

Baby Boomers

TO THE FUTURE  
TO THE PAST

# Coming Home

*Returning to their childhood homes gives meaning to these boomers. With an instinct for freedom, they are now exploring values of commitment, care giving, and comfort.*

The boomer generation saw perhaps the largest opportunity for travel abroad of any American generation before it. Boomers of all classes and ethnic backgrounds participated in outward-bound journeys, especially to unexplored parts of the developing world. With the initiation of the Peace Corps in 1961, the conscription of hundreds of thousands of young men into the army for duty in Southeast Asia, the generation's fascination with exotic cultures, and the expansion of corporate jobs to include substantial assignments abroad, a large segment of the boomers spent their early and middle adulthood away from their roots. Now they are coming home—to places, family, and life stages they skipped while away.

## The basic conflict:

### Freedom vs. commitment

"Coming home" boomers have been internally driven to seek freedom. The accoutrements of their childhoods—places, families, and even social values—have taken second place to their wanderings. Those wanderings may have been based on larger social ideals or pragmatic choices, but whatever their motivations, their consequences have been an uprootedness from commitment and community.

These boomers have now chosen to return to surroundings that feel more familiar, more innocent, more a part of one's roots. They discover their potential for commitment, their need for independence, and ways to balance the two. Coming home, they are grappling with commitments they have avoided in their earlier years: whether to marry for the first time, to take a more active role in their local community, how to take care of aging relatives without sacrificing too much of their own "personal space," or how to balance financial prudence with "seizing the day."

## Lifestage:

### Picking up dropped stitches

Many in their cohort addressed these issues two decades earlier. As these boomers come home, they deal with the practical, psychological, and even spiritual maturation processes they skipped. The process is both gratifying and frustrating. For some, this is the first experience of the "soul mate"—the person to whom they are willing to relinquish their independence and even their identity. They're willing to remake themselves for these relationships and adopt new lifestyles. Often this means setting up new households, restoring family homes, even getting their first mortgages. They may choose to have children at this later stage in life or just embed themselves in their rediscovered communities.

For others, it may mean starting at the bottom of the ladder in a new job, getting new training, coming to terms with lost income from previous choices, and often choosing to give up present freedoms to compensate for the past and secure the future. The result is often a mature acceptance of less-than-perfect circumstances. Freedom is still a large part of their vocabulary, but so is sacrifice.

## Expectations:

### Modest institutional reform

Coming home means finding comfort in the old, and these boomers are more likely than some to take advantage of familiar institutional forms—whether they're educational, medical, financial, or governmental. These boomers are also world-wise, so they know how to use these institutions. But they are also pretty clear about their limits and make small gestures to hedge against their deficiencies, from backyard medicinal herb gardens to alternative small-scale retirement enterprises.

Asked about these infrastructures, they turn their attention to the local. They've had experience with global bureaucracies and have a new commitment to local solutions. But these are not change-makers. They can see the solutions and will adopt them as they emerge, but they will not lead the way. After all, they are about coming home to rest, not to foment revolution.



# Action Ecology:

## Coming Home

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, 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.

### DECISIONS IN SUSPENSION:

- Whether to get married to a new partner?
- Whether to have kids late in life?
- When to give up stability for satisfaction?
- How to enter into local community politics?

## Extended Capacity

### Getting comfortable

#### ADAPTING THE SELF

- “Smoothing” the self
- Exploring commitment
- Retooling for new work
- Learning new home crafts
- Restoring physical fitness

#### CHANGING THE SURROUNDINGS

- Moving back to geography of youth
- Creating personal spaces
- Adopting partners’ and families’ lifestyles
- Gardening
- Remodeling

## Resequencing Life Stages

### Experiencing skipped stages

#### ENACTING THE NARRATIVE

- Getting married for the first time
- Having babies late in life
- Getting a first mortgage
- Restarting at the bottom of the job ladder

#### AUTHORING ONE’S PATH

- Bringing the lens of experience to decisions

## Global Transparency

### Giving up adventure

#### FOCUSING ON THE LOCAL

- Placing faith in local and state governments
- Taking local government jobs
- Focusing on the local job market
- Supporting farmers’ markets

