



UN POPULATION FUND EXECUTIVE BOARD

Description of the Committee

Established in 1969, the United Nations Population Fund (UNFPA) is an international development agency that promotes the right of every person to enjoy a life of health and equal opportunity. Originally created to coordinate efforts to promote good health for a rapidly growing world population, today the UN Population Fund, under the auspices of the UN General Assembly, is supported entirely by voluntary contributions from donor governments, other international organizations, and private sector groups and individuals.



The Executive Board of 36 member states, which meets throughout the year, operates programs in more than 150 countries. In its daily activities, the UN Population Fund focuses on three key areas: reproductive health, gender equality, and population and development strategies. In addition to these areas, the agency is highly involved in efforts to achieve the **Millennium Development Goals**. In order to advance these objectives, the UN Population Fund engages in a variety of activities, from providing technical assistance to national governments to supporting local programs with financing.

Topic: Dealing with an Aging Population

Introduction

In 1950, just five years after the founding of the United Nations, the world population stood at 2.5 billion people; today, nearly 7 billion people inhabit our planet.¹ Accompanying this dramatic rise in the global population has been an equally impressive increase in life expectancy. While someone living in the late 19th or early 20th centuries could expect to live to only around 40 years of age, today an average citizen can expect to see his or her 67th birthday.² Of course, there are vast differences between countries and genders (on average, women live longer than men do), but the fact remains that in the present-day, people are living longer than they ever have before.

Unsurprisingly, the reasons for these rapid increases have much to do with improvements in public health. Though far too many people on our planet still live in poverty, billions of individuals across the globe have reaped the benefits of improvements in public health such as sewage systems, clean water, and incredible advancements in modern medicine. At the same time, though public health improvements may have been the driving force behind increases in both the global population and life expectancy in the 19th and early 20th centuries, the more recent spike of the older population has been attributed to significant declines in average birth rates—part of the **demographic transition**.

Of course, the fact that people are living longer is a positive development for humanity. Nonetheless, there are significant risks associated with aging populations—both in emergent and emerging nations. In industrialized countries, the **social welfare programs** that underpin their societies are being stretched to the limit as fewer younger people pay into these systems, just as many older people are beginning to collect benefits. Conversely, in developing countries, aging populations—though not yet as worrisome as those in the developed world—will likely require younger people to stay at home and care for their older family members rather than go to school or attain jobs that could break the cycle of poverty.

As a result, population aging has been increasingly discussed both within national governments and throughout the international community. With private businesses, individual governments, and international organizations all beginning to worry about aging populations, it will be a challenge to develop coherent policies to confront a subject that is often seen as a personal family matter.



Source: UN Photo/John Isaac

Background

Challenges

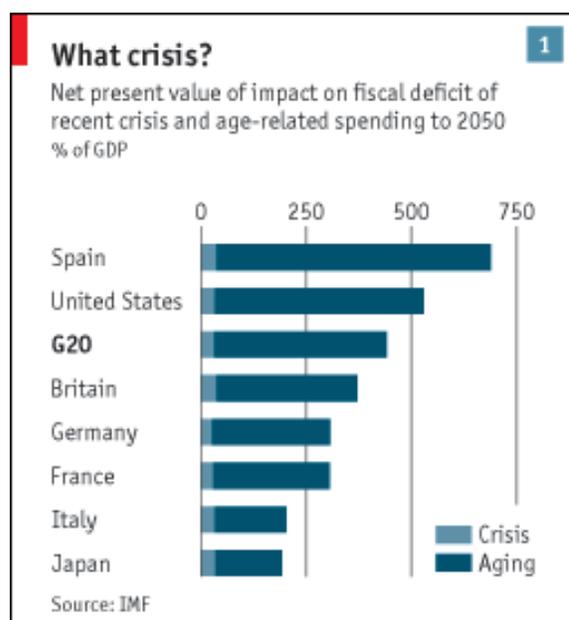
At present, just under 11% of the world's nearly 7 billion people are over 60 years of age; however, by the middle of this century, the UN estimates that share will have risen to 22% (of a population of over 9 billion) and to a massive 33% in developed countries.³ Put another way, one in three people in industrialized countries will be retired and will be eligible to receive a **pension** and/or other forms of social welfare.

