



PARADIGM SHIFT

THE FUTURE  
OF AGEING

# Foreword

By 2040, a quarter of us in the UK will be over 60. We're living longer and living healthier. We're working longer and retiring later. (If we retire at all. Welcome to your 80s Millennials).

But our stereotypes of ageing are stuck in the last century. Our model of social care is broken and our approach to innovation isn't working. As Madeleine Albright put it, *"We're taking 21st century challenges, evaluating them with 20th century ideas and responding with 19th century tools."*

We need to act now to future proof our products, services, homes, neighbourhoods and workplaces to respond to the needs of a growing older population.

We have a unique opportunity to tap into the enormous potential of the longevity economy by moving away from primarily focusing on the negative aspects of ageing, and better responding to the needs, wants, interests, aspirations and demands of an ageing audience.

It's time to put to bed old myths about health, politics, digital literacy, giving and purpose. To stop defining older people by their (and our) worries and perceived deficits.

**Welcome to the future of ageing.**

**Daisy O'Reilly-Weinstock**  
Director of Big Bets



Welcome to

# PARADIGM SHIFT

The Paradigm Shift is an opportunity to travel deeper down the rabbit hole to focus on a **single macro trend**.

In each report we take a look back to look forward to see how the paradigm *might* change and **what that means for you and your organisation, and your supporters**. All framed within the lens of income and impact.

# The **Paradigm Shift** Methodology

Combining rigorous analysis of a wealth of secondary data, deep client sector insight and imaginative thinking, we unpack the **macro trend** in detail, and develop a series of potential, plausible future scenarios. We then outline what these might mean for the third sector.

## **Evidence based**

Built on evidence-based secondary research and available case studies.

## **Multiple lenses**

Using a range of lenses to consider each piece of research and understand the potential implications, including STEEPLE (Societal, Technological, Economic, Environmental, Political, Legal, and Ethical).

## **Imaginative but level-headed**

Drawing on trend and foresight expertise to develop a series of hypotheses around future societal shifts and scenarios. We're imaginative but also pragmatic.

## **Bespoke for the sector**

Developed for the sector, not from the sector - uniting an expert view on the world outside, and a firm grasp of the challenges faced within. Our team combines foresight and trends experts with charity sector specialists.

## **Gets to the 'so what'**

Considers the implications and opportunities from each shift for the sector articulating a clear '**so what**' to get your thinking started.

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# What is the Future of Ageing?



## What is the *Future* of Ageing?

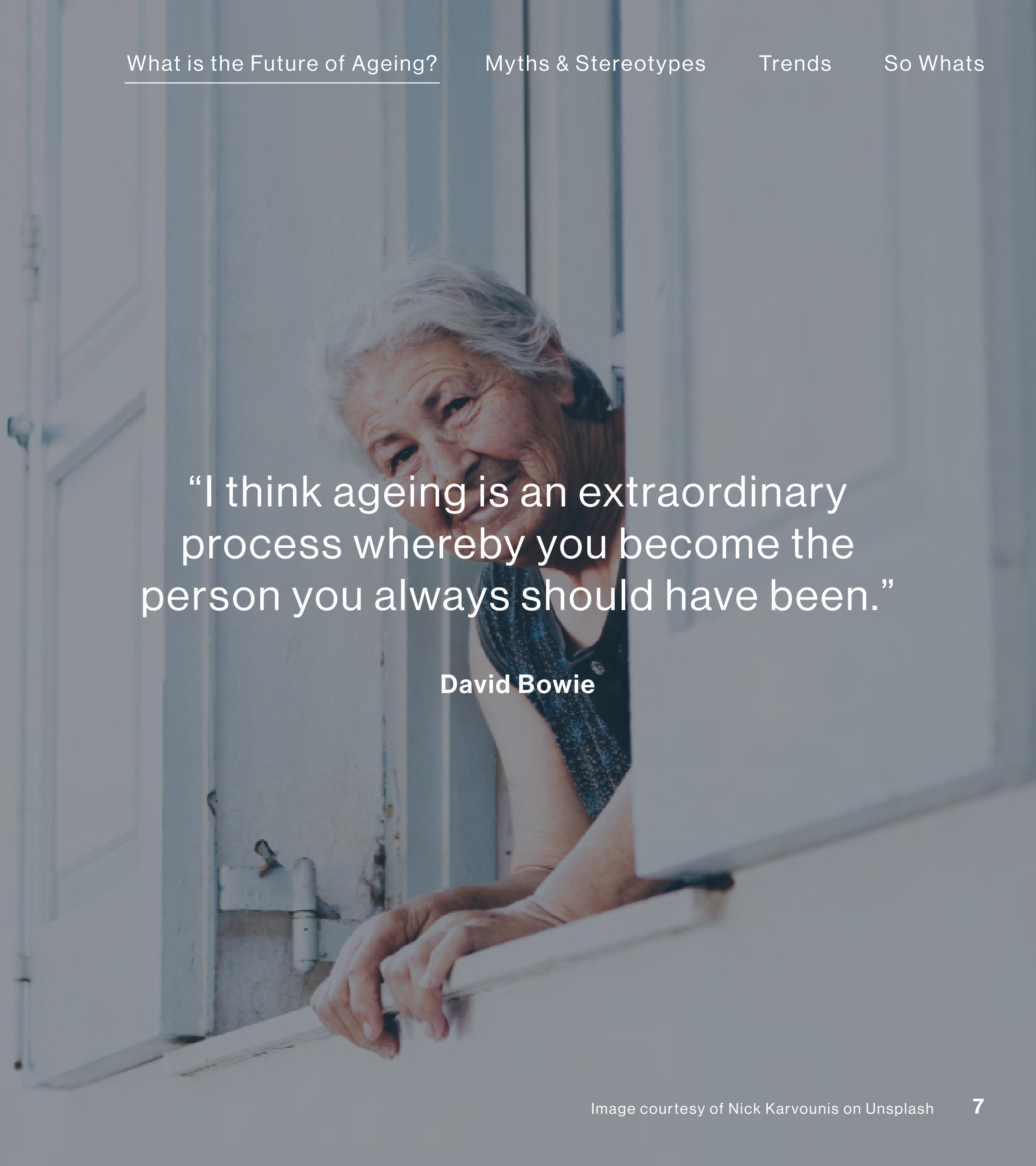
By 2040, a quarter of us in the UK will be over 60. People over 55 will account for 63p in every £1 spent. People over 50 will make up 40% of total earnings.

The world is experiencing a seismic demographic shift. Life expectancy is increasing, birth rates are declining, and by 2050, there will be 10 billion people on earth, compared to 7.7 billion today. This shift will mean that globally, the working-age population will see a 10% decrease by 2060. The number of elderly people per 100 working-age people will nearly triple - from 20 in 1980, to 58 in 2060.

Simply put, in the coming decade some societies will, for the first time, have **more old people than young people**, and, if you believe **Elon Musk**, civilisation will crumble if we don't increase the population. A declining workforce will lead to economic turmoil and eventual collapse.

Economically, ageing has usually been perceived as negative. Retirement, pensions, ill-health and reliance on the state for support have been seen as economic burdens on society, funded, in large part, by the younger working population with services delivered by the third sector.

Combine this with the continuing digital divide, **pensioner poverty increasing** and an epidemic of loneliness and isolation further reinforced by the restrictions of the pandemic and you'd think the outlook was fairly bleak?



“I think ageing is an extraordinary process whereby you become the person you always should have been.”

**David Bowie**

## Why the *Future* of Ageing?

Boomers (born between 1946 and 1964) control a disproportionate amount of assets, owning around 80% of UK private wealth. They were the first mass consumer generation - they wanted it, they got it.

As they enter retirement, commercial interest in services and products that speak to this audience is only going to increase. Investment from pharmaceutical companies, tech interventions in health and social care, financial management services, new approaches to housing and development, and solutions for loneliness and isolation are just the tip of the product pathway.

However the future of ageing isn't just about older audiences. Ageing is an intergenerational issue. From the 'Squeezed Generation' of Gen X parents, caring for kids and caring for ageing parents, to Millennials now managing intergenerational conflicts between Gen Z and Boomers in the workplace.

We need to **move from managing crises to prevention and preemption**. We need **new models to address inequality upstream** and **new ways to live intentionally** instead of waiting till retirement to find meaning and purpose.





## Why the *Future* of Ageing?

### Breaking old stereotypes

It's time to say goodbye to Dorothy, and hello to a new cohort of thrill seeking, resilient, curious and passionate older donors.

Companies like [55 Redefined](#) are changing the way we market to older audiences. Gone are the incontinence pads and Stannah stairlifts. In, are digital vaults, recruitment boards and tailored lifestyle and fitness advice.

[Sister Madonna Buder](#), also known as the Iron Nun, currently holds the world record for being the oldest woman ever to finish an Ironman triathlon. She completed her first triathlon at the age of 52, after being introduced to running by a priest. She's now 91 and still completing.

[The Old Gays](#) (yes that really is their TikTok handle) have over 6m followers on the platform. They're part of a growing wave of 'granfluencers' - older social media influencers who are both entertaining and inspiring to younger audiences. [Accidental Icon](#) (Lyn Slater) uses fashion to fight against stereotypes of ageing and invisibility.

# Why the *Future* of Ageing?

## Sex and intimacy

The desire for sex, intimacy and romantic relationships doesn't diminish with age. A [2017 University of Michigan National Poll](#) on healthy ageing asked a national sample of US adults ages 50 to 80 about their perspectives on sex and relationships. The results showed that nearly two in three respondents (65 percent) were interested in sex, and most (76 percent) agreed that sex is an important part of a romantic relationship at any age. Forty percent of respondents indicated that they were still sexually active.

However conversations about sex are still seen as taboo in some circles. Old assumptions about women's sex drive post-menopause have stopped some health professionals from proactively engaging older people in conversations about their sexual health. Whilst the combination of rising divorce rates, the ubiquity of dating apps, and public health messaging about STI prevention having been mainly targeted at younger audiences, has resulted in a [jump in new diagnoses of sexually transmitted diseases in older populations](#).

There is good news. [Orgasms can help extend your life expectancy](#). A four-year Welsh study found that men who had two or more orgasms a week died at a rate half of the men who had orgasms less than once a month. Whilst an eight-decade study on married heterosexual couples found a link between orgasms, health, and longevity, particularly in women who orgasmed frequently, who lived longer than their female counterparts who didn't.



## Why the *Future* of Ageing?

### End of life

The inevitability we all face (at the moment at least) is that we will all die. How we plan for, manage and process death, grief and end of life is going through changes.

Psychedelic medicines may represent a new frontier for end-of-life care. Big pharma and VC investors are spending billions to get in on what could become a new health care industry. From ketamine therapy for anxiety and depression, and the use of MDMA to treat post-traumatic stress disorder, to psilocybin (the active component in magic mushrooms) and LSD to process end-of-life distress in terminal patients.

[Palliate](#) is a digital tool developed by Imperial's Institute of Global Health (and Ivor Williams, who will be speaking at the future of ageing safari). Palliate seeks to improve the access and quality of training and support for carers to administer subcutaneous medications in the home, to support patient preferences for a home death while also reducing pressure on community care teams.

In December 2021 Apple launched a new legacy contact feature for all Apple devices. [Legacy Contact](#) enables you to give five contacts access to your digital assets (your contacts, passwords, photos and downloads). As more of our lives are lived online, being able to plan for your digital estate management isn't just about accessing memories for your loved ones. Your digital estate has value - from crypto wallets, to NFTs, to digital real estate.

# 2

## Myths & Stereotypes



# Myths & Stereotypes

## If I asked you to imagine an older person, what image would come to mind?

How old is old? What would this person look like? Where would they be situated? What would they be doing? And how many of these would be negative stereotypes about loneliness, frailty, ill-health and limitation?

