The aging of the population is a critical issue at the global level. Some experts call it a "silver tsunami", which will have enormous consequences, especially for societies throughout the developed world: for Japan, North America and Europe. These societies are affected by a combination of past birth rates, increasing life expectancies, progressive improvements in health care and declining fertility. According to the UN report “World Population Ageing 2013” the global share of elderly (aged 60 years and older) increased from 9.2 percent in 1990 to 11.7 percent in 2013 and will continue to grow reaching 21.1 percent by 2050 (United Nations, 2013). Nevertheless, even in developed countries there is a risk that an aging population, as a vulnerable part of the society, can face serious financial difficulties in their “golden” years due to lack of available resources in case of appearance of external economic factors such as economic recession or decreasing number of working population. At the same time, SDG 1 dealing with poverty issues sets a target of building resilience for the poor and those who are in vulnerable situations. Therefore, there are some upcoming policy problems for the next half-century, and present policy-makers have to prepare societies for the consequences of an aging population and their financial insecurity.

Introduction

In 2050 the number of older population is expected to have doubled from the 841 million in 2013, to reach roughly 2 billion globally. At the same time, about two thirds of the world’s elderly live in developing countries, rising to nearly 8 in 10 by 2050 (United Nations, 2013). Financial insecurity and poverty especially in some of these countries is general problem, and the older population can be considered as one of the most vulnerable population groups in these terms.

In developed countries public transfers provided through government, such as pensions and health care, address the problem of financial security among the elderly, as it is the major source of income security after retirement. The role of such financial support varies among developing countries and in majority older population cannot rely on public help; older population relies more on labor income, assets and network of private supporters.

Moreover, public and nonprofit sectors tend to pay more attention to poverty among children than elderly. Even in developed countries, there is competition between the old and the young: allocation of funds should be wisely spread between health care for the elderly and education for children (Jecker, 2012).

The concept of social resilience offers a useful starting point for understanding the mechanisms that hinder or enable local communities and individuals in recognizing and coping with the continuous changes that these demographic changes present.

Individual and Collective Social Resilience: Case Study of Phoenix Metropolitan Area, United States

The United States is going to be one of the leaders in terms of size of aging population in the future. As
the baby boomer generation reaches retirement age in the coming decades, American metropolitan areas face the serious problem of an increased demand for supportive services. This situation is complicated by the fact that many of the elderly will have limited financial resources, leading to a growing number of seniors struggling with poverty and financial insecurity (Bauer et al., 2010). Even though the United States is a leader in economic development, only 30-50 percent of elderly consumption is covered with public support, while federal funding for social services is shrinking, and local organizations will play a key role in supporting the low-income elderly in American metropolitan areas.

From theoretical prospective such processes can be seen as 'slow-burns' for the society or slow continues changes. If we see it a slow-burn, it is possible to make system more resilient to this slow continues disturbance. Adger (2000) introduced a term of social resilience as the "ability of groups or communities to cope with external stresses and disturbances as a result of social, political and environmental changes" and later (Adger et al., 2005) as it is about building institutions for social reorganization and collective action, robust governance systems, and a diversity of livelihood choices.

Social resilience in the literature is described mainly at two levels: individual and community. Resilience researchers that focus on the individual use a common vocabulary centered on the identification of "risks" to human development, and the "protective factors" and "vulnerabilities" in the lives of individuals that influence their ability to positively negotiate these adversities (Wild et al., 2011, Butler et al., 2003, Bonanno, 2004, Ungar, 2012, Reich et al., 2010). At the community (collective) level, resilience is closely tied to the economic and political circumstances of a community, as well as to the strength of its social institutions and social networks e.g. public, private and nonprofit sector (Norris et al., 2008, Maguire and Cartwright, 2008, Hall and Zautra, 2010).

Adaptation can be seen as the best approach to make system more resilient when slow-burn changes occur. It can be considered as a proactive measure to prevent slow changes in the system as well as applied simultaneously with the occurrence of the stressor and slow decline of the system, therefore diminishing negative consequences. In its turn, adaptation includes both adaptive capacity (such as availability of information, skilled workers, financial resources, social infrastructure, public engagement, etc.) and adaptive action or strategy as subcategories (Pelling, 2010).