Although this statistic may not sound especially worrisome, consider the following. In June 2009, the International Monetary Fund (IMF), the UN agency to promote trade by increasing the exchange stability of major currencies, commissioned a report to examine the impact of the recent global financial crisis on developed countries. Though the report suggested that the **gross domestic product (GDP)** of advanced economies would drop by a massive eight percentage points because of the crisis, it found that age-related spending would dwarf those costs. In fact, the IMF predicted that by the middle of the century, the financial burden of the economic crisis would cost only about 10% of what governments will likely have to spend on age-related costs.⁴ Although this information is confined to the developed world, developing countries are also at serious risk due to aging populations, albeit at slower rates than those in wealthy nations.

Causes

Taken together, there are two long-term causes and one temporary cause for aging populations. As has been previously discussed, the most obvious force behind aging populations is that people are simply living longer. Despite enormous pockets of poverty throughout the world (where some people are lucky to reach just 45 years of age), the fact remains that incredible advancements in public health, technology and other areas of society have ensured that plenty of people can enjoy pleasant retirements for a good amount of time.

A second, more recent, cause of aging populations, however, is that people everywhere are having fewer children. As this process continues, younger groups are becoming too small to counterbalance the growing number of older people. Although in the early 1970s women across the globe had, on average, 4.3 children, the current world average is 2.5 (and just 1.6 in developed countries).⁵ Given that women need to bear two children at a minimum to keep the population level stable (one child to replace each parent), there is serious reason to worry.



The IMF's predictions of the impacts of recent financial crisis and age-related spending in 2050.

Source: <http://www.economist.com/node/13888045>

Median Age of Europe vs. Africa

“In 2009, the median age of Europe was 40 years, more than twice as high as the median age of 19 years in Africa. By 2050, the median age in Europe is projected to rise to 47, a level 18 years higher than that projected for Africa. At the country level, the median age in 2009 ranged from 15 years in Niger and Uganda to 44 years in Germany and Japan, followed by Italy with a median age of 43 years.”

Source: World Population Ageing 2009, United Nations Department of Economic and Social Affairs

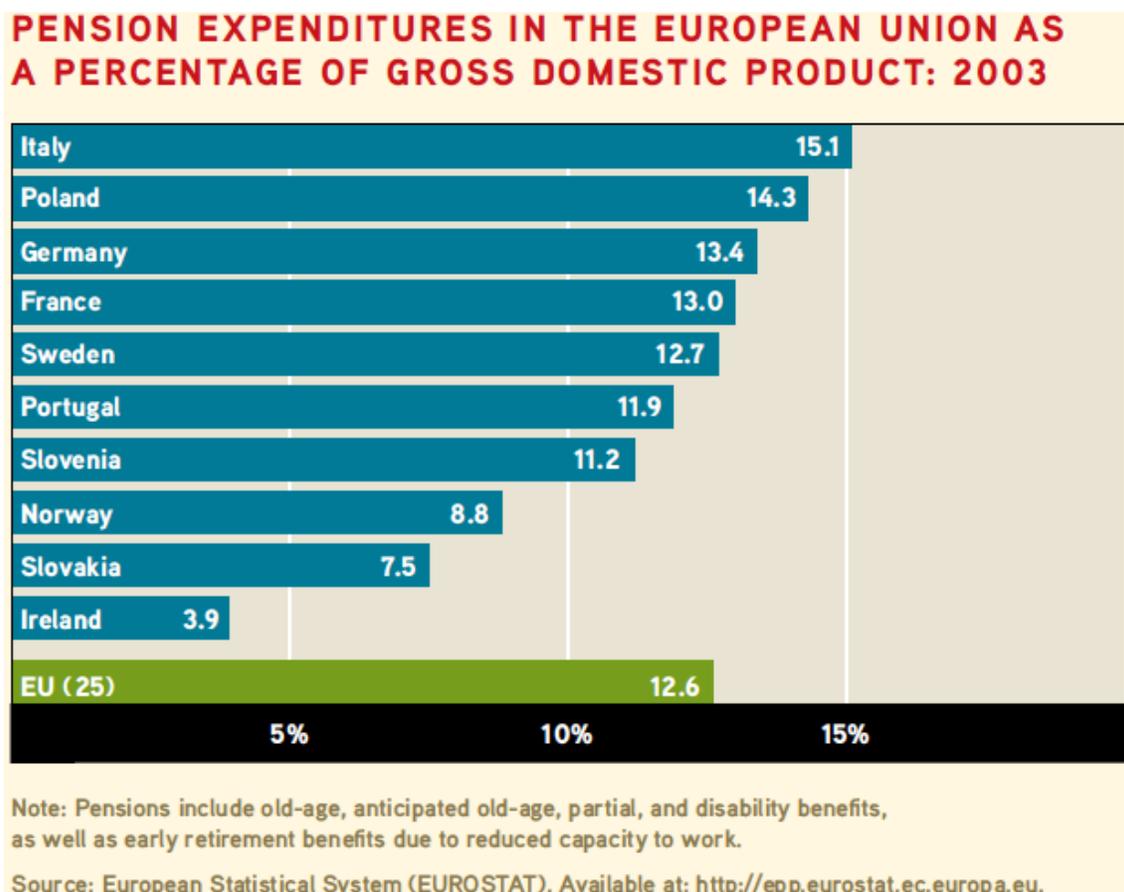
As always, averages mask significant diversity across the planet. For example, in the wealthier parts of Asia (such as, Japan, South Korea, and Taiwan), populations are already old and getting older as birth rates fall. Conversely, parts of sub-Saharan Africa are still fairly young and have high birth rates, so the threat of an aging population has yet to be realized. Europe is split. Though countries like Germany, Italy, and Spain are seeing their birth rates decline quickly, places like Britain, France, and most of the Nordic countries are not yet in deep trouble. For its part, the United States, thanks to a resilient birth rate and high level of immigration, will still be fairly youthful by 2050.

