

FUTURE TRENDS RESEARCH
COMPILED FOR THE ANNIE E. CASEY FOUNDATION,
FAMILY ECONOMIC SECURITY

Summary of literature, web, and selected interviews

July 2008



28 E. Jackson Boulevard Suite 1700 Chicago, Illinois 60604
Phone: (312) 922-9920 Fax: (312) 922-0955 www.consultmillennia.com

FUTURE TRENDS 2008–2025

A synthesis of literature, web scan, and selected interviews

Summary List of Predicted Changes and Trends

Globalization

Rapid growth of China, India, Asia
Globalization as a “mega trend”
Energy overuse and scarcity
Development of “flat world” job profiles
U.S. skills mismatch

Global Climate Change

Direct effects in North America
Indirect effects of global changes on US

Demographics, Diversity, and Migration

Growing world population
Global urbanization
Youth bulge in Asia, Middle East, and Africa
Aging population in North America, Europe, Japan
Increased diversity and dispersion of populations
Increased mobility and migration
Shrinking households—more people living alone
Transition to adulthood taking longer
More children living in single-parent households
Weakening of nation-states, rise of non-state actors
Trans-nationality
Changes in social service delivery

Persistent or rising child poverty and geographic disparities
Innovations in elder care

Health

Changing patterns of disease and health
Advances in neuroscience

Technology Acceleration

The Semantic Web
Web services
Computing mobility
Openness
Social networking
Micro-generation
Robotics

Education

Workforce becomes less literate
Growth in online education
Projected teacher shortage
Racial, ethnic, and religious profiling
Trends in nonprofit environment

Socioeconomic recruitment
Growth in home schooling
Changing digital divide
General trends in education and learning

Economy and Employment

Increasing risk of systemic financial crisis with prolonged recession
Rising foreclosures
Rising economic inequality and diminishing returns on education
Attention economy
Growth of ethical banking
Growth of peer-to-peer microfinance
Privatization of public infrastructure
Place-based economic strategies

Citizenship and Civic Engagement

Sharp decline in traditional media (TV, newspapers)—move online
Politics moves online
Rise of identity politics

July 2008



<p>Globalization</p>	<p>Rapid growth of China and India, rest of Asia as economic powers</p> <ul style="list-style-type: none"> • “Most forecasts indicate that by 2020 China’s gross national product (GNP) will exceed that of individual Western economic powers except for the United States. India’s GNP will have overtaken or be on the threshold of overtaking European economies.”¹ 	<ul style="list-style-type: none"> • Increased cooperation and human and economic exchange between established and rising powers leads to collaborative solutions for critical challenges arising from globalization, climate change, migration. • Communities that have language and technological skills, and an outward-oriented educational outlook, will be best placed to benefit. 	<ul style="list-style-type: none"> • Increased competition over scarce resources including energy, water, and food leads to conflict, isolationism. • Communities with least investment in technology and language skills, parochial knowledge, will fall behind.
	<p>Globalization “mega-trend”</p> <ul style="list-style-type: none"> • “We see globalization—growing interconnectedness reflected in the expanded flows of information, technology, capital, goods, services, and people throughout the world—as an overarching 'mega-trend,' a force so ubiquitous that it will substantially shape all the other major trends in the world of 2020.”² • In the aggregate, globalization will contribute economic benefits to the U.S. However, market share and jobs will be lost in some sectors.³ 	<ul style="list-style-type: none"> • World economic output likely to have increased by 80% in 2000–2020, and per capita income by 50%. Asia likely to be area of most economic dynamism. • “The greatest benefits of globalization will accrue to countries and groups that can access and adopt new technologies.”⁴ 	<ul style="list-style-type: none"> • Benefits of globalization won't be global. Established powers are likely to see relative decline, while possibility of exacerbated social and income inequalities. • “The transition will not be painless and will hit the middle classes of the developed world in particular, bringing more rapid job turnover and requiring professional retooling.”⁵ • Philanthropy may have to shift some resources to looking at needs of middle classes, rather than only poorest segments.
	<p>Development of new “flat world” job profiles</p>	<ul style="list-style-type: none"> • Individual + PC can compete internationally regardless of hierarchy, social status. Every young American will be competing against young Chinese, Indian, etc. Self-motivation, mental flexibility, and psychological mobility essential to compete. • “Untouchable” jobs will be those that are “special or specialized,” those that are “localized or anchored.”⁶ • New skill sets: collaborators and orchestrators, great synthesizers, great explainers, great leveragers, great adapters, green people, passionate personalizers, great localizers.⁷ 	<ul style="list-style-type: none"> • Low income will not develop untouchable skills while young people in the developing countries will.
	<p>Skills of U.S. workforce will not align with the increasingly competitive demand for knowledge workers worldwide.</p> <ul style="list-style-type: none"> • In India, a religious leader told me, “We are training our young people to be the best in the world so that they will be the universal currency. They will be employable in any country in the world. If other countries become protectionist, and try to keep out our workers, we will be so competitive that eventually, corporation will bring their business here. We will win no matter what.”⁸ 	<ul style="list-style-type: none"> • Knowledge and innovation economy will require lots of skills but not all college level. Workers will need more than a high school degree but will be able to acquire necessary skills in certificate and associates degree programs. • Everyone will have to be a lifelong learner. • Jobs of the future do not exist today. Workers must be constantly learning new things and retooling. • Multi-cultural and multi-lingual candidates will have an advantage. • Forward looking corporations will do a lot of their 	<ul style="list-style-type: none"> • Large corporations will move to where there is a critical mass of skilled employees regardless of country boundaries. • U.S. students will fall behind students from countries that invest in their young people. Protectionist policies will work against American workers.



