

Demography helps us to see the future

- Baby Boomers are not a monolithic group:
 - Oldest boomers are at the forefront of retirement, and many are still healthy
 - Younger boomers are working and contributing to their families and society
 - Lower poverty overall obscures financial insecurity among many
- Working longer is an important goal but it starts younger than we think:
 - Labor force attachment declines before retirement
 - Addressing the relationship between job characteristics and work limitations will help older workers remain productive.
- Baby boomers have been pioneers in divorce:
 - Increases in “gray divorce” have financial consequences (especially for women)
 - Complex families mean more non-traditional supports in later life