## Self-Help 2.0

### Coming together

#### EVOLVING THE SMART CONSUMER

- Joining hobby clubs
- Joining gyms and weight loss groups
- Taking classes at community colleges

#### BECOMING A CONNECTED CITIZEN

- Participating in speakers clubs
- Joining chamber of commerce groups
- Contributing to local government

### INFORMATION

Books and periodicals  
(enjoyment and learning)  
Adult education classes  
Internet sources  
Hobby and craft groups

### PEOPLE

Medical professionals  
Financial advisors  
Career counselors  
Healing communities  
Nieces and nephews

### Resources

### CAPITALS

Pensions & savings plans  
Health insurance  
Inherited property  
Personal space  
Emotional gratification

### INSTITUTIONS

Community gardens  
Speaker’s clubs  
Fitness centers & weight loss groups  
Local government  
Religious organizations  
Unions

## Wealth Generation

### Back to basics

#### MITIGATING RISK

- Following “the program” of financial planning
- Keeping an unsatisfactory job to secure a pension
- Returning to a corporate job
- Staying healthy
- Living with aging parents to save money

## Re-Institutioning

### Hoping for change in the traditional

#### REPURPOSING THE OLD

- Exploring experiences they missed
- Embedding themselves in traditional institutions

#### INVESTING IN THE NEW

- Looking for new ways to pool resources
- Anticipating new forms of communal care

## New Sociability

### Shared accomplishments

#### BUILDING THE INSTRUMENTAL NETWORK

- Tapping job-seeking networks
- Spending time with nieces & nephews
- Helping colleagues

#### EXPRESSING RELATIONSHIPS

- Defining and redefining a primary relationship
- Working on boundaries with family
- Developing strategies for caretaking

# 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



These boomers return home having lived rich adult lives, so they bring a sense of expectation about surroundings, a sense that they can bend them a little bit more to accommodate accumulated experiences and needs. The return typically involves adapting the self in some ways, too—learning new skills, finding ways to fit in better with friends and family, and improving physical fitness.

## Resequencing Life Stages



Coming home is about giving up an adventurer's spirit to re-engage with the narratives of the community. The homecomers will tend to embrace narratives provided by the community around them. The adventurers who went out into the world in youth have also most likely skipped some of the more accepted stages, and are drawn toward paths that reweave those missed experiences into the narrative of "what's next."

## Self-Help 2.0



Coming home boomers are likely to have acquired skills at both ends of the self-help spectrum and will leverage them to make life more meaningful, because self-help is about the meaning of coming home for these boomers. Likely to join groups that help them learn quickly, they'll also contribute to these groups, building community through participation. There's reciprocity between these two strategies: pursuing one supports the other.

## New Sociability



These boomers are typically skilled at building instrumental networks—after all, they've been out and about in the world for a long time and know how to leverage institutions and relationships to get what they need. However, they focus on the experience of relationship and work on (often new) relationships as ways to work on themselves.

## Re-Institutioning



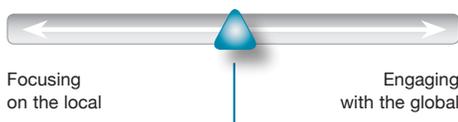
On the surface, these boomers are less likely than many others to get engaged in re-institutioning. Part of coming home is re-integrating oneself in the institutions that one may have rejected earlier. However, with their experience of alternative life and work styles, these boomers are likely to see ways to create alternative expressions of these institutions.

## Wealth Generation



Coming home is sometimes an inherently conservative move, and these boomers are often making decisions that compensate, in some way, for having been outliers and risk-takers. They're getting plugged into the aging support systems that they may have missed in the middle years. They also hedge their bets with various entrepreneurial activities.

## Global Transparency



Because they're coming home, these boomers are focused on the local, but their global experiences also keep them engaged with the bigger picture. For some, this means a faith in local and global government, and skepticism about federal government. Many believe that great things can happen at the local level without federal intrusion.

# Profiles & Quotations

Each of these profiles describes a person who embodies the Coming Home 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.

