



Gray Dawn

Peter G. Peterson

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The major economies of the world are on a collision course toward a huge, as-yet-unseen iceberg: global aging. Increased longevity is a blessing, but it carries with it costs and questions few countries wish to deal with. This looming demographic challenge may become the transcendent issue of the twenty-first century, affecting not just our economies but our political systems, our lifestyles, our ethics, and even our military security. In **Gray Dawn**, Peter G. Peterson, the respected statesman of Washington and Wall Street, sounds the warning bell and prescribes a set of detailed solutions which, if implemented early, will prevent the need for Draconian measures later.

In today's developed world, people aged 65 and over represent 14 percent of the total population. That share will almost double by 2030. In the United States, the 85-and-over set will more than triple. And fertility rates are so low in many developed nations that populations may actually fall to half of today's size before the end of the next century, causing a huge imbalance between the young and the old.

Within the next thirty years, the official projections suggest that governments would have to spend an extra 9 to 16 percent of GDP annually simply to fulfill their old-age benefit promises. The developed world, taken collectively, has already promised future retirees some \$35 trillion in public pension benefits--and much more including health benefits--for which no money has been set aside. How countries choose to deal with these mega unfunded liabilities will become the most expensive economic question in world history.

As populations age and decline, will economies decline as well? Will youth remain apathetic in the face of the unthinkable tax bills they will soon be paying, or does generational war loom in our future? What happens as medical progress inevitably confronts increasingly scarce resources? Who lives? Who dies? Who decides? And if older developed countries try to depend on the savings of younger developing countries, how will this change the global balance of power? For business readers, Peterson also discusses where the greatest challenges and specific business opportunities may be had in the economic equation of aging societies.

Passionately pro-youth--Peterson wants future young people to have the same kind of opportunities past generations have enjoyed--and passionately pro-senior ("At 72, I'm a geezer myself") Peterson not only writes about the problem but also provides reforms that would allow us to adapt to these profound changes as humanely as possible. **Gray Dawn** is an eloquent alarm bell rung in the hope of turning the wheel of mighty economies before it is too late.

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