Where Will the Grandchildren Live?

An Alternative View of Retirement

Mike Nickerson

THIS LETTER TO MY GRANDDAUGHTER LILLIAN was addressed to her when she was two years old. By association, it is addressed to my daughter and her husband and to everyone with children and grandchildren. Having been the children of children of a thousand generations, it is our responsibility to secure the world that today's children are growing into. The times have changed and the concerns we have to address are not the same as when we were children. The letter to my granddaughter outlines that change and the new opportunities it provides.

when your mother was the age you are now, she deeply changed my world view by wrapping her little arms around my neck and calling me "Daddy." Having watched her come into the world, before dawn, one windy November day, it was already clear that I was a father. Yet, until she spoke those words, it hadn't sunk in that I had grown into the responsible role of parent.

Early in January, two years ago, your Mom, now grown up, changed my world again with the words "Dad, you're a granddad." Another landmark. Her Mother and I had managed, one way and another, to maintain a home and provide what she needed to grow up and get an education. When she married your Dad, my responsibility to launch her into the world was fulfilled. The responsibility to raise the new generation is now theirs.

As a grandfather, I'm finding a new role. Playing with you is the fun part. Taking a broad view of the world and looking for problems that might interfere with your parents' ability to provide for you and further, with your ability to provide for your children, is more ponderous.

The last few generations have seen much change. Your parents will recognize more of it when they are not so busy securing your home and providing the care you need to grow. It is we grandparents that have the time and perspective to see the big changes that are shaping up.

At two years of age, you cannot yet read what I want to share. I write to you through your parents and through other parents and grandparents who, together, are witnessing the emergence of an historic challenge.

I remember my grandfather telling me about getting his first car when he was still a young man. Cars didn't exist much before then. Public air travel was still a novelty when I was born in 1951. Ever more and faster transportation spawned the experience of a shrinking world. Little did we know how small the world would become. No longer does the Earth appear huge in comparison to what humans do.

Even so, it is hard to imagine how powerful the human family has become. With language, tools and the ability to cooperate in their use, we can accomplish feats far in excess of anything an individual can even imagine. We are so good at mutual provision that our numbers have mushroomed and our activities expanded to the point that collectively we are capable of overwhelming the Earth.

This is where the historic challenge arises. When I was young, very few people had any notion that the Earth was limited. I was eight before anyone had personally witnessed the Earth as a finite ball in empty space. Before that, calculations could prove that our planet was round, but for most people and throughout times past, the Earth was experienced as a limitless expanse thriving with life.

Our forebears spent thousands of years pushing back natural forces to secure their own place under the sun. It was clear from ancient times that the more people there were to share the work, the better off we were. "Go forth and multiply" echoed through the ages. As our commercial economy evolved out of feudalism, the benefits of expanding commerce became apparent. More goods and services amounted to more

wealth and more wealth has, for many, meant more opportunities in life. The very long period over which such customs and institutions have encouraged expansion has deeply ingrained the value of growth into our understanding of the world.

The problem is that, while growing has served us well for thousands of years, we have now grown to the point where the human family fills the Earth. Collectively, we are stretching the ability of our planet

to provide the materials needed to continue growing and to absorb our waste.

In some cases, like the supply of fossil fuels and the emission of carbon dioxide from burning those fuels, the Earth will not long be able to continue at present rates, let alone feed growing demand. Problems associated with our size and continued expansion will increasingly affect our world until our societies choose to address the underlying cause. Even though it has served us well for a very long time, growth is now the biggest threat that civilization faces.

By the time you are raising families of your own, the need for new systems of mutual provision will be very clear. As your parents and grandparents, we have the responsibility to forecast the circumstances and prepare a suitable foundation upon which new ways of living can take place.

For those who want to see, details about unfolding ecological and economic problems are easily found. So are solutions, if one looks for them.

...while growing has

served us well for

thousands of years,

we have now grown

to the point where

the human family

fills the Earth.

I spent the fifteen years before you were born gathering such information, organizing it and writing "Life, Money & Illusion." That book provides the background for understanding these concerns.

One key point is reproduced here. With growth having been our habit for a very long time, few people grasp the magnitude of our

expansion.

At a 3% growth rate, considered until recently to be a minimum for economic health, it takes twenty-four years for the economy to double. You could be a mother by that time. The economy would have to double again by the time you might be a grandmother. The implication of repeated doubling is well illustrated by a tiny plant called duckweed. Duckweed floats on the surface of ponds. It con-

surface of ponds. It consists of a single leaf, the size of a match head, and a few tiny roots that dangle down into the water. When it has been growing for a while, it splits into two separate leaves, thereby doubling the area over which it captures sunshine. Under the hot summer sun, duckweed can double in a day.

Often seen as a green fringe along the edge of ponds, the tiny plants can double and double again many times, yet not cover more than a small area of the pond. Even though they are growing exponentially, they seem inconsequential. However, when the community of plants grows to cover 1% of the pond surface, consequences are not far off.

1% becomes 2% becomes 4, 8, 16, 32, 64 and then, in less than one more doubling, the entire surface of the pond is covered, cutting off the sun from everything living below. Only four days before the sun is totally blocked off, more than 90% of the pond surface remains open. The last four doublings bring the duckweed to total

dominance.

