

## Boomers: The Next 20 Years

# Sustainable Future Proofing

Baby boomers have been a powerful engine of economic activity throughout their lifetimes. The waves of inventiveness to meet their needs and desires have shaped mass markets, driven government benefits, and sparked social movements. Now boomers find themselves on the cusp of a shift in these markets, benefits, and movements as a broad range of stakeholders confront climate uncertainty, volatility in financial markets, and challenges to their personal health. These issues are being confronted under the rubrics of sustainability, resilience, and social justice. Boomers will seek to future-proof their lives by devising robust responses to protect them from the vicissitudes that surely lie ahead. They are already making decisions today that they hope will both sustain and be sustained by future markets, their future communities, their future homes, and even their own future bodies. Their choices will be as diverse as the cohort itself, but collectively, they will strongly influence the way society as a whole defines and embraces sustainability in North America.

### Sustainability:

#### The market for pioneers

The next two decades will see urgent adaptation to the twin pressures of climate change and a post-peak oil economy. Boomers may not be leaders in making many of these adaptations, but their investments in and experiments with the tools and processes for more sustainable products, services, and infrastructures will drive economies of scale to make them widespread and affordable.

These same decades will present repeated moments of choice for boomers to consider their personal sustainability in the future. Everything that boomers have done to resist materialism has been translated into “consumer options.” In addition, in their many roles across a multitude of fields, they have trained themselves to think in terms of consumer needs. For them, change happens in the marketplace. And as much as they may expect government solutions, the market is where they will build the infrastructure of sustainability.

### Sustainable Values:

#### The counter-culture renewed

Whether or not they considered themselves environmentalists, boomers came of age at a time when the relationships between humans and the environment were reconsidered in powerful ways. There is a sub-cohort of boomers whose values were crystallized by the writings of Rachel Carson, Frances Moore Lappé, Wendell Berry, and Stewart Brand amidst a tumult of social change across a variety of issues. For this cohort, Al Gore’s *Inconvenient Truth* has lent urgency—and political will—to values that have simmered below the surface of their daily lives for decades.

At the same time, even traditional political and religious opponents of environmentalism are finding ways to keep their conservative values while embracing the movement. Christian moderates and evangelicals alike are reframing the Christian responsibility for “stewardship” of the environment as a foundation for a new environmentalism. And evangelical minister Michael Dowd has gathered a large following by building a bridge between ecological science and Christian faith with his book and lecture series, *Thank God For Evolution*.

The result? At both ends of the political spectrum, boomers will be looking for sustainable strategies that embody their beliefs and values.

### Health:

#### The extreme environments of aging

Finally, baby boomers will age in increasingly extreme environments. These extremes will take a toll on boomer health and longevity, but they will do so unevenly. Already, new data show that some boomer women in the United States are the first to face life expectancies lower than their parents. This inequality also surfaces in our boomer interviews that reveal notably uneven attitudes about mortality: boomers in Denver talked about living to 110, boomers in Kentucky worried about dying at 65.

Health and one’s own body thus becomes ground zero for future-proofing efforts, but the uneven optimism and pessimism about lifespans, healthspans, and even the prospects for future work will lead boomers to very different strategies and will ultimately define different paths for boomers to engage with sustainability in their lives, politics, and legacies.

*Boomers: The Next 20 Years* is a three-phase study of how baby boomers will age over the coming decades. The first phase mapped boomers’ 20-year horizon, identifying seven big stories that will shape their future. The second phase was an ethnographic study of boomers to define ten Action Types that help us understand how different boomers will make different choices as they confront the challenges of the future. The final phase uses these insights to create focused forecasts of the boomers’ world.

### The larger view

Many boomers see the link between their personal future-proofing and sustainability on a societal scale. They believe they have an obligation to serve larger causes, and they express this obligation through such diverse means as setting up homeless shelters and making sustainable choices for their own home, eating local foods, and offering sustainable goods in their small enterprises.

**“Sometimes you’ve got to do things bigger than yourself. At some point, you stand there and look at something long enough and you say, ‘Well why not?’ If I don’t, who will, you know? I kind of like this planet. [Laughs] Best one I’ve been on so far.”**

—Hal Roemer, 51, HVAC technician and farmer\*

### Rethinking consumerism

Having created the world of consumer rights, boomers are often self-aware consumers, and as they redefine their identities for the next phase of their lives, they are rethinking their identities as consumers. A majority of Americans now use their spending as a way to protect the planet, and as boomers enter the next phase of their lives, they will see their consumer behaviors as a form of citizenship, with responsibilities to sustainable communities.

