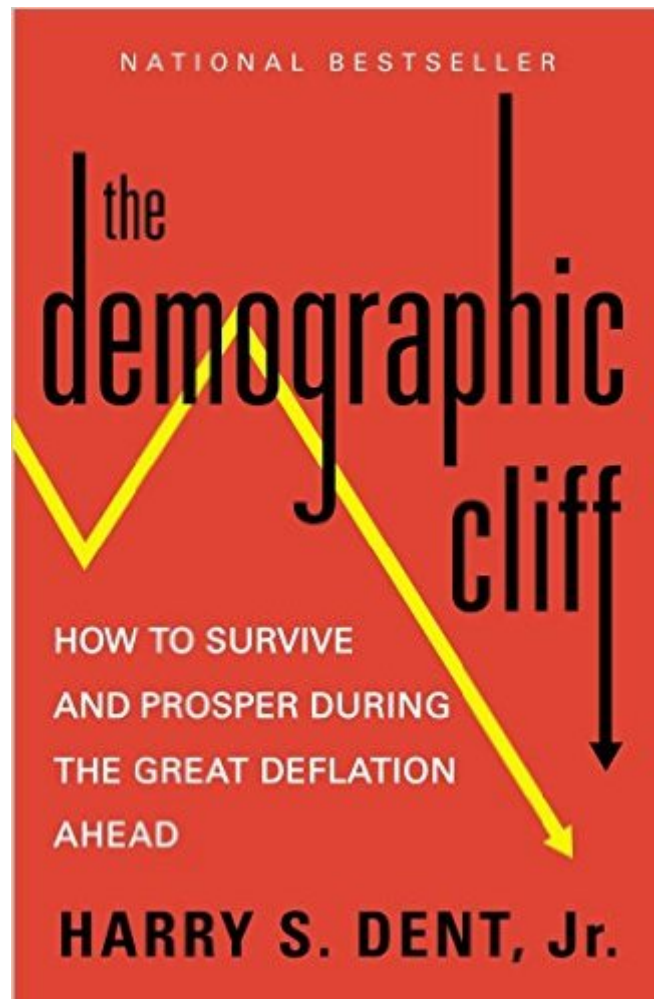


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# The Demographic Cliff: How To Survive And Prosper During The Great Deflation Ahead



## Synopsis

Bestselling author and financial guru Harry Dent shows why weâ€™re facing a â€œgreat deflationâ€• and what to do about it now. Throughout his long career as an economic forecaster, Harry Dent has relied on a not-so-secret weapon: demographics. He can explain why our economy has risen and fallen with the peak spending of generations, and why we now face a growing demographic cliff with the accelerating retirement of the Baby Boomers around the world. Inflation rises when a larger than usual block of younger people enter the workforce, and it wanes when large numbers of older people retire, downsize their homes, and cut their spending. The mass retirement of the Boomers wonâ€™t just hold back inflation; it and massive debt deleveraging will actually cause deflation. Dent explores the implications of his controversial predictions and offers advice on retirement planning, health care, real estate, education, investing, and business strategies.

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## Customer Reviews

This is a very significant book and I would recommend that everyone read it. Unfortunately, in my opinion, the author digresses significantly and often into topics for which he demonstrates very little expertise. I was frustrated and found myself skimming about 40 percent of this book as trash. The other 60 percent was very important and worth it at twice the price. Definitely a recommend, but with the qualification that you be patient and be willing to skip through portions of the book. Mr. Dent does a fabulous job as a demographer and the work he shows is exceptional. He presents one of the strongest cases I've ever seen for future economic cycles...I think everyone should be armed with

this evidence and decide how best to use it. I was so pleased with such a solid fundamental approach to the world's economic situation. Now the bad: Covers topics like sunspots' effect on the US stock market; paints inflation only in the context of dollar value vs. other currencies; delves into politics and oversimplifies (and misrepresents) the positions of various parties; discusses environmental disaster and mischaracterizes the science; He gets way too far into the weeds. He should have stuck with the primary thesis of his book. I'm sorry if that sounds harsh, but this guy comes off as a know-it-all and quite narcissistic. I would fire the editor and publisher for letting this book go so far astray. With the negatives said, the core of this book is fantastic and I expect the science behind his demographics is solid. I am quite glad to recommend this book and I am very happy that I purchased it. This book provides so much insight into the economic cycles and where we are headed from here for the next 20 years or so.

I finally found someone who wrote a book on the economic topic that I think is largely ignored: the coming retirement of millions of baby-boomers and how that is going to effect the economic landscape for the next 30 years. Harry Dent is spot on in recognizing how this shift is likely to cause extremely large changes in spending habits for millions of individuals, and, more importantly, what that means to folks like me that are much younger (37). Mr. Dent does a marvelous job developing his thesis with various graphs supporting the notion that as people age their spending habits change. But that's about as far as he goes. As others have noted, he quickly loses focus (and credibility in my opinion) when he jumps into all sorts of other "wave" theories. This starts in chapter 2 and continues for the rest of the book. I was totally captured by the first chapter (thesis) and by chapter 2 or 3 I just started skimming as he runs terribly off topic. Mr. Dent is rather like a conspiracy theorist: if you believe in one conspiracy you believe in them all. Dent believes in one wave (the demographic wave) but then goes on in nauseating fashion to show a bunch of other waves, which in my opinion are used by fanatics who are trying to sell a product rather than real science. Dent's got an excellent theory and the data to support what will happen to spending levels in different areas over the next 30 years: why the heck is he talking about solar activity? He could have written a detailed book, almost an industry-by-chapter- about exactly what his data shows. But he got lazy. And moreover, he loses credibility because every few pages he says something akin to: "if you go to my website I'll send you a newsletter and you can follow along as we go."

I've always enjoyed Harry Dent but reminded myself to take him and other prognosticators in the realm of Armageddonomics with a grain of salt. This book is another detailed list predictions, albeit

better researched than his other works and in the end, probably more accurate. The author forecasts for the global economy with a focus on implications for America, particularly as we scrape through the current fiscal mess with 77 million baby boomers on the verge of entering what they thought would be their golden years. Dent does not spend time opining as to the root causes as to why demographic pressures have come to bear, be they social, political, religious or other normative variations, but he makes a detailed analysis of the alarming ice berg approaching world economies. Simply put, the birth rates of the most developed economies are being outstripped by their multiplying elderly population, and this will make for a smaller work force, less productivity and catastrophic economic impact that no population is prepared to accept. Everything from anticipated amounts that young consumers spend to the age at which they expect to retire is about to get a major readjustment, like it or not. He even claims that in Japan, adult diapers are outselling infant diapers. In another, he claims research shows that 35% of young Japanese men are no longer interested in sex out of paranoia of getting their wives/girlfriends pregnant and raising a child they cannot afford. I guess condoms are super-expensive in Japan nowadays. Um, ok; we get it, Harry, but unless that statistic can be backed up somehow it's really unnecessary and reeks of hyperbole.

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