In 2015 the John Lewis Christmas advert centred around a young girl who spots an old man living on the moon. The ad then follows her efforts to send him presents, eventually successfully delivering her gift of a telescope so they can both connect with each other on Christmas Day.

On the surface this ad sends an important message that we need to make an effort to connect across generations to combat loneliness. But it also plays into some of the most pervasive stereotypes about ageing and older people. It places the 'old man' as a burden on younger generations, rather than a contributor, a resource and a connector.

Media portrayals of older people often fall into these four categories:

1. Frail and vulnerable (negative)
2. Mentors who are wise and experienced (positive)
3. Happy and affluent (positive but often exaggerated and unrealistic)
4. Active and leisure-oriented (positive but often exaggerated and unrealistic)

[Source: Centre for Better Ageing: Examining age-related stereotypes]

These stereotypes fail to reflect the diversity of experience, situation and circumstance. These representations not only contribute to ageism and age based discrimination. They also put pressure on older individuals to achieve idealised lifestyles that are out-dated and unrealistic.

Stereotypes of old age, whether positive or negative, do real harm in the real world, argues Lynne Segal, the author of "Out of Time: The Pleasures and the Perils of Ageing". She says that the biggest problem for many older people is "**ageism, rather than the process of ageing itself... We're forced either to lament or to celebrate old age, rather than simply "affirm it as a significant part of life."**

## Myths & Stereotypes

### ‘Dorothy Donor’, ‘Billy Boomer’, ‘Donor Dave’

These are all stereotypes of ‘older’ charity supporters. These stereotypes have been hanging around for decades and, in our view, are no longer (and never were) fit for purpose.

You may have an attitudinal supporter segmentation, but are you deploying it using a demographic sledgehammer? Are you at risk of grouping 12m people into a single ‘older’ segment?

We’ve sourced some of the most frequently occurring myths, assumptions and generalisations about older people from the last decade of projects we’ve worked on at Good Innovation. Plus we’ve crowd sourced some new ones from the GI team.

We think it’s time to myth bust some sector assumptions about older and ageing populations. We’ve researched them to understand what’s true, what’s false and how we can reframe our perspective in order to innovate on income and impact.



# Myths & Stereotypes

## Kernel of Truth

Some stereotypes contain an element of truth. For example, we accumulate molecular and cellular damage over time. The impact of this damage can cause health issues and an increased risk of disease. But this doesn't mean that all people of a certain age will experience health issues or a specific disease.

Stereotypes don't see the variation or the individual experience. They can also lead us to exaggerate the size of a population or an outcome. (We touched on this previously in data storytelling - correlation doesn't mean causation).

**Why is this important?** Because if we want to innovate to deliver impact, services and income, we need to know the right problems and gaps to target. What are the problems we really need to solve? And should we be investing upstream or downstream to have the greatest impact? When funding is limited, do you go for short term interventions, or invest for long term societal change?



# 1

## Old = Ill

One of the biggest stereotypes we've seen is that old = ill and in need of care. Of the 12m people over the age of 65 in the UK, 1.2m are in statutory care, and 3m in informal care. That leaves 7.8m with no or limited care needs. **That's 65% of over 65s.**

Diving into the stat a bit deeper, a [2019 report from Age UK](#) showed the 80% of people under 80 have no care needs (help with activities of daily living) and even the group with most care needs (85+ years old) is above 60% with no need for help with the essential activities of daily living.

# 2

## Alzheimers or Dementia is an inevitability

Although it's normal for brainpower to decline as people age, it's not inevitable. Some people remain cognitively sharp into their 80s, 90s, and beyond, defying the common assumption that cognitive decline is a natural part of ageing.

The biggest risk factor for dementia is age – the older you are the more likely you are to develop the condition, **but it is not an inevitable part of ageing.** About two in 100 people aged between 65 to 69 have dementia, and this figure rises to one in five for those aged between 85 to 89.

It's also a common misconception that dementia is a condition of older age. Over 42,000 people under 65 years old have dementia in the UK. [[Dementia Stats Hub](#)]





### 3

#### You get more conservative as you get older

In Britain, age has previously been a strong predictor of how someone will vote in an election. Older people are more supportive of the Conservatives, while younger people more supportive of Labour, the Liberal Democrats, and more recently, the Greens.

'If history repeats itself, then as people get older they will turn to the Conservatives. Our evidence suggests that this is probably not due to "social ageing" (getting married, having children or an increasing income), but rather to the direct psychological processes of ageing that tend to make people more resistant to change. This, in turn, makes people gravitate towards parties that defend the status quo.' [[The Guardian](#)]

### 4

#### Older people voted for Brexit

On the surface, over-65s were more than twice as likely as under-25s to have voted Leave. However this is a prime example of the implications of lumping a massive 40-year age group together as one homogenous group. The war generation (77-94 years old) have the most positive attitude towards the EU. Only trumped by Millennials.

National identity & turnout were powerful influences in voting. People who identified as British opted for remaining, while the people who identified as English were strong supporters of Brexit. [44% of over 65s think of themselves as English but only 21% of the under 26s think this way.](#)

## 5

### Older people don't believe in climate change

The debate on climate change is often held up as a narrative of intergenerational difference, with older people viewed as bringing high levels of consumption across their lifetime and being largely apathetic to the issues of climate change. However, contrary to this, a 2010 British attitudes survey found that 68% of 55-65s are either very or fairly concerned about climate change. And a [2021 ONS survey](#) found that 74% of over 70s are worried about climate change and are making lifestyle changes to tackle it.

The narrative on climate change is an example of how media misrepresentation can create a '[fake generational war](#)' pitching young eco warriors against capitalist boomers, when in fact older generations are just as worried about the issue. 'Time magazine stoked the flames by naming [Greta Thunberg](#) their person of the year in 2019, for being a "standard bearer in a generational battle" [[The Guardian](#)].

## 6

### Older people don't take risks

A study has shown that—contrary to popular belief—older people make riskier decisions than younger adults. Older people's generally more positive emotions make them more optimistic when gauging risks. In addition, older adults are less deterred by the risk of losses than younger adults are. [Study from the [Max Planck Institute for Human Development](#) and published in the journal *Psychological Science*.]



# 34%

of the gig economy  
is made up of **retirees**

[The Independent](#)

## 7

### Loneliness is a problem of ageing

Remember the old man on the moon? The stereotypical image of a lonely, elderly person. Well it turns out that young people are more lonely than older people. A 2018 survey found that 40% of respondents aged 16-24 reported feeling lonely often or very often, while only 29% of people aged 65-74 and 27% of people aged over 75 said the same.

This is not to say that many older people don't experience intense feelings of loneliness, and that younger people may have more resources and technology at easy access to start to take action. However the stereotype of the lonely, elderly person may cause us to overlook loneliness in other age groups.

## 8

### The myth that is 'retirement'

"The retirement concept was only invented in the early 20th century anyway, so in a sense you're talking about something that has got a relatively new history." Dr Eliza Filby (who'll be speaking at our safari on the future of ageing).

The number of people aged over 70 who are still working in full- or part-time employment has more than doubled in a decade to nearly half a million - an increase of 135% since 2009. "Many are actively looking to top up their pension savings while they still can but there is also a growing understanding of the many health and social benefits that come with working into retirement." Stuart Lewis from Rest Less.

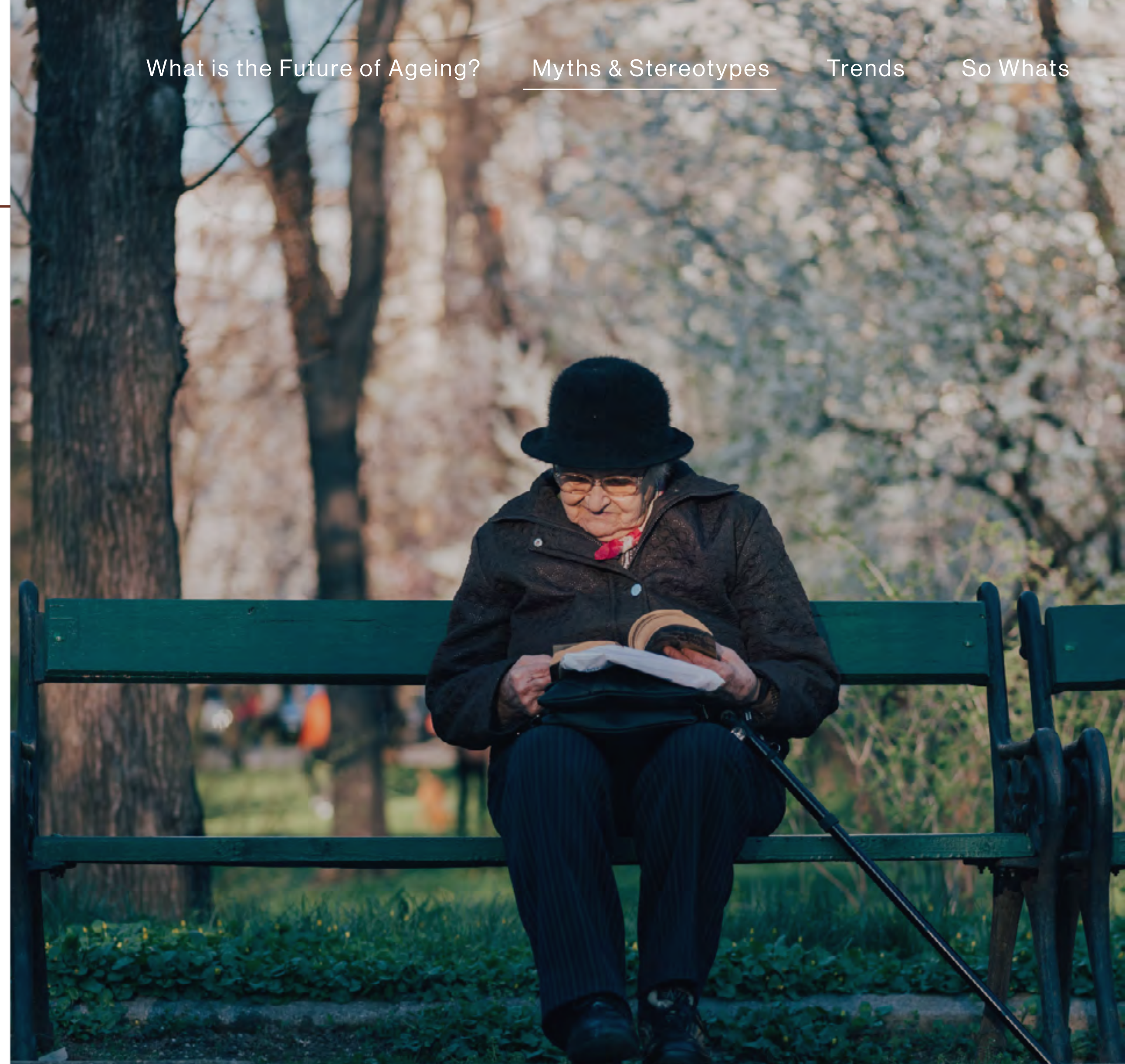
## 9

## Older people have lots of time on their hands

Alongside continuing to hold down full or part-time roles, an increasing number of older people who would have been traditionally seen as approaching retirement, are exploring entrepreneurship. In 2019, roughly 25% of new entrepreneurs were between 55 and 64, up from 15 percent 20 years earlier. [[New York Times](#)]

Add to this the implications of the ageing sandwich generation. When the term was coined, it generally referred to people in their 30s and 40s. Now the sandwich generation has grown older and deeper. People in their 50s, 60s and 70s are caring for their elderly parents, needy adult children and lively grandchildren.