**“They made people aware of the Earth and the fact that we’re a nation of consumers, that we have to start being a nation of replenishers. I think that’s a big impact. Because I think my age group has been the ones that have really awakened people to, ‘Hey, guys, we can’t keep doing this’.”**

—Barbara Johnson, 46, business manager and bar tender

**“I mean, I could consume more, but I can’t, you know? I don’t drink. I can’t eat so much anymore, you know? .... Just to be healthy or be of help to somebody is good.”**

—Doug Holtzman, 60, small business owner

### Sustainable mobility

Boomers have been mobile all their lives and continue to focus on mobility as they seek new homes in new communities that they believe to be more sustainable—from both a personal and environmental point of view. Their moves may take them from larger homes to smaller ones, from suburban to urban lifestyles, from high-rent Manhattan neighborhoods to other continents.

**“I imagine by then that we will no longer be living in this house, but in something, probably, smaller ... being able to walk to work, for example, has been a boon. But I think that we’re both starting to think about, well, living in the country isn’t very practical, especially as you’re getting older and you need more services. So we’re still engaged in thinking about what that might be. But I kind of imagine that we will be living in or near Seattle in a smaller house ... And if you choose to live in some kind of more sustainable community in or near a large city, you have access to resources that you couldn’t have if you were living out in the country. And you couldn’t live more green.”**

—Susan Petersen, 57, librarian

### The limits of future proofing

Boomers relate to the future very differently depending on their own expectations of their lifespans and their connections with younger cohorts and generations. These seem to set limits for their ability to think about future proofing

**“The impact of governmental decisions that are made today that could impact generations to come do not affect me personally because I have no children, I have nobody. I’m only worried about the ones that will affect the next 20-30 years. Beyond that, I couldn’t care less. So I hope that we don’t bomb ourselves into oblivion between now and then. I hope that this is not underwater due to global warming. I mean, the issues still affect me because they affect me personally.”**

—Sarah Mercer, 55, scientist and artist

### Rising costs, proliferating solutions

One lens on the next 20 years reveals a world of rising and unpredictable costs. These rising costs of energy, food, and the stuff of everyday life will intersect the increasing severity and visibility of the environmental costs of American lifestyles. From home construction and renovation to a variety of transportation innovations, solutions are emerging to make ecologically sound choices visible, tangible, and accessible to boomers across a spectrum of needs and economic situations. A central tenet of many of these innovations is lightweight, decentralized structures and strategies that allow individuals and networks to manage resources flexibly. These structures—be they for producing energy, fuel, water, or food—will not necessarily replace centralized structures but will tend to reduce dependence on them.

**QUESTIONS:** How aggressively will boomers adopt new technologies that offer ecological advantages, especially given cost constraints? Will cost constraints drive new adoption? How will boomers use their values to filter those choices?

### Rise of eco-health

Boomers will face extreme environments as they age: from gradually encountering infrastructures that no longer support them as well as they had previously, to growing challenges of ailing (and failing) ecosystems. In this context, boomers will confront a growing prevalence of environmental health risks, along with a variety of new environmental health interventions.

**QUESTIONS:** How will boomers make the link between environmental deterioration and their personal health? To what extent will this link shape their behaviors as consumers, as patients, and as citizens of their communities?

### Makers reshape products and economies

Alternative economies based on direct trade and reciprocity will emerge and perhaps even thrive. Boomers are actively engaged in communities of interest focused on making things and creating value outside large institutional structures. From the reinvented traditions of making clothing to the new frontiers of do-it-yourself fabrication, many boomers are grappling with the identity shift between consumer and maker. Both resource constraints and the joy of participating in alternative means of fabrication and exchange will gradually redefine how the “boomer market” functions over the next 20 years.

**QUESTIONS:** How will boomers translate their entrepreneurial spirit into new economies at local and translocal scales? Will they continue small-business-as-usual? Or will they reinvent some of the basics of economics, embracing alternate currencies, behavioral economics, and new forms of commons?

### Simulations make alternate futures transparent

Social and technological systems for simulating the impact of individual and collective decisions on our environments, our communities, and our bodies will change the way we see and think about our personal lives. Powerful new social tools, from role-playing and serious games to technological advances in 3D and immersive simulations, will give boomers new perspectives on their own aging processes. Tools for modeling multiple capitals, beyond the fine-tuned financial calculators of today, will capture boomer’s attention as they seek to understand and avert the ill effects of aging at the same time as they develop new strategies for work and retirement.