Predicted Change/Trend	Driving Forces	Opportunities	Risks
Global Climate Change	<p>Climate change in North America—direct effects:</p> <ul style="list-style-type: none"> Warmer temperatures will increase danger to coastal communities Increased likelihood of Katrina-like singularities Increased agricultural production as colder food-producing regions warm <p>Global climate change</p> <ul style="list-style-type: none"> Projected major water and food shortages, and rise in diseases in highly populated vulnerable regions Climate change will likely compound the pressures on natural resources and the environment associated with rapid urbanization, industrialization and economic development.⁹ 	<p>training internally.</p> <ul style="list-style-type: none"> Environmentalists recommend changes to lifestyle, transport, urban infrastructure to mitigate effects of climate change. There is potential for a huge “green economy” with new job categories aimed at effecting needed changes. Retool educational institutions, including high schools, community colleges and higher education to train and certify for emerging green-collar jobs. Integrate green, low-energy principles and practices into all new housing, community development, and enterprise development programs.¹⁰ Support sustainable micro-generation. Establish awards to spur the development of new energy-efficient practices in low-income communities. 	<ul style="list-style-type: none"> Lack of global, national, or regional policies to deal with effects of climate change leave poor communities exposed to worst effects, while richer communities are able to privatize some solutions. "The capacity to adapt is dynamic and is influenced by a society's productive base, including natural and man-made capital assets, social networks and entitlements, human capital and institutions, governance, national income, health and technology. Even societies with high adaptive capacity remain vulnerable to climate change, variability and extremes."¹¹ "Within other areas, even those with high incomes, some people (such as the poor, young children and the elderly) can be particularly at risk, and also some areas and some activities."¹² Increased potential for conflict over natural resources, civil strife
Demographics, Diversity, and Migration	<p>Growing world population</p> <ul style="list-style-type: none"> By 2015 world population will reach 7.2 billion with 95% of growth in large urban areas in developing countries. 	<ul style="list-style-type: none"> "In some developing countries, these same trends will combine to expand the size of the working population and reduce the youth bulge—increasing the potential for economic growth and political stability."¹³ 	<ul style="list-style-type: none"> Population growth, combined with competition over resources and weak governance could lead to greater political instability and conflict.
	<p>Global urbanization</p> <ul style="list-style-type: none"> Global population is now more than 50% urban for first time in human history; marked by growth of mega-cities in developing countries. This growth is driven not by economic opportunity, but by collapse of rural economies linked to globalization of agriculture. Trend may be accelerated by global climate change.¹⁴ 	<ul style="list-style-type: none"> Communications technology and telecommuting, and move toward virtual organizations, allow decentralization of businesses, encourages smaller units of production. This allows new kinds of investments and entrepreneurship in non-urban areas around the world.¹⁵ 	<ul style="list-style-type: none"> World becomes characterized by mega-cities where slums without public services or adequate infrastructure surround gated communities hyperlinked to each other and other enclaves of wealth by first-rate privatized infrastructure. Increasing conflict over limited resources drives large migrations and disrupts global economy. Destruction of surrounding economies as huge populations cluster around cities.
	<p>Youth bulges in Middle East, parts of Africa, and Asia</p> <ul style="list-style-type: none"> These parts of the world have huge numbers of children and youth. This trend is expected to begin to taper, but effects will be long-lasting.¹⁶ 	<ul style="list-style-type: none"> Huge numbers of motivated and able workers spur economic, social, and scientific activity and innovation. Much of this stays at home, but some is exported to aging societies. 	<ul style="list-style-type: none"> Huge numbers of frustrated youth are unemployed and undereducated. Many leave to join an ill-educated underclass in richer countries. A few become radicalized contributing to political instability.
	<p>Aging population in North America, Europe, Japan</p> <ul style="list-style-type: none"> "Many thousands of people born this year will live through the 21st century and see the advent of the 22nd century. For example, while there were only 200 centenarians in France in 1950, by the year 2050, the number is projected to reach 150,000—a 750-fold increase in 100 years."¹⁷ 	<ul style="list-style-type: none"> Medical breakthroughs increase quality of life for older people. Flexible working by remote technologies allows some to participate in the economy later in life on their own terms allowing society to benefit from accumulated experience and wisdom. Migration injects new dynamism, skills, and ideas into aging societies.¹⁸ 	<ul style="list-style-type: none"> Health care systems stressed; Fewer workers paying for large retired population will burden economy and make it less dynamic. As population ages, countries that are resistant to migration will find themselves with aging, largely homogenous workforces that may not compete well in a global economy. Growing number of elderly poor will have lowest quality of

Predicted Change/Trend	Driving Forces	Opportunities	Risks
			life, least access to specialized services to meet needs.
	<p>Increased diversity—shrinking white population as proportion of whole; linked to increasing immigration and legacy of past immigration</p> <ul style="list-style-type: none"> • Immigrant populations more dispersed away from major urban centers • More countries will be multi-ethnic and will face the challenge of integrating migrants into their societies while respecting their ethnic and religious identities. 	<ul style="list-style-type: none"> • What it means to be "American" is redefined as more inclusive and based on values and rights, rather than ethnicity and legacy privileges of early settler groups. • Previously excluded groups have more access to power and their voices are heard more. A more diverse country is better placed to remain competitive, creative, and dynamic in the world economy. • Younger incoming immigrant population will offset aging native-born or long-settled population. Immigrant populations, initially drawn by agricultural jobs, revitalize small towns depopulated by rural flight and bring new economic demand to these regions. 	<ul style="list-style-type: none"> • Greater conflict and divisive politics as long-dominant groups' power and privilege is challenged • Reassertion of nativism • Increased competition between African Americans and newer immigrant groups • Federal and state governments increasingly differentiate between citizens and non-citizens in granting rights and resources, fostering excluded sub-groups.¹⁹
	<p>Language diversity threatened</p> <p>Language shift resulting in the extinction of minority languages is rapidly accelerating in all parts of the world and that language revival, maintenance, and retrieval efforts have not been entirely successful. In 1994, UNESCO estimated that 90% of the world's languages could be extinct by the mid-21st century.</p>	<ul style="list-style-type: none"> • Globalization and the Internet provide tools for linking small and diverse language communities across distance. 	<ul style="list-style-type: none"> • Some sociologists and linguists believe that globalization and the Internet have been a disaster for language diversity.²⁰
	<p>Increased mobility and migration</p> <ul style="list-style-type: none"> • Globalization means increasing "virtual" and physical mobility for many. • Environmental and sociopolitical effects of global climate change may exacerbate large flows of people with few resources. 	<ul style="list-style-type: none"> • Mobility can help even out demographic imbalances as younger workers move toward jobs vacated by older workers in countries with low birthrates and skills can move to where they are in demand. • Cultural mixing can generate new ideas, enterprises, and social movements trans-nationality. 	<ul style="list-style-type: none"> • Nativist backlashes against migrants • Large subgroups will be excluded from legal movement by racial and ethnic profiling and fears of terrorism as states use technology to further enforce and refine visa and immigration policies. • Pent-up demand for mobility will be met by increased human smuggling, trafficking and exploitation.
	<p>Shrinking households—more people living alone</p> <ul style="list-style-type: none"> • From 1970–2003, the number of 1–2 person households rose from 46% to 60%. 	<ul style="list-style-type: none"> • Opportunities to develop new kinds of housing infrastructure that accommodate these choices and trends, but foster community and use resources efficiently 	<ul style="list-style-type: none"> • If trend persists, rising number of elderly living alone could pose challenges for care services. • Inefficient use of housing and other infrastructure forces up rents and house prices.²¹