A third of the UK's 6.5 million informal carers are aged 65 and over, while the number of those aged 75 and over has increased by 35% since 2001. [Age UK]



“It is not uncommon to hear older people say that they do not believe they can learn how to use the Internet, or that they would be too worried about breaking such expensive devices to try and get the hang of them.”

Dave Gray

# 10

## Older people don't 'do' technology

Of all the myths, this one came up time and time again, in a range of different guises. From 'older people don't trust technology' to 'they don't use social media'.

According to 2019 ONS figures, almost half the UK population of people at 75 and over (47%) were recent internet users. The good news is that internet use in the 65-74 age group is increasing – it rose from 52% in 2011 to 83% in 2019.

But technological change and progress is constant, forcing people to adapt to the new. To generations born outside the internet age, this can bring challenges.

While many older people are extremely tech-savvy, we know that those in later life are less likely to be online than younger people. In 2019, of the 4 million people in the UK who have never used the internet, 94% were aged 55 and over, 84% were over the age of 65, and 62% were over the age of 75.

Adoption of technology is not simply based on age. Adoption dependent on individual expectations, as well as social influence and cost. However the biggest factor may well be ageism, influencing the willingness of older audiences to use digital technologies.

Therefore digital inclusion strategies for older adults need to root out and challenge ageist misconceptions in older adults who are held back by them.

## Older people have money to give to charity

Yes - the Boomer generation has historically been more well off but they have never been as [generous to charities as their predecessors](#) - the war generation typified by Dorothy donor.

They're also being impacted by the cost of living crisis and escalating rates of penioner poverty. A [2019 study](#) found that the proportion of elderly people living in severe poverty in the UK was five times what it was in 1986.

Thousands of renters could lose their homes in the coming months as the ban on evictions placed during the pandemic is lifted. 36% of London's 55 to 64 year olds now rent their home, up from 29% ten years ago, and the trend is likely to continue. Finding money to cover rent from pensions whilst the cost of living skyrockets is going to be a challenge.

Where once it was possible to make incremental savings on fixed fuel tariffs, savvy purchasing and negotiating other regular costs like telephone and mobile bills, the rising cost of living is going to push more and more people into poverty.

Millions of households will be pushed into fuel poverty for the first time ever in 2022. The expected changes to the energy pay cap in October could see the cheapest fixed fee tariff for the average household change from £1200 per year (2020) to £4000 per year (2022). And the war in Ukraine is putting the squeeze on supply chains and will also have serious ramifications for 2022/3 harvests and food production.



# Trends



# 21st Century Death

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## What *is* 21st Century Death?

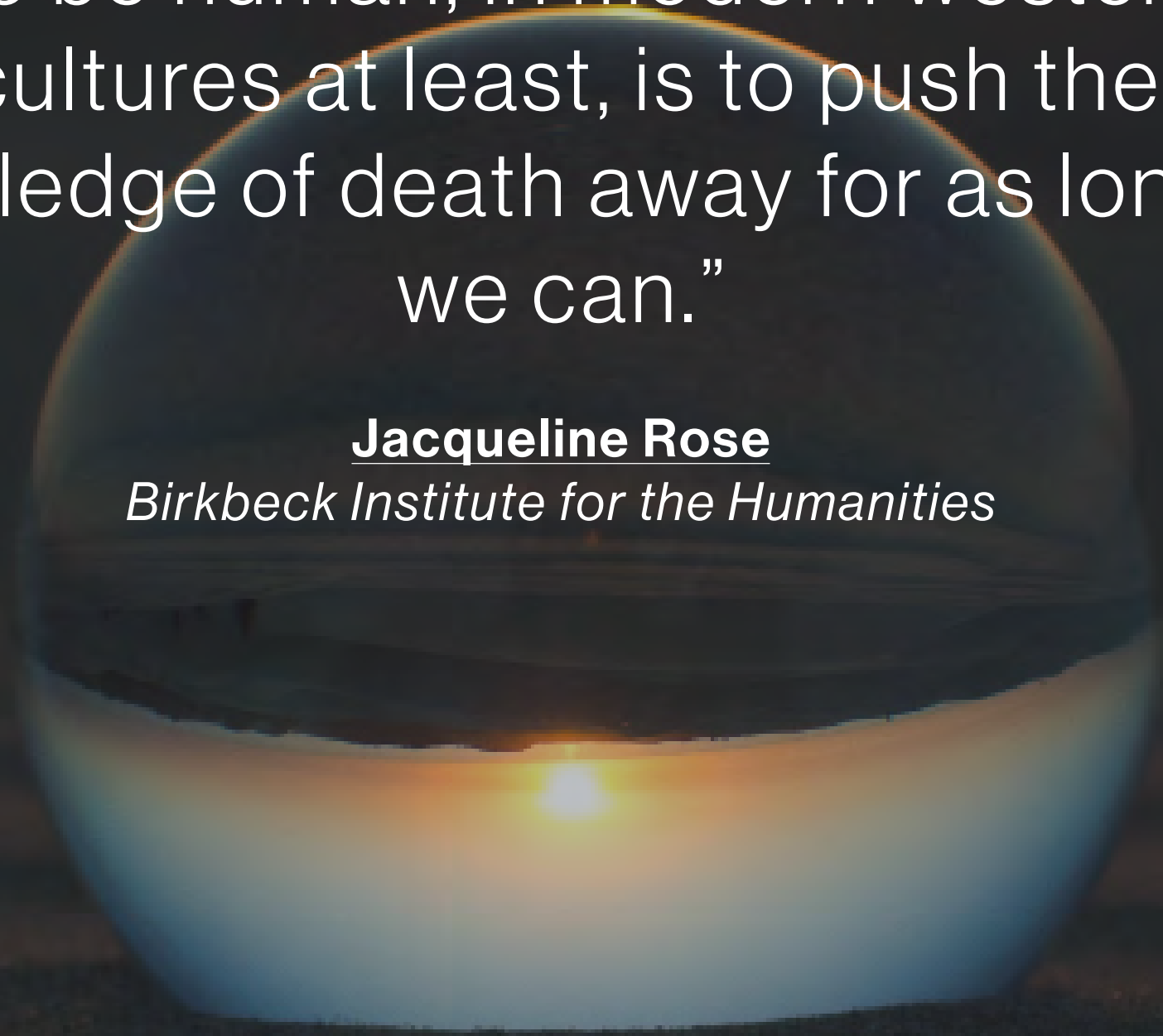
Death is the one, unfailing inevitability that we all (currently) face. Innovation in technology and advances in medical science have, as yet, failed to indefinitely off-set the cessation of the biological functions that sustain life as we know it. Though they have extended our lifespans.

Despite this inevitability, most of modern society has exiled death to the outskirts of our existence. We've become ingenious at skirting round the word, favouring less naked alternatives, like: passed away, eternal slumber, or (my personal bete noire) traversed the rainbow bridge. ([There are 156 expressions for death](#)).

But death is not something that is a privilege of age. Death can meet us at any point. Which makes it even more incongruous that we shy away from acknowledging its reality in society. Even our [depictions of death on tv are wildly unrealistic](#). US hospital drama ER was found to show CPR resuscitation success rates of 75%, whilst the real survival rate is [closer to less than 10%](#).

We have become experts at putting off the inevitable, at delaying conversations or making plans for the one thing we know we must all experience at some point, until it's potentially too late for any meaningful transaction, dialogue or processing of fear, value, love, uncertainty and grief. We have become experts in denial.

And then came along Covid-19. The daily government briefings on infection, hospitalisation and death numbers. The news reports which (when you can't use Wales as a referral unit of measurement) looked to the Spanish Flu, 9/11 and even World War II as metrics to put the pandemic in context. **The pandemic held up a mirror to how we collectively avoid our own mortality.**



“To be human, in modern western cultures at least, is to push the knowledge of death away for as long as we can.”

**Jacqueline Rose**  
*Birkbeck Institute for the Humanities*

## Why should I care?

Let's be honest - charities have and will continue to make money out of death. Legacies were worth £3bn a year in 2020, and are forecast to reach £5bn by 2030 as the Boomer generation age. And it's not just legacies. In mem and tribute fundraising are bankable products that can deliver income and deeper engagement.

Yet, even here, in a product category whose foundation is in the death of a donor or loved one, we shy away from acknowledging the reality. We did a quick trawl of 10 big charity legacy landing pages, (including some of a subscriber organisations), and not a single one includes the word death.

As a society, we need to transform our relationship with death. Emotional solace that was previously found in religious rituals and artefacts no longer satisfies. Over 25% of the UK population identified as having no religion in the 2011 census, and this number is going up.

Dissatisfaction with legacy service providers and striking shifts in demographics have converged to make alternative ways of dealing with death – that universal experience – in demand. Today's broadly secular society, especially one in which more of us will soon be dying than ever before, has to find contemporary strategies for death. [[Reinventing Death - The Design Council](#)]

The future of dying is going to look radically different in 50 years. Now is the time to innovate, invest and prepare for the inevitability we all must face.



# 1

## Opening Up the Conversation

Death remains one of the last taboos. According to [Biscuit Tin](#) (a digital legacy vault), 41% of respondents surveyed cited feeling uncomfortable talking about death as the main reason they had not discussed the post-life wishes of their loved ones. Yet two thirds of respondents in [Macmillan's 2017 report on death](#) said we don't talk about death enough in the UK.

Choosing the right language around death and dying can feel like a minefield. You want to be sensitive about the topic but, equally, [by talking in euphemisms we keep death hidden away](#).

Hello (previously [My Gift of Grace](#)) is a card game that helps families and friends talk about death and dying. It's designed to help families have a conversation about what's most important to them and those they are closest to.

Akin to how a birthing doula typically provides care, [death doulas](#), also known as a soul midwife or end of life doula, offer support which focuses on the emotional, psychological and spiritual side of dying, as well as the more practical things.

[Death cafe](#) is an international movement aimed at helping us understand more about death. Groups of people meet and discuss issues including if there's an afterlife, the impact of death, or what makes an interesting eulogy.

[The Departure Lounge](#) was an installation in Lewisham Shopping Centre throughout May-June 2019 that encouraged visitors to record their views and stories on what is most important to them at the end of life.

# 2

## 21st Century Death

Millennials are putting the ["fun" back into "funerals"](#). And then posting it on TikTok. Young morticians are taking to the social media platform to share the secrets of the death business. Informally known as 'DeathTok', they're trying to normalise death care and myth bust some assumptions about the end of life.

The Co-op have jumped on the no-frills-funeral trend with ['no-frills' cremations](#). A service that celebrates life rather than focusing on a sombre funeral. The service was inspired by the death of David Bowie who had a 'direct cremation' with no family or friends present, and no funeral service.

[We Croak](#) is an app inspired by a Bhutanese folk saying: to be a happy person, one must contemplate death five times daily. The app sends you a notification to stop and think about death 5 times a day. Or try [Tikker](#), the app that estimates your life expectancy and then begins a countdown.

[Capsula Mundi](#) are biodegradable urns, with 'bodyPods' shortly planned to launch. Whilst [Emergence](#) is a French design for an entire cemetery where biodegradable urns and caskets can in turn provide energy and nutrients for an ecosystem above ground.

# 3

## Death Tech

As our lives become increasingly digitised, our deaths are suddenly much less final – with the huge rise of the ‘death tech’ industry and conversations around how our online lives do or don’t end once we die.

We’ve probably all experienced it at some point. That unnerving moment when you receive a birthday reminder for a deceased friend. New research suggests that the number of [dead people may outnumber the living on Facebook](#) within 50 years.

[Digital Beyond](#) is a site that maintains a list of dozens of companies that handle everything from closing out social media accounts and maintaining permanent cloud-based obituaries to creating interactive online memorials. Many of them allow you to post posthumous text and videos, or even to send scheduled messages to your loved ones long after you’re gone.

[Cake](#) is an end-of-life planning service that helps work through a checklist of to-dos. They view end-of-life planning as a ‘gift to yourself and your loved ones’.