**QUESTION:** How much will boomers rely on experts to advise them about sustainable aging vs. exploring their own custom visions, using the new tools for simulation and modeling? What dimensions of their personal futures will they most want to model and how will they fund these very personal—and potentially very expensive—personal forecasts?

## Venture Sustainability:

Even in the wake of the financial collapse, boomers are sitting on a disproportionate share of assets in the economy. Whether they are wealthy or just wisely managing limited resources to assure their personal sustainability, many boomers have the power and means to invest in and influence the structures of industries and markets. As stockholders, many will join the rush to invest in alternative energy innovation, water solutions, and municipal renewal projects. As householders, they will monetize and standardize the wide range of sustainable products, renovations, and fixes that will flow through the markets in the next two decades. And those who can afford to may actually be lead investors in these innovations, taking advantage of lightweight, sustainable technologies for demonstrating how to remodel homes, vehicles, and lifestyles for energy efficiency

### CREATING RIPPLE EFFECTS FROM POSITIONS OF INFLUENCE

Tom Cooper\* is a 52-year-old man who has led a career at a large health care company. He came to realize the power of his position to influence organizational standards for materials, techniques, and business practices. In the early 1990s, he began to bring his political perspective and social consciousness to bear to “make a difference in protecting the environment” and the well-being of clients and workers through a national program for awarding contracts to sustainably-oriented suppliers. What began as a small group effort was eventually taken up as institutional policy and is now spreading through a coalition of likewise committed organizations and individuals who had been developing similar projects to transform the nuts-and-bolts assumptions of his industry.

### PRACTICING SUSTAINABILITY IN DAILY WORK

Hal Roemer, at 52, is an HVAC technician and a farmer from the South. He brings his concerns for biodiversity and renewable energy to both of his professions: “I like the solar electrical panel ... We’ve got to get past that point of saying, ‘Well, it’s not going to make any money when I do it.’ You know, sometimes you’ve just got to do things because they work.” Boomers represent one of the fastest-growing segments of self-employed workers, and starting one’s own business is a strategy that many boomers are adopting or planning to adopt. As they make the transition to a new workstyle, they will have the opportunity to consider new sustainability markets as well as new sustainable work practices. From artisan foods and products to the construction trades to high-end sustainability consulting, boomers are likely to change the market place as they enter their next-stage careers.

### COLLECTIVE PURCHASING

While collective purchasing has been a long-time strategy for negotiating good buys, two big trends are likely to change the practice—and create a flow of investment in sustainable goods. The first is the Internet; in China, where collective action is well organized in many of the institutions of daily life, the *tuangou*—or shopping collective—has been a popular way to save money for several years now. While slow to catch on in the United States, Internet-enabled buyers’ collectives are starting to emerge. At the same time, the need to push sustainable products and services to a mass market will increasingly favor strategies that rapidly scale up the number of buyers while scaling down the price. The result is likely to be new retail intermediaries, such as Earth Aid Enterprises, which is beta testing an internet web site for group buys of sustainability-oriented products.



Source: <http://earthaidkit.com/groupbuys/>?source=earthaidblog

Earth Aid Enterprises offers Earth Aid Group Buys “to empower consumers to force prices down on green products” through collective buying.

\* Real name used upon consent

## Simple Wealth:

### The new frugality

Boomers have lots of templates for frugality. Most have grown up with parents or grandparents who lived through the depression. Many were attracted to the voluntary simplicity movement of the 1970s and have incorporated its values and practices, to some degree, in their daily lives. In the 1990s, the New Road Map Foundation, with its best-selling book *Your Money or Your Life*, provided a nine-step program for over-consumers, while over-extended boomers became a primary market for the popular magazine *Real Simple*. More recently, boomers find themselves crafting ad hoc responses to the current economic downturn. For any of these boomers worried about their future financial well-being, frugality, simplicity, and sustainability form a compelling platform for organizing life—even if it's more aspirational than real in their day-to-day lives.

### ALTERNATIVE WEALTH

Kenneth Ikeda is a former machinist who was laid off several years ago. Rather than fight for a new corporate job, he has simplified his life by doing handyman jobs for people in his neighborhood, depending on his wife's salary for the basics. He says: "... I've learned that no matter how much money you make, you're never happy. You're never satisfied. And you're too tired to spend it." This is the central message of *Your Money or Your Life*: money is not the only form of wealth. And many boomers express this conviction, though with different aspirations for different kinds of value. For example, Fred Horowitz says: "Would I give up having the girls in private school in order to be putting money aside for our retirement? That just doesn't fly for me."

