The basic conflict: Old dreams vs. new capabilities

These boomers have attained the best educations available to them, pursued successful vocations, and invested in making good homes for themselves and their families. But, unexpected problems have derailed them from the life courses they had been following faithfully. At the same time, they have discovered a resilience that enables them to chart new courses for themselves, providing new senses of purpose and accomplishment. In several cases, boomers who have overcome serious physical problems have struggled and searched for many years before they found new careers, for example producing literature based on their experiences. Part of their motivation in creating these works is to advise and support others suffering from similar problems. This strategy provides them both with a new vocation and a way of finding positive value in an otherwise negative experience.

Lifestyle: Starting over

These boomers are classic resequencers. Some of those who have experienced serious physical problems have relearned the skills and activities they had mastered through long signs of learning to read, to speak, or even to move again. At the same time, these challenges have often brought them closer to the phases in life they passed through long ago—learning to read, to speak, or even to move again. In the same way, these challenges have often brought them closer to the phases of their lives that they passed through long ago—learning to read, to speak, or even to move again. At the same time, these challenges have often brought them closer to the phases in life they passed through long ago—learning to read, to speak, or even to move again. The process itself forces them through the same stages of life they passed through long ago—learning to read, to speak, or even to move again. Those who have found themselves unable to continue working in their first or, perhaps, second vocations have had to reinvent their work lives and find a new career. Others have been forced to move into retirement sooner than planned or expected. Those who find themselves out of work in mid-life or later have had to face the challenges of age discrimination in the workplace and often opt to pursue self-employment as an alternative to seeking another job. But they know they must adapt or fail to pave the way for their new lives.

Expectations: Getting help is okay

These achievement-oriented boomers have a strong independent streak, but their experiences have shown them that they cannot do everything by themselves—there are times when they need to reach out for help. Support from institutions or key individuals can literally be lifesavers and help to set boomers upright again.

Although they believe in self-reliance, this group recognizes that, as they and their cohort continue to age, they will need to depend on programs such as Social Security and Medicare as vital resources. But they also recognize that the challenges posed by their sheer numbers could overwhelm the system and that innovations will be needed to ensure that care can be provided in a way that is socially acceptable and sustainable.

The baby boomer generation has been typified as one of the healthiest generations in American history. But while this may be true in terms of survey numbers and broad generalizations, it doesn’t take account of the wide range of experiences that boomers have encountered. Many of them have not enjoyed a predictable course of guaranteed, healthy long life. A serious illness, a major injury or a life situation can be a setback with deep repercussions, changing the course of one’s life. These boomers have had to chart new courses to rebuild a life in the wake of disappointment, despair, and catastrophes. They’ve responded to adversity by calling on key reservoirs of resources to establish new lives that are surprisingly satisfying given their personal circumstances.
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 seven dimensions of decision making, describes practices and strategies through which boomers put these resources into action. Finally, there are the “decisions in suspension,” questions that these boomers don’t have answers to just yet.

**Extended Capacity**
A new definition of self

**Adapting the Self**
- Finding new ways to work
- Moving from independence to interdependence
- Understanding one’s needs

**Changing Surroundings**
Adjusting homes to accommodate disabilities and long-term illnesses

**Resequencing Life Stages**
Simultaneous life stages

**Enacting the Narrative**
Putting life experience to use

**Authoring One’s Path**
- Taking a personal retreat
- Choosing self-employment
- Trying unorthodox diets

**Self kinda 2.0**
No day but today

**Evolving the Smart Consumer**
- Getting health insurance
- Becoming a connected citizen

** Becoming a Connected Citizen**
- Building alliances with others with similar problems
- Going on disability
- Joining or starting a non-profit

**Global Transparency**
Health in community

**Focusing on the Local**
- Contributing and building local support networks
- Building a strong community
- Connecting and nurturing a neighborhood

**Engaging with the Global**
Understanding world affairs
- Concerned about the implications of global climate change

**Weather Generation**
Hope in faith

**Mitigating Risk**
- Financial planning
- Preparing for retirement
- Reducing expenditures

**Cultivating Faith**
- Praying for recovery and success
- Relying on the good news of the Gospels

**Wealth Generation**
Hope in faith

**Mitigating Risk**
- Financial planning
- Preparing for retirement
- Reducing expenditures

**Cultivating Faith**
- Praying for recovery and success
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**Re-Institutioning**
Embracing change

**Re-Purposing the Old**
- A “new age” old age home
- Using church resources for financial planning

**Investing in the New**
- Acquiring new skills
- Taking up a new career
- Recognizing need for new support institutions

**New Sociality**
Secure within reach

**Building the Instrumental Network**
- New kinds of partners
- Reframing old ties
- Finding new support networks
- Repurposing interest groups for support