“It is a curious thing, the death of a loved one. We all know that our time in this world is limited, and that eventually all of us will end up underneath some sheet, never to wake up. And yet it is always a surprise when it happens to someone we know. It is like walking up the stairs to your bedroom in the dark, and thinking there is one more stair than there is. Your foot falls down, through the air, and there is a sickly moment of dark surprise as you try and readjust the way you thought of things.”

**Lemony Snicket**  
*Horseradish*

# 4

## Managing Your Digital Estate

In the UK alone, the value of individuals' [digital assets has been estimated at £25 billion](#). A third of consumers claimed they would not be able to replace these digitally-stored assets if they were lost or compromised, and 25% said that nobody would be able to access their digital content after their deaths.

A 2021 survey from The Law Society found that 93% of those who have a Will have not included any digital assets in it.

Take [Gerald Cotten for example](#), founder of Canada's largest cryptocurrency exchange, QuadrigaCX, who died and left £145m of his clients' crypto locked in inaccessible wallets.

For charities, understanding, valuing and managing digital as well as physical estates will become an increasingly large part of legacy management in the future. So how and where can you help your supporters and donors on this journey?

[Vault12](#) has created a pathway to transfer other valuable assets, such as digital wallets. The Digital Inheritance offering enables users to designate an individual, who could be the executor, trustee or beneficiary, that will be granted access to the entire portfolio of digital assets stored in a secure Vault upon the investor's death.

[2heavens](#) takes this all a step further, through a last will and testament built on the blockchain and coded through an NFT. When you pass away, the NFT is then passed onto your heir's digital wallet. You can have multiple NFTs, each going to an individual heir.

# 5

## Digital Immortality

Whilst death is inevitable, our memory can live on in increasingly innovative ways. [HereAfter AI](#) helps people record their life stories and memories, and then enables their loved ones to access and interact with those memories through the app after their death.

[I Will Always Be Me](#) is an innovation developed in partnership with the MND Association, enabling people diagnosed with MND to bank their voice, ensuring that, even if or when they lose their voice, they can still sound like themselves.

In 2018, the opera diva Maria Callas went back on tour (despite having been dead since 1977). [She rose from the dead in the form of a hologram](#).

## So what?

Taken to the extreme, the convergence of the metaverse, AI and quantum computing could potentially lead to a future where digital immortality is a real possibility. In the near term, our narratives around death are changing. The pandemic has opened a window to reconsider our relationship with death, and to innovate to create new rituals, languages and tools to become less afraid of the elephant in the room. **To paraphrase Mark Twain, a person who lives fully is prepared to die at any time.**

# 1 Refresh

## *Digital Legacy*

Your supporters are already starting to amass a valuable digital estate. From early crypto investors, to NFT art and valuable retail purchases in the metaverse. Do you have the skills and expertise to advise, support and value your legators? Are you potentially missing out on income due to a lack of the right processes to be able to accept or transact in cryptocurrencies?

# 2 Challenge

## *Open Conversations*

Are you falling into the avoidant trap? We need to stop marginalising death and start talking about it.

How can you refine/ refresh/ update the way you are approaching death as an organisation, to normalise and open dialogue?

# 3 Innovate

## *New Rituals*

The societal norms around end of life are changing, and to some extent, are yet to be redefined. There is an opportunity to connect with a supporter base who are exploring death and dying in a new way and become a leader in this area.

# 4 Discover

## *In Mem 2.0*

How can you leverage innovation in technology to help supporters keep the memories of their loved ones alive as long as possible? How could these innovations change in mem and tribute fundraising?

# Limitless Living

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## Do you really want to live forever?

Not everybody is convinced we will be able to go on indefinitely. Many researchers believe there is a limit on how many years a human being can physically live.

A study published in [Nature Communications](#) in 2021 suggested that there's an "absolute limit" on the human life span of about 120-150 years. Using mathematical modelling, researchers from Singapore-based company Gero found that at around this limit *"the human body would totally lose its ability to recover from stresses like illness and injury"*, ultimately resulting in death.

In a [Pew Center for Research](#) 2013 survey on radical life extension in the US, 56% of adults said they wouldn't want to live a minimum of 120 years. Likewise, roughly two-thirds of adults in a 2016 poll on human enhancement said they wouldn't want a brain chip implant to improve their cognitive abilities (66%) or synthetic blood to augment their physical abilities (63%).

**"Share your knowledge. It is a way to achieve immortality."**

**Dalai Lama XIV**

## What *is* Limitless Living?

To be human is to be mortal. Mortality is the inevitability of our existence. At least for now. Advances in technology and medicine continue to push back our expiration date. Through vaccines, healthy diets and a great swathe of medical innovations, human lifespans have roughly doubled in the last century or so, from an average of 35 years in 1900 to an average of more than 70 years today.

So the question arises, if we continue to stretch our life spans, could we one day be immortal? And would you want to be?

## Why should I care?

Whilst immortality is a long way off, there's a lot we can learn from current innovations and trends in the field of longevity. From clinical trials in extended reality, to biomedical research in prevention and ageing. There's inspiration, precedent and opportunity for all of us in how we innovate our service delivery, our research strategies, our mission focus and our supporter journeys.

To help make this area a little more digestible, we've grouped our limitless living research into four focus areas: early diagnosis, prevention, treatment and transhumanism. We aren't going to cover the implications of longer life expectancy on care or work in this article. We're saving those whoppers for future trends in the coming weeks.



## 1

## Early Diagnosis: The Rise of Telemedicine

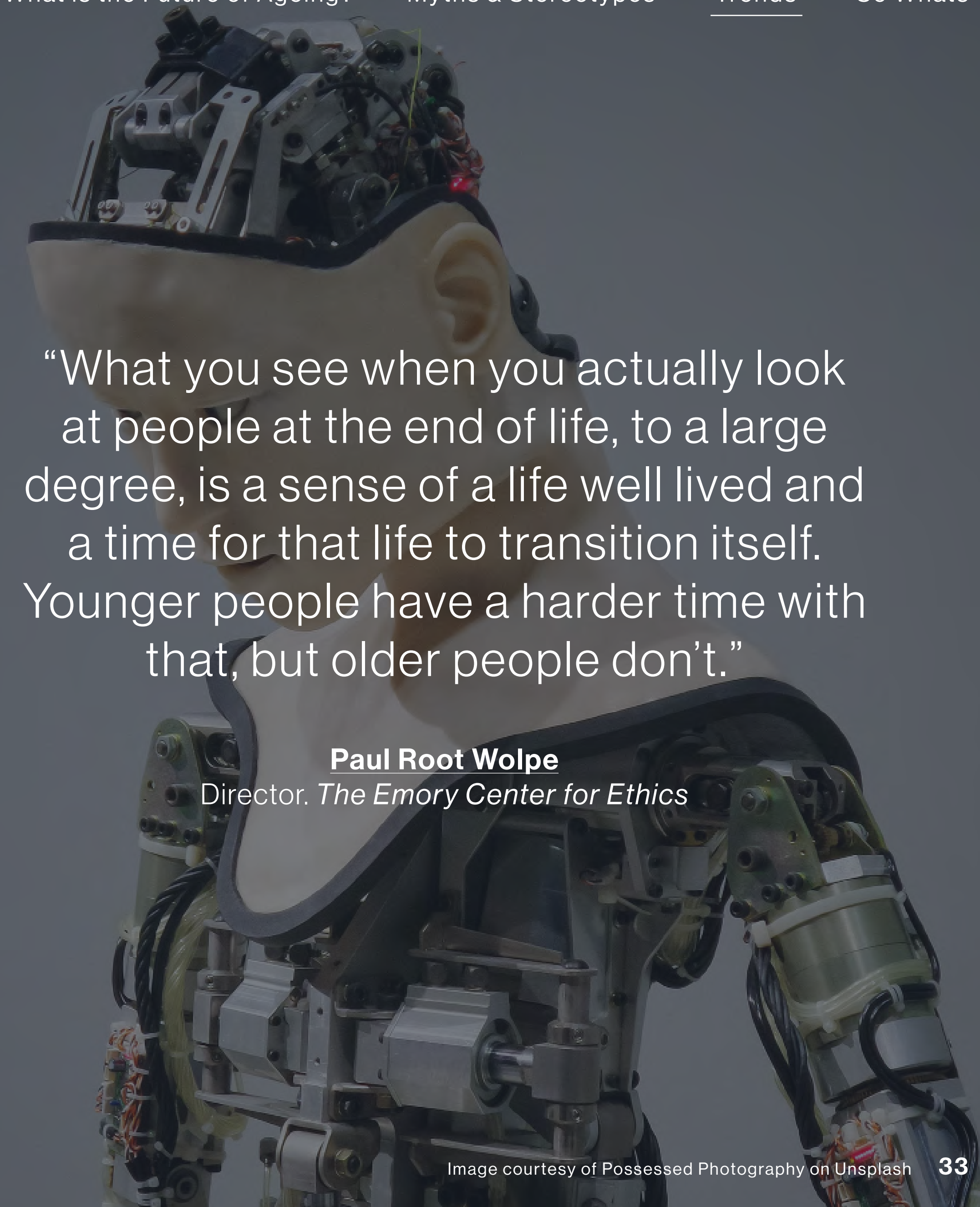
During the first months of the pandemic, the percentage of healthcare consultations that were carried out remotely shot up from 0.1% to 43.5% in the US. At the start of 2022, [NHS England](#) recommended that at least 25% of outpatient appointments should be by telephone or video for the foreseeable future.

The time/cost-saving advantages are clear, along with the ability to diagnose and treat patients in remote regions. (We heard about this from Dr Keith Grimes, Medical Director at Babylon Health - which uses AI chatbots to gather information on symptoms and direct inquiries to the right healthcare professionals.).

[Teladoc Health](#) has teamed up with Amazon to offer customers a voice-activated non-emergency care service that utilises Alexa technology. There's also a new generation of wearable technologies, equipped with heart-rate, stress, and blood oxygen detectors, enabling healthcare professionals to monitor vital signs in real-time.

The pandemic saw the establishment of “[virtual hospital wards](#)” where centralised communication infrastructure could be used to oversee the treatment of numerous patients, all in their homes. A ‘[Virtual ER](#)’ pilot is currently under consideration at the Pennsylvania Center for Emergency Medicine.

Telemedicine has the potential to improve access to healthcare. But to do this, it first needs to win the public's trust. Digital access and literacy caused an immediate barrier for some groups. The [BMA](#) [have written a great article](#) on bridging the digital divide in the wake of Covid, including some useful reflections on the positive impact of telemedicine on older individuals.



“What you see when you actually look at people at the end of life, to a large degree, is a sense of a life well lived and a time for that life to transition itself. Younger people have a harder time with that, but older people don't.”

**Paul Root Wolpe**

Director, *The Emory Center for Ethics*

# 2

## Prevention

One approach to limitless living is to look at ageing as if it were a disease that needs to be cured. From enhancing certain proteins which protect cells from ageing to extending telomeres – fragments of DNA which cap both ends of each chromosome and protect against the wear and tear of natural ageing – scientists have tried to halt the ageing process.

Big tech entrepreneurs, including Bezos and Zuckerberg, have become increasingly interested in seeking the secrets of eternal life – or at least a significantly longer one.

Bezos is believed to have poured millions of dollars into Altos Labs, a project exploring gene “reprogramming”, a process in which “*mature, specialised cells are coaxed into becoming immature stem cells which can become almost any other kind of cell*”. [[The Times](#)] This would allow cells to be “rejuvenated” and repaired, hopefully leading to cures for ageing ailments, and ultimately prolonging human life.

Meta CEO Mark Zuckerberg and his wife Priscilla Chan are also investing some serious cash through the Chan Zuckerberg Initiative (CZI). The initiative has a mission of curing, preventing or managing all disease by the end of the century.