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	Transition to adulthood taking longer <ul style="list-style-type: none"> • Young adults are living at home longer and relying on parents for financial support, health insurance. • Young people may return home several times between jobs and education spells. • This trend is related to numerous economic and social factors. 	<ul style="list-style-type: none"> • Evidence that delaying marriage and childbearing can lead to better long-term economic outcomes • Delaying independence allows more investment of resources in education, providing better long-term prospects. • Opportunities to investigate how to prepare families and other social institutions for this extended support 	<ul style="list-style-type: none"> • Minority youth are delaying marriage, but not necessarily childbearing. Trends vary across socioeconomic groups. • As this trend becomes confirmed and extended, family support becomes part of the “cost of business” for a successful transition to adulthood; young people without stable homes to go back to will be more vulnerable and will struggle. • Trend may contribute to growing inequality.²²
	More children living in single-parent households <ul style="list-style-type: none"> • Number of single-parent households rose from 3 million in 1970 to over 12 million in 2003. 	<ul style="list-style-type: none"> • Government and nonprofit sectors develop and test evidence-based, needs-led services and supports that allow single parents to pursue education and work while supporting their children to achieve good outcomes. 	<ul style="list-style-type: none"> • Children in single-parent households tend to be poorer and do less well on a number of outcome measures. • Minority children are disproportionately affected.²³
	Persistent or rising-child poverty and geographic disparities <ul style="list-style-type: none"> • 13 million U.S. children live in poverty 	<ul style="list-style-type: none"> • Opportunities to learn from states with best child outcome indicators, especially within poorest communities • Support nonprofits and social services that focus on prevention and early intervention using evidence-based and proven models.²⁴ 	<ul style="list-style-type: none"> • A large body of evidence shows that growing up in poverty has devastating effects on morbidity and mortality, brain development, cognitive skills, safety and other child outcomes, and carries well into adult life. • Certain regions of the U.S. lag very far behind others, creating pockets of persistent disadvantage; poverty is not the same all over the country.
	Innovations in elder care <ul style="list-style-type: none"> • As population ages, there will be a pressing need for new ways for large numbers of older people to live healthy, happy lives long into old age surrounded by community and love. There are challenges to the traditional nursing home. 	<ul style="list-style-type: none"> • New kinds of community-based elder care such as the “green house” model, which creates small, homelike and loving communities, where residents and workers develop close, long-term relationships with each other.²⁵ • Senior citizens are able to participate in every aspect of life for longer. 	<ul style="list-style-type: none"> • Nursing home industry becomes increasingly focused on profit rather than quality of life and community.
Health	Changing patterns of disease and health <ul style="list-style-type: none"> • “By 2025: In developed countries, non-communicable diseases will remain dominant. Heart disease and stroke have declined as causes of death in recent decades, while death rates from some cancers have risen.”²⁶ • Steady increases in mental health disorders over past fifty years, including anxiety disorders, depression, suicide, substance abuse, autism, especially among children; causes of these secular increases are not well understood.²⁷ 	<ul style="list-style-type: none"> • Evidence-based practice brings medical and social service closer together, providing a continuity of holistic and needs-based services across the lifespan. • Better understanding of genetic/environment interaction allows design of new interventions that combine medicine and social work. • Better screening allows more prevention and early intervention. • Opportunities to explore how disabled workers can join the knowledge economy using new technologies 	<ul style="list-style-type: none"> • Developed economies struggle with chronic diseases, such as obesity and diabetes. Health costs are prohibitive, and families struggle with maintaining enough health to be productive members of society. <ul style="list-style-type: none"> □ Increasing chronic illness □ Increasing mental illness □ Increasing disability²⁸ • Environmental pollution and aging impact health.

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<p>Advances in neuroscience offer opportunities for radical interventions, especially for children.</p> <ul style="list-style-type: none"> • “The implications of neuroscience and biotechnology advancements are extensive. Many will have the potential to dramatically alter the way nonprofit agencies design and deliver their behavioral health services, home health care programs, and services to disabled populations.”²⁹ 	<ul style="list-style-type: none"> • Advances in neuroscience and gene/environment interactions provide opportunities to design education and services that improve emotional and cognitive development for children, and focus on prevention especially in poorer communities where accumulated disadvantage and multiple risks contribute to poor outcomes. • Growing body of evidence shows that effective interventions focus on the child as well as the parents. • Invest “where the return is highest”—early investment in children pays off in terms of better outcomes into adulthood.^{30 31 32} 	<ul style="list-style-type: none"> • Children of well-off families will benefit from best prevention and treatment services. Children in vulnerable and disadvantaged communities will fall further behind.
<p>Technology Acceleration</p>	<p>The Semantic Web</p> <ul style="list-style-type: none"> • Move toward information systems that “understand” the meaning of data.^{33 34 35} 	<ul style="list-style-type: none"> • The ability to unlock knowledge that humans can use in their personal lives and communities, from disparate sources that cannot currently be easily integrated—a potential solution to information overload. Examples: <ul style="list-style-type: none"> □ Better e-government services □ Better public health monitoring and response □ For nonprofits and other social service providers, clients utilizing their computers for e-services, information searches, diagnostic protocols and self-referrals for treatments services; many treatments services will be delivered through the Internet. 	<ul style="list-style-type: none"> • Governments, corporations, and other unaccountable bodies develop more capacity to abuse personal information for social control and coercion.
	<p>Web Services</p> <ul style="list-style-type: none"> • Better interoperability between machines—and between machines and humans 	<ul style="list-style-type: none"> • Web services hold radical possibilities for how people might work across all geographic boundaries and optimally use human skills, capacities, and work time. • Accelerating the move toward “virtual organizations” allowing people to collaborate—act and form social movements that were previously impractical • Web services could be used to create viable local markets for knowledge, skills, and services to generate new economic opportunities and facilitate exchanges that would not happen currently. Example: Amazon's Mechanical Turk and Fulfillment Service could allow people with relatively few resources to establish viable businesses. 	
	<p>Computing Mobility</p> <ul style="list-style-type: none"> • The decline of the personal computer as the center of human/machine interactions and the democratization of network access • By 2007, “62% of American adults have either accessed the Internet wirelessly or used non-voice data applications, such as texting, e-mailing, taking a picture, or recording video, with a handheld.”³⁶ 	<ul style="list-style-type: none"> • Mobility means that the population using the Internet is more diverse and reflective of the country's demographics. • Collaboration and participation in social movements and access to services becomes easier; ubiquitous access to services and information • Mobile devices become powerful tools for social organizing and new political movements and education. 	<ul style="list-style-type: none"> • Marketing becomes more ubiquitous and inescapable. • Individuals must give up more privacy to obtain services and information. • Those with the most technical savvy and resources have the highest profile and impact in public discourse. • Information is atomized into digestible chunks with loss of depth and complexity.

