



Live Fully; Retire at 85

Laura Carstensen '78, the founding director of the Stanford Center on Longevity, says an aging population brings opportunities to society as well as challenges.

By Karen McCally '02 (PhD)

THE INTIMATIONS OF doom are hard to miss. Pick up a paper or browse a blog, and somewhere is the discussion of the economic cataclysm that will hit us when the baby boomers grow old.

Aging boomers will drain the nation's resources. Fewer workers will toil harder, supporting a ballooning population of retirees.

According to psychologist **Laura Carstensen** '78, such fears might be borne out—or not—depending on our collective

▲ **NEW ATTITUDE:** The aging of the American population can be good news for society, says Carstensen.

willingness to reconstruct our concept of life after 65.

“Throughout most of human history, aging has been related to death,” she says. But in an age of “super-sized lives,” she adds, “we need to build channels for older people to be engaged in society.”

Carstensen is a professor of psychology, the Fairleigh S. Dickinson Jr. Professor of Public Policy, and the founding director of the Center on Longevity at Stanford University. We are in the midst of a demographic revolution, she writes in her new book, *A Long Bright Future* (Random House, 2009). For most of human history, the majority of people did not live much beyond their reproductive years. Then, “in the blink of an eye, in evolutionary terms,” she writes, life

expectancy soared in developed nations such as the United States. The implications are enormous, she argues, and it's time to look beyond the advantages to each individual and find ways for an aging population to work for everyone's benefit.

Carstensen grew up in Rochester, where her father, Ed Carstensen, taught engineering and is now a professor emeritus in the electrical and computer engineering department.

When she was 18, she was injured in a car accident and spent four months recovering in Strong Memorial Hospital. She shared a room with three older women.

“I watched the way that I was being treated versus the older women,” she says. Nurses and hospital staff expected much

less of the older women than they did of her, she recalls.

That's when she became interested in aging, and in "how much is biological, and how much our perceptions are culturally induced."

Having taught psychology and conducted empirical research for over 20 years, Carstensen spearheaded the Center on Longevity in 2006 to bring together experts from science, medicine, social science, and public policy to explore ways to help society adapt to a rapidly aging population. Part of that adaptation means finding ways to help people age better. Carstensen stresses that aging is an inevitable biological process. And while Americans are living longer and healthier lives in the aggregate, a substantial sector of the population—a less affluent and less educated sector—is not.

Duncan Moore '74 (PhD), the Rudolf and Hilda Kingslake Professor of Optical Engineering and vice provost for entrepreneurship at Rochester, was invited by Carstensen to Stanford in 2005 to help plan the interdisciplinary center. Moore brought his expertise in medical optics and related technologies.

"The center is about much more than science and technology," he notes. "Laura has a much broader context for looking at this, a very clear vision about everything that is involved in the issue of aging."

That vision includes substantial changes to public policy and cultural attitudes. Carstensen points to research showing that an increasing number of adults in their 60s, 70s, and even 80s, are able-bodied, healthy, content, and have personal and occupational skills that are valuable in the workplace and in society as a whole. Without specific health problems, she says, there's no reason for people to stop working at 65.

Many Americans don't welcome the idea of working into their 70s and 80s. But Carstensen suggests a new approach to work throughout our lives, working less frantically in earlier adulthood and for a longer span of time.

"I believe in a four-day week and sabbaticals, and not just for faculty," she says, adding that people can work at not just one, but two, or even three careers over the course of their lives.

A baby boomer herself, Carstensen is eager to see her generation rise to the occasion. "Now we're the older people we said we'd never trust, but we still have the chance to pull off a social revolution." ®

EXCERPT

'A Story about Long Life'

By Laura Carstensen '78

A few years ago, I was a guest on the *Today* show, presenting some findings from my research team suggesting that older people experience fewer negative emotions than younger people do in day-to-day life. When I arrived at the studio, the producer warned me that Matt Lauer, who was to interview me, was skeptical about these findings. Throughout the interview, he made his doubts clear. He was incredulous when I said that the majority of older people are not lonely or depressed. To me, the oddest part was that his interview with me was sandwiched between a report on the death, at age eighty-four, of legendary publisher Katharine Graham and an interview with Jack Welch, former CEO of General Electric and arguably the most successful businessman in United States history. After the cameras turned away—and Lauer persisted in telling me that I couldn't be right—I pointed out to him that Katharine Graham and Jack Welch were technically "old people." He looked at me as if I'd just insulted two of his favorite friends.