Human activity has reached the later stages of such exponential acceleration. We are rapidly filling our planet's ability to accommodate us. If the conventional order keeps to its ideology

...conventional,

finance based

retirement plans are

only as viable as the

system of growth

economics. If that

system falters, we will

need another way to

support ourselves in

old age.

of expansion, we will seriously damage Earth's life supporting systems before we can again double in size; before you might have children of your own.

Over my lifetime, I have seen the emerging problems move from theoretical predictions of trouble to come, to accounts of actual problems occurring here and there, to the present situation where every day, serious problems, resulting from the stretching of planetary limits, affect people's lives. The ever more apparent crises testify that the present, business as usual, system is not

serving our long-term interests.

As parents and grandparents, what can we do to assure that today's young will be able to raise families of their own?

Where will they live? How will they manage to provide for their children? There are abundant opportunities, but they are not the same as those found by generations past.

Laying the Foundation for a New World

The surest way to secure the grandchildren's future is to build a foundation upon which they can assure their children quality nutrition and comfortable homes, come what may.

My proposal is a retirement plan which, rather than focusing exclusively on aging pensioners, would seek security in the well-being of younger generations.

At present, most retirement plans consist of regularly putting money into a fund. Such funds then invest the money in whatever will make it grow fastest. Some is invested in productive enterprises that turn materials from the natural world into consumable products. Some is used to speculate in commodity futures, mortgages, national currencies, hedge funds and all manner

> of other derivatives. Both sorts of investments often depend on pressing further upon the Earth's limits.

> While this has seemed to work quite well for at least a couple of generations, the ability of these plans to continue to provide sustenance to support retirees for the rest of their lives is now dependent on ecological stability and public confidence in the system.

Unfortunately, as I write this (Spring 2008), financial markets are shaking seriously. Reassurances that it is only a passing phase

would be more soothing had I not spent more than a decade studying the long term implications of exponential growth. Remember the duckweed. Of particular relevance is the observation that, if the financial pyramid does fall, it will not be like in the 1930s where, with the exception of the drought stricken prairies, there were no physical shortages of natural resources, energy or ecosystem resilience to inhibit recovery. While that generation had only to deal with a lack of confidence in the economic structure, after ninety years of exponentially increasing consumption and waste, we have additional concerns.

The bottom line is that conventional, finance based retirement plans are only as viable as the system of growth economics. If that system falters, we will need another way to support ourselves in old age.

Ours is a period of great transformation. During your lifetime Lillian—the lifetime of our grandchildren—civilization will metamorphose into new forms, or pass away. I have little fear for the human species, because we are very adaptable in the short term. We can eat almost anything and we can live successfully in deserts, the Arctic, rain forests and almost anywhere else on this bountiful planet. Whatever comes to pass, there will be humans around to recreate communities and even societies. What is endangered is planetary organization and the majority of the population that is totally dependent on it.

All organisms are subject to aging and death. Billions of years ago, however, life learned to outsmart time by reproducing new versions of itself. Human societies, like individual organ-

isms can produce new versions of itself.

Each generation recreates human culture in a slightly different form. They gather information from past generations and apply it to new circumstances and new understandings. The change required in your lifetime—the lifetime of those now learning to walk and talk—will be huge.

The change required in your lifetime—the lifetime of those now learning to walk and talk—will be huge.

Thirty-five years ago I became fascinated by the idea of domestic ecosystems. I have always thought that it would be personally fulfilling to live within a community that could provide for its basic needs through interaction with sunshine and the local land and life. With the basics assured, trading over distances would be a matter of choice rather than critical necessity. As problems of environmental overshoot continue to emerge, with little or no sign that the established order is prepared to address the underlying causes, I write this letter with a sense of urgency.

Seeds for the Future

If we were to create a "seed" to see civilization through a coming drought, to spring forth again when the harm done is mostly healed and past, what would it contain? It would hold the necessities of all life: a sun powered process by which nutrient elements can cycle enabling successive generations to build their physical forms. It would also have the means to capture sunshine for warmth and to cycle the materials that we need for clothing, tools and other material parts of our collective body.

To make it all worthwhile, we would also want to cultivate carefully the remarkable ability people have to enjoy life. Indeed, it is this ability which makes the future bright. There are so many ways to enjoy life, through friendship, knowledge, art, sport, and all the other manifes-

tations of Learning, Love and Laughter, that one might consider enjoyment (the propagation of joy into the universe) to be our purpose as a species.

Such a pension plan offers far more than those based on money. As outlined by a philosopher from millennia past, when one loves one's neighbour as one loves oneself the result is everlasting life.

While we pass away as individuals, if we make our communities strong and identify with them, they will last, practically, forever.

For 35 years, Mike Nickerson has studied Cultural Evolution with a focus on adapting our economic process to the biological requirements of living on this planet, which we have grown to fill. With his latest book, "Life, Money and Illusion; Living on Earth as if we want to stay" Mike has been traveling extensively, introducing the Question of Direction and explaining how, if we would only acknowledge that we are grown up as a species and accept the responsibility that entails, a bright future is ours to create.

See www.SustainWellBeing.net for more detail.