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<ul style="list-style-type: none"> Hispanics and African Americans lead the way relative to white Americans. Prediction that within a few years "a significant portion, if not a majority, of the human race will be carrying around supercomputers linked at speeds faster than what we consider broadband today."^{37 38} 	<ul style="list-style-type: none"> Emerging Mobile Learning (m-learning³⁹ movement) Examples of early adopters: <ul style="list-style-type: none"> Mobile Commons⁴⁰ Personal Democracy Forum⁴¹ The Open University of Malaysia has just launched an m-learning initiative. 	
	Openness <ul style="list-style-type: none"> Open-source movement, increased accessibility of information 	<ul style="list-style-type: none"> The increased accessibility of data over the network means that people can know more about themselves and their communities. There are movements to enshrine the principles of openness in law. 	<ul style="list-style-type: none"> Undemocratic policies that prevent people from acquiring data about themselves from the institutions that collect it or poor security policies that allow criminals to gain access to data that is assumed to be private or secret
	Social Networking <ul style="list-style-type: none"> One-in-five Americans overall (22%) uses an online social networking site such as MySpace or Facebook; this rises to 67% for the 18–29 age group.⁴² "Substantial numbers of young people say they have gotten information on the [2008 election] campaign or the candidates from social networking sites such as MySpace and Facebook. Overall, more than a quarter of those younger than age 30 (27%)—including 37% of those ages 18–24—have gotten campaign information from social networking sites. This practice is almost exclusively limited to young people; just 4% of Americans in their 30s, and 1% of those ages 40 and older, have gotten news about the campaign in this way."⁴³ 	<ul style="list-style-type: none"> Social networking pervades activities such as lending, politics, personal relationships, education, facilitating connections and activities that were not previously possible.⁴⁴ 	
	Micro-generation <ul style="list-style-type: none"> Micro-generation "is the generation of zero or low-carbon heat and power by individuals, small businesses, and communities to meet their own needs." (Wikipedia) This is sometimes called "distributed energy." Dean Kamen, the inventor of the Segway, along with Iqbal Qadir, founder of Grameen Phone, are amongst the pioneers in this area, working to bring electricity and clean water to rural villages with units the size of a washing machine.⁴⁵ 	<ul style="list-style-type: none"> Wide range of technologies, including wind, solar, fuel cells, and super-efficient combustion of resources (such as cow dung); opportunities for research and support Opportunities for new range of jobs in emerging micro-generation industry Move toward such energy can be driven by small groups and communities, rather than governments and large utilities. Cheaply micro-generated power can be sold back to national grids as source of income. Could spur prosperity in developing country areas long deprived of electricity, helping them join global knowledge economy 	<ul style="list-style-type: none"> Governments have been slow to provide investment, regulatory framework supporting micro-generation. Existing infrastructure does not support it.
	Robotics <ul style="list-style-type: none"> "Robots will not simply mimic human actions, but use their unique abilities and advantages in ways that humans cannot duplicate. DARPA is currently investigating Unmanned Ground Combat Vehicles (UGCVs), surgical and medical-assistant robots, and robots that autonomously service and repair satellites."⁴⁶ 	<ul style="list-style-type: none"> "Robots that are agile and autonomous are well-suited for jobs that are 'dull, dirty, and dangerous' and will significantly change the way we live."⁴⁷ 	<ul style="list-style-type: none"> While offering some possibilities for protecting workers from dangerous jobs, robots may also eliminate jobs—replacing people with robots.

Predicted Change/Trend	Driving Forces	Opportunities	Risks
Education	<p>Workforce becomes less literate in reading and math by 2030, in part due to large influx of immigrants who have had poor educational opportunities.⁴⁸</p> <ul style="list-style-type: none"> • “For the first time in close to 100 years, levels of literacy and numeracy are predicted to decline in the next two decades.”⁴⁹ 	<ul style="list-style-type: none"> • More effort will be needed to connect students with education and keep them involved in it. Financial support is the key. 	<ul style="list-style-type: none"> • Learning institutions will focus attention on better educated and more lucrative students and contribute to a growing economic underclass as few will be willing to meet the needs of those least prepared for education.
	<p>Growth in online education</p> <ul style="list-style-type: none"> • Enrollment is growing at almost 10% annually—faster than traditional college/university enrollment. 	<ul style="list-style-type: none"> • Some universities that have emphasized online courses have seen enrollment in underrepresented groups increase dramatically. Example: “The University of Maryland University College, a primarily online institution for the state, has an enrollment that is 32% black, higher than any other institution—and 30% of its degree recipients are black.”⁵⁰ • In Canada, it is demonstrated that rural and small-town students are more likely to use Internet-based distance learning than other students. 	<ul style="list-style-type: none"> • As online education becomes a cheaper, more efficient way to deliver education, traditional education experiences associated with liberal arts education become rarer or available only to elites.
	<p>Shortage of teachers</p> <ul style="list-style-type: none"> • 50% of public school teachers expect to retire or leave teaching in coming years. 	<ul style="list-style-type: none"> • Opportunities to support or innovate in programs to attract individuals from other careers into teaching; Example: Chicago Teaching Fellows 	<ul style="list-style-type: none"> • Increased competition for declining pool of qualified teachers leaves underfunded school systems even worse off.
	<p>School recruitment based on socioeconomic status rather than traditional affirmative-action criteria</p> <ul style="list-style-type: none"> • Universities shifting away from pure minority recruitment strategies to ones focused on socioeconomic disadvantage more broadly as evidence shows “socioeconomic achievement gap” is key to differences in educational success.⁵¹ 	<ul style="list-style-type: none"> • A wider range of students may benefit from programs designed to support those who have had fewer advantages contributing to long-term economic success. Families that have not usually had access to such programs could use them to improve economic and educational prospects. • Stigmas associated with affirmative action may be diminished since it would be harder to attach labels to people based on perceived characteristics. 	<ul style="list-style-type: none"> • Opponents of any kind of affirmative action use this shift to weaken support for programs that have allowed historically disadvantaged groups to achieve potential. • Specific vulnerable subgroups that benefited from previous policies may not benefit from new approaches.
	<p>Growth in home schooling</p> <ul style="list-style-type: none"> • Recent statistics are scarce, but there is some evidence that home schooling now encompasses a sizable minority of U.S. children. • It is particularly associated with religious homes, particularly, Christian, but according to some reports, increasingly Muslim. 	<ul style="list-style-type: none"> • Combined with online learning, social networking and flexible school systems, home schooling could provide viable options for children ill served by traditional school schedules and systems. • There are few reliable studies on the long-term effects of home schooling on economic success. More rigorously evaluated pilots could be done with the goal of enhancing the economic skills and assets of vulnerable communities.⁵² 	<ul style="list-style-type: none"> • Associated with an increase in identity politics, home schooling may atomize society, creating groups who share few common values with mainstream society. Because of its intensity, children living in two-parent households are likely to be the greatest beneficiaries of advantages of home schooling.
	<p>The digital divide in home broadband still exists but is narrowing rapidly on some dimensions.</p> <ul style="list-style-type: none"> • In 2007 number of African American homes with broadband tripled to 40% since 2005, closer to catching up with whites at 48%. • Rural gap is also closing. 	<ul style="list-style-type: none"> • A 2006 MIT study for the U.S. Department of Commerce confirmed “that broadband access does enhance economic growth and performance, and that the assumed economic impacts of broadband are real and measurable.”⁵⁶ • Extending broadband to rural areas and underserved 	<ul style="list-style-type: none"> • Broadening and deepening of digital divide