**Expressing Relationship**
- Strengthening marriage and partnership ties

**People**
- Partners and spouses
- Close friends
- People who share their problems

**Information**
- Medical professionals
- Religious advisors
- Personal experience

**Institutions**
- Religious organizations
- Local support groups
- Therapists and rehabilitation centers

**Capital**
- Adaptability
- Life experience
- Networking abilities
- Spirituality
- Invested inheritance

**Action Ecology: Reinventing the Self**

**Decisions In Suspension**
- Which kind of new work to pursue?
- When retirement will be possible?
- How to invest to rebuild financial capital?
- How to rebuild public and private identities?
Rebuilding is very much about adapting to a new set of circumstances. In many cases, this will involve shifts in perspective and willingness to redefine personal meanings of “success.” In others, new lives may mean changing surroundings if old environments are no longer appropriate—whether too physically taxing or too expensive to maintain on a reduced income.

Adapting to self

Changing surroundings

These boomers have begun to venture down new paths out of necessity, not choice. After a major setback, they find themselves dealing with the challenges they’ve already faced at an earlier stage in life. But now that they are older and have more life experience, they typically choose to forge a new path that makes full use of their accumulated resources.

Enacting the narrative

Authoring one’s path

Much of the strength these boomers rely on comes from their realizations that they are citizens as well as consumers. They also realize that institutions can support them and they can contribute to them in return. They are determined to receive all the benefits to which they are entitled, but are also willing to work for the rights of others.

Evolving the smart consumer

Becoming a connected citizen

Expert networkers, these boomers count on mutually beneficial collaboration with others whom they already know or will find in their search for a way forward. These “instrumental networks” may even include spouses or other family members, included as partners in new business ventures.

Building the instrumental network

Expressing relationships

These boomers often find satisfaction in having crafted a new life, and along the way they have certainly found themselves playing new and unexpected roles. But they have also realized that they are no longer isolated; they belong instead to the larger narrative of their new life. Faith matters to this group of boomers. They have relied on their faith to get them through the dark times and continue now to count on faith to sustain their optimism. But they are pragmatic enough to know that faith alone isn’t enough and that they’ll need to work hard if they want to make it—again.

Mitigating risk

Cultivating faith

As pragmatists, these boomers seek what they need to build their new lives. Even when they operate in local contexts, the challenges they face have wider implications. This perspective helps them to put their immediate circumstances into perspective.
Portia Martelli
Age: 55
Rural East Coast
Portia’s work life has been compromised by a nerve disorder, diagnosed 20 years ago. She and her husband also had to cope with their daughter’s severe mental health issues. She firmly believes that changing diet can help a variety of conditions, including both her and her daughter’s disorders. Thanks to her perseverance and a radical diet, Portia began her recovery from “the biological disruption of her identity” two years ago. The diet has improved her daughter’s health as well. She now works as an author and speaker, publishing and promoting her book. While it’s not necessary for her to continue treating her conditions and promoting her book, these continue to be a central part of her life’s work.

On the wonder of recovery:
“It’s a wonderful mixed chapter that’s emerging from being so ill for so long. My co-author, who’s a few years older than I am, and I feel like we are launching into the best period of our lives. For me, it’s a whole new world. I feel like I’m on the verge of something new and just starting out.”

On illness’s power to strengthen bonds:
“It brought us very, very close. To face things that forged a very deep bond that may not have happened until years later—things couples go through when they’re much older and things are unraveling around them because of their health, because they’re not who they thought they were anymore, living in a state of becoming without a whole lot of definition.”

On preserving networks in the future:
“Friends of ours have often said there should be a ‘New Age’ old age home. How will we all take care of each other? How can we look to communicate wisdom and grounded idealism? How can we look to foster that?”

Ann and Burt Rivers
Age: 59 and 61
Urban Midwest
Ann and Burt Rivers live in a quiet urban neighborhood; their grown son lives on the East Coast. Ann suffers from mental illness and brain damage from treatments for her illness, which forced her to give up her position in a family medical practice. Burt was a pastor and then a professional classical musician, but his religious calling was cut short for a variety of reasons. Later, he overcame illness and an injury, to the end of his musical career. During this period of hardship, the couple moved on from medical practice to help each other through their illnesses. They’ve been dealing with a variety of challenges, including the loss of their most recent jobs. But they are hopeful that their financial situation will improve.

Profiles & Quotations
Each of these profiles describes a person who embodies the Rebuilding a Life 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.

Source: IFTF
Source: IFTF
On the nature of retirement:

Ann: “My folks didn’t do much of anything when they retired. So that idea of just enjoying yourself by not doing anything is not appealing. To me, I would want to continue, if not working for money, to be working in the community or whatever … I just can’t imagine retiring.”

