Powering Through

What constitutes success may differ, but these boomers are all about success. Their goals are clearly defined, and they’re determined to achieve them and then set new ones to pursue.

The basic conflict: Today’s goals vs. future values

These boomers measure success in competitive and quantitative terms—the amount of money they earn or their ability to outperform their peers athletically, for example. They remain active, even hyperactive: they are fully involved in their work; they are devoted to remaining healthy and physically fit; and they are actively involved in their families and their communities. They work hard at being good parents, good neighbors and good citizens and derive considerable satisfaction from fulfilling these roles. They have designed their lives around their ideals of success and remain focused on pursuit and achievement of their goals. But because they are so goal-oriented, they have difficulty seeing beyond their current stages of life and their current levels of activity to envision later life that might be organized around different values. If unexpected problems were to deprive them of their current identities, they might have difficulty finding alternative sources of meaning and satisfaction.

Lifestyle: Former young

America has often been characterized as a “youth-oriented society,” and even as they age, these boomers have remained steadfastly focused on the optimism and ambitiousness of youth. They acknowledge the importance of saving money in preparation for retirement but continue to indulge in the pleasures of living the “good life.” Many of them are still raising children and pride themselves on being good parents, but they have as much or more ambition for the success of their kids as they have had for themselves. When their kids are gone and on their own, they see opportunities for liberation from responsibility, a chance to recapture some of the freedom and fun of their younger lives.

Expectations: Keep on keeping on

These boomers enjoy their lives and hope to continue their current lifestyles as long as possible. They are more than willing to keep working hard and playing hard, and expect to be rewarded for doing so. They may be active volunteers in their communities, but only as long as they see the value in it. They also recognize the importance of strong social support: many of them have been divorced and have found new partners with whom they, or they may not marry. They are getting older as a problem, but one that they can manage and control. Working out, staying active, and eating well are important strategies for remaining healthy and physically fit. They believe in self-improvement and in the power of science and medicine to stave off the negative aspects of aging for many years, if not forever. They value independence and control above all other values and believe in making their own decisions for themselves. They don’t feel tied down by their commitments to vocations or families; instead, they derive happiness and satisfaction from them.

Powering Through

Boomers who power through have organized their lives around a powerful mantra: “Work! Strive! Achieve! And You Will Be Successful!” They have typically started the peak earning stage of their careers in an optimistic period of economic growth and have gone on to build productive lives in which they have accomplished much. What “success” means varies here and sooner to different physical fitness; financial return, or using “great minds” but regardless of personal definitions, being successful is important to all of them, and they take satisfaction in their successes. Even when they encounter setbacks, as many of them have, they have been able to persevere and continue to pursue their chosen paths.

Boomer Action Type: Powering Through

www.ift.org
124 University Ave., 2nd Floor
Palo Alto, CA 94301
650.854.6322

www.ift.org
124 University Ave., 2nd Floor
Palo Alto, CA 94301
650.854.6322
The Action Ecology illuminates 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, describe 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.

**Extended Capacity**
- Maximizing life span
- Adapting the self
  - Anti-aging medicine
  - Surviving later life
- Changing the surrounding
  - “Flipping” houses to generate wealth

**Reinquencing Life Stages**
- Everything within group
- Re-sequencing life stages

**Adjusting the Narrative**
- The balancing work and play
- Personalized health care
- Growing older: success
- Investing in others’ narratives

**Extended Capacity**
- Maximizing life span
- Adapting the self
  - Anti-aging medicine
  - Surviving later life
- Changing the surrounding
  - “Flipping” houses to generate wealth

**Reinquencing Life Stages**
- Everything within group
- Re-sequencing life stages

**Adjusting the Narrative**
- The balancing work and play
- Personalized health care
- Growing older: success
- Investing in others’ narratives

**People**
- Later-life partners
- Athletic companions

**Information**
- Internet searches
- Do-it-yourself planning tools
- Online communities
- Personal experience

**Institutions**
- Stable employers
- Fitness clubs
- Insurers
- Financial advisors

**Capitals**
- Physical fitness
- Financial wealth
- Cognitive agility
- Status symbols

**Resources**
- When to start thinking seriously about retirement?
- When to “step up” to a new house?
- How to embrace children’s independence?
- Whether to seek new partners?