In addition to these two larger factors, a temporary blip has also formed, which magnifies the effects of lower fertility and greater longevity. The so-called “**baby boom**” that arrived in most western countries after the Second World War is now seeing its first members reach the age of retirement. For the next 20 years or so, these baby-boomers will swell the numbers of pensioners, thereby leading to a rapid drop in the working population across the developed world. To give an idea of how big this generation is, in just the 20 years after 1945, some 80 million Americans were born.⁷

Current Situation

Concerns for the Developed World

Although by no means confined to advanced economies, the threats posed by aging populations do affect well-off countries more than they do developing ones – at least for the moment. The past few decades have been fantastic for older people in the developed world. In fact, the average of mandatory pensions across member states of the **Organization for Economic Co-operation and Development (OECD)** was over 70% of previous net earnings.⁸ Moreover, even though people have been living a lot longer, the official retirement ages in most countries have stayed the same, so the elderly have more years in which to collect benefits without having to work. Many of them stop working even before the official retirement age because they are offered incredible inducements to retire early and free up space on companies’ payrolls.



Nonetheless, being generous to retirees is no longer affordable. In 1980, for example, there were roughly 20 people of retirement age for every 100 people of working age.⁹ As such, there were plenty of workers to finance benefits packages for older people. However, by 2050 it is expected that in industrialized countries there will be some 45 people of retirement age for every 100 workers.¹⁰ Thus, there will only be roughly two people to support each older citizen. In some countries, the situation is even more dire. Of particular note, Japan, the country with by far the greatest challenge, will see 70 retired people for every 100 working ones by mid-century.¹¹ Clearly, something must be done.

The programs in most urgent need of reform are public-sector pensions, which in most developed countries are the largest source of retirement income. They usually make up most of the pensions of low- and medium-level earners. Most of these pensions work on a pay-as-you-go (PAYG) principle, in which today's workers pay for today's retirees with the understanding that the next generation will do the same. However, as the number of older people increases, these systems are becoming increasingly unsustainable.

One proposed solution is to move to funded schemes, in which pensions are paid out of a pool of savings. However, there are two major problems with this. One is that by switching from a PAYG scheme to a funded one an entire generation of workers would have to pay both for themselves and their parents. Second, as private businesses, which typically employ funded plans, have discovered, bad economic times can mean that the pool of savings from which pensions are drawn can be very small, leading many major companies in the developed world to dramatically cut back – and in some cases eliminate – their pension plans in recent years. In contrast to private companies, which are accountable only to their shareholders, elected governments would not like to have to explain to voters why pension payouts fluctuate with economic ups and downs.

CRITICAL THINKING

Politicians are unlikely to increase their country's official retirement age for fear that voters will punish them by voting them out of office, despite the fact that observers agree that the age must be increased to make pension systems sustainable. What can the UN Population Fund do to encourage countries to have a reasoned debate on the matter?