But the fact is, research shows over and over that most older people are happier than the 20-somethings who are assumed to be in the prime of life. People over the age of 65 are the most mentally stable and optimistic adults. They have the lowest rates of depression. Most older people are relatively happy, they're active, and they live quite successfully on their own, not in nursing homes. Older people focus more on positive images and messages in everyday life than younger people, they resolve interpersonal problems more effectively, and they regulate their emotions better than any other age group. Their social spheres may have contracted and their interest in brand-new adventures lessened, but they put a high priority on emotionally satisfying experiences. On the whole they are not seeking to widen their social circles, yet they treasure the time they spend with

people they love. Some researchers dub this the "paradox of aging," that a group that is collectively losing its physical stamina, youthful attractiveness, and opportunities for economic growth is, somehow, happier.

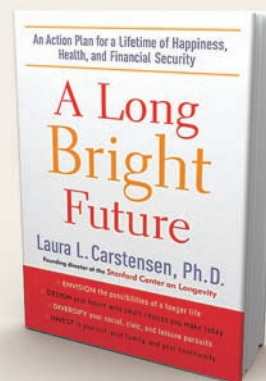
Admittedly, there are problems associated with aging as we know it—an overly romanticized picture of aging in America does as much harm as an overly negative one. Age-related diseases lower the quality of life for hundreds of thousands of older people and their families, and Social Security and Medicare are facing real financial trouble. Yet the ballooning of life expectancy is occurring just as science and technology are on the cusp of

solving many of the practical problems of aging. Imagine this: What if we could not only have lots of added years, but spend them being physically fit, mentally sharp, functionally independent, and financially secure? At that point, we no longer have a story about old age. We have a story about long life.

This story is ours to write. Life stages are social constructions, not absolute realities. The economic institutions and cultural scripts that guide us through life—that tell us when to get an education, when to marry and have children, and when to retire—were designed for lives roughly half as long as the ones most people live today. We have the opportunity to rethink life's stages in profoundly novel ways.

What does it mean to live for nearly a century? What is old age for? Where should the extra years go? In a popular joke, an old man sighs, "No one told me all the extra years come at the end."

Well, they don't have to. We could insert them anywhere.

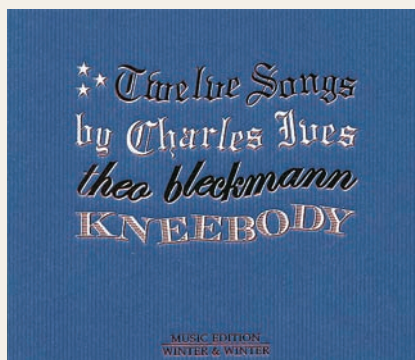


This essay is adapted from A Long Bright Future: An Action Plan for a Lifetime of Happiness, Health, and Financial Security, published by Broadway Books, a division of Random House Inc. © 2009 by Laura L. Carstensen. Reprinted with permission.

And the Nominees Are...

Ten Eastman alumni have a shot at a Grammy Award this year. The 52nd annual Grammy Awards will be held in Los Angeles on January 31. Nominees, announced in December, include:

- Soprano **Renée Fleming** '83E (MM), Best Classical Vocal Performance, for her album of arias, *Verismo* (Decca), and Best Classical Crossover Album, for her role on *Yo-Yo Ma & Friends: Songs of Joy and Peace* (Sony Classical).



NOMINEE: Kneebody's *Twelve Songs by Charles Ives*.