Together, they plan on spending \$3.4bn on “*developing new research, institutes and technologies that can help its mission*”. This includes \$600m to \$900m on a biomedical imaging institute at the CZI, as well as a billion given to the Chan Zuckerberg Biohub, which develops technologies that treat disease. [[The Scientist](#)]

Prevention isn't just about big bucks investment in high risk, long term strategies. Closer to home, AI and machine learning have a massive role to play in unlocking the potential of health data to prevent rather than just diagnose.

***'Get to know the patient before they become one. Once we start adjusting the strategy away from “last mile” treatment as the default, we're taking that crucial first step toward developing data-driven relationships with people at the first mile of their health journey.'*** [Hillit Meidar-Alfi](#), Founder of [Spatially Health](#).

Als are already being used to predict which patients who self-harm are most likely to [attempt suicide](#). AI makes it possible to create tools that can spot patterns across huge datasets far more effectively than traditional analytics processes, leading to more accurate predictions and ultimately better patient outcomes.

Even closer to home there are smartphone apps that promise to help the individual ‘hack’ their biological age. [Humanity](#) is an app that can monitor users’ biological age and claims to help them slow and even reverse it. The tool aims to enable users to possibly stay healthy and disease free for decades longer.

Whilst [Alike](#) is a digital healthcare startup that uses machine learning to put patients in contact with others who share the same medical characteristics.

Finally, watch out for nutrigenomics - coming to a supermarket aisle near you. Nutrigenomics uses genetic testing to determine the interplay between genes, nutrition, and health. This information is used to help pinpoint the ideal diet for each individual. One startup leading the way on this is [Karmacist](#), who have the backing of former John Lewis Partnership chairman Charlie Mayfield.

“If ageing is a code, that code could be cracked and hacked. The current system in healthcare is a whack-a-mole of your symptoms until you die. It addresses the diseases of ageing, but not curing the underlying process behind ageing itself. The healthcare system is doing a good job of helping people live longer and stronger lives, but ageing is still a terminal condition.”

**Joon Yun**

Founder, *Race Against Time Foundation*

# 3

## Treatment

XR and VR are transforming both clinical training and treatment. From VR headsets being used to [train doctors and surgeons](#), allowing them to get intimately acquainted with the workings of the human body without putting patients at risk, or requiring a supply of medical cadavers. To VR being used to help [teach social and coping skills](#) for children with autism.

Virtual simulations also extend to 'virtual patients' and 'digital twins'. The [Neurotwin project](#) will build a computational framework to represent the electric fields with the brain, which it hopes will lead to new treatments for Alzheimer's disease.

Microsoft's HoloLens system is being used in [surgical theatres](#), where it lets the surgeon receive real-time information about what they are seeing, as well as share their view with other professionals or students who may be observing the operation.

AR health applications for people who aren't medical professionals exist too, such as the [AED4EU](#) geo layer, which provides real-time directions to the nearest publicly accessible automated defibrillator unit.



# 4

## Personalised Medicine

Traditionally, drug treatments have been created on a “one-size-fits-all” basis, with trials designed to optimise drugs for efficacy with the highest number of patients with the lowest number of adverse side effects.

Modern medicine can now deliver a much more personalised approach. Tailoring treatments, dosages and drug design to an individual’s genome.

For example, the Empa healthcare centre in Sweden uses AI and modelling software to predict the [exact dosage](#) of painkillers, including synthetic opiates like fentanyl, for individual patients. These can be highly effective and life-changing for patients suffering chronic pain but extremely dangerous in excessively high doses.

Drug company [Novo Nordisk has teamed up with digital health company Glooko](#) to create personalised diabetes monitoring tools, which provide bespoke recommendations for diet, exercise, and management of their illness, based on their blood sugar readings and other factors specific to them.

# 5

## It’s Really Not Science Fiction

Finally, we enter the world of weird. But none of what we’re about to cover is science fiction.

**Bionics** might feel like something we saw in the [6 Million Dollar Man](#) or [Robocop](#), but as we’ve written about previously in Good Futures, [human augmentation](#) is science fact, not science fiction. From [exoskeletons designed to assist with lifting](#) and moving heavy objects, to bionic eyes to help people see, and [implants to help people hear](#). Human augmentation could help us all live independently, longer. But what happens when the technology you’re ‘wearing’ suddenly [stops being supported by the manufacturer](#)?

**Transhumanism** is one approach to ‘immortality’ that removes the biological problem from the equation. A world where the bridge between human brain and silicone disappears. Combine transhumanism with the singularity (where AIs surpass humans) and you reach a point where either humans are redundant or we all become robots. I mean, that’s one way to live forever.

# So what?

Stepping back from the existential precipice, living even a few years longer brings both amazing potential and some tough decisions. It's about unlocking the power of data to help us navigate these futures.

## 1 Innovate

### *AI to Triage*

Babylon Health has been using AI chatbots to triage patients since 2018, claiming it can appropriately triage patients in 85 percent of cases.

Is this ok? Is a chatbot run by Runaway Helpline Targeted at those aged between 13 and 18 looking for support or feeling pressured or confused, the chatbot asks some simple questions before offering useful information or connecting the young person to a real person for a chat conversation. How could AI help triage enquiries or prioritise those most in need?

## 2 Up-Skill

### *Immersive Training*

The Trevor Project uses AI to help train its counsellors, long before they get put in front of at-risk teens. Training delivered through VR can help students test and learn in an immersive environment. How and where could you up-skill your teams and give them hands-on experience, with limited real-world risk?

## 3 Analyse

### *Unlocking Data to Predict and Understand*

AI and machine learning are already being used to predict natural disasters like earthquakes. The WHO is starting to explore the opportunity to use health data to predict future pandemics. AI has long been used in logistics and travel to help optimise process flows. The most powerful asset you hold is your data. Are you leveraging its potential to the fullest extent?

# The Future of Work

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## What *is* The Future of Work?

If you were at the Future of Ageing safari, you would have heard Dr Eliza Filby drop the bombshell that Millennials probably won't retire until they're 80. If they retire at all.

Globally, people are working longer, both in terms of years accrued and hours in the day. In Europe, 50% of 55-64 year-olds continue to work, compared to just 37% a decade earlier. While in the US, the number of people who say they retired after the age of 65 rose from 8% in 1991 to 14% in 2015.

Gone are the days of allotments and cruises at 60 and a life of leisure and hobbies. But why? If we're living longer, why are we spending an increased proportion of that time in work, rather than enjoying an extension to our 'golden years'? Well, in an overly simplistic nutshell it comes down to two core drivers: **purpose and preservation.**

We're working longer because we need to financially. One in six over-55s have no pension savings, and pensioner poverty is in an increasing spiral with nearly one fifth of UK pensioners living in poverty. Add to this the looming unknown that is the cost of care in life and people are having to work in order to survive - **preservation.**

But people are also choosing to work. Older people are healthier, more active and don't necessarily just want to retire. People are looking for ways to continue to be connected, productive and engaged. Not put out to pasture. People are looking for **purpose.**

## Why should I **care**?

We need to take a fresh look at employment - both as employers but also as ageing individuals. We need to take action on the last acceptable prejudice - ageism.

Throw out old stereotypes about cognitive ability, ambition, and appetite to learn and re-skill. Instead, see the benefits from a more diversified workforce, with a range of experience and perspective. The benefit to all of more flexible approaches to work. Workplaces that enable us each to live now, not later, through flexible approaches to careers. Workplaces that are designed for inclusion. Workplaces that deliver answers to the drivers of preservation and purpose.

“Work gives you meaning and purpose, and life is empty without it.”

Stephen Hawking



# 1

## The Benefits of an Age-Inclusive Workforce

Although memory and processing speed become impaired with age, other capacities, such as judgement, pattern recognition and decision-making, improve. These improved skills are well suited to the roles and tasks that require a knowledge-based approach, rather than manual labour.

Older workers take, on average, less sick days than younger workers. A survey in the UK by insurance company RIAS found that only one quarter of over-50s had taken time off sick during the previous twelve months, compared to half of those in their twenties.

A [2019 report from the World Economic forum](#) found that an age-diverse labour force also leads to better performance. According to a study by AARP and AON Hewitt, the 50+ segment of the workforce continues to be the most engaged age cohort across all generations. They demonstrate the emotional and intellectual involvement that motivates employees to do their best work and contribute to an organisation's success. Moreover, it only takes a 5% increase in engagement to achieve 3% incremental revenue growth.

# 2

## Gerontolescent Entrepreneurs

Working longer doesn't just mean staying within traditional or established businesses. A [2021 study](#) found that entrepreneurs who begin while in their 50s succeed at roughly the same rate as people starting up in their 20s. And yet we still probably all still have the stereotype of a successful entrepreneur - 20-something, white man.

Innovation has no age limit. Benjamin Franklin was 76 when he invented bifocals. The founders of McDonald's, Coca Cola, and Kentucky Fried Chicken were all over 50 when they launched their empires. Even more interestingly, the same 2021 study found that older women were more successful than younger women.

In 2021 Forbes magazine launched the [50 over 50](#). Whilst in 2017, Barclays Business Banking revealed that the number of SMEs run by people over the age of 65 has increased by 140% over the last decade, making it the fastest-growing age group in terms of entrepreneurship and self-employment.

Nearly 80% of women over the age of 65 reported having been treated unfairly at work because of their age, and older workers are far more likely than their younger colleagues to have had an application for flexible work arrangements declined. Failure to create an inclusive work environment is also likely to lead to older workers being less engaged and deciding to leave their organisation early.

**2019 study by ARC Centre of Excellence in population**

# 3

## Recruitment

There's also a massive economic benefit to supporting an older workforce. Putting aside the recent 'Great Resignation', by 2025, people aged under 30 in the workforce will fall by 300,000, while those aged 50 and over will increase by over 1 million according to Office for National Statistics UK Labour Market statistics (March 2018) and Mercer Workforce Monitor analysis.

Globally, the reduction in labour force over the next 50 years could reduce GDP by up to 40%. We urgently need to develop new approaches to recruitment and new inclusive working practices and policies to support older workers to want to stay in work.

In Sweden, employers can qualify for a subsidy of up to 75% for employing older workers; Germany is opening up sabbaticals for its older workforce and the Dutch government has introduced age discrimination legislation and policies to promote flexible working. Japan, having been one of the first 'super aged' societies, provides part-time options for older workers and encourages them to be mentors. [[Future Agenda](#)]

However, [over a third of 50-69 year olds](#) still feel at a disadvantage applying for jobs due to their age, and a [2021 YouGov survey](#) showed that employers in England aren't making the necessary changes to introduce policies relating to age, with the majority (51%) not planning any changes in the next 12 months.

Older workers are frequently being held back by subconscious biases in recruitment practices, such as the requirement of specific qualifications (which frequently excludes women or immigrant workers). Or conscious biases, such as excluding candidates due to an assumption of over-qualification simply based on age, or assumption of salary or responsibility expectations. **Simply put - ageism.**

According to a poll of 2,000 workers aged 45-plus by Working Wise, 44% admitted altering their age on their CV to make them seem more attractive to employers. [[HR Magazine](#), 2021]

[Labora Tech](#) is a new Brazilian startup that wants to 'retire the CV'. They want to revolutionise recruitment by reducing bias and supporting career changes and flexibility at work. Their answer is an end-to-end HR technology that helps include workers of all ages at scale, by delivering large-scale recruitment drives for companies based on people's soft and hard skills, matching people to jobs based on these skills, and providing the training, re-skilling and mentoring environment to help people thrive in new roles.

# 4

## Retirement? What Retirement?

At 91, Warren Buffett is still regarded as one of the most brilliant brains in the world of finance. His right hand person, Charlie Munger, is 98. Up until her death in 2020, aged 87, Supreme Court Justice Ruth Bader Ginsburg was still serving on the bench. Age was not a factor in their appetite, ambition or desire to continue in their roles.