## Glenn Jaskanen

**Age: 50**  
**Rural Northeast**

Glenn had a conservative and religious upbringing until the Peace Corps inspired him to spend several years in Africa in his 20's. When his tour of duty ended, he decided to continue in various volunteer positions abroad, with intermittent returns to live with his family between assignments. In his late 30's, he returned to school get a Master's degree, and he now works for a local government agency. He married and divorced an African woman a decade ago and now lives with his "true love," who works in the same agency as him. He attributes all that is working well for him in his life to his life partner and has adopted many of her values, practices, and communities. They rent an old farmhouse on a small amount of acreage less than 100 miles from where he grew up. They cultivate medicinal plants and a honeybee hive for personal use and possibly a small business, and take winter vacations in the Caribbean.

### On coming home:

"Unlike a lot of people that I associate with now, I was away and had to come home and find a place to call my own. So I think I feel very close to that ... I also realize that I'm not going to totally change my life—you know, leave my job, leave one place and go someplace else. I'm happy. I've actually started to define a home now. I feel comfortable in this community, this area. And it's been a long time, having a place where it felt like home."

### On caretaking:

"There's always been something in the family about taking care of elders ... I think of the time after my aunt passes, that I'm unburdened. I don't feel like I'm going to have to go take care of my brothers or my sisters, although if need be, I would. But I don't feel like I have to. And I did feel a sense of obligation to my other elders."

### On seeking community:

"Community doesn't come and find you, so you have to go and find it. And right now, the way we live our lives, we're not out there seeking it. Oh, to a certain extent—we go out and, like I said, there's the mushroom club ... But they're more acquaintances, societies of acquaintances."

## Phyllis Webber

**Age: 52**  
**Urban Northeast**

Phyllis Webber returned from the West Coast to an apartment in a major Northeastern city that has been in her family—passed along from matriarch to matriarch—for three generations. Two of her aunts and two of her sisters live in the same building, but after nearly 20 years of independence, Phyllis felt an obligation to move back in with her mother and look after her, even though she is not seriously ill. The move has meant a change of jobs: after a stint in the military and several years in comfortable jobs as executive administrative assistant in the West, she finds herself at the bottom of the ladder in a unionized civil service job in a politicized institution, marking time until she is vested in the pension plan. While she appreciates the relative financial freedom of living in her mother's apartment, she struggles with the restrictions of both her living and job situations. The saving grace of her job is the knitting circle among her co-workers. She grapples daily with the decision of whether or not to marry her boyfriend (a first-time marriage); whether to move into her own apartment; and whether to give up her job and the long-term financial benefits of a pension in favor of more satisfying work.

Source: flickr.com/fars hammar



Source: flickr.com/dutch blue



# Kimberly Allegretti

Age: 44

Urban Rocky Mountains

## On returning home:

“Right after 9/11, I decided I would come back. And it was a big transition after living on my own for like 21 years, and then having to come back and live with your parents. And in my head, it was the most logical place to come because there was room. Of course I would come here. But it was like, ‘Okay, I’m going to be here a half second.’ Five and half years later, I’m still here. I just never left.”

## On old and new communities:

“This whole little courtyard is its own little community. A lot of the people that live here have lived here a long time. See, I grew up here. A lot of the people that still live here [have lived here] as long as my grandmother. So I’ve known them since I was a little girl, And then, my community at work, my little social network ... If I have a problem with work or a personal problem you can go to lunch or I can call them at home. And so that’s my little community of friends.”

## On family as caretakers:

“You kind of expect if you have kids, they will be there to help you in your older years. And since I don’t have that, that’s a little concern. But then, my family’s really close, so it’s not like I don’t have kids and I don’t have anybody. I’m really close to my nieces and nephews.”

Kimberly Allegretti has traveled widely as part of her career as a marketing consultant. She grew up in the Midwest, but left home for college at 17 and has been supporting herself ever since in cities in the United States and abroad, in both Europe and Latin America. She’s been an independent consultant for the past seven years, and for her, “coming home” is more about getting what she calls a “W2 job”—returning to the familiarity and predictability of a corporate position. In fact, she briefly tried a W2 job in her hometown, but the company had financial difficulties, and she decided to return to the Rocky Mountain states, which she now considers home. Since coming back, she has also married for the first time, and is considering whether or not to have children. For her, community is a complex ecology of friends, her business network, neighbors, and the community organizations that support professionals and small businesses.