Source: UN Photo/Hanns Maier

Regardless, it is clear that action must be taken. Many industrialized countries already spend eight percent of their GDP on public pensions, and some – including, Germany, Italy, and France – much more. Many calculations have already suggested that if nothing is done the cost of public pensions in developed countries could rise to about 15% of GDP by 2050, leaving much less government money to be spent on things like education, national security, and other necessities.¹²

Given these facts, the most obvious need for reform is the official retirement age across the developed world. When Otto van Bismarck first introduced state pensions in the 1880s, they kicked in at 70 years of age, about 20 years later than the typical lifespan of his citizenry.¹³ Now, most state and company pensions are activated at the age of 65, roughly 20 years less than the average lifespan of a human. Although everyone recognizes that the retirement age is at the heart of the problem, politicians are reluctant to be associated with a decision to raise it, which is seen not simply as an economic question, but also a social and moral one.

If pensions are the main worry of aging populations, then healthcare is a close second. Unsurprisingly, older people require a significantly larger amount of medical care. As a rule of thumb, the bulk of spending on an individual's healthcare comes in the last two years, and particularly in the last six months of his or her life. In the European Union, one recent estimate put healthcare spending on the elderly at 30-40% of total healthcare expenditures – and rising.¹⁴ Thus, spending on healthcare, which in developed countries has already been going up at incredibly high rates, is likely to grow even more as the average patient gets older.

If no significant reforms are made, it is estimated that by 2050 spending on healthcare and pensions alone could eat up nearly an entire quarter of GDP in developed countries.¹⁵ With public finances already in deep trouble across the developed world, the last thing governments need is to have to spend more on healthcare for the elderly. Similarly, already worried by a slow recovery from the recent global financial crisis, many companies' worst fear is to have to pay out more healthcare benefits to their workers.

Rural Living and Older People

One of the curses of growing older is that not only do medical problems increase, but also the access to immediate medical attention decreases. Since older individuals form a relatively high portion of the population in rural areas, which have much less access to direct medical care, the elderly are significantly disadvantaged by their location. As such, older people are by far the largest age group to die from such things as malnutrition, respiratory diseases, and, particularly in the developing world, tuberculosis.

Source: World Health Organization: World Health Statistics and United Nations Census Bureau International Database

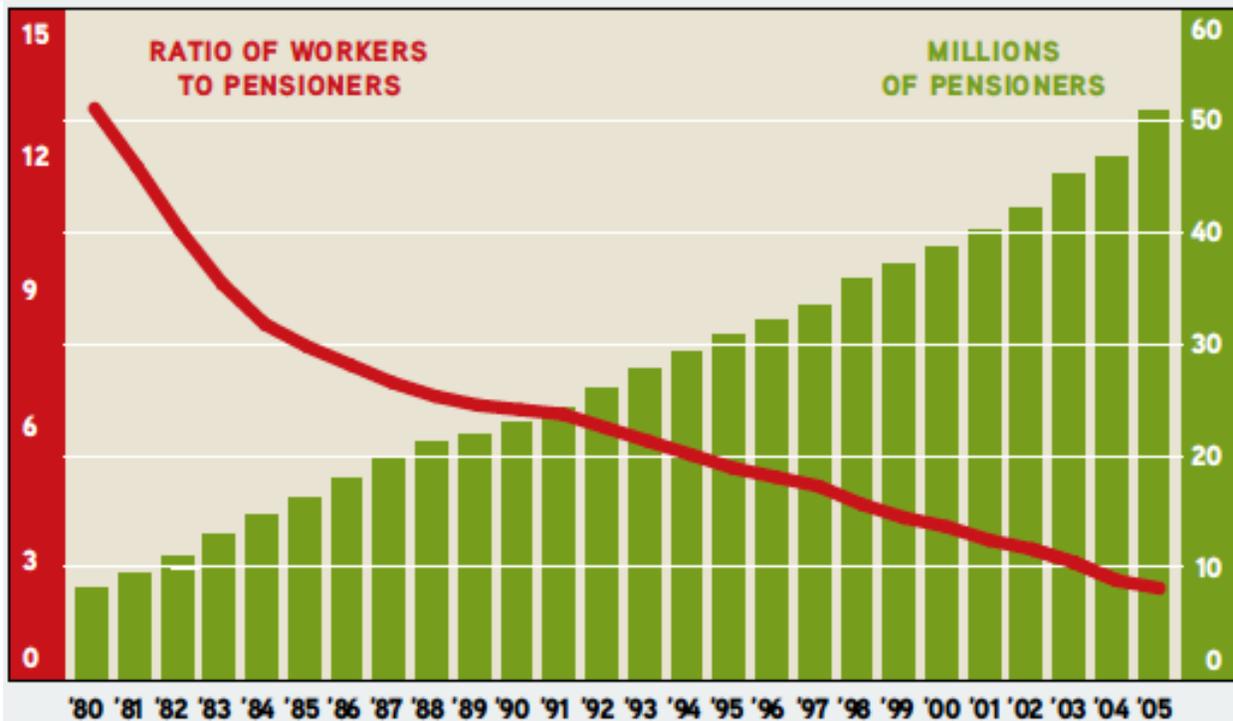
In order to combat this threat, many firms – and governments – have been dramatically reducing the healthcare benefits of their pension schemes. However, unlike responses to worries over pension programs, there are no other easily identifiable fixes to rising healthcare costs. Though raising the retirement age may be politically unpopular, it at least exists as a clear response to unsustainable pension programs. By contrast, controlling healthcare costs is much more difficult. While prevention may be able to minimize some healthcare spending for younger generations, it is simply a given fact that older people require more medical attention. Even fit older people require more healthcare than do younger ones, not least because they often suffer from chronic diseases that are difficult to treat. As such, solutions to the inevitable rise in healthcare costs are much less available. Instead, older people in the developed world may simply have to accept that healthcare coverage during retirement will no longer be as encompassing as it once was.