However for some, the necessity to work long into your 'golden years' is a necessity driven by preservation. The UK state pension provision is one of the worst in Europe, providing just 58% of previous earnings from work - below the OECD average of 62%.

1 in 8 (13%) of older workers said they had changed their retirement plans as a result of the pandemic. Of these, 5% said they would retire earlier and 8% planned to retire later. [Older Workers in the UK, [House of Lords](#), 2022]

*"A recent Oxford Economics report for the financial services firm Hargreaves Lansdown showed that just 39.7 per cent of working-age households were on track to have a retirement income of £26,000 per person in today's money (deemed by Loughborough University to be the comfortable amount to cover the bills and give a decent quality of life). According to government figures just shy of 400,000 over-65s were in work of some sort back in 1984: now that figure is nearly 1.3 million. And that's true for septuagenarians too, of which some 480,000 are in work today. That includes 149,000 men and women over 75, a figure that's trebled since the early 1980s" [The Spectator, 2022]*



# 5

## Flexible Working & the Gig Economy

Research has shown that flexible working is a major factor in enabling older workers to remain in the labour market for longer. In June and July 2020, older workers working entirely from home were more likely to say they were planning to retire later compared with those not working from home. [[ONS, 2021](#)]

The flexible work experience sought by older workers is becoming increasingly possible with the advent of new technology platforms and the 'sharing economy'. Uber reported in 2015 that one quarter of their drivers are over 50; they have more drivers over 50 than under 30. 10% of Airbnb's hosts are over 60, driven by the desire to generate additional revenue (which can serve as an alternative to a reverse mortgage) and to stay connected, social and active.

We've come a long way in introducing policies and guidance to make workplaces more flexible to the needs of parents. But what about older workers who also have caring requirements? More than 2 million of the unwaged carers in the UK are over the age of 65. During the pandemic Gen X women became the squeezed generation - caring for teenagers but also caring for their parents. This caring squeeze isn't going away and is expected to continue to impact millennials as their parents age and the burden of care falls to them due to cost.

# 6

## Inclusion & Accessibility

In order to support older workers to stay in work, join new organisations or embark on their next career path, we need to introduce policies and support frameworks to make our workplaces more inclusive and accessible.

For many women, the menopause can have a debilitating effect on them. However a [2019 survey of HR professionals](#) found that just 1 in 10 organisations had any kind of policy, guidance or framework in place relating to the menopause. CIPD research also showed that only a quarter of women who had been unable to go to work due to menopausal symptoms had felt able to tell their line manager the real reason for absence.

Sight loss and vision impairment is another barrier to staying in work. The [2019 WHO World report on vision](#) shows that older people are often unaware that vision problems are treatable and therefore do not report impairments, driven in part by assumptions that these are a normal part of ageing. Given that 50% of sight loss is preventable, early detection is crucial to ensure timely interventions.

Retraining and up-skilling team members is vital to retaining great people. Helping people adapt to new technology can give them control and motivation. Re-skilling people over 50 to work in technology could deliver an additional 119,000 IT specialists to the UK workforce and provide "a significant step" in [addressing the digital skills gap](#).

# So what?

It's in all our best interests to change our policies, frameworks and workplaces now, to create more inclusive and accessible businesses. Especially if some of us won't be retiring until our 80s or beyond. Mixed-age workforces are more productive, more motivated and more profitable. Retrain. Upskill. Be more flexible. Live now, not later.

## 1 Design

### *Inclusion & Accessibility*

Does your organisation have policies to support people going through the menopause? Are your flexible working policies flexible to carers as well as parents?

Are your systems and tools accessible to blind and partially sighted users? If not, act now.

## 2 Challenge

### *Recruitment*

Are you missing out on talent due to unconscious bias in recruitment? Do you have a recruitment gap currently?

Where else could you discover new talent? Why not [reach out to 55 Redefined?](#)

## 3 Innovate

### *Training*

How can you support talent to stay through training and upskilling? How can you unlock new potential in your teams?

And how can you use upskilling to combat ageism, particularly in technology focused roles and products?

# Combatting Loneliness

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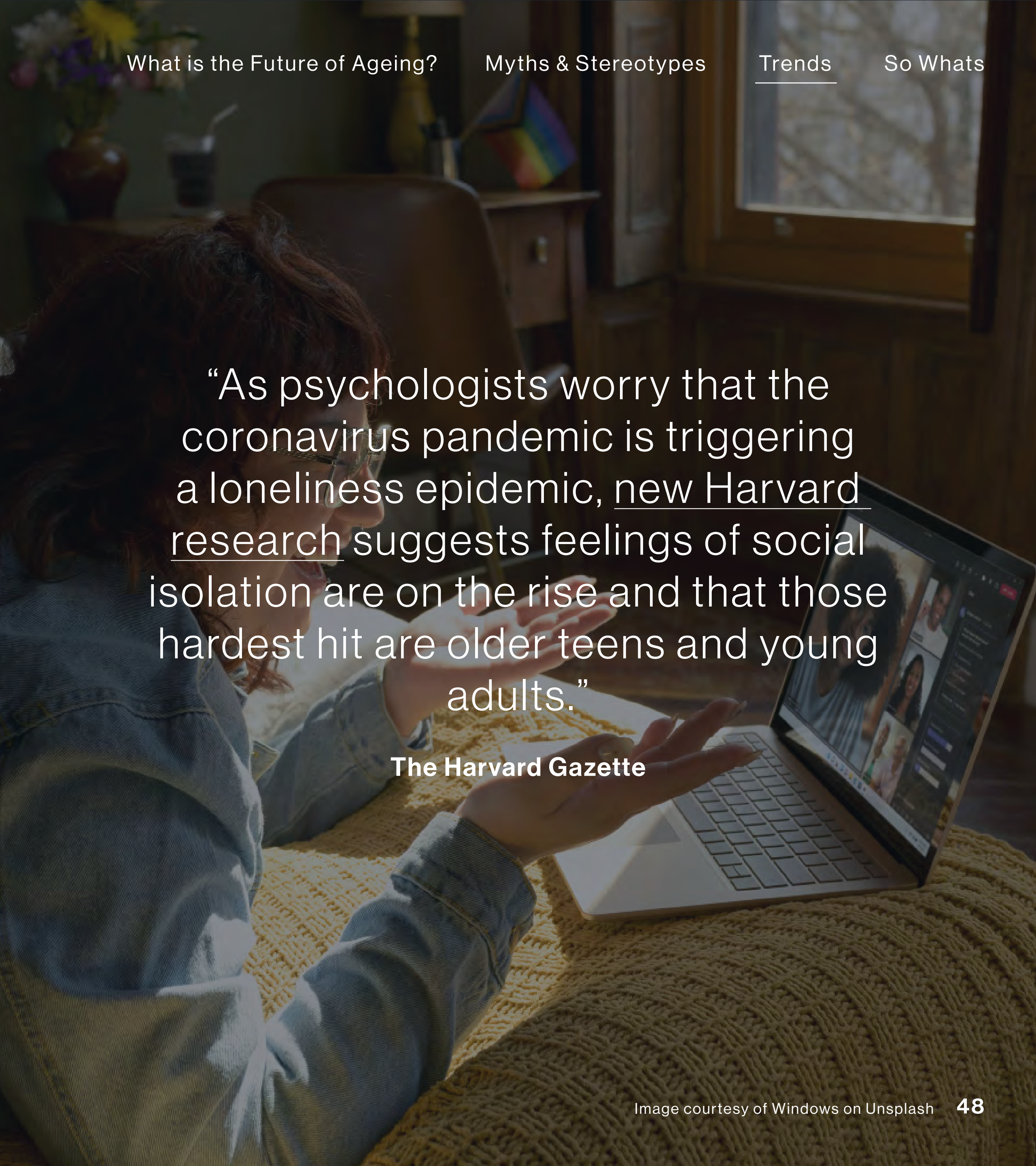
## What *is* Combatting Loneliness?

When we think about people experiencing loneliness, it might be the older generations that first spring to mind. But recent research suggests that its young people who are struggling the most.

It's no surprise that Gen Z had a tough time during the pandemic, suffering a massive interruption in education and social interaction at a crucial stage in their lives. The impact of the pandemic on young people will be far-reaching. But it shouldn't mask the enduring social problem and serious consequences of loneliness in our ageing population.

As we age, we're more likely to experience challenges like the deaths of spouses and friends, family moving away, leaving our workplaces, or the onset of disability or illness. Any of these can make us especially vulnerable to loneliness. Feeling lonely then goes on to have a negative impact on our health.

According to Julianne Holt-Lunstad, psychology professor at Brigham Young University, loneliness can be as damaging to people's health as smoking 15 cigarettes a day, contributing to early mortality. Studies have shown that people who identify themselves as lonely are 59% more likely to lose their ability to perform daily living tasks, and are at higher risk of cardiovascular disease, obesity, dementia, and depression.



“As psychologists worry that the coronavirus pandemic is triggering a loneliness epidemic, new Harvard research suggests feelings of social isolation are on the rise and that those hardest hit are older teens and young adults.”

**The Harvard Gazette**



## Why should I care?

The loneliness problem is widespread, long-term and set to underpin our efforts to tackle all kinds of social issues over the coming years. With the [UK government](#), the [NHS](#) and countless businesses and charities working to tackle it, the loneliness epidemic is the context in which we're going to be working for the foreseeable future.

Loneliness impacts all areas of the third sector, from health, mental health, disability and sport to housing, community development, education, arts and culture. It's already affecting how people interact with services and communications, and it needs to inform how charities approach and connect with supporters and beneficiaries. The more charities can be sensitive to the [stigma of loneliness](#) and understand it as being [complex, multi-faceted](#) and sometimes hidden, the more they increase their chances of making an impact.



# 1 Health Connections

Loneliness and health are so closely linked that to address loneliness is also to address health and mental health. [A 2020 U.S. study](#) found that social isolation or loneliness was associated with a significant increase in the risk of dementia, heart disease and stroke as well as depression, anxiety and suicide. The [NHS is now using social prescribing](#) to “connect people to community groups and statutory services for practical and emotional support.”

The pandemic has shown us that older generations are already [using social platforms like WhatsApp and Zoom to connect and socialise](#). We’re going to continue to see big advances in the use of technology around health. Physician thought leader [Dr Joseph Kvedar M.D.](#) believes that *“digital health technologies can enhance what I believe are the three biggest predictors of longevity: having a sense of purpose, maintaining social connections and engaging in physical activity.”*

At this year’s South By Southwest, researchers cited a [small study](#) that suggests exposing people with Alzheimer’s and dementia to virtual reality could help them recall certain memories or senses. Where drug trials have failed or proved controversial, VR could start to play a role in the Alzheimer’s treatment of the future. Already, four members of U.S. congress have introduced a [bipartisan bill that would allow Medicare to cover prescription digital therapeutics](#).

# 2 Forming Communities

[Meet The Joy Club](#): the tech platform helping people to try new things, make new friendships and live joyfully in retirement. Founded by entrepreneur Hannah Thompson and with over £1 million raised in funding, The Joy Club *“hosts a wide range of live online events every weekday... from art classes and belly dancing workouts to live music and expert talks”*. It’s one of many online communities welcoming the [90% of people aged 65-74](#) who are now regular internet users.

There’s plenty of scope for innovation in ‘real life’ communities too. [Recent research by a group of universities](#) found [people involved in Community Led Housing are much less likely to feel lonely](#) than people living in more conventional homes and neighbourhoods. The use of shared space and communal activities resulted in residents being more likely to know and trust their neighbours, forming long-term supportive relationships.