- Also for Best Classical Crossover Album, saxophonist **Ben Wendel** '99E, trumpeter **Shane Endsley** '97E, bassist **Kaveh Rastegar** '01E, and keyboardist **Adam Benjamin**, members of the quintet Kneebody, for *Twelve Songs by Charles Ives* (Winter & Winter).
- Tenor **Anthony Dean Griffey** '01E (MM), Best Classical Album, for his performance on *Mahler: Symphony No. 8; Adagio From Symphony No. 10* (SFS Media).
- Mezzo-soprano **Faith Sherman** '03E, Best Opera Recording, for her performance on *Volpone*, by composer John Musto (Wolf Trap Recordings).
- **Kristian Bezuidenhout** '01E, '04E (MM), Best Small Ensemble Performance, for his performance on the harpsichord and organ on *Vivaldi: Concertos* (Deutsche Grammophon).
- Percussionist and composer **John Hollenbeck** '90E, '91E (MM), Best Large Jazz Ensemble Album, for *Eternal Interlude* (Sunnyside).
- **Bill Cunliffe** '81E (MM), Best Instrumental Arrangement, for "West Side Story Medley," on *Resonance Big Band Plays Tribute to Oscar Peterson* (Resonance Records).

Economic Literacy, Hawaiian Style

Kristine Krause Castagnaro '92, executive director of the Hawaii Council on Economic Education, wants to see every student in Hawaii graduate with the tools to make good financial decisions.

By **Karen McCally '02 (PhD)**

IT SEEMS SIMPLE enough: Teens who are getting credit card solicitations should know the meaning of compound interest.

But many don't, says **Kristine Krause Castagnaro** '92, executive director of the financial literacy nonprofit organization, the Hawaii Council on Economic Education. And neither, sometimes, do the adults around them.

"Often people are not prepared to make financial decisions," says Castagnaro, who majored in economics at Rochester. The American economy has developed in ways that make borrowing and investing both more necessary and more complex than in the past. Yet very few schools teach economic literacy.

Confusion extends to many areas of personal finance, including gauging how much home you can afford, knowing how to take advantage of employer or government benefits, or realizing why the earlier you save, the better (again, think compound interest).

As director of the council for the past seven years, Castagnaro says the nonprofit has grown from "a little bitty struggling organization to a thriving place." She and her staff of two, with the support of an active board of directors and a growing list of private and public partners, have created workshops for K-12 teachers, statewide contests for students, and a *Na Wai Puapua i* ("Care for the Future") K-12 curriculum that links financial literacy to native Hawaiian culture.

Leisha Bento, a high school social studies teacher, met Castagnaro through a college instructor. Bento had already incorporated economic concepts into her classes on world history. But with knowledge gained from a council workshop, she created an entire course in economics. "It really helped me with the pedagogy part—with how to teach economic concepts," Bento says.

Castagnaro stresses that economic concepts can be taught at any age. Take, for

example, opportunity cost, which is "the most valuable alternative you give up when you make a decision," she says. "With kids, you can talk about that in terms of selecting a candy bar." For teens, who are better equipped to understand the future consequences of decision making, the discussion might be about whether to hang out with friends or do your homework, she adds.

Castagnaro says the organization would like to see every high school student in Hawaii graduate with a course in economics. Yet reaching everyone is a challenge.

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Hawaii, like most states, does not require students to take economics or personal finance. "Teachers have an uphill battle," says Castagnaro.

Over the past few years, the council has branched out to form alliances with banks and insurance companies that have an interest in reaching adults at various life stages who are in the midst of making major financial decisions. This past summer, the council organized a statewide 2009 Personal Finance Expo, in which over 80 exhibitors offered free seminars such as "Reverse Mortgage Basics" and "Money & Mom: Handling Your Parents' Finances as they Age."

Castagnaro and her husband, Russell, a computer consultant, met in Atlanta and were seeking a new adventure. After a plan to live and work in New Zealand fell through, they decided to settle in Honolulu,



where the couple now lives with their two young daughters. Castagnaro had been working on special events for the March of Dimes when she met David McClain, the dean of the business school at the University of Hawaii, and the chairman of the council's board of trustees.

▲ **BANK ON IT:** As director of a Honolulu-based nonprofit, Castagnaro helps kids as well as adults learn to make good financial decisions.