## On taking a job back home:

“I was just tired. Like all this stuff—I mean, networking every night, it’s snowing outside, the roads are icy, but there’s a chamber event. By golly, I’ve got to get there. They made me an offer I couldn’t refuse. It was a lot of money. It was a lot of responsibility, and I guess I was little bit tired then.”

## On commitment and motherhood:

“We talked about the kid thing, and I think we’re still negotiating. I think he wants children more than I do. I don’t think he would take care of them more than I would. I don’t want to be saddled with taking care of kids...I know that sounds bad, but I’ve just never grown up going ‘Oh, my God. I have to have babies.’ And then my husband, being ten years older, we could potentially have a child who’s in high school without a father.”

## On settling into a geography:

“In the past, I would just say, ‘Okay, I’m looking for a job,’ and then open it to wherever ... It’s like, wherever the best job was, I went. So it’s a little different for me putting that geography, the geographic parameters on where I’m looking.”



Source: flickr.com/stevenm\_61

# Decisions in Context

## At a glance

The decision-making processes of boomers who are coming home reflect the caution and prudence they are cultivating at this point in their lives. However, their worldly experience has shown them that many options exist, and they may return to exotic options if deemed necessary.

## Work:

### Structured and instrumental

For boomers coming home, work is not at the core of their identity. They may be successful, they may be working hard, they may be starting all over from the bottom—but they are not thinking so much in terms of careers as they are supporting the relationships at the heart of their lives. They are willing to sacrifice their workplace identities for security: trading international aid for local government; giving up entrepreneurship for the security of corporate jobs; taking junior positions for the pensions they promise. And they're most likely to turn up in structured and routine job situations. In truth, most of these boomers look forward to the end of work. They have many other interests, whether they are outdoor activities, shopping, or hobbies. They can entertain themselves. Expect them to be good but not go-getter employees, and expect them to retire as soon as they are able.

## Housing:

### Settling in

Regardless of whether or not they own their own homes, these boomers are now looking for a place to settle in. They're not imagining big moves in the future—they've come home to the places they want to live. If they rent, they will worry about having to find other homes someday. But like work, their homes take second place to the relationships that happen within them, whether those are caretaking relationships with parents or new partners who provide a focus for commitment and self-discovery. So it's not surprising that when they think about physical environments, they think most about personal space. These boomers express a need for personal space.

## Food:

### A table at home

These boomers eat at home. It's not that they never eat out, but they are, as one of them said, "home bodies." Good food is a core experience they share with their partners and families, and they seem to prefer sharing it in the privacy and comfort of their own homes. What do they consider good food? Fresh food, sometimes even freshly bought on the way home from work; food from the garden; food from the farmer's market; food that's cooked on the stovetop, not in a microwave; and food that's not processed. These are not health food enthusiasts, however. Good taste trumps nutritional analysis. Butter, eggs, and whole milk are not banished from their kitchens.

## Finances:

### Prudent, with entrepreneurial overtones

These boomers, for the most part, do not come home with riches from abroad. In fact, in many cases, they've missed the most lucrative years of income production. But they are now solidly focused on what it will take to secure comfortable lifestyles, and so they are working with financial advisors, investing in pension plans, going back to lucrative if boring jobs to fatten their future accounts, or co-housing to save money. This financial prudence colors most of their decisions. Still, they have the adventurer's spirit that took them away in the first place—and a confidence in their ability to survive. Faced with challenges, they may again turn to the unusual or the entrepreneurial.

## Health:

### Managing wake-up calls with meds

These boomers have been healthy enough to travel widely and live active lives. But they've also typically had wake-up calls that signal vulnerability and lead them to consider their mortality. Hip disorders, heart operations, high blood pressure, premature aging due to weight gain—each of our examples of homecoming boomers have confronted a significant health issue in the past few years. Most of them have responded, as they have in their work lives, by turning to established medical or weight loss institutions—and especially to pharmaceuticals. "Taking the pill" is the solution of choice, even if they are aware of alternative treatments. Still, they take care of themselves in other ways: adapting their diets to include more fresh foods and keeping physically active.