The basic conflict: Recovery vs. achievement

These boomers have lost the thread of the narratives they created—or were given—to make sense of and give direction to their lives. As a result of unexpected disruptions, they have come to the end of programs they had been following, but have not been able to create new programs. The ordinary aspirations that society offers—a decent job, a stable marriage, or enough savings to retire comfortably—don’t fit or seem obtainable to them. And not having a steady job or a stable marriage may deprive them of the roles that they had counted on to give meaning to their lives, as well as practical benefits such as health insurance and the ability to save. They are stuck in a place, but still actively search narratives that will work for them and provide relief and security. They remain stuck somewhere between the old narratives and the vision of new directions they desperately wish to take.

Lifestyle: Feeling the pressure of time

Being stuck in transition during adolescence is seen as a normal part of “growing up” (think of Dustin Hoffman in The Graduate). But to be lost later in life is more perilous and less socially acceptable. There exists a general understanding that getting a new job becomes increasingly difficult with age. It also becomes harder to save enough for an ideal retirement as time passes. At some point, acknowledging that persistent health problems are not going to be cured becomes unavoidable. And if one’s life seems to be marked by a series of failures and setbacks, it’s not easy to maintain a sense of purpose or optimistic outlook toward the future. Boomers who are lost in transition feel like they’re running out of time and instead of looking forward to enjoying their later years, they’ve been sucked into a cycle of forced adaptation driven by the circumstances of the present. Their focus is not on the future, but on immediacy—on what can help them now.

Expectations: Help wanted

After coping with a succession of problems, many of these boomers are ready to reach out to others for help because they’ve given up on drawing strength from within. For most, family, which sometimes includes a new partner, provides a vital source of support. When conventional solutions fail, they are willing to explore more unconventional options like alternative health providers or religions broadcasting messages of hope. For others, their communities present an unexpected resource that supports them through times of hardship. Government, by contrast, seems distant, but struggling boomers count on government entitlements to provide at least a modicum of support in their later years. Still, to the extent that these boomers think about their future, they worry that they are “on a precipice” without much hope of improving their situation.

But even as they reach out for help, they have seen enough relationships and sources of support come and go that they know the best defense against the unexpected is becoming self-reliant.

Everyone encounters unexpected challenges and setbacks at some point in their lives, and most people find ways to respond to their challenges and overcome setbacks. But for some boomers, the cumulative impact of life problems has irreversibly shaken their self-confidence and blurred their visions of desirable, achievable futures. Their health often contributes to their problems, and health issues frequently beggar financial problems that compound existing challenges. And as personal relationships they have counted on to sustain them through difficult times get frayed or lost, they feel more isolated and insecure, although a caring mate or other supportive friends or family can provide a lifeline to help them get through tough times.

In dealing with unexpected problems, these boomers have lost faith in the goals that motivated them. They are struggling to create a new framework that will provide security and satisfaction.
The Action Ecology illustrates the complexity with which boomers anticipate, plan for, and deal with changes in their lives. The inner portion of the ecology highlights resources, sorted into four categories: people, information, institutions, and capitals. The outer ring, organized around our seven dimensions of decision making, describes practices and strategies through which boomers put their resources into action. Finally, there are the “decisions in suspension,” questions that these boomers don’t have answers to just yet.

**Decisions in Suspension:**
- How to find a new job?
- How to accept the identity of retirement?
- Whether to look for a new life partner?
- When to give up dreams of owning a house?

**Self-help 2.0**
Looking after one’s self

**Building the Smart Consumer**
- Understanding options
- Conscious consumption
- Making do with less

**Building the Instrumental Network**
- Finding support systems
- Joining support networks
- Volunteering

**Expressing Relationship**
- Accepting support from family
- Finding forms of reciprocity
- Finding meaning in serendipitous relationships

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The Dimensions of Decision Making

The boomers we talked to helped us discover the key dimensions of the seven big stories that emerge at the intersection of aging, cohort, and period effects. For each story, we found a pair of defining actions—two poles of behavior that turn the stories into scales. We then used these scales to define the action types, each of which represents a unique profile.

**Extended Capacity**

For boomers lost in transition, surviving the challenges they have had to face is a major accomplishment. Though they see few clear paths, they take satisfaction in their ability to keep going in the face of obstacles, the adjusting (stresses or career-ending injuries, when they may not have the resources necessary to create new environments). They've developed the ability to adapt to difficult circumstances.

**Resequencing Life Stages**

These boomers have been disconnected from narratives that have guided much of their lives. These disjunctions usually come involuntarily and often unexpectedly. Although these boomers have worked to find new stories that are reasonably satisfying and provide them with meaning and security, they have so far been unable to successfully author such new paths.

**Self-Help 2.0**

In the face of difficult circumstances, this group of boomers needs to find whatever resources can help them survive. For some, it is a matter of reorienting the marketplace for solutions that meet their needs. Others reach out to the wider community for supportive connections. But they all share the realization that resources they counted on may disappear, forcing them to help themselves.

