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THE WORLD FUTURE SOCIETY 2009 CONFERENCE: ISSUES FACING OLDER WOMEN

By Anna Rappaport and Maria Malayter

Each year, the World Future Society holds a large annual conference—many sessions, many topics, and a great chance to hear and meet people with a wide range of interests. The topic for 2009 was "Innovation and Creativity in a Complex World." Actuaries focus on helping people understand, model and manage contingent events. The World Future Society focuses on studying the future, building models, health care, human issues, financial matters, how organizations respond to the future—many topics of interest to actuaries (and everyone). Some of the presentations—including all of the sessions presented by actuaries—have been posted at <http://www.wfs.org/2009sessions.htm>, and a list of speakers is at <http://www.wfs.org/2009speakers.htm>.

The authors of this article joined together with Terry Kozlowski¹ to do a program "Older Women in the Future: Adapting to Longer Lives." This article discusses that session and provides some insight from the authors on other sessions they found particularly interesting.

Older Women in the Future: Adapting to Longer Lives
In our session, we provided context and pointed out that a high percentage of the very old will be women—often living alone. Maria presented a model she has developed to help us focus on many aspects of retirement planning. The model can be found in Maria's book *Boomers: Visions of the New Retirement* and in practice at <http://www.nl.edu/positiveaging/>. The model is a combination of life planning and wellness choices for retirement. Actuaries have heavily focused on planning for retirement, usually thinking about money, risk, work and health. Maria's model reminds us that there is more to the story, and that relationships, geography and community are also very important. Terry presented us with considerations as we think about retirement, and reviewed the challenges of living longer. She helped us focus on

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managing transitions, helping us think about how to get to where we need to be. For each of us, it was a chance to share ideas with people thinking about the same issues, but from a somewhat different perspective. For readers interested in learning more about transitions, the [Transition Network](#) is a great resource.

We built on the Society of Actuaries research that has focused on the phases of retirement. A case study presented a couple moving from active work to phased retirement, to full retirement in good health, to widowhood, to a period of moderate limitations, and then a period of total limitations. The case study included a geographically scattered family and showed the move from independent living to assisted living and a nursing home. The audience was asked to tell us how they thought the story would have changed in 2025 and 2045. Here are some of the key things we heard from them:

By 2025, the discussion groups predicted:

- Longer and healthier lives
- Full retirement age between 70 and 75; however, new patterns of work would emerge with good opportunities for work 50 percent to 75 percent of the time from satellite locations or home
- More communities with an integrated universal design, with an increase in the number of residents affiliated with religious groups
- More small groups of women living together, creating an alternative to formal retirement communities
- More community based approaches supplementing/replacing large institutions
- Increased telecommuting and flexible work options
- Changes in family structure which would include non blood related people in the family
- Greater use of technology for communication and more use of this technology among older women; the techniques used primarily by young adults today would spread to all age groups
- Less isolation as a result of the greater communication opportunities
- Substantial care-giving and support provided through time exchange programs (the Transition Network offers such a program

in New York today)

- Universal health care
- Easier and better options for human enhancement; e.g., knee and hip replacements, but many others as well
- A higher percentage of unmarried women
- Fewer and smaller inheritances
- A smaller wage gap between men and women

And by 2045,

- Even longer working lives and greater use of technology
- Technology would enable much more independent lives for older persons
- People in their 60s would be looking at their next career
- Women who had married later in life would be having children in their 60s
- Widespread gene therapy
- Greater mindset of independence; people will be rewarded/punished for good and bad behaviors in systems such as health benefits
- It will be feasible to travel to the moon and many people will do it.

The session concluded with the panelists sharing some of their ideas for the future.

Some favorite ideas/learnings from other sessions

Anna particularly liked a session "Public Sector Foresight: Challenges and Opportunities." That session focused on how study of the future is used by governmental entities and how they participate in these activities. For Anna, the most interesting presentation was from Catherine Cosgrove, a policy advisor in the Premier's Cabinet Office of the Government of Québec. Catherine provided a discussion of anticipatory democracy, examples of how governments have worked to practice anticipatory democracy, and it defines conditions for success. The conditions for success that she specified included the following:

- Understanding of foresight
- Sense of urgency
- Political landscape consistent with the mission
- Trust between constituencies
- Stakeholders' identification and appropriate roles
- Clarity on objectives
- Support of objectives
- System to carry through recommendations

These conditions for success apply not only to governmental bodies, but to other types of institutions as well.