## 3

## Intimate Relationships

The number of [people aged 55-64 dating online](#) has doubled in the past ten years. [Mashable's best dating sites and apps for seniors](#) highlights [SilverSingles](#) and [OurTime](#), both designed expressly for users aged 50+. But those sites are mentioned alongside universally popular platforms like Match, eHarmony and Bumble, suggesting a dissolution of the idea of older people as a separate category – a blurring of the lines between generations.

While the New Yorker explores the recent decline in rates of sexual activity in [How Everyone Got So Lonely](#), elsewhere the mainstream press is asking [Are Baby Boomers Having The Best Time In Bed?](#) and talking to 'the seventy-somethings hitting their kinky, blissed-out peak'. In a [recent New York Times article](#), sex experts predict that Baby Boomers "will demand more open conversations and policies related to their sex lives". Joan Price, advocate for ageless sexuality, "[publishes a blog and newsletter that answers reader questions and reviews vibrators, taking concerns like arthritis into account.](#)"



# 4

## Tech Developments

AARP International's [healthy ageing insights](#) point to partnerships as a way to improve digital connectedness among older adults. It highlights the scheme in Japan which saw IBM and Google partner with Japan's postal service to supply free iPads and tablets to older adults living at home. *"The tablets were loaded with easy-to-use software for booking medical appointments, hiring handymen, and video conferencing with friends and family... postal workers were available during their daily routes to provide technical training and support."*

[Miri Polachek, CEO of tech investment firm Joy Ventures](#), believes *"the products that positively impact loneliness now and in a post-COVID-19 reality will be the ones that create personalised, highly tailored experiences for users, leveraging technologies like AI, big data and biofeedback"*. We're now starting to see chatbots like [Woebot](#) and [Replika](#) that can empower users to take charge of their emotional wellbeing and equip people to have more empathetic conversations.

In immersive tech, there are developments like [Alcove](#), a virtual living room to bring international and intergenerational families together to play games, watch videos, and forge memories. And breaking down barriers in accessibility there's [KOMP](#), a screen that *"seniors' digitally native children and grandchildren can use to share photos, send messages, and make video calls, while the end user need only use one button to keep things simple"*. individual heir.

# 5

## Cultural Intervention

[OASIS, a pilot project by Paintings In Hospitals](#), aims to place meaningful artworks, specially produced by artists for individuals, directly into people's homes so they can make new social connections through guided conversations and group activities. *"We know that art can bring comfort, joy, inspiration, or a chance to lose oneself in a moment,"* says Janette Powell of project partner [Reconnections by Independent Age](#). *"We are keen to allow people to engage with whichever art form appeals to them and bring it directly into their homes. OASIS also presents an opportunity to connect individuals with each other, and it is this ripple effect that excites us."*

[We Belong Together, backed by Leeds Beckett Academic](#), was created *"to tackle and understand the impact of contemporary art in combating loneliness in care settings."* Delivered remotely, and supported by a team on the ground locally, care villages formed 'orchestras', creating sounds using objects from cheese graters to doorbells, megaphones, whistles and the voices of tenants. *"65% felt a stronger sense of belonging and felt there would be more people who would be there for them and 80% said they were less likely to feel lonely as a result of the project."*

UCL's award-winning [Museums on Prescription](#) *"found that arts and culture visits have significant potential to reduce isolation in older age."* The project was found to *"reduce feelings of loneliness and reduce isolation by giving older adults the opportunity to come together with others in spaces which spark conversation and contemplation."*

## So what?

Should we be moving away from short-term interventions (like befriending) to get to the root causes of loneliness? How can we reconnect individuals to communities and what is the role of charities in creating platforms for those communities to thrive? Is social prescribing one avenue to explore, and how can technology offer new tools to diagnose, triage and treat loneliness?

# 1 Engage

## *Reaching Out*

How can you support people to discover and explore the many activities and communities that exist online and offline?

How can you become better equipped to recognise loneliness and provide the emotional and practical support that people need to access these communities and social activities? Are you equipped to ask the right questions and flag issues early on?

# 2 Educate

## *Healthy Online Behaviours*

*As one [pre-pandemic study](#) found, “people who visited social media platforms most frequently... had more than three times the odds of perceived social isolation”.*

How can you support and educate people in healthy behaviour around social media platforms and online communities?

# 3 Innovate

## *Moving Beyond Befriending*

Where are the opportunities for your charity to use its knowledge and expertise to develop a product or service that addresses loneliness in older people? Where can you partner with the companies and organisations innovating in this area? [A recent partnership between Sky and Age UK](#) saw Sky engineers spend more than 1,000 hours delivering goods to those most in need and volunteers on an in-house befriending line making weekly friendship calls. But how can we move beyond short-term interventions like befriending to get to the root causes of loneliness?

# The Future of Care

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## What *is* The Future of Care?

*“By 2050, 1 in 6 people in the world will be over the age of 65, up from 1 in 11 in 2019.” - United Nations World Population Ageing 2019.*

Our current system of social care is in crisis. Over-prescribed and under-funded, we aren't equipped to deal with existing problems, let alone prepare for the pressures of an ageing population. The impact of pandemic on the elderly, and care homes, has been devastating. Funding and [staffing problems](#) that existed pre-COVID have only got worse. Our system of elderly care needs urgent reform to prepare for the considerable challenges ahead.

*“Providing a growing older generation with a dignified and independent life means doing more with less – and governments and industry are looking to cutting-edge technology to help” (Frank Swain, BBC). Tech will play a central role in our care, backed by the recent [influx of investment in 'Age Tech'](#).*

## Why should I **care**?

It's clear that our current system of care homes will be inadequate to support us all. Aside from that, the Baby Boomer generation expects more from elder care. Wealthier, more active and better connected, Boomers demand a deeper level of involvement in culture and society and they want living environments to reflect that.

Meanwhile, there will be a significant squeeze on the generations responsible for their care – the time-poor and cash-strapped Gen X's and Millennials. The [problem of how to fund this care is looming](#), and the third sector will need to find ways to lead change while struggling with its own funding challenges.

But there is hope. If handled right, progress in tech could have a dramatic impact on health and wellbeing. The [Internet of Medical Things](#) is already enabling easier sharing of data and learnings between medical professionals and could pave the way to more effective prevention, [revolutionising public health](#).

## 1

## Technology Transforming Care

The pandemic brought **telehealth** to us all – phone and video consultations becoming a necessary norm. There's more tech to embrace if we choose it. **Cameras** and **sensors** can help caregivers make sure elderly loved ones are safe and **treated properly**. [Canary Care](#)'s wireless sensors let you monitor movement, temperature and door activity, while [Snap40](#) is developing wearables that “*monitor a vast number of health indicators and then analyse the data in real-time allowing early detection of the warning signs*”.

The latest **GPS** devices can be ironed into clothes or **inserted in the soles of shoes** – their ability to locate someone who is lost or disoriented could be lifesaving. **Personal alarms** can locate someone in distress and alert emergency services. New hearing aids contain **fall detection**. **Smart pill dispensers** organise, schedule and deliver pills to patients, with **models being developed** that let doctors know when patients are taking their medication. Also in development, **patches and implants** could be the future of administering medication.

**AI and virtual or robot assistants** can be present and attentive when human carers can't be. **Care-bot prototype Martha** evolved to give nudges and recommendations to carers, based on data gathered from clients, to prevent deterioration in health. 'Personal assistant' **LEA** offers support with daily activities, entertainment and keeping in touch with family, while **Paro the cuddly robotic seal pup** is “*a therapeutic experience for dementia patients*”.

But there are big questions about **how we address inequality in access**, issues of privacy and consent and the risk of **dehumanising care**. [Peggy Hicks of OHCHR](#) says: “*We need to ensure that technologies are designed and deployed safely, which requires active participation of older persons in their development.*” [Takanori Fujita of C4IR Japan](#) advocates Authorised Public Purpose Access, “*balancing the interests of individuals, holders of data like technology developers, and society at large... using data for the public good – without letting that become an excuse to trample individual rights*”.

Referencing the **health risks of social isolation**, [Sofiat Akinola of WE Forum](#) believes “*the biggest benefit technology can have on ageing and longevity is creating opportunities for people to connect.*”



# 2

## Funding Care

The private, public and third sectors have proposed a variety of reforms to our care system. [Oliver Brown of Imosphere](#) suggests “investing in short-term aftercare support improves independence and prolongs people’s ability to live at home, as well as removing or reducing the need for commissioned care”. [The Dilnot Commission recommends](#) “setting a cap of £48k on the amount people can expect to pay for care over their lifetime”. Learning from the pandemic, [Caroline Abrahams of Age UK](#) suggests “care needs to look and feel much more like a proper public service, as near to being free at the point of use as we can manage.”

[David Alexander Walcott, Founder of Novamed](#), sees “opportunities for economic contribution through continued workforce engagement”. Now that older generations are more tech-literate, they have potential to work longer and more flexibly. Could continuing to work enable us to pay for our care as we age, or at least [share the responsibility](#)?



# 3

## Care for an Evolving Society

How we support marginalised groups in older age remains a problem to be solved. [SAGE USA](#) supports its LGBTQ+ community, who are often [disadvantaged as a result of discrimination and can be vulnerable](#) in their later years. Recently it opened [Stonewall House](#) and [Crotona Senior Residencies](#) in New York – affordable, elder-friendly housing for the LGBTQ+ community. Each building has a community centre where “anyone over 60 can stop by to eat a meal, join a book club or take a dance class.”

Looking beyond care for Baby Boomers, there’s the question of how care needs to change as the population ages. What will elder care look like for the [ageing raver generation](#)? Will it involve [cabaret-style parties and afternoon raves](#)? What will be the long-term health implications for [Gen X women caught in the generational tug of war](#)?

# 4

## Changing Care Environments

One response to inadequate care provision in the UK has been to [send relatives with dementia to Thailand](#). As Dr Caleb Johnson explained: *“**Thailand** already has a long history of medical tourism and it’s now setting itself up as an international hub for dementia care”*.

Leading the way in elder care are [Norway](#), with a focus on preventive and primary health care, home-based care and independent living, and [Sweden](#), where health and social care for the elderly are central to welfare policy and mostly funded by taxes and government grants. [Singapore’s Agency for Integrated Care](#) (AIC) is piloting [Care Close to Home](#) where *“a registered nurse and health care assistants are situated in communities and provide health and social care to residents living in the area.”*

The [Hospital-at-Home](#) trend will help seniors live independently for longer. New technology frees healthcare from hospitals and, as [highlighted by Victor Dzau](#), allows people to *“age in place and remain connected to their loved ones.”* [Maliha Hashmi of NEOM](#) adds: *“**care will be everywhere**. Multichannel health delivery will be built around the individual, providing them with greater self-agency and self-awareness”*.

Disrupting the **independent living versus care homes** debate, [“retirement villages](#) offer a third option... they allow people the chance to continue living independently in properties that are designed to cater for their changing needs, they also provide a much-needed sense of community”.

[Karim Kassam of Optima Living](#) believes *“senior living communities are going to be tremendously attractive two to three years from now because of all of the innovation and investment that’s going to be coming into the sector.”*

[Retirement communities are a growing industry](#), with Associated Retirement Community Operators (ARCO) making *“a detailed plan to have 250,000 people living in retirement communities by 2030.”* They have the potential to create jobs, cut costs of looking after people at home and, importantly, reduce loneliness and isolation. As [the ILC](#) points out, they could offer a good solution for Baby Boomers.

[Multi-generation housing](#) could answer the problem of rising house prices, the cost of childcare and elderly social care. We’re already seeing [more young adults living with their parents](#). [Recent studies have found](#) that children mixing with older people *“demonstrate improved language, reading and social skills”, while “increased social contact between the ages of 50 to 70 is associated with a lower risk of developing dementia”*.