**New Sociability**

In times of difficulty, one's immediate family and closest friends may count the most. These core relationships provide the caring that can help those who are lost to keep going. And even those who have not been able to rebuild effective external networks often discover unexpected sources of support in neighbors, caregivers, or others who, like them, are coping with similar problems.

**Re-Institutioning**

Even as they search for new paths, these boomers have found ways to use what they already have to keep themselves going. If they have been let down by some institutions, they will invest more heavily in those to which they still have access. These surviving institutions are often centered on their homes and families.

**Wealth Generation**

Familiar with the negative consequences of risk, these boomers are careful about the choices they make. But even their carefully designed strategies for building happy lives for themselves have too often proven inadequate in the face of the challenges they have encountered. Their faith may be fragile, but it may be all that they have left to provide a sense of hope.

**Global Transparency**

They may worry about the state of the world but with few "hopey" resources available to them, the larger world seems distant to these boomers. For those Boomers in transition, the bigger challenges mean less hand-holding, at least enough strength that will allow them to expect their horizons.
Each of these profiles describes a person who embodies the Lost in Transition action type. These three personal stories best illustrate the decision-making lens of the action type but are not the only interviewees who shaped the type. The profiles represent actual people and their words, although their names and some details about their lives have been changed to protect their identities.

Barbara Johnson
Age: 46
Urban South

After twenty years of marriage, Barbara Johnson and her husband divorced three years ago—a separation she had been planning for a decade. Shortly after their divorce, which left her with few financial resources, she began to face health problems. Rather than following her doctors’ recommendations, she explored a combination of alternative therapies, including meditation and prayer, which she believes helped her regain her health. She currently lives with a significant other in her home. For Barbara, financial stability means buying a house and paying bills without having to rely on a roommate or a life partner to make it happen. Although part of her motivation in ending her marriage was to allow her to focus on herself, she feels responsible for helping her mother who is nearing retirement, in poor health, and depends on her for support. She works full-time during the week as a business manager and on weekends as a bartender. She is passionate about adult education courses, which is where she learned to be a bartender. She worries about getting older and entering a “downhill slide,” both physically and mentally. She has trouble envisioning an achievable positive future and fears that she feels like she completely lacks direction, but is using the advice of a self-help phenomenon, *The Secret*, to think positively and overcome her grim view of the future.

On the mystery of the future:
“Once you’ve walked in the fire, you get a little bit less scared. … I think everything is going to change because I’m still in transition. I always feel I’m going to change to me because I feel a change in the wind, a change and it’s going to be on me. I’m not sure what the future is going to be, but it’s got to be good … I have to believe that life is right now.”

On the pursuit of happiness:
“My biggest hope that I have learned over the past three years is that I will be happy with just me. And I’m always looking for that new something that’s going to make me feel good inside and out.”

On dreams of family and community:
“I have a really cool bakery or coffee shop, and I live over top of it. I’m making such good money that I can give people lots of stuff for free, like the people who can’t really afford it. I have two grandchildren and I have a really cool, old boyfriend, just somebody kind of in the background that isn’t too clingy, somebody who is still in good shape, has most of his hair and all of his teeth. And that’s Thelma. She’s all care above; I just wish that sense of family.”

Theresa Baldwin
Age: 51
Suburban Northeast

Theresa Baldwin has spent the last 30 years of her life struggling with chronic illnesses that have made it difficult for her to hold a steady job. She and her female partner have moved several times before finally landing where they are now. But due to hospitalization shortly after settling down in the new community, they haven’t had a chance to figure out where they fit in them. Theresa’s severe and interacting health problems have also led to financial problems, specifically debt from two foreclosed mortgages that she and her partner are struggling to pay off. Her most recent attempt at working was unsuccessful. She spends most of her time at home attempting to regain her strength and lose weight. She is coming to terms with the fact that she may never work again, though “she never expected that she would be retired at the age of 51” and doesn’t know when or if her health and financial troubles will allow her to do the things she wants to do and live an active life again. Her outlook on the future is pessimistic at best; she doesn’t know if she’ll be alive in ten years, and she has little confidence she won’t live to see the year 2027.

Profiles & Quotations

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On the limitations of poor health: “My body just couldn’t handle the stress of working 40 hours a week. It basically gave out on me, and it gradually kept getting worse and worse and worse and worse until it shot me out of denial and made me realize, ‘you can’t do this anymore’… Eventually I’m going to get my life back, I’m staying healthy, to have some longevity, if possible. That’s the goal, to try and stay alive as long as possible.”

On the current phase of life: “It’s just an adjustment phase for me right now coming to terms with what my life is right now, and instead of looking at the glass half empty, which I do a lot of the time, I can start looking at the glass as half full and say, ‘Well, I’m 51. I get to be retired. Look at all the things I can do.’ … I’m actually going to take a class on entering retirement. I’m going to be doing it with people who are a lot older than me, but the class discusses all the kinds of different things that happen to people when they retire.”