Concerns for the Developing World

On the whole, developing countries do not have to worry about the most pernicious effects of aging yet. While birth rates have dropped across the developing world, populations are still fairly young and will remain so for a few decades because of high corresponding death rates. However, especially as public health improves, in the longer term the same factors as in the developed world – longer lives and fewer births – will cause developing countries to age, too.

That being said, even now there are plenty of hurdles for developing nations to overcome. Although industrialized countries face more significant threats because they typically have far older populations with much more ingrained social welfare programs, pension systems and healthcare, developing countries still face serious challenges. In many cases, the dangers faced in the developing world are simply microcosms of those faced in the developed one. Most obviously, though their populations are on average far younger than their counterparts in the industrialized world, there is still significant concern that the ratio of retired people to working ones is increasing.

CHINA'S DECLINING RATIO OF COVERED WORKERS TO PENSIONERS



Source: China Ministry of Labor and Social Security and China National Bureau of Statistics. *China Labor Statistics Yearbook*. Beijing: China Statistics Press, various years; and China National Bureau of Statistics. *China Statistical Abstract*. Beijing: China Statistics Press, 2006.

Nowhere is this trend more obvious than in China, which, though still young, has been aging very quickly, thanks largely to its “**one child policy**.” Indeed, while China’s median age is still just 33 today, by 2050 it is projected to be 45.¹⁶ Overall, China’s pattern of aging is very similar to what occurred in other parts of East Asia, such as Singapore and South Korea; the difference is that in China the shift is happening while the country is still relatively undeveloped. Yet, as frightening as this statistic is, it masks a far more worrisome reality. In the next twenty years, the number of people 60 and older is projected to rise from roughly 165 million today to over 340 million, thereby raising significant fears over the tightening ratio of pensioners to workers that already plagues advanced economies.¹⁷

Perhaps the only positive is that China’s pension system, though better than many throughout the developing world, is paltry by western standards. While definitive records are patchy, estimates suggest that only one-third of China’s population is covered by any kind of pension scheme, which still has far too little money to meet burgeoning demand.

Although China, the world’s most populous nation, is unique among developing countries in that its population is aging quickly, developing nations do share a number of general worries. Perhaps most obviously, with little government support for older people, families in the developing world will have to increasingly rely on younger citizens to take care of the elderly. As a result, there is a significant worry that children living in poverty will have to spend their days caring for their aging parents and/or grandparents, rather than attending school or finding a job. Similarly, with few medical services outside of major cities in many less developed countries, the cost of healthcare for the elderly could cause a serious strain on many families’ already lesser economic status. To add to this worry, estimates suggest that chronic diseases (which are notoriously expensive and difficult to treat, particularly where medical services are weak) will rise to form about 54% of overall health problems in low-income countries by 2030, an increase of 10 percentage points from earlier in this century.¹⁸