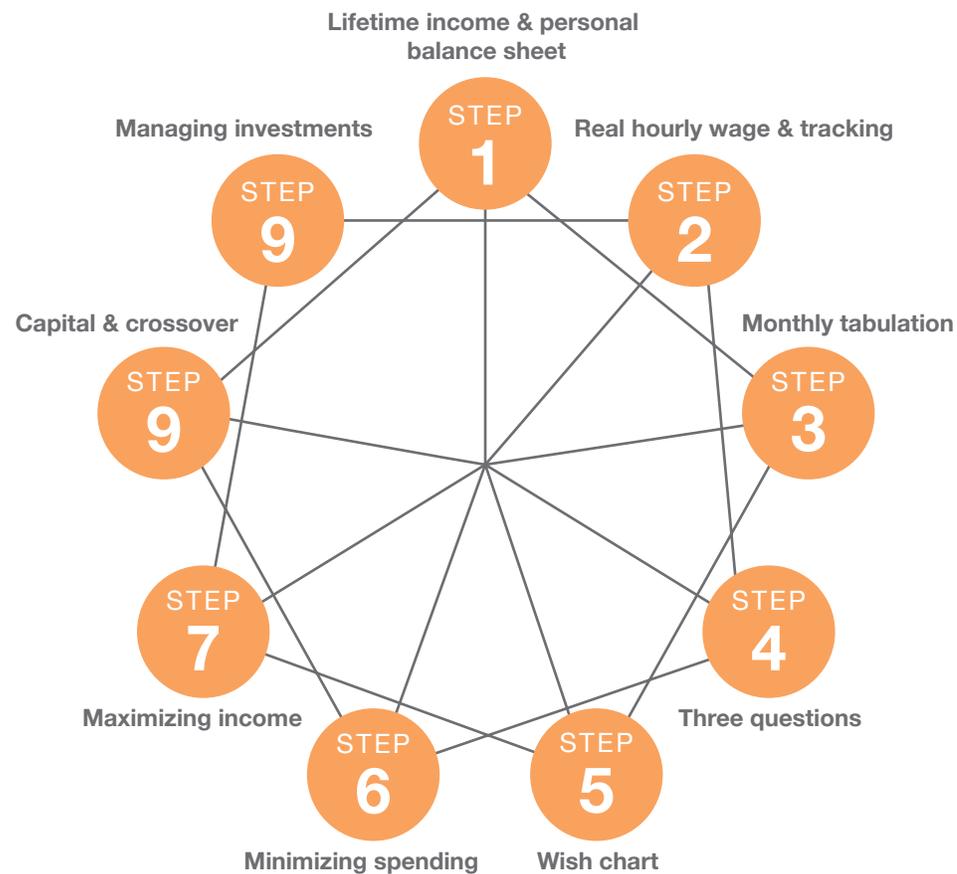
### NEW RETIREMENT ZONES

Across generations and geographies, Americans have dreamed of retiring "somewhere else." But the kinds of places where they imagine retiring change with each generation, and boomer's dreams are driven by both their mobility and their concerns about sustainable lifestyles. Leanne Williams, living in a rent-controlled Manhattan apartment says: "It's going to be more expensive to live here in 10 or 20 years. That's certain ... Amsterdam in particular is a revelation. Oh, I could totally live [there]." Mike Diaz, in the San Francisco Bay Area, is designing his new home for personal physical mobility to accommodate a disability, and he's planning to build that home in Arkansas for its affordability. Sabrina Levitt, a 45-year-old single mother, looks forward to the time when her son is in college: "And then I don't have to have a house. I live in a freaking shoebox for all I care, you know. I can travel 100% time."

### EXPERIMENTS IN VIRTUALITY

For the last decade, analysts who follow the sustainability movement have pondered the potential for a less material economy that reduces impacts on the environment by driving more people online, more of the time. While many imagine boomers spending their leisure time playing games, meeting people, and buying virtual clothes and houses in virtual worlds, a growing segment of boomers look to the Internet as their source of income. Loretta Jones plans to manage the online finances for her sons' Internet recording label when she retires. Mike Diaz and his wife plan to develop online training programs for childrens' work. Fred and Marie Horowitz look to their e-commerce business, helping other people start their own e-commerce businesses. This is also their social community, as Marie explains: "We share the community of people in the e-commerce business, and some of those people we have very close relationships with. I would say our closest friends, people we would call in an emergency, probably come from that group."

