

The Demographic Cliff: How to Survive and Prosper During the Great Deflation of 2014-2019

By Harry S. Dent Jr.

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Bestselling author and financial guru Harry Dent shows why we're facing a "great deflation" after five years of desperate stimulus—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. Studying the predictable things people do as they age is the ultimate tool for understanding trends. For instance, Dent can tell a client exactly when people will spend the most on potato chips. And 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.

Dent predicted the impact of the Boomers hitting their highest growth in spending in the 1990s, when most economists saw the United States declining. And he anticipated the decline of Japan in the 1990s, when economists were proclaiming it would overtake the U.S. economy.

But now, Dent argues, the fundamental demographics have turned against the United States and will hit more countries ahead. 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 won't just hold back inflation; it and massive debt deleveraging will actually cause deflation—weakening the economy the most from 2014 into 2019.

Dent explores the implications of his controversial predictions. He offers advice on retirement planning, health care, real estate, education, investing, and business strategies. For instance...

• Businesses should get lean and mean now. Identify segments that you can clearly dominate and sell off or shut down others. If you don't, the economy will do it for you, more painfully and less profitably.

• Investors should sell stocks by mid-January 2014 and look to buy them back in

2015 or later at a Dow as low as 5,800.

• Families should wait to buy real estate in areas where home prices have gone back to where the bubble started in early 2000.

• Governments need to stop the endless stimulus that creates more bubbles and kills the middle class, and should assist in restructuring the unprecedented debt bubble of 1983–2008.

Dent shows that if you take the time to understand demographic data, using it to your advantage isn't all that difficult. By following his suggestions, listeners will be able to find the upside to the downturn and learn how to survive and prosper during the most challenging years ahead.

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Editorial Review

Review
“I bought the book, and it's amazing. It presents some complicated data very simply.”
—**Rush Limbaugh**

About the Author
Harry S. Dent, Jr., is the author of the New York Times bestseller The Great Depression Ahead (2008) among many other economic and financial books. He is the president of the H. S. Dent Foundation and founder of Dent Research, which publishes Survive and Prosper, Boom and Bust, and HS Dent Forecast. He has an MBA from Harvard, has consulted to Fortune 100 companies and many new ventures, and lectures widely. He lives in Tampa, Florida. Visit www.dentresearch.com and www.harrydent.com.

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