Source: UN Photo/Grunzweig

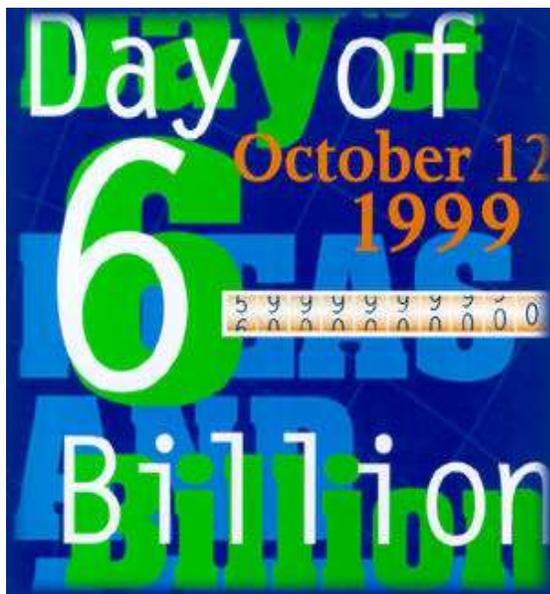
At the same time, even without their populations aging, the developing world faces challenges because of what will happen in wealthy countries in the near future. For instance, as populations age in industrialized countries, pharmaceutical companies, many of which are based in the developed world, will likely devote more resources to studying medical ailments that afflict the elderly and decrease research into tackling **communicable diseases** that still wreak havoc in less well-off countries. Moreover, as pensions decrease and healthcare costs continue to mount in developed nations, families will likely have less money to spend on foreign trips, thereby cutting into the tourism revenue that supports many places in the developing world. Furthermore, with governments in the developed world already short on funding (and set to become even more so),

it will prove hard to justify huge foreign aid packages for less developed countries when so many people in the developed world look set to face ever-growing economic troubles.

As a result, though developing countries do not face the same immediate problems as developed ones, they are by no means immune to the threats posed by aging populations. In fact, frustratingly, their futures may well be shaped by how well advanced economies deal with the burgeoning population of older people. Regardless, the fact remains that the challenges posed by aging populations are universal. If developing countries are still too young to feel many of them now, it simply means that they will have to tackle them later – hopefully when coordinated responses have already been established.

International Action

Until the early 1990s, no one gave much thought to entire populations getting older. On the contrary, discussions about older people generally centered on the remarkable advances in public health and the declining birth rates in developing countries, which many agreed was a key step in breaking the cycle of poverty in the developing world. As a result, effectively no international action was taken. In 1982 there was a World Assembly on Aging in Vienna, Austria, but it came and went without any serious action. In 1994 the World Bank produced a report entitled “Averting the Old Age Crisis.” It argued that pension arrangements in most countries were unsustainable. However, like the World Assembly on Aging, it was soon forgotten. For much of the 1990s the world went through a significant period of economic advancement and political openness, catalyzed by the fall of the Soviet Union, and little concern was given to aging populations.



A promotional poster for the UNFPA's celebration of the birth of the world's six-billionth person.

Source: <http://www.unfpa.org/6billion>

As a result, for most of the 1990s, worries about aging populations were confined to often-sensational books, mainly by Americans, that argued that healthcare systems were in trouble, pensioners were absorbing far too many generous promises, and that intergenerational warfare would soon be realized. Partly because of their excessive emotion and doomsday predictions, and partly because it proved hard for most of the world to see that beyond the 1990s there were serious troubles ahead, concerns about aging populations gained little traction until the end of the twentieth century.

However, shortly before the turn of the millennium, the world's sixth billionth person was born. A succession of scholarly articles, reports, and conferences were held to mark the event. The UNFPA even created an entire program to celebrate the event and discuss the challenges ahead. With this flurry of attention came more research into what exactly the number six billion meant for the world.

Since then, the subject of aging populations has received much more international attention. Many international organizations – from the OECD to the European Union – now produce regular reports on the issue. Population aging is on nearly every agenda, from G8 economic conferences to summits of the North Atlantic Treaty Organization. In 2009, the subject of pensions and healthcare appeared on the agenda of the World Economic Forum’s prestigious conference in Davos, Switzerland, which brings together international leaders in business, politics, and journalism. Finally, the media have also begun to cover the subject with increasing depth.