"Kristine is a self-starter, remarkably creative and an out-of-the-box thinker," says McClain, now the president emeritus of the University of Hawaii system. "She is able to bring people together from a wide variety of professions and from all ages, and to catalyze their energies in support of a common goal."

For now, that goal is to continue expanding the Council's services, its reach, and, Castagnaro adds, planning for another, even larger expo in 2011. 

In the News

JIMMIE REYNA '75 HONORED BY MEXICAN GOVERNMENT

Jimmie Reyna '75, a partner in the international law section of the Washington, D.C., office of Williams Mullen, has received a 2009 Ohtli Award from the government of Mexico, the highest honor awarded to non-Mexicans. The Ohtli awards—ohtli means "pathway" in Nahuatl, the language of the Aztecs—recognizes people who have helped to advance the Mexican and Latino communities abroad. Reyna is a past president of the Hispanic National Bar Association.

DORIAN DENBURG '76 ELECTED PRESIDENT OF NATIONAL ASSOCIATION

Dorian Denburg '76, general attorney at AT&T, was elected president of the National Association of Women Lawyers at its annual meeting in July. An expert in law related to public and private rights-of-way, Denburg is the past vice president of the organization, founded over a century ago to advocate for women's legal equality and women in the legal profession.

RICHARD MELTZER '69 APPOINTED POLICY DIRECTOR FOR HOUSE SPEAKER

U.S. House Speaker Nancy Pelosi of California has appointed **Richard Meltzer '69** as her policy director. Meltzer was most recently a principal at Washington Council Ernst and Young, and had served as a transition coordinator for Pelosi in 2006, when she assumed the speakership after the election of a Democratic majority to the House.

ATHLETICS ADMINISTRATOR JACKIE BLACKETT '81 RECEIVES NATIONAL AWARD

Jackie Blackett '81, an associate athletics director at Columbia University, was one of eight women named Administrator of the Year by the National Association of Collegiate Women Athletics Administrators this fall. Now in her 19th year at Columbia, Blackett was honored for her work as campus liaison for student-athletes. At Rochester, Blackett was a three-time MVP on the women's track and field team, and after graduation, she coached the women's track and field and cross country teams.

A New Twist on Some Old Values

John Miles '98, founder of the Web development firm Integritive, weathers the economic downturn with some old business principles—updated for the 21st century.

By Karen McCally '02 (PhD)

John Miles '98 started the Web development company Integritive in 2002 with no investment capital, but confident that he'd identified a solid need in the Asheville, N.C., market.

"Someone who returns phone calls," he says dryly.

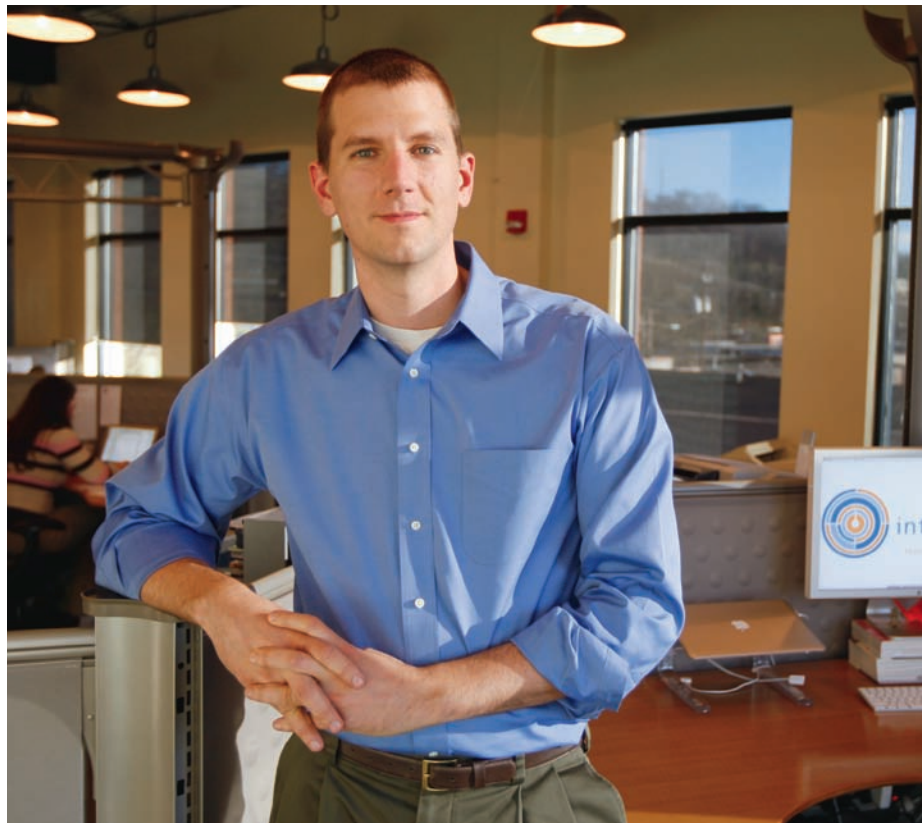
Having no experience in business, Miles read a book, *MBA in a Day*. He consulted with accountants. And he adopted a set of principles that might, at first glance, evoke the image of a small town shopkeeper a century ago, more than the head of a high-tech small business in a fast-changing 21st-century marketplace.