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<ul style="list-style-type: none"> • Still socioeconomic lag⁵³ • There is a global digital divide, with the U.S. falling behind its competitors. • In Silicon Valley, the home of the U.S. high-tech industry, only 51% of homes have access to broadband networks (greater than 200kbs per second).⁵⁴ By contrast, 65% of the households in Japan and 94% in South Korea are wired to at least that speed.⁵⁵ • Unlike competitors, the U.S. lacks a national strategy to make broadband universally accessible. 	<p>rural communities, both in terms of infrastructure and promoting technological literacy, may help stimulate economic opportunity.</p> <ul style="list-style-type: none"> • Develop a national strategy for broadband access to catch up with other countries. • Fastest growing Internet users are Latino, African American, and older Americans. • Digital divide is nearly closed. The gap is in Internet usage at home and access to broadband. • 75% of American homes have computers in their homes. • TV's penetration in the poorest homes is almost 100%. • Access to Internet via hand-held devices rising rapidly. 	
	<p>General trends in education and learning</p> <ul style="list-style-type: none"> • Knowledge collectives support open sharing of information and learning; remixing of knowledge • Education is unbundled, creating new pathways to education provided by a range of educational providers. • Personalized learning • Simulated learning environments⁵⁷ 	<ul style="list-style-type: none"> • Enormous potential for innovations in teaching and learning in disadvantaged community • Customized learning solutions that address barriers 	<ul style="list-style-type: none"> • Lack of access to advance technologies hold disadvantaged communities back even more.
Economy and Employment	<p>Increasing risk of systemic financial crisis with prolonged recession</p> <ul style="list-style-type: none"> • While the reality of recession is non-controversial, there are increasing predictions of a major systemic financial crisis with losses of \$1 trillion or more as the sub-prime crisis rolls through the “shadow banking system” of non-bank, lightly regulated financial institutions.⁵⁸ 	<ul style="list-style-type: none"> • Alternative forms of financing, such as peer-to-peer (P2P) and ethical banking • Reform of financial regulation to protect low-income families and communities from irresponsible lending practices • Support for nonprofit “safety nets” for hardest hit families • Possible resurgence of local economies 	<ul style="list-style-type: none"> • Prolonged and deep recession with high unemployment • Government bailout through inflation, with rising prices hitting poorest and most vulnerable • Middle-class families will see wealth wiped out as house prices fall 20–30%. Many will slip from middle class to poor. • Rising homelessness • Rising crime • Local and state governments cut services as revenue drops sharply.^{59 60 61}
	<ul style="list-style-type: none"> • The U.S. workforce will increase in size but at a slower pace than in the past 10 years. • Workforce composition will shift toward a more balance distribution by age, sex, and race/ethnicity. There will be a more even distribution across age groups. Female labor force participation is increasing while male rates are declining. • Immigrants will be largely responsible for increase in racial and ethnic diversity in the workforce. • Over the next 20 years, there is going to be a deceleration in the global labor force. Over the next two decades, slightly more than a quarter of the increase in working-age manpower is expected to accrue in Sub-Saharan Africa. If we consider India and Sub-Saharan Africa together, we will account for more than half of the world's prospective increase in potential labor force.⁶² 	<ul style="list-style-type: none"> • “Slower labor force growth will encourage employers to adopt approaches to facilitate greater labor force participation among women, the elderly, and people with disabilities.” • Greater emphasis on retraining and lifelong learning in order to stay competitive in global economy • “Employees will work in more decentralized, specialized firms, and employer-employee relationships will become less standardized and more individualized.” • Technology will allow more distance work and will make the recruitment of more people with disabilities possible. 	<ul style="list-style-type: none"> • Shift away from permanent lifetime jobs; more non-standard employment • This decentralized workforce will be difficult to organize and exploitation of workers will be hard to find and regulate. • Employers will continue to move toward more personalized benefits structures that shift cost burden of benefits onto the employee. • U.S. law and regulation regarding employment, hours, wages, benefits, occupational health, and safety may be out of sync with desirable market conditions.⁶³

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<p>Rising foreclosures</p> <ul style="list-style-type: none"> Estimates indicate that two million or more homes will go into foreclosures in coming years due to the sub-prime crisis and recession. 	<ul style="list-style-type: none"> Ethical banking and nonprofit-supported housing programs could help working families to buy previously unaffordable homes. Sharp increase in demand for affordable rented accommodation 	<ul style="list-style-type: none"> Sharp rise in homelessness Some communities will face collapse as large numbers of houses are empty. Local governments will see sharp drops in revenue, affecting schools and other services.
	<p>Rising economic inequality and diminishing returns on education</p> <ul style="list-style-type: none"> The value of a college education in terms of wages for most Americans has been diminishing over time, while a few at the very top have done better and better. "The 2006 Economic Report of the President tells us that the real earnings of college graduates actually fell more than 5% between 2000 and 2004. Over the longer stretch from 1975 to 2004 the average earnings of college graduates rose, but by less than 1% per year."⁶⁴ 	<ul style="list-style-type: none"> New policy reforms that increase access to grants and loans for higher education 	<ul style="list-style-type: none"> Rising inequality leads to oligarchy with a tiny elite ruling the country. "Should we be worried about the increasingly oligarchic nature of American society? Yes, and not just because a rising economic tide has failed to lift most boats. Both history and modern experience tell us that highly unequal societies also tend to be highly corrupt."⁶⁵
	<p>Attention economy</p> <ul style="list-style-type: none"> The principle behind the attention economy is that in an information-rich world, providers will compete over what it is that information "consumes," which is "attention." Closely related to rise of information technology 	<ul style="list-style-type: none"> Systems that filter information and reduce it to that which is most relevant for a specific need will help to solve problem of "information overload." "Attention transactions" in which consumers trade their time, will replace many financial transactions.⁶⁶ Attention economics had created an interest in "attention rights" and the commoditization and quantification of attention. 	<ul style="list-style-type: none"> "Attention economics" is currently largely focused on ways to make advertising more effective. This may lead to a situation where people are more manipulated and less of their time is available for productive or developmental activities.
	<p>Growth of "ethical banking," which considers social value of investments, including alternatives such as Islamic banking^{67 68}</p> <ul style="list-style-type: none"> "The shift towards more green banking products and services may well be the most definitive trend in the retail banking industry in a generation. The development of environmentally focused products is snowballing in 2007: while ethical mortgages have become a key product focus, green loans, credit cards and deposit accounts are inching towards the mainstream."⁶⁹ 	<ul style="list-style-type: none"> A wider range of banking products and practices focused on social goals, as well as profit, can be harnessed to divert capital to communities that have historically had a difficult time getting credit to support economic activity or social development. "Green" financing instruments can be harnessed to push changes in lifestyle and the economy that mitigate effects of global climate change. Opportunities to support development of standards and benchmarks to demonstrate impact of new banking practices analogous to "organic" label for food 	<ul style="list-style-type: none"> Some traditional banks are simply repackaging their old practices as "ethical" to burnish their images with consumers who already have access to capital.