On motivation and the lack thereof: “I just want to get to the point where I want to get up and brush my teeth in the morning, hop in the shower first thing, be excited about the day, and want to hop in the car and take the dogs to the off-leash area … Do something besides sit in my chair and watch Lifetime movies. And that’s where I’m at. I have no motivation. I’m just an recliner, maybe a little color than that—but that’s all I am.”

On the ups and downs of life: “I’d say times are a bit depressing. But then, on the other side of the coin, I can also say that being married to the wife I’m married to now, fixing to have our ten-year anniversary—I’ve been blessed to have the family I have and the wife I have and everything, that should I have a pipe in the world. I feel lucky in that regard, it’s quite a roller coaster right.”

On losing valuable relationships: “My relationships with the guys I worked with at the station have really changed. When you eat and sleep and fight fires side by side with somebody and that comes to a screeching halt, your friendships aren’t quite as intact as they used to be, I guess I could say. We used to really have a family at the fire station, and I think of times like now I’ve been voided of it.”

On the government’s role in life: “You get so complacent that the government’s telling you to do this and you can’t do that and everything else, that, before you know it, you don’t even realize all the liberties you’ve lost … I realize that I can only prepare for myself. I only have control over my life—what control over it I have now, but as far as preparing, we’re just trying to get ourselves set financially.”

Roger Jacobson
Age: 50
Suburban Southwest

After 25 years as a fireman, a serious on-the-job accident forced Roger Jacobson to take early retirement at least five years before he planned to retire voluntarily. Since then, he has been dealing with a series of physical, financial, and emotional problems brought on by injury. HeWSgWWMN to work, the loss of support and companionship of fellow firemen, and a sense of purpose and passion from his job. He acknowledges that all of his passions were related to his work, and given his narrow limitations, his wife, and his community have been supportive. He approaches the support he has received from his wife and his community has found anti-depressants to be helpful in dealing with his emotional adjustment. Other than opening up time for his wife to care for her mother during her final days, Roger sees few, if any, positive benefits from the experiences he has gone through. His health gradually improving and as his wife’s retirement, but he illustrated that there is not much he can do now to better his life.

On the roles of others: “I get so complacent that the government’s telling you to do this and you can’t do that and everything else, that before you know it, you don’t even realize all the liberties you’ve lost … I realize that I can only prepare for myself. I only have control over my life—what control over it I have now, but as far as preparing, we’re just trying to get ourselves set financially.”

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Decisions in Context

At a glance

As old strategies prove insufficient for coping with current challenges, boomers who are lost in transition have been unable to control their lives. While they haven’t given up the belief that they can right themselves and find sufficient sources of satisfaction, they struggle with envisioning the ideal future and enacting a plan that will bring it to life.

Work:
Out of reach

For the most part, these boomers are no longer working. They have either retired—generally or involuntarily—or are currently out of the workforce due to illness or injury. They often look back to their former work life with some wistfulness; they miss the sense of purpose and social engagement that work provided for them while they attempt to find satisfactory substitutes for these lost sources (by engaging in less demanding goals or looking to their families), they have not given up completely on regaining the identity provided by their work. Many of them admit they don’t know how to fill the void.

Housing:
A vulnerable refuge

Having been excluded from the workplace, home takes on greater significance to these boomers. Home is now the center of their lives, and their homes may have had to be physically modified to accommodate their needs. But the financial strains imposed by illness and their subsequent inability to earn money have created uncertainty about how they will continue to afford their current homes. In a way, their homes represent their last stands against adversity, and they cannot take for granted the solidity and permanence of these vital environments. As unexpected events have changed their financial stability in the past, so, too, future events jeopardize their mortgage payments and home ownership status.

Food:
Not so simple

Faced with serious, protracted health problems, these boomers have become acutely aware that food is a key element in determining their well-being. Several of them have been forced to follow diets designed to counter medical problems or weight loss. They are also struggling with food insecurity. At the same time, they are deeply aware that their loss of stamina and energy from these illnesses affects their ability to eat healthily. For these boomers, food also provides a source of pleasure and satisfaction. They are not interested in eating healthy to achieve the ideal body; diet and nutrition are instead a way to get as close to healthy as their conditions and physical circumstances will allow.

Finances:
Downsizing and managing debt

Given their diminished earning capacity, boomers lost in transition have tried everything they can think of to control their finances. They have downsized their lifestyles, often abruptly, and yet have not managed to evade the burden of debt incurred from unexpected expenses and long-term illnesses. Even when they have managed to reduce their expenses, they have often found that savings are insufficient to insulate them from theYeah, with perseverance and a little luck, they hope they can still achieve a decent quality of life.

Health:
An elusive goal

To regain their former vitality, to live without pain and weakness, to be able to get up in the morning and anticipate a full day of activities—all of these seemingly simple goals have proved difficult, if not impossible, for many of these boomers. Realizing that their options are quite limited, they have spent more time than ever researching within the healthcare system, have faithfully followed prescriptions, and yet have not been able to get their health back on track. Some have come to accept that they will probably live the rest of their lives with some of these conditions and physical circumstances.

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