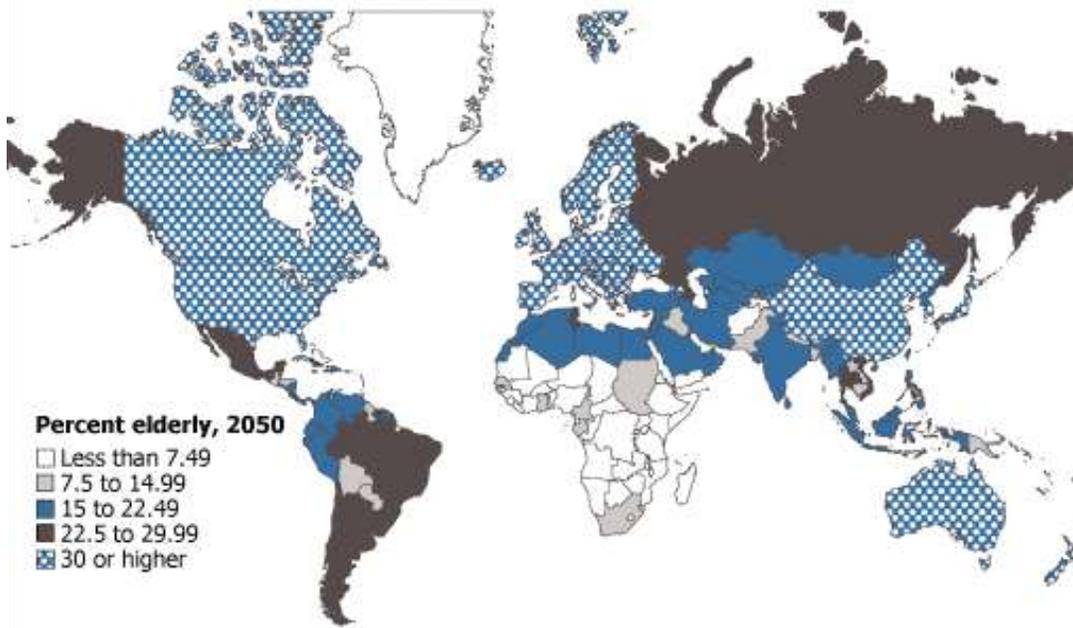
However, whether all this attention has translated into tangible action is an entirely different question. Politicians in the democratic industrialized world, always with an eye on the next election, are unlikely to introduce unpopular measures, such as cuts to government pension schemes, which will in the short-term create immense discontent and may not bring beneficial reforms for many more years. In particular, since people are more likely to vote as they get older, no politician wants to alienate a growing population of older voters. Nonetheless, at least in the developed world where public healthcare and pensions systems are massive parts of national economies, the recent global financial crisis exposed the unsustainable nature of these programs. As such, there has been a slow recognition that something – once and for all – must be done in order to avert fiscal disaster.

Article 15 of the Report of the Second World Assembly on Aging (2002)

Mainstreaming ageing into global agendas is essential. A concerted effort is required to move towards a wide and equitable approach to policy integration. The task is to link ageing to other frameworks for social and economic development and human rights. Whereas specific policies will vary according to country and region, population ageing is a universal force that has the power to shape the future as much as globalization. It is essential to recognize the ability of older persons to contribute to society by taking the lead not only in their own betterment but also in that of society as a whole. Forward thinking calls us to embrace the potential of the ageing population as a basis for future development.

Source: Report of the Second World Assembly on Aging

However, if close to nothing has been done at national levels, then the international community has been even less active. Despite a multitude of reports, commissions, and conferences, the United Nations has not found an effective way of coordinating a coherent policy to tackle aging populations among its member states. Perhaps the most concrete step taken came in the form of the Second World Assembly on Aging, held in 2002 in Madrid, Spain. There, member states inaugurated a new Plan of Action on Aging, which laid the foundation for further action. If the UN Population Fund can strengthen that strategy, it will be a positive step forward.



Predicted global elderly population in 2050.

Source: <http://www.prb.org>

Recommendations for Creating a Resolution

Given the aforementioned information, it should be clear that, while aging populations will affect different countries in diverse ways, the common threat posed by aging populations is significant if action is not taken. As a result, when formulating a resolution, the UN Population Fund must find a way to take effective action that coordinates policies among many member states. To do so, the governments must consider a few things.