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<p>Growth of peer-to-peer lending and micro-finance</p> <ul style="list-style-type: none"> Peer-to-peer (P2P) micro-finance lending sites like Prosper.com have pioneered this, however traditional financial institutions are now looking at how they can finance this model. The principle “is very similar to local micro-finance companies that operate in Asia and Latin America. Families, neighbors or friends lend amongst themselves to the benefit of the community as the groups are closely knit and trust is not usually an issue.”⁷⁰ 	<ul style="list-style-type: none"> Combined with social-networking, such lending might be harnessed to finance a whole range of social and community activities that would fall outside the interests of traditional lenders. This could facilitate both small business development or community-led neighborhood projects, or trans-national projects. It may provide additional sources of student loans for traditional and non-traditional learning. Access to venture capital is democratized and decentralized. “New bottom-up financial infrastructures will leverage social accounting tools, reputation systems, and peer-to-peer connectivity creating access to credit, savings, and insurance for urban residents cut off from traditional institutions. . . . Micro-finance experiments will utilize social networkers to secure loans in communities where traditional lending practices may not succeed, like those pioneered in developing countries like the Grameen Bank.”⁷¹ 	<ul style="list-style-type: none"> Opportunity for borrowers “routinely ignored by banks”
	<p>The importance of place in a global economy</p> <ul style="list-style-type: none"> Rejection of global corporatization leads to renewed interest in local economic systems.⁷² 	<ul style="list-style-type: none"> Development of local food systems that address need for jobs (growing, distribution, preparation) Local food systems that address dearth of healthy foods, food deserts Localized or anchored jobs that are best provided by people who live in an area connected to education and training; career pathways If intentionally tied to local economic development efforts offer hope for secure employment. 	<ul style="list-style-type: none"> Susceptibility to local economic swings and changes in industry mix Localized jobs may be in low-paying sectors of the economy.
	<p>Privatization of public infrastructure</p> <ul style="list-style-type: none"> Roads, bridges, airports, and other traditionally publicly managed and funded assets are being sold or leased over long periods to private firms. These firms make an upfront payment for the asset and then receive the previously public revenue streams (from tolls, fees, etc.). 	<ul style="list-style-type: none"> Deals often involve injection of capital for repair or upgrading of long-neglected infrastructure. Governments receive large cash bounties. Investment may provide initial boost in employment. 	<ul style="list-style-type: none"> Governments use proceeds from sale of long-term publicly financed and difficult-to-replace assets to make up short-term deficits in public spending. Infrastructure planning and development prioritizes potentially profitable projects over ones that meet other social and community needs and priorities. Monopoly pricing (tolls, fees almost always rise) shut out low-income people or relegate them to inferior, neglected “unprofitable” public infrastructure.⁷³
<p>Citizenship and Civic Engagement</p>	<p>Shift to new online media amidst drastic declines in newspaper circulation and TV news viewership</p> <ul style="list-style-type: none"> Decline of traditional media; disappearance of the city-based daily newspaper as old business model collapses; news-gathering consolidated, as local reporters are laid-off 	<ul style="list-style-type: none"> Opportunities to support community-based, non-profit media (example: <i>Chicago Reporter</i>) and new media that can give voice to concerns and needs of traditionally excluded communities through high-quality investigative journalism disseminated through new online media forms.⁷⁴ 	<ul style="list-style-type: none"> Very little hard local and community news will be covered, as newspapers disappear. As few are left to do the heavy-lifting of daily reporting, concerns of many communities will be even less known and communicated.^{75 76}
	<p>Politics is increasingly done online</p>	<ul style="list-style-type: none"> More people are informed about and spurred to 	<ul style="list-style-type: none"> More people are informed, but information is not

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<ul style="list-style-type: none"> • “About one-in-six Americans (16%) have sent or received e-mails with friends and family regarding candidates and the campaign, and 14% have received e-mail messages from political groups or organizations about the campaign.”⁷⁷ 	<p>participate in political process.</p> <ul style="list-style-type: none"> • Campaigns can rely less on large donors and more on grassroots.⁷⁸ 	<p>substantive.</p> <ul style="list-style-type: none"> • Campaigns speak to narrowly targeted audiences, diminishing space for “national” or broad-based discussion. • Those still behind in the digital divide are further distanced from political participation.
	<p>Weakening of the nation state, as non-state actors become more powerful and organized.</p> <ul style="list-style-type: none"> • Technology will facilitate rise of global interest groups and virtual communities that complicate ability of states to govern. Other “non-state actors,” including corporations, are increasingly influential. • Functions of states are “denationalized.”⁷⁹ 	<ul style="list-style-type: none"> • States have failed to meet the needs of large segments of their populations. Individuals and communities that are organized and connected will be able to pursue their goals through a growing number of means, working in concert with other people to pursue previously unimaginable goals and agendas. • Groups like MoveOn.org become more global, common, and influential. • Development of “global politics” and trans-national legal regimes 	<ul style="list-style-type: none"> • Lack of accountability and transparency; marginalization of traditional forms of governance and democracy lead to deeper disenfranchisement of some groups and greater risk of political and social instability.
	<p>Trans-nationality</p> <ul style="list-style-type: none"> • Globalization has fostered trans-nationality. In contrast to old models of migration, where immigrants lost ties to their home country and immersed themselves in the receiving country, they now form trans-national communities with a foot in both.⁸⁰ 	<ul style="list-style-type: none"> • U.S. cities with trans-national communities are well placed to become or enhance their roles as global cities. • Increased international trade and exchange between cities hosting trans-national communities • Hybrid cultures make the “best of both worlds.” • Workers and capital can move across trans-national axes flexibly as opportunities arise but with potentially fewer dislocations. 	<ul style="list-style-type: none"> • “Local” and “national” identities are further fragmented and roles of states challenged with instability during transactions. • Communities that could benefit from trans-nationality are blocked by repressive border regimes (e.g., EU-North Africa, U.S./Canada-Mexico, South Asia-Australia).⁸¹
	<p>Racial, ethnic, and religious profiling</p> <ul style="list-style-type: none"> • New data-sharing and mining technologies make it possible for governments to discriminate amongst citizens based on perceived characteristics. Already in the U.S., specific subgroups such as Arab Americans, Muslims, African Americans, political activists, and others are subjected to various degrees and kinds of profiling in citizenship applications, air travel, employment, and law and border enforcement.^{82 83} 	<ul style="list-style-type: none"> • Support community-based advocacy efforts to ensure that personal and community-focused information is not abused by authorities or corporations to discriminate or exclude 	<ul style="list-style-type: none"> • Technology allows the <i>de facto</i> creation of multiple classes of citizenship, where computer systems apply differential treatment based on algorithms. • With no recourse to challenge these designations, individuals belonging to unpopular groups are left more alienated, vulnerable, and insecure. • Civil rights violations are automated, routinized, and invisible—and largely socially acceptable.
	<p>Trends in nonprofit environment</p> <ul style="list-style-type: none"> • Financial insecurity for organizations due to stressed state budgets and reduced federal funds • Changes in philanthropic expectations; social entrepreneurship, using business models to accomplish social goals, is becoming mainstream; emphasis on outcomes, impact, and differentiation • Scrutiny increasing as a result of broader corporate corruption puts strain on nonprofits to spend on a range of accountability measures.⁸⁴ • Leadership crisis as boomers retire. Younger generations have different expectations and higher income needs as a 	<ul style="list-style-type: none"> • Philanthropy invests in nonprofits by providing more flexible general operating support. • Attrition of non-performing nonprofits may be good, reducing competition. • Move toward fee-for-service income. • Nonprofits diversify income streams. • Venture philanthropy on the rise. • More business-like investments in nonprofits might recognize the need to raise salaries and benefits. • Expected intergenerational wealth transfers could create unprecedented opportunities for nonprofits. • Everyone is a donor or lender; bottom-up financial 	<ul style="list-style-type: none"> • Nonprofits unable to respond quickly to changing environment because they lack adequate funding and infrastructure. • Cannot bring programs to scale • Provide limited scale programs that do not truly address underlying causes of problems • Fees-for-service may be barrier to low-income clients. • Diversification of income tends to mean more reliance on wealthy individual donors, which can skew mission and values of organizations. • Low salaries and benefits erode the sector.