Some of the interesting ideas from her discussion included the following:

- A definition of anticipatory government with foresight—for example: current issues driven government is transformed into emerging-trends oriented governance. Short-term decision making moves into long-term and strategic planning. Piecemeal and agency plans become holistic approaches and statewide plans.
- Anticipatory democracy is discussed as a process that includes citizen participation. Some experts indicate that anticipatory democracy that works can not be handed down from the top; it must include participation at all levels.
- Future focus can be found in groups connected to legislative groups, the executive branch of government, audit functions, the judicial branch, and citizen groups. Legislative groups include State Futures Commissions, Standing Committees for the Future, and Policy Research Centres.
- Two resources mentioned as good references for this topic are the [Council of State Governments'](#) State Governance Transformation Initiative and the European Commission's [Foresight Knowledge Sharing Platform](#).

Also in the session, two other presenters provided information about GAO activities linked to the future and integration of forward thought into U.S. government activities.

Maria found a most interesting session that discussed the shifts in utilization of technology between generations. There are often many gaps in communication and utilization of technology in an organization, with one generation's preference being for social networks and texting, while general email predominates in another.

Maria also focused on the discussion about medical ethics. "I believe the ethical issues of some of the futurist thinking toward medical decisions and longevity have great implications for how one plans for [his/her] lifetime."

Anna attended a session where the focus was on identifying discontinuous and unexpected events. By the end of this session, her realization about the size of these challenges was only reinforced. For actuaries, this is particularly difficult because all of our models focus on moving ahead without major discontinuity.

Were there surprises?

For Maria, a discussion of the impact of the economy on the values held in American families today offered surprises. People are pondering questions like: What can we do with much less? How much more important is time with family compared to excessive working? How does the entire psychological contract between employers and employees continue to change? What new ideas need to become widespread to attract and retain employees?

For Anna, the discussion on technology gaps included surprises. The biggest one was that e-mail was cited as something belonging to yesterday's generation. There was another big surprise in a discussion of building sustainability. The speaker focused on electric cars as the wave of the future and did not believe that hybrids would be a significant factor in sustainability.

Sessions where actuaries spoke

There were three sessions with actuaries on the program: the session first described in this article, a session presented by Tim Harris and Sam Gutterman on "Living to 100 and Beyond," and a session titled "Future Patterns of Work and Retirement: The Evolving Third Age," presented by Anna Rappaport and Terry Kozlowski. Tim and Sam are leaders in the Society of Actuaries [Living to 100](#) project.

Anna and Terry focused on how the relationship between work and retirement is changing as people enter mid-life and move into older ages. Terry provided advice on how to deal with some of the challenges of mid-life work. Anna provided a paper that supports the theme of this session and it can be found in a collection of papers from the World Future

Society.

Why would you want to attend?

Maria tells us that the conference is forward thinking and can keep a person ahead of the big discussions for what's next in business, education, and society. The changing dynamics of life today may be an experience of intuition and this conference confirms beliefs and forethought on important topics.

For Anna, this conference is an opportunity to hear about topics that are important to us but rarely discussed in most of the venues where we work. Because the range of topics and perspectives is so broad, there is value added for almost any professional.

This year's conference will be in Boston on July 8-10. Program and registration information can be found at <http://www.wfs.org/2010regform.htm>. We really enjoyed last year's conference and hope you can benefit too.

Footnote

¹Terry Kozlowski is an author, consultant and speaker and the founder of the Achievmentor Group companies, advisors for career success and creator of the Rich and Rowdy Reinvention System.™

Anna Rappaport, FSA, is an actuary, consultant, author, and speaker and an internationally recognized expert on the impact of change on retirement systems and workforce issues. She is passionate about creating a better future for older Americans improving the retirement system in America, and is particularly concerned about the many women who do not fare well at older ages. She can be reached at anna@annarappaport.com.

Maria K. Malayter, PhD, is Assistant Professor in Applied Behavioral Sciences and the Director of the Center for Positive Aging at National-Louis University in Chicago. Dr. Malayter is the author of *Boomers: Visions of the New Retirement*, an innovative study on preretirement preparation for a positive retirement experience, revealing the *top 3 secrets for retirement*. She has contributed to advancing the public's knowledge on aging and retirement through media interviews, publications, and professional appearances. Dr. Malayter can be reached at mmalayter@nl.edu.