But: “We’re on the point of brain death. It’s incredible.”

On being rooted in religion:

Ann: “I don’t know where we’d be or what we’d be doing if we didn’t have that anchoring and that grounding. I don’t know how people go through what we’ve been through without that kind of anchoring and grounding. I don’t know how they do it.”

On community support:

Ann: “I always seek out community, because I know that to stay healthy I need community … It’s really important, because a lot of my thinking processes have to do with community. It’s not just to be in a community, it’s a part of who I am, what I do. It’s a good reason, but it also means that I’m going to have another community of some sort.”

On what the future may bring:

Burt: “We’re waiting for the next big one to swat us down, you know. … We’re waiting for the next big one, the next big one.”

On life then and now:

“…This is the beginning of my start toward, I would say, my start toward my own personal phoenix … It started in 1996, after I was divorced from my third wife, it was a downward spiral. It had its good deal of economic [and other types of] hardships. I spent the years since rebuilding my life, and now it’s come to the point where I’m going to emerge…”

The phoenix coming out of the other, and I’ve had to rebuild my life.”

On perpetual motion forward:

“I’ve never been one to believe in letting things go. I’ve never been satisfied with being what I was. I always wanted something better. And I want to be better tomorrow than I was today, and to become closer to the person I want to be in the future. I always try to maintain an illusion that will take me forward.”

On determination to succeed:

“Death is the only thing that could keep me from doing anything, and that means to do in life because everything I’ve ever dreamed about. But I’m a driven person. Time, determination, and effort.”

Colonel L.L. Flynn spent more than 20 years in the Army and traveled all over the world. After the Army, he held several political positions in a large Midwestern city. Retiring from the Army came as a shock to the Colonel, who thought that he would “die on a battlefield” before seeing retirement. He has been married and divorced three times, most recently in 1996, and recently moved, alone, to this Southern city, for the low cost of living and the help of an ex-wife and brother-in-law. Wealth has come and gone for the Colonel, who finds himself trying to rebuild himself economically. Having served his nation in various capacities for all of his adult life, he now wants to focus on personal or professional, both materially and physically. In the short term, he expresses this as surviving the COVID-19 strain with symbols of his past and future successions, who dreaming of a “nice-ass boat … some horses … a Lear jet” and several homes around the world in the future. He imagines his three grown and highly independent children will venture their own country politically as he encourages them to make their careers influential. His experience in politics has ingrained in him a strong sense that success is, in part, based on who you know and how you work those relationships.

Age: 59
Urban Southeast
Reinventing the Self

The Action Ecology illustrates the complex with which boomers anticipate, plan for, and deal with changes in their lives. The inner portion of the ecology highlights resources, carried by that complex people, information, attitudes, and opportunities, that can be used to support and shape the trajectory of their lives. The outer portion of the ecology shows how these resources are linked together, and how they impact the trajectory of their lives.

As boomers redefine their life, they must reorient their resources into action. Finally, there are the “decisions in suspension,” questions that these boomers don’t have answers to just yet.

Wealth Generation

Prayer for recovery and success
Preparing for retirement
When retirement will be possible?

Decisions in Context

At a glance

As boomers are redefining a life and embark on their new journeys, they will continue to rely on community and religious support. They will not be able to meet their financial needs alone. They, in a way, starting over, but they bring with them the wisdom of weather usually realized later in life.

Work:

Finding what works
Part of the solution

Not taken for granted

For these pragmatic boomers, food is another resource to be valued and planned efficiently so as to become something they can’t afford, and with diets that could trigger another round of medical care and discomfort. They are very particular about the quality of what they eat, and wary of indulgences that are therapeutic. Even though money may be tight, they are willing to buy foods that are organically grown or that offer new health benefits. They are known for combining their own food and eating in social settings with others and giving in to the greater assurance about the quality of what they are eating.

Making the work match
As they move toward later life, these boomers are acutely aware of the need to find work and get involved. Making ends meet is easier for them as they have little need to worry about retirement, savings, or health care. The boomers are pragmatic in their thinking. They feel that working alone is a good way to top their limited resources and to keep their own resources. An information and communications resource becomes cheaper and more powerful, operating and creating independent businesses. There is a strong interest in ordering things from the web, even for personal use. They have had adequate experience to work with the resources and the technology at their disposal for independent work with a comfortable, secure retirement. Their foresight is in an accumulating assets, and choosing investments that will help them move into retirement. Some of them are planning careers that will enable them to work as consultants, be self-employed, or even start a new career. Others have been forced to return to the workforce later than planned and have found new opportunities for finding satisfaction in unexpected places.

Lifestyle:

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