Predicted Change/Trend	Driving Forces	Opportunities	Risks
	<p>result of large student loans.</p> <ul style="list-style-type: none"> • Low salaries and meager benefits for nonprofit workforce 	<p>infrastructure leverage small donors, peer-to-peer connectivity; aggregation of micro-transactions</p>	
	<p>Change in social service delivery</p> <ul style="list-style-type: none"> • Clients will use computers for e-services. • Information searches, diagnosis protocols, and self-referrals for treatment • Treatment delivered via the Internet: counseling support groups, financial planning, job training and searches, adoption, foster-care caseloads, family loans, etc. • Referrals made electronically • Stronger service to community linkages through Internet • Evidence-based medicine integrated with clinical experience and patient values • Costs of linking human service providers with evidence-based practices could be enormous. • Distance-based patient monitoring, remote monitoring, video cameras, and data linked computers⁸⁵ 	<ul style="list-style-type: none"> • Social service alliances with medical facilities to provide services that are mind-body focused 	<ul style="list-style-type: none"> • May dramatically alter the way nonprofit agencies design and deliver behavioral and other services; could be very costly.

END NOTES

¹ Executive Summary, "Mapping the Global Future: Report of the National Intelligence Council's 2020 Project," National Intelligence Council 13, December 2004, http://www.dni.gov/nic/NIC_globaltrend2020.html.

² Ibid.

³ "The Future at Work—Trends and Implications," RAND Labor and Population series, based on work by Lynn A. Karoly and Constantijn W.A. Panis, *The 21st Century at Work: Forces Shaping the Future Workforce and Workplace in the United States*, MG-164-DOL, 2004:30.

⁴ "Mapping the Global Future."

⁵ "Mapping the Global Future."

⁶ Thomas L. Friedman, *The World Is Flat* (NY: Farrar, Straus and Giroux, 2006) 240–241.

⁷ Ibid., 276–300.

⁸ Christopher Glynn, President, Caterpillar University and Chairman of the Central Illinois Workforce Board, interview, May 2008.

⁹ "Climate Change 2007: Synthesis Report—Summary for Policymakers," An Assessment of the Intergovernmental Panel on Climate Change (IPCC), November 2007, http://www.ipcc.ch/pdf/assessment-report/ar4/syr/ar4_syr_spm.pdf.

¹⁰ Scott Bernstein, President, Center for Neighborhood Technology, interview, March 2008.

¹¹ "Climate Change 2007."

¹² "Climate Change 2007."

¹³ "Mapping the Global Future."

¹⁴ Mike Davis, *Planet of Slums* (Verso, 2006).

¹⁵ "Management Futures: The World in 2018," Chartered Management Institute (2008), http://www.managers.org.uk/client_files/user_files/Milburn_21/Management%20Futures%20Report%20Final.pdf.

¹⁶ "Mapping the Global Future."

¹⁷ "50 Facts: Global health situation and trends 1955–2025," World Health Organization (WHO), http://www.who.int/whr/1998/media_centre/50facts/en/.

¹⁸ Patrice Heinz, "Scanning the Horizon: Trends, Developments and Innovations Impacting the Future of Child and Family Services," Alliance for Children and Families (2005).

¹⁹ Ibid.

²⁰ Joseph Lo Bianco, Professor of Language and Literacy Education at The University of Melbourne and Associate Dean (International) in the Faculty of Education, A TESOL Symposium on Keeping Language Diversity Alive: synopsis of presentation to be delivered at symposium, July 2008. http://www.tesol.org/s_tesol/sec_document.asp?CID=250&DID=9902.

²¹ Heinz 2005.

²² See numerous research resources at "The Network on Transitions to Adulthood," hosted by the University of Pennsylvania, <http://www.transad.pop.upenn.edu/>.

²³ Heinz 2005.

²⁴ "Geography Matters: Child Well-Being in the States," April 2008, <http://www.everychildmatters.org/homelandinsecurity/geomatters.pdf>.

²⁵ " 'Green House' Nursing Homes Expand as Communities Reinvent Elder Care," *PBS Online NewsHour*, January 23, 2008,

http://www.pbs.org/newshour/bb/health/jan-june08/nursing_01-23.html.

²⁶ "50 Facts."

²⁷ B. Maughan et al., "Time trends in child and adolescent mental disorders," *Current Opinion in Psychiatry* 18 (4), 2005: 381–385.

²⁸ S. Collishaw et al., "Time trends in adolescent mental health," *Journal of Child Psychology and Psychiatry*, 45 (8), 2004: 1350–1362.

²⁹ Heinz 2005.

³⁰ James Heckman, "Beyond Pre-K: Rethinking the Conventional Wisdom on Educational Intervention," *Education Week*, March 19, 2007,

<http://www.eriehouse.org/article.asp?objectTypeID=11&objectID=1143>.

³¹ Ron Haskins and Art Rolnick, "Early Childhood Education: Do Enthusiasts Exaggerate What It Can Do?" Center of the American Experiment, July 18, 2006,

http://www.americanexperiment.org/uploaded/files/early_childhood_education.pdf.