**Global Transparency**
- No place like home
- Focusing on the local
  - Loving their current region
  - Volunteering locally to preserve recreational areas

**Physical Fitness**
- Maximizing life span
- Adapting the self
  - Anti-aging medicine
  - Surviving later life

**Changing the Surroundings**
- “Flipping” houses to generate wealth

**Self Help 2.0**
- Independent, active, and successful

**Evolving the Smart Consumer**
- Internet research
- Finding tools for health
- Joining public speaking groups
- Promoting a 12-step program

**New Sociability**
- Cultivating reciprocity

**Building the Instrumental Network**
- Fording awareness barriers
- Friends as family surrogates
- Using new relationships without attachment

**Investing in the New**
- Non-traditional learning opportunities

**Ensuring financial security**
- Mitaigating risk
  - Balancing real estate
  - Raising capital: insurance

**Re-Orientation**
- Embracing change

**Repurposing the Old**
- Fixing up houses, their own or ones purchased to be flipped
- Joining support groups
- Taking a sabbatical instead of changing jobs
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**
- Adapting to self
- Changing surroundings

Boomers who fit the “powering through” action type are committed to doing what it takes to maintain their current lifestyles, which provide them with a sense of satisfaction and accomplishment. Since the worlds they inhabit work well for them, they see no need to change their surroundings unless their surroundings suddenly fail to satisfactorily reflect their lives.

**Resequencing Life Stages**
- Resequencing life events
- Authoring one’s path

These boomers have experienced many narratives of life stages over the course of their lives. They have tailored their narratives to suit their needs and create new narratives that will help them define and communicate their own success. They are engaged with the cultural narratives of their surroundings but always adapt the narrative to suit their quests for satisfaction.

**Self-Help 2.0**
- Repurposing the old
- Investing in the new

Money, and the things that money can buy, are important to these boomers. The material objects they have acquired provide pride and pleasure. They have been successful in the marketplace, and so their own narratives tend to change through intelligence. They equip themselves with information that will help them select the products and services that best complement or enhance their lifestyles.

**New Sociability**
- Expressing relationships
- Cultivating faith

While many of them harbor wistful dreams of international travel, these boomers are highly engaged with their regions and their neighbors. They pride themselves in their regions and their neighbors, and their ability to maintain control over their lives, even when they are challenged by difficult circumstances.

**Global Transparency**
- Repurposing the old
- Adapting to global

Although some of their harbor wistful dreams of international travel, these boomers are highly engaged with their regions and their neighbors. They pride themselves in their regions and their neighbors, and their ability to maintain control over their lives, even when they are challenged by difficult circumstances.

**Wealth Generation**
- Evolving the smart consumer
- Becoming a connected citizen

Money, and the things that money can buy, are important to these boomers. The material objects they have acquired provide pride and pleasure. They have been successful in the marketplace, and so their own narratives tend to change through intelligence. They equip themselves with information that will help them select the products and services that best complement or enhance their lifestyles.

**Global Transparency**
- Focusing on the local
- Engaging with the global

Having found what works for them, these boomers don’t see much point in investing in new alternatives. They will do what they have to do to achieve success, but they don’t see much point in investing in new alternatives. They will continue to rely on the institutions that have helped them get where they are and what they have today.

**Re-Organizing**
- Preserving the old
- Reshaping the new

More realistic than idealistic, these boomers demonstrate a strong aversion to taking risks. They are from the boomer generation, and their accomplishments are not intangible hopes or fads. They trust their own judgment and their ability to maintain control over their lives, even when they are challenged by difficult circumstances.

**Wealth Generation**
- Repurposing the old
- Investing in the new

Money, and the things that money can buy, are important to these boomers. The material objects they have acquired provide pride and pleasure. They have been successful in the marketplace, and so their own narratives tend to change through intelligence. They equip themselves with information that will help them select the products and services that best complement or enhance their lifestyles.

**Global Transparency**
- Expressing relationships
- Cultivating faith

Recognizing that friends, family, and colleagues are important factors in success, this group of boomers asks the question, “What will I get out of this?” when considering relationships and commitments. These boomers are hardly selfish, but they do enjoy being centers of attention. Most importantly, they are willing to give to others but expect something in return.

**Self-Help 2.0**
- Repurposing the old
- Investing in the new

Money, and the things that money can buy, are important to these boomers. The material objects they have acquired provide pride and pleasure. They have been successful in the marketplace, and so their own narratives tend to change through intelligence. They equip themselves with information that will help them select the products and services that best complement or enhance their lifestyles.