## So what?

# 1 Innovate

### *Designing for Longevity*

How can you cater to tech-literate Boomers keen to stay active and healthy? Apps like [Simba Health](#) promote agency in health and wellbeing for people as they age.

What products and services could you develop to support longevity, raise awareness and deepen engagement?

# 2 Discuss

### *Supporting Careers*

How are you supporting your people and teams to juggle care responsibilities? 1 in 10 people in the UK are unpaid carers, with over 3 million of them having to juggle work with care responsibilities. Do you have the right policies and structures in place?

How could you rethink your approach to team structures to build in increased flexibility? Are you at risk of losing Gen X and Millennial talent when they have to choose between caring for elderly relatives and work?

# 3 Explore

### *360 Tech*

The technology to deliver completely automated, 24/7 hands-off care is getting closer and closer. We're not suggesting designing people out of the system, but there's a lot to take away about how to deliver services at a distance.

Why not explore the tech innovations in more detail to see where and how you could revolutionise your service functions. From remotely monitoring health indicators, to smart delivery systems for timed medication - these innovations aren't just for human benefit.

# Financing Our Future

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## What *is* Financing Our Future?

We're entering a new era of ageing. As people continue to live longer, and the state pension age continues to rise, [retirement as we've known it no longer exists](#). For the first time ever, there are [more people in the world over 65 than under five](#). That means fewer young people to support us in our older years, and more responsibility for us to keep working and saving to support ourselves.

We're facing a [bigger than ever generational wealth gap](#) between Baby Boomers and their Millennial children, who aren't necessarily in a position to support their parents as they age. Millennials, hit by the [Great Recession](#), the affordable housing crisis and the pandemic, are still too busy paying off debts to be saving money for later. The way we approach and fund our later years is changing radically and there's no longer one clear path to follow as we age.

## Why should I **care**?

At the [Good Futures Inspiration Safari](#), generational historian Dr Eliza Filby pointed out that Baby Boomers own a disproportionate amount of financial equity in the UK. In the next few years, the majority of that equity is set to be owned by Baby Boomer women. As society's carers, these [women are more likely than men to pass on their wealth during their lifetime](#), wanting to see the impact of their generosity on their loved ones. Despite a [predicted growth in legacy giving](#), charities need to consider how they can appeal to the values and priorities of this wealthy and generous demographic.

While we're seeing some [promising innovations in fintech](#) around pensions and investments, there's still huge scope for creativity in the way we approach financial support. A [report by HSBC](#) found that women are less confident and less financially prepared for their later years than men. Considering that women are living longer, [making up the majority of older people globally](#), there's a clear need for making financial support available and accessible for women.

[A global discussion](#) is underway about how we support our ageing population, and now is the moment to join in and play a part in influencing the future.

# 1 Funding Our Later Years

Pension plans are looking more and more outdated and there are now urgent calls to [disrupt the way we're saving](#) for our later lives. The UK [Pensions Dashboard Programme](#) promises “to enable individuals to access their pensions information online, securely and all in one place”, but there are already [concerns that these dashboards won't be interactive enough](#) for the demands of younger users.

While “[employment rates among people approaching retirement age have fallen to their lowest levels since 2016](#)”, there are plenty of older people keen to stay active, productive and working. Schemes are cropping up to support them, including [Living, Learning and Earning Longer](#), [Barclays Bolder](#), and courses like the [Startup School for Seniors](#) founded by [60-year-old entrepreneur Suzanne Noble](#).


‘Granpreneurs’ are on the rise. Recent research shows a staggering [67% rise in females over the age of 55 opening business accounts](#) and a 132% rise in those aged over 65. Social enterprise [GrandNanny](#) is based on “*tapping into the wealth of ‘grand experience’ that comes from employing older adults... enriching a child’s life with the wisdom, patience and life experience of trustworthy older adults in their community.*”

# 2 The Cost of Care

While there’s limited funding for care through local councils and the NHS, most people have to rely on their own earnings and savings to cover at least part of the cost. [Social care reforms](#) promise to help cap the cost of care and offer some support, but recent research shows [most people would like the state to contribute more](#).

There’s insight to be learned from other countries’ successes. Ireland’s Sláintecare reform has funded initiatives like the [Age Related Care Team](#), successfully integrating health services for older people, reducing waiting times for appointments and allowing patients to access a range of services in one visit. There are plans to extend the service to home visits. Sweden has a [statutory system of elderly care](#), where “*94% of our elderly live in their own homes, even after developing a need for care and medical treatment... Living at home offers invaluable social benefits and is also cost-efficient – even when the need for care is extensive.*”

‘SENEMA’ in Chile promotes positive and active ageing through initiatives like ‘[Age Friendly Cities and Communities](#)’. Singapore is implementing an [action plan to promote confident ageing](#), based on the concept of a kampong (village) supporting people of all ages, with local service centres offering critical support and care.

A hand is shown holding a fan of several US dollar bills, with the top bill being a \$100 bill. The bills are fanned out, showing the serial numbers and the portrait of the president. The background is a plain, light-colored wall.

“58% of Brits said they were worried about having enough money in retirement, and nearly a third (32%) said they currently had no household savings. More than half (54%) expected to have to keep working in some capacity after their official ‘retirement’.”

**Nick Green**

*Financial Journalist, Unbiased*



## 2

## Financial Independence

With families living further apart and people finding themselves more isolated in later life, the question of how older people can maintain financial independence is key. Baby Boomers and the Post-War generation are [much less likely to use personal finance apps](#) to manage their money, even though they may be tech-literate. In many cases, a lack of trust is a barrier and [a more inclusive approach](#) could be a game changer. Capital One's [Ready, Set, Bank](#) provides a series of video tutorials and a demo site as part of its mission to give people everywhere the tools and confidence to start banking online.

[Moneyhub](#) is a data and payments company striving “to be a force for good”. It highlights and supports a [new automated movement of funds](#) involving VRPs and sweeping which promise to be a “more secure and cost effective replacement for Direct Debits and card payments... faster and less prone to error.” [Tumelo](#) is a software company empowering people to “engage on issues they care about”, allowing users to vote on AGM proposals of companies they’re invested in.

There’s another problem to contend with around different generations and their [preferred payment methods](#). While Millennials and Gen Z are happy making contactless and digital payments, Baby Boomers are more comfortable with credit and the Post-War generation’s comfort zone is the fastest vanishing format: [cash and cheques](#). [The Cleva card](#) hopes to address this gap with a payment card especially for carers, enabling care agency staff to pay for things their clients need.



# 3

## Pensioner Poverty

Now that more and more people are living alone in later life, without traditional family and community structures to support them, the UK can be a tough place to grow old. On top of that, [our state pension is one of the lowest in Europe](#). [The State of Ageing 2022 report](#) calls for an Older People's Commissioner for England, in line with the existing Older People's Commissioners in Wales and Northern Ireland, to champion the needs of older people, particularly those at greatest risk. But the problem of poverty in older age is global, with the [UN calling for policy changes](#) to tackle the issue, especially in less developed countries.

Japan is addressing its [ageing population and rising elderly poverty](#) in two ways that are [already seeing positive results](#). The first is a public pension plan that aims to secure basic daily needs of its elderly population, and the second is Long-Term Care Insurance, designed to be flexible and accessible. [Singapore's government](#) has *"invested significantly in life-long learning initiatives to boost society's human capital potential as well as to promote personal development and social integration."*

**Independent Age** are leading a [campaign](#) to help UK pensioners access the financial help they are due. More than a million pensioners in the UK are not getting the Pensions Credit they are entitled to; a staggering £2.2 billion earmarked for the poorest pensioners that doesn't reach them. As more households are tipped over the edge into fuel poverty, the average weekly payment for Pension Credit could help older people cover fuel and remove the need to juggle between heating their homes or eating.



## So what?

# 1 Innovate

### *Change the Legacy Status Quo*

Boomer women want to see the impact of their philanthropy in their lifetime, not after their death. At the same time their estates are being squeezed by volatile housing markets, rising fuel costs and increasing need to support family members financially in-lifetime.

Don't bank on legacy continuing to be the cash cow it's been. Now is the time to innovate around legacies. Challenge your assumptions about audience, offer and acquisition.

# 2 Educate

### *Financial Confidence*

How can you help your supporters and beneficiaries to navigate their finances and prepare for the future? [Recent research from Aviva](#) points to a widespread lack of confidence and understanding around pensions.

Navigating the benefits system can also be extremely confusing. Tools like [MoneyHelper](#) offer free advice, but there's still a clear need for support and education.

# 3 Collaborate

### *Supporting Financial Independence*

How can you help your beneficiaries maintain their physical and financial independence? How can you collaborate with new fintech ventures like Cleva?

Is there space for innovation to help people access the credits they're due, plan for the future they want and get access to the services they need?

# 4

## So Whats



# But really, so what?

## AGEISM IS THE LAST ACCEPTABLE PREJUDICE

How can we design & innovate for radical inclusion?



Image courtesy of Ehimetalor Akhere Unuabona on Unsplash



Image courtesy of Hillshire Farm on Unsplash

## SUPPORTING THE SANDWICHED GENERATION

Millennial and Gen X women have been caring for ageing parents and children, forced to choose between prioritising care or career. How are you supporting them?

## HOW CAN WE INNOVATE FOR THE CHILDLESS?

If they don't have kids, who will care for them in later life? Who will make the key decisions for them?



Image courtesy of Rene Bohmer on Unsplash



Image courtesy of Jana Sabeth on Unsplash

## NAVIGATING THE CULTURE WARS BETWEEN BOOMERS AND GEN Z

Do we have to pick a side, or can we find and speak to the intersections?

# But really, so what?

## MILLENNIALS WILL RETIRE AT 80

How can we help people live now, not later?



Image courtesy of Mars Sector on Unsplash



Image courtesy of Ekaterina Shakharova on Unsplash

## BOOMER WIDOWS WILL HOLD ALL THE WEALTH

But they want to see the impact of their generosity in their lifetimes, not after death. What does this mean for legacies?

## GERONTOLESCENTS (OUR NEW FAVE TERM)

Ditch the old stereotypes of ageing. Give people role models for later life.



Image courtesy of Tiago Muraro on Unsplash



Image courtesy of John Towner on Unsplash

## MAKING SPACE FOR DEATH

Are we ready to accept our own mortality? How do conversations need to change - particularly around terminal illness? Where's the space for in mem as part of grief?

# But really, so what?

## WISDOM FROM LIVED EXPERIENCE

Leverage those years and bring it into your business.



Image courtesy of Logan Weaver on Unsplash



Image courtesy of SK on Unsplash

## DESIGNING FOR INCLUSION

We need to move past the 'average' and super users. Normal doesn't (and never) existed. Stop designing for it.

## DON'T DISMISS DIGITAL

Don't assume analogue just because of age. Digital is now the default for all.



Image courtesy of Timothy Muza on Unsplash



Image courtesy of Obi Pixel on Unsplash

## YOUR MARKETING IS MISSING OUT

It might be delivering results, but do you know the potential of the market you're missing by sticking to old assumptions on age?

# But really, so what?

## INTERNAL BIASES AND MYTHBUSTING

Confront your internal biases. Bust some of those myths and shine a light on the future of ageing.



Image courtesy of Amy Hirschi on Unsplash



Image courtesy of Neora Aylon on Unsplash

## NOT EVERY GEN Z IS A GRETA AND NOT EVERY BOOMER WANTS TO SKYDIVE

Positive role models are great, but not every experience is positive. How to tap in the hyperreality trend?

## THE SEGMENTATION CONUNDRUM

We need attitudinal insight, but that doesn't mean demographics aren't useful. How do segmentations need to evolve to market to the individual?



Image courtesy of LinkedIn Sales Solutions on Unsplash



Want to discuss the implications of the shift and how you can use it as an opportunity to innovate?

*Need some help exploring the potential?*

**We're here to help.**

Get in touch.

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