- ³² "Blueprints for Violence Prevention," database of proven models of interventions, <http://www.colorado.edu/cspv/blueprints/model/overview.html>.
- ³³ Kirk Shinkle, "Running an Office by Wiki and E-mail, Low-cost Tools to Leverage the Power of Groups at Work," *U.S. News and World Report*, March 10, 2008: 50–51.
- ³⁴ Richard McManus, "10 Future Web Trends: ReadWriteWeb," September 5, 2007, 12:22/66 Comments, http://www.readwriteweb.com/archives/10_future_web_trends.php.
- ³⁵ Jeffrey I. Cole, et al., "Digital Future Report: Ten Years, Ten Trends" USC Annenberg School, September 2004.
- ³⁶ John B. Horrigan, "Seeding the Cloud: What Mobile Access Means for Usage Patterns and Online Content," Pew Internet and American Life Project, March 5, 2008, http://www.pewinternet.org/pdfs/PIP_Users.and.Cloud.pdf.
- ³⁷ "Mobile Learning Will Open Your Mind," *New Straits Times*, August 15, 2007.
- ³⁸ Howard Rheingold, TED conference, <http://www.ted.com/talks/view/id/216>.
- ³⁹ M-learning, <http://en.wikipedia.org/wiki/M-learning>.
- ⁴⁰ mcommons.com
- ⁴¹ <http://www.personaldemocracy.com/>
- ⁴² "Social Networking and Online Videos Take Off: Internet's Broader Role in Campaign 2008," Pew Research Center for the People and the Press, January 2008, http://www.pewinternet.org/pdfs/Pew_MediaSources_jan08.pdf
- ⁴³ Ibid.
- ⁴⁴ Eitan Schwarz, Child and Adolescent Psychiatrist, interview, March 2008.
- ⁴⁵ "Segway creator unveils his next act," *CNN.com*, February 16, 2006, http://money.cnn.com/2006/02/16/technology/business2_futureboy0216/index.htm.
- ⁴⁶ Andrew Gudge and Laura Keith, "Robots: The Future Is Here," *WebMemo #1160*, The Heritage Foundation, July 14, 2006.
- ⁴⁷ Helen Greiner, Chairman and founder of iRobot, interview, June 5, 2006.
- ⁴⁸ "Coming US challenge: a less literate workforce," *Christian Science Monitor*, February 6, 2007, <http://www.csmonitor.com/2007/0206/p02s01-legn.htm>.
- ⁴⁹ "Trends in Higher Education," Society for College and University Planning, January 2008, http://www.scup.org/pdf/2_SCUP_Trends_1-2008.pdf.
- ⁵⁰ "Trends in Higher Education."
- ⁵¹ "Trends in Higher Education."
- ⁵² Kurt Bauman, "Home Schooling in the United States: Trends and Characteristics," United States Census Bureau, Population Division, August 2001, <http://www.census.gov/population/documentation/twps0053/twps0053.pdf>.
- ⁵³ "Binary America: Split in Two by a Digital Divide," *Washington Post*, July 23, 2007.
- ⁵⁴ "Silicon Valley Losing Middle-Wage Jobs," *New York Times*, February 19, 2008.
- ⁵⁵ "Data Memo: Home Broadband Adoption 2007," Pew Internet and American Life Project, June 2007, http://www.pewinternet.org/pdfs/PIP_Broadband%202007.pdf.
- ⁵⁶ "Measuring the Economic Impact of Broadband Deployment," Final Report," Prepared for the U.S. Department of Commerce, Economic Development Administration, February 2006, http://www.eda.gov/ImageCache/EDAPublic/documents/pdfdocs2006/mitcmubbimpactreport_2epdf/v1/mitcmubbimpactreport.pdf.
- ⁵⁷ "2006–2016 Map of Future Forces Affecting Education," Institute for the Future and Knowledge Works Foundation, 2006.
- ⁵⁸ Paul Krugman, "Partying Like Its 1929," *New York Times*, March 21, 2008, <http://www.nytimes.com/2008/03/21/opinion/21krugman.html>.
- ⁵⁹ James Pressley, "Brace for \$1 Trillion Writedown of 'Yertle the Turtle' Debt," *Bloomberg.com*, March 31, 2008, <http://www.bloomberg.com/apps/news?pid=newsarchive&sid=aHCnscodO1s0>.
- ⁶⁰ Martin Wolf, "Going, going, gone: a rising auction of scary scenarios," *Financial Times*, March 11, 2008, http://www.ft.com/cms/s/0/0e63ad12-ef9c-11dc-8a17-0000779fd2ac.html?nclick_check=1.
- ⁶¹ Nouriel Roubini, "The Rising Risk of a Systemic Financial Meltdown: The Twelve Steps to Financial Disaster," *Global EconoMonitor*, February 5, 2008, <http://www.rgemonitor.com/blog/roubini/242290/>.
- ⁶² Nicholas Eberstadt, "Global Demographic Outlook to 2025: Risks and Opportunities for the World Economy," American Enterprise Institute for Public Policy Research, January 16, 2007.
- ⁶³ "The Future at Work—Trends and Implications."
- ⁶⁴ Paul Krugman, "Graduates Versus Oligarchs," *New York Times*, February 27, 2006, <http://select.nytimes.com/2006/02/27/opinion/27krugman.html>.
- ⁶⁵ Ibid.
- ⁶⁶ http://en.wikipedia.org/wiki/Attention_economy

⁶⁷ "Islamic Banking: More Mileage Left in Islamic Market," *The Banker*, November 1, 2006.

⁶⁸ "Case Study Co-operative Bank: The ethical banking pioneer," *Retail Banker International*, May 16, 2007.

⁶⁹ "Market Trends: Ethical Banking: The social revolution," *Retail Banker International*, April 28, 2007.

⁷⁰ Brad Slavin, "Peer-to-peer lending: An Industry Insight," June 21, 2007, <http://www.bradslavin.com/wp-content/uploads/2007/06/peer-to-peer-lending.pdf>.

⁷¹ "2006–2016 Map of Future Forces Affecting Education," Knowledge Works Foundation and the Institute for the Future, Palo Alto, Calif., www.iff.org.

⁷² Thomas G. Johnson, "Place-Based Economic Policy: Innovation or Fad?" *Agricultural and Resource Economics Review* 36/1, April 07: 1–8.

⁷³ Emily Thornton, "Roads to Riches," *BusinessWeek*, May 7, 2007, http://www.businessweek.com/magazine/content/07_19/b4033001.htm.

⁷⁴ "Social Networking and Online Videos Take Off: Internet's Broader Role in Campaign 2008," Pew Research Center for the People and the Press, January 2008, http://www.pewinternet.org/pdfs/Pew_MediaSources_jan08.pdf.

⁷⁵ "A Lifeline of Sorts to Newspapers," *New York Times*, June 23, 2007.

⁷⁶ "Newspaper circulation still on decline," *Boston Globe*, November 6, 2007.

⁷⁷ "Social Networking and Online Videos."

⁷⁸ Robert Creamer, Strategic Consulting Group, interview, March 2008.

⁷⁹ Saskia Sassen, "The Participation of States and Citizens in Global Governance," *Indiana Journal of Global Legal Studies* 10.1 (2003): 5–28, http://muse.jhu.edu/demo/indiana_journal_of_global_legal_studies/v010/10.1sassen.html.

⁸⁰ Rubén Silié Valdez, "Transnationality—A New Phase of Migration," *Greater Caribbean This Week*, Association of Caribbean States, May 4, 2006, http://www.acs-aec.org/column/greatCarib05042006_en.htm.

⁸¹ Douglas S. Massey and Magaly Sanchez R., "Latino and American Identities as Perceived by Immigrants," Center for Migration and Development, Princeton University, January 2005, <http://cmd.princeton.edu/papers/wp0502j.pdf>.

⁸² Paul Lewis and Spencer S. Hsu, "Travelers Face Greater Use of Personal Data," *Washington Post*, July 27, 2007, <http://www.washingtonpost.com/wp-dyn/content/article/2007/07/27/AR2007072700159.html>.

⁸³ "US peace activist barred again from entering Canada," Associated Press, October 25, 2007, <http://www.iht.com/articles/ap/2007/10/25/america/NA-GEN-Canada-Protesters-Border.php>.

⁸⁴ Myrtis Meyer, "Draft: Top Five Trends for 2008, YMCA of the USA," YMCA of the USA, 2008.

⁸⁵ Heinz 2005.