First and foremost, countries must bear in mind that each nation is unique, and that the strategies employed in one may not work in another. As such, governments should be wary about implementing plans designed as a “one size fits all” solution. At the same time, it is incredibly important that governments do not risk the futures of younger citizens in a misguided attempt to maintain the status quo. Sacrifices will have to be made, but they should not disproportionately affect youth, since doing so would risk even bigger problems in the future. In addition, it is clear that the UN Population Fund must find a way to stabilize already fragile public finances. If the organization cannot find a way to coordinate action among many countries to do so, debt will continue to pile up in a dangerously unsustainable fashion.

If these challenges sound daunting it is because, unfortunately, they are. Sadly, there are no quick fixes to this long-term problem. However, the fact remains that the UN is most effective when its member states agree – and nearly all countries have come to accept that aging populations do pose a common threat. Though they may disagree on what policies to pursue, the UN Population Fund is advantaged by the fact that there is a wide recognition of the shared danger. At the same time, because private businesses are just as worried by aging populations as are national governments, the UNFPA has the ability to cooperate with the private sector when taking action. If it can find a way to do so, it may begin to have some success.

Questions to Consider

1. What is the age structure of your country? Is an aging population a significant risk?
2. How many immigrants does your nation accept? Do they significantly add to the population?
3. What sort of social welfare programs does your country have? Are they at risk because of an aging population?
4. How stable are your country's public finances? Are they threatened because of increased expenditures to care for an aging population?
5. What are your country's major industries? Will they be able to cope with an aging population?
6. What sort of healthcare system does your country have? How able is it to cope with the needs of the elderly?

Research Aid

Below is the website for the UN Population Fund, which should be the starting point for all of your research. The site has links to a number of different statistics and reports about aging, which should be useful.

- UNFPA, <http://www.unfpa.org>

Similar to the above website, the World Health Organization also provides a good starting point for your research. In particular, the site has a lot of good information on public health.

- WHO, <http://www.who.int/topics/ageing/en/>

The website of the UN Population Division contains a wealth of reports and publications related to the aging of the global population. It is a great place to conduct more in-depth research.

- UN Population Division, <http://www.un.org/esa/population/unpop.htm>

HelpAge International is a leading **non-governmental organization (NGO)** dedicated to promoting awareness about issues related to older people. There are a number of interesting links from this site.

- HelpAge, <http://www.helpage.org/Researchandpolicy/Stateoftheworldsolderpeople>

Global Action on Aging is another prominent NGO. Its website contains links to a lot of articles published on global aging, as well as links to many reports from various parts of the international community.

- Global Action on Aging, <http://www.globalaging.org/>

The Center for Strategic and International Studies is a major American think tank. The website of its Global Aging Initiative provides a large array of reports and publications on aging populations around the world.

- CSIS Global Aging Initiative, <http://csis.org/program/global-aging-initiative>

Terms and Concepts

Millennium Development Goals: Eight international development goals set by the United Nations to achieve targets to significantly and measurably improve people's lives by 2015. They include reducing child mortality rates, fighting disease epidemics, and eradicating extreme poverty.

Demographic Transition: A model used to represent the transition from high birth and death rates to low birth and death rates as a country develops from a pre-industrial to an industrialized economy.

Social Welfare Programs: A variety of government programs, such as Social Security in the United States, which are designed to protect citizens from economic risks and general life insecurities. These programs are substantially larger in developed countries than they are in developing ones.

Pension: A benefit a worker often collects upon retirement from a public or private job that provides him/her with income. As is the case with social welfare programs, pensions are significantly larger in the developed world than they are in less well-off countries.

Gross Domestic Product: The total market value of goods and services produced within a country in a given year. It is the most common measure of a country's overall official economic output.

Baby Boom: The larger than expected population increase in some countries, particularly the United States, following the Second World War. People born in this generation are just beginning to retire.

Organization for Economic Co-operation and Development: An international agency that helps to oversee trade and economic growth in many developed countries.

"One-Child Policy": China's controversial program, which was inaugurated in the late 1970s, to limit population growth. Although there are loopholes that allow parents to have multiple children (such as by paying a tax), overall the measure has successfully slowed China's population growth.

Communicable Diseases: Illnesses that can be transmitted from one person to another. Prominent examples include: HIV/AIDS, tuberculosis, and malaria.

Non-Governmental Organization: An agency that is not part of a government, but instead acts as a think tank on a specific subject and advocates policies in line with its particular views.

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