### THE FINANCIAL INTEGRITY PROGRAM



Source: [http://www.financialintegrity.org/index.php?title=The\\_Nine\\_Steps](http://www.financialintegrity.org/index.php?title=The_Nine_Steps)

The New Roadmap Foundation has evolved since the 1990s into The Financial Integrity Program, using a nine-step program to help over-consumers tame their spending and achieve financial independence



Source: Mint.com

A combination of philosophical manifestos, self-help programs, and financial tracking applications will support boomers in creating personal strategies for managing wealth with alternative priorities.

## Sustainable Health:

### Future proofing the body and mind

As a generation, boomers have shifted health care from traditional allopathic medicine—aimed primarily at the treatment of disease—to include preventive medicine that seeks future wellness, fitness, and even beauty as its outcomes. In the 1970s, boomers began to take health into their own hands with publications like *Our Bodies*, *Ourselves* and *Self-Care Magazine* as their bibles. They articulated a new expectation of “high-level wellness” adopting diet and exercise as tools in the quest for better-than-average health. These ideas went mainstream in the 1990s when insurance companies sought to stave off future spikes in health claims from an aging generation. Now on the threshold of their senior years, boomers are pushing the limits of future proofing their bodies by adopting new technologies to peer into their personal health futures and turning in new ways to community to achieve their health goals.

### SIMULATING FUTURE HEALTH

Faye Jones wants to avoid her mother’s fate, and she has future proofing options her mother never did. She says: “I feel like I’m more like her than any of the siblings, so I’m wondering, is there some aneurysm ready to pop here? They have those Health Line clinics where they test you for all those things? So I did go to one of those last year, and they said, ‘You are fine right now. We can’t see everything, so we couldn’t for sure say something’s not going to happen.’ But I was concerned about that, and I did get tested for that just because, biologically, we could have genetically inherited something, because it was very unusual for her to have a stroke at 58. She was in good shape, she didn’t smoke, she wasn’t overweight.” Faye, like millions of other boomers, now has new biological tools that allow them to scrutinize their genetics and run digital simulations of their future bodies based on their current conditions. They can opt for preventive surgery and soon even genetic therapy—now in its earliest stages—growing new genes to avert a future health disaster. These strategies take preventive care from the low-tech diet and exercise movement of the 1970s to a new high-tech regime.



Source: <https://www.23andme.com/howitworks/>

The online genetic testing site 23andMe helps people understand their predisposition to genetic disease by getting a full genetic workup—and at the same, voluntarily contributing their genetic information to an open research community.

### MY SELF, MY COMMUNITY

Community is a recurring theme with boomers, and it’s no surprise to find it playing an important role in future proofing health. For Ann Rivers, born in 1948, mental illness and cognitive injury have shaped her daily life, from diet and exercise to her work. (She has published a book on her experience.) But among her health strategies, community figures prominently: “I always seek out community, because I know that to stay healthy I need community. And I have a disability that may not seem very severe, but it really is. It’s affected my life, my ability to work, and my ability to have friendships. Because when you can’t remember, when you can’t store things in long-term memory, then you can’t remember the conversations you’ve had and so on. So, for me community is really important. It’s really important because a lot of my thinking process has to be done in community. And a lot of my storing of memories has to be done in community.”

### NEW HEALTH COMMONS

Commons extend the concept of community to provide shared resources. Traditional commons are usually natural resources that are truly owned and managed in common. But with the advent of the Internet, more and more online sites are using the principles of open-source to create commons-like spaces where people can tap the resources of a community—often information resources—to meet their individual needs. And in so doing, they also feed back value into the community. As boomers experiment with virtuality, we can expect them to take advantage of sites like CureTogether, where they can track their daily health statistics for a variety of symptoms, report results for treatments they try, and compare themselves to others coping with the same disease. The power of new health commons to provide future proofing for boomers comes from their potential scale: by meeting their own individual needs, participants build a larger and more permanent resource for the future.



Source: [www.curetogether.com](http://www.curetogether.com)

CureTogether has a growing community online users who are tracking their own symptoms of aging and their own treatment experiences to identify better strategies for future proofing their bodies against the effects of getting older.

## About the