i>Gianni Versace</i>	<i>12/02/46</i>
<i>Arsenio Hall</i>	<i>02/12/56</i>	<i>Lindsay Wagner</i>	<i>06/22/49</i>
<i>Deidre Hall</i>	<i>10/31/47</i>	<i>Elizabeth Warren</i>	<i>06/22/49</i>
<i>Dorothy Hamill</i>	<i>07/26/56</i>	<i>Denzel Washington Jr.</i>	<i>12/28/54</i>
<i>Mark Hamill</i>	<i>09/25/51</i>	<i>Vanna White</i>	<i>02/18/57</i>
<i>Scott Hamilton</i>	<i>08/28/58</i>	<i>Brian Williams (NBC)</i>	<i>05/05/59</i>
<i>Harry Hamlin</i>	<i>10/30/51</i>	<i>Cindy Williams</i>	<i>08/22/47</i>
<i>Tom Hanks</i>	<i>07/09/56</i>	<i>Vanessa Williams</i>	<i>03/18/63</i>
<i>Daryl Hannah</i>	<i>12/03/60</i>	<i>Bruce Willis</i>	<i>03/19/55</i>
<i>Sean Hannity</i>	<i>12/30/61</i>	<i>Carl Wilson</i>	<i>12/21/46</i>

<i>Emmylou Harris</i>	<i>04/02/47</i>	<i>Oprah Winfrey</i>	<i>01/29/54</i>
<i>Gregory Harrison</i>	<i>05/31/50</i>	<i>Debra Winger</i>	<i>05/16/55</i>
<i>Phil Hartman</i>	<i>09/24/48</i>	<i>Stevie Wonder</i>	<i>05/13/50</i>
<i>Patty Hearst</i>	<i>02/20/54</i>	<i>James Woods</i>	<i>04/18/47</i>
<i>Christie Hefner</i>	<i>11/08/52</i>	<i>Weird Al Yankovic</i>	<i>10/23/59</i>
<i>Eric Heiden</i>	<i>06/14/58</i>	<i>Dwight Yoakam</i>	<i>10/23/56</i>
<i>Mark Helprin (writer)</i>	<i>06/28/47</i>	<i>Jerry Zucker</i>	<i>03/11/50</i>
<i>Margaux Hemingway</i>	<i>02/16/55</i>		
<i>Don Henley</i>	<i>07/22/47</i>		

Author's note: It is the chief contention of this book that for around seventy-five years, the now newly retired (boomer) generation have been the authority that built and improved a down and out world that suffered through two world wars. Today baby boomers are put upon by the generations behind them - but - North American seniors today are still an almost invincible force that this author is so proud to be a part of. We are leaving the future in a 'hell' of a lot better shape than it was in 1945.

Well done boomers – stand up and take a bow.