**New Sociability**
- Expressing relationships
- Cultivating faith

Recognizing that friends, family, and colleagues are important factors in success, this group of boomers asks the question, “What will I get out of this?” when considering relationships and commitments. These boomers are hardly selfish, but they do enjoy being centers of attention. Most importantly, they are willing to give to others but expect something in return.

**Re-Organizing**
- Preserving the old
- Reshaping the new

More realistic than idealistic, these boomers demonstrate a strong aversion to taking risks. They are from the boomer generation, and their accomplishments are not intangible hopes or fads. They trust their own judgment and their ability to maintain control over their lives, even when they are challenged by difficult circumstances.
Profiles & Quotations

Each of these profiles describes a person who embodies the Powering Through 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.

Steve Baker
Age: 46
Urban Northwest

Steve Baker will be happy as long as he can out-compete someone 10 years younger than himself—and as long as he can impart his success-oriented discipline to his two teenage children. After relinquishing his anger from a messy divorce, he is now in the “great dad years,” progressively improving his children’s surroundings and his own in order to give them the best start possible. Steve thinks of his house as an investment that has personal equity and if he could use to purchase a bigger house in the future. Steve may listen to the advice of others but really learns lessons from personal experience; he is dedicated to being as healthy as possible and not outlive the one he did in an attempt to become a single-boning runner, maintaining a sense of personal routine fashioned that allows flexibility and routine to coexist. Steve runs the online outlet of an athletic supply company; he maintains an active personal practice and professional discipline to his return. He hopes to live to have a cabin in the mountains and to purchase a bigger house in the future.

On staying competitive:
“I thought I could measure health or performance against my son, but he’s growing pretty fast. But I can still kick his ass, and I can still run better than he can—but I fear that won’t last. I figure a good ten years—I can match somebody ten years younger than me, competitively, that’s a good benchmark for me. And that might change as I get older … so I may have to adjust that to a certain extent.”

On the futility of regret:
“I’ve often looked back and thought, ‘You know, if I never had kids, if I never got divorced, or if I never got married, and the career that I have—man, I could’ve really done a lot of things.’ But I’ve never really thought to second-guess myself like that. I mean what good is it? What value do you get out of it?”

On the next ten years:
“When I look out to 2017, it’ll be all about me … My objective would be to get to the position where I could make a choice to do something if I wanted to and still have the flexibility to say, ‘No. I didn’t want to do this financial situation to be able to do that, and the health piece too—a person has to be healthy enough to be able to go back to work or to support that change.”

Frieda Alvarez
Age: 52
Suburban Rocky Mountains

Frieda Alvarez lives in a suburban community with her boyfriend, whom she met two years ago. She describes herself as a “Mexican-Irish-American” who makes her living creating websites for small businesses. She was divorced 15 years ago and raised her two daughters, now in their 20s, on her own. She is a single mother. She and her current boyfriend were never married, but they’re doing nearly everything a married couple would do. She’s an active member of a 12-step group and an extraordinary amount of determination to overcomes. Frieda has a private practice as a speech therapist, an active member of a 12-step group, and is dedicated to carrying her experience to empower other women. She works to stay in shape, mentally and physically, and thinks about applying her experience to writing. Frieda is inspired by outdoor sports activities popular in her region. She also loves to run a marathon. In 20 years, she will be a “senior citizen” with striking white hair, but for now, she will keep herself looking and feeling young even if that means plastic surgery. While she once saw herself retiring at 65, she has postponed the retirement age to 70. She thinks about applying her experience and knowledge to a writing career.

On the next ten years:
“When I think back 10-15, it’s all about me … My objective would be to get to the position where I could make a choice to do something if I wanted to and still have the flexibility to say, ‘No. I didn’t want to do this financial situation to be able to do that, and the health piece too—a person has to be healthy enough to be able to go back to work or to support that change.”