The current approach was applied to Phoenix Metropolitan Area, one of the most popular places for the retirement in the United States, where qualitative research was conducted in order to understand how metropolitan area adapts to growing number of again population in poverty. It was discovered that that there is shortage of adaptive capacities such availability of social workers, demographic data awareness, diversity of funding sources of public and nonprofit institutions, affordable housing and health care, accessible transportation. However, there are many opportunities for volunteering, which is seen by majority of interviewed stakeholders as the largest capacity for helping to support low-income seniors in the future.

From strategy point of view, local governments and nonprofit organizations in Phoenix metropolitan area mostly play a connector role in linking seniors to government benefits available through various federal and state departments for low-income seniors. Nevertheless, social workers recognized that there will be fewer resources available for their programs and services. The solution they see is stronger partnerships, finding opportunities with minimal costs and maximum outcome. The second hope, mostly of nonprofit actors, is that baby boomers themselves, as a more educated and healthy generation than previous ones will actively support each other, and participate in the work of local nonprofit organizations through volunteering programs. Ashcraft (2008) argues that despite volunteers’ value, their direct service “cannot pick
up the slack left by government budgets cuts and decreased funding for human services. A new way to fund nonprofits must be found for those who believe paid staff can be reduced by recruiting additional volunteers. Volunteers are not ‘free’ labor."

Taking into consideration all of the collected data and ongoing public discussions, it is possible to conclude that ‘responsibilization’ of society — to be more precise, the ‘responsibilization’ of the aging population and especially the baby boomers’ generation and their family members — is taking place, which supports pushing the responsibilities of structural failure, such as the recent economic crisis, insufficient poverty measures, and promised Social Security benefits, from the public sector to individuals. Such approach is focusing on helping individuals to “alleviate their difficulties, rather than allocating resources to address the structural problems that contribute to these difficulties” (Amos et al., 2002, Welsh and Parsons, 2006) relying on individual resilience.

The study in Phoenix metropolitan area research has shown that aging with financial insecurity in the United States is a growing reality, as it is in many countries, and that not all actors that interact with aging populations recognize it. Returning to the case cited earlier, research shows that local actors in the Phoenix metropolitan area are developing strategies for how to cope with the coming demographic change. However, current discussions about financial security in retirement age were found to mainly target future retirees, who still can make different private decisions in order to provide enough financial resources for retirement. The financial insecurity of current- or near-retirement older adults is mainly ignored by important decision makers. Instead, services and programs that can help to prevent personal crises are promoted largely by local nonprofit organizations. Overall, society still tends to promote personal resilience and responsibilization in such cases.

**Issues for further consideration**

A sense of social responsibility should spur a new broadening of the social safety net as in developed as well as in developing countries because of current medical progress, when people’s life expectancy continues to increase, and cultural changes, where many older adults are disconnected from their families and live independently.

The main challenge is to find a balance between individual and social responsibility. It is important to understand to what extent individuals and their families should assume responsibility for their own welfare and be resilient to external shocks, and to what extent there is a social responsibility supported by public capacities to ensure a reasonable quality of life for all citizens, including the elderly? This balance should recognize the power of and limits to both individual and social resilience in creating a social realm that benefits all citizens. Therefore, the following issues could be addressed by decision makers:

- Provide realistic information about financial security in retirement years and engage seniors in planning processes to meet their needs and expectations if possible;
- Raise awareness of the problem of seniors’ financial insecurity among all possible stakeholders, maintain and develop the existing capacities of local organizations that can help to establish social resilience;
- Provide more opportunities to ‘age in place’ for low-income seniors by increasing the capacities of social infrastructure;
- Promote corporate social responsibility (CSR) strategies focused on aging population among private companies.

After the agricultural, industrial, and digital revolutions, we should find a way to make the first step toward an ethical revolution, engaging accumulated resources for a common future. Indeed, “it is not enough for a great nation merely to have added new years to life,” as John F. Kennedy said, “our objective must also be to add new life to those years,” and that would be one step toward meaningful ethical changes in our society.
References