Keep your commitments. Never promise more than you can deliver. Practice good will in all your dealings.

These days, good will includes respecting the environment as well as tending to your community. Integritive adheres to "triple bottom line" accounting, a set of rules that quantify results according to the three measures of "people, planet, and profit." And the results for Integritive are good, Miles says, proving that the approach works.

Miles, who adopts the job title "Chief of What's Next," has shepherded Integritive through the recession to become a "tribe" of 12 employees, all of whom, like Miles, have unusual titles. Integritive's clients are typical for most Web development firms, with some notable exceptions, such as the blues artist Taj Mahal, whose Web site Integritive recently revamped, as well as a struggling yard worker, living in a tent outside the company's downtown office, for whose fledgling business the company created a Web site as a pro bono project last October.

The work environment at Integritive is playful, consistent with a philosophy that work can, and should be, fun. There is a Ms.



Pacman machine, for example, for water-cooler-type diversions. Staff conduct meetings sitting in bean bag chairs. And the floor plan is open, which Miles says fosters "creativity, egalitarianism, and transparency."

"Real leadership is not in management of people, but in inspiring a purpose and giving people the playground to explore and find their best path to completion," he explains, citing Rochester psychology professor Edward Deci, whose book, *Why We Do What We Do*, introduced Miles to the principle of intrinsic motivation.

Miles describes his journey to the Web world as "serendipitous," a word he uses frequently. A chemistry major who had envisioned a career as an orthopedic surgeon, he was in a state of life planning limbo after a job in a hospital convinced him that medicine was not his calling. Through the Take Five Scholars Program, he was able to spend a fifth year at Rochester pursuing a new interest, humanistic psychology. After graduation, he channeled his energy

▲ **GROUNDING:** Miles, a one-time wanderer and mountaineer, applies the theories of intrinsic motivation that he learned at Rochester to his Web development firm.

into mountain climbing, becoming "an international climbing bum," as he puts it.

Then, on a return from Nepal, en route to Wyoming, the native of Bel Air, Md., made a brief stop in Asheville to visit his brother.

"I fell in love with the mountains, the people, the pace of life," Miles recalls. The one-time wanderer also fell in love with the laptop computer and the Internet, which allowed him to "live anywhere and work everywhere."

Miles speaks regularly in the Asheville community, offering Stephen R. Covey-like tips, such as "Making it in Asheville—7 Principles" to members of the Asheville Area Chamber of Commerce.

In November, Miles became a regular business columnist in the *Asheville Citizen-Times*. In his first column, "Find Clients Who Fit and Avoid Those Who Don't," Miles advised, "Most businesses know what they do best, yet too many pursue and then keep clients who require them to operate outside their realm of expertise."

It's advice consistent with Miles's steady approach, and informed by a hefty dose of motivational psychology. Says Miles, "the purpose of anything is to find fulfillment in the moment." 📍