Source: flickr.com/alidarbac
Source: flickr.com/purplegecko
William Stapleton and his wife Cheri live in the suburban house where they raised their children but are considering a move to the city. The kids are now adults but their son, 22, still lives with them. William has worked his whole life in the energy business. After many years of working independently, bad deals and natural disasters quashed his businesses, and he now works for another company. His current employer expects him to be on call 24 hours a day, 365 days a year. Cheri is an educator and just got her Ph.D. They are very health conscious and are both taking anti-aging hormones to “keep themselves young” and stay active physically, sexually, and professionally without feeling rundown. They don’t anticipate any changes in their health in the short term but are insured against anything that may happen, just in case. William has no intention of retiring and intends to stay healthy and busy to the end of his life.

On overcoming injury: “I was really scared that they would take my hand away from me. I knew there was no surgery that they could do that would work.”

On giving back to the community: “We did a lot of that—we paid our dues in the earlier years. And I can remember at one time, I was on the board of seven or nine different volunteer organizations.”

On enjoying life: “This phase of life? Run around naked … Money and booze … We’ve got a nice place to live, and we can do anything we damn well want. So it’s really fun. I mean we have a fun life.”

On drugs and health: “We are going to very highly educated, knowledgeable physicians that are basically our generation. The way it was described to me is that we take food and just put it in our bodies. So it’s really good to be well and be healthy and be in control of our lives.”

On weathering the storm: “I chose [that] business, and unfortunately it didn’t work. So you tend to learn a lot more from your mistakes than you do from your failures. And so we learned. We weathered the storms. Fortunately my parents were very kind to help us through the rough times and give us the support that we needed.”
Decisions in Context

At a glance

Although they have wrestled with major decisions, boomers who are powering through do so through a lens of practicality: these boomers see no value in second-guessing themselves. They take courses that preserve their momentum: upward and forward into the future.

Work:

Retirement doesn’t mean “not working”

These boomers derive considerable satisfaction from their careers. They are engaged in their careers and have difficulty envisaging themselves retired a decade or even two in the future. While they may have庞大 in retirement, they do not envisage the fundamental stability of their work derailed by change. They do their work well and enjoy it, and though they may think about second careers, they will not stop doing work that makes them happy. They enjoy recognition and cultivate a sense of steadily building their skills and reputation. They need to stay busy and feel useful, and the specter of boredom will drive them to keep working as far as they can see into the future.

Housing:

Financial asset

Houses are both status symbols and financial assets for this group of boomers. Their homes are showplaces that reflect their financial successes, whether modest or opulent. They have a flexible relationship with housing, even when the houses hold intangible memories of their now-adult children, and see no problem in flipping houses to accumulate wealth. They are attracted by the idea of multiple homes, each communicating a different aspect of themselves: active lover of the outdoors, hip urbanite, grandparent, etc. These boomers are not worried about overextending themselves. Even in times of sluggish and unstable real estate markets, they have confidence that they will be able to accumulate capital if they play their cards intelligently.

Food:

An instrument of longevity

Boomers who power through use food as an instrument to help them live longer and stay healthy. Food is fundamentally tied to their lifestyle of fitness and quest for being young; they discuss it in the same breath as their exercise regimes and interests. This regime of longevity is a strong motivator for them to stick to dietary restrictions, solve health problems through diet choices, and follow doctors’ orders. At the same time, they love the vitality and status of the consumption of good, simple foods. They have to hold in tension their love of quality, with their athletic body image and fitness goals.

Health:

Measuring performance, defying age

Performance is a key aspect of these boomers’ understanding of their health and bodies. They are constantly measuring and comparing themselves to others through exercise, competition, and medical testing. They have precise expectations of their bodies, and they are tenacious in fighting against slipping metrics associated with aging. They aim to defy the stereotypes of age and stress and spend it on themselves. They recognize the need for insurance against disaster, major health incidents, and accidents, but don’t anticipate these things affecting them in the near term. These boomers are not willing to sacrifice their lifestyles for security and aren’t worried in retirement in other financial success as the best insurance of all.

Finances:

Insurance and endless accumulation

Whether their platform for accumulation is real estate, a strong business, or a stable salary, these boomers are focused on the stable accumulation of wealth. They enjoy the good life, though, and enjoy showing off their accomplishments through material acquisitions. They have experienced major setbacks—sinks of time and money—but these experiences have only strengthened their perceptions that this is their time to make money and spend it on themselves. They recognize the need for insurance against disaster, major health incidents, and accidents, but don’t anticipate these things affecting them in the near term. These boomers are not willing to sacrifice their lifestyles for security and aren’t worried in retirement in other financial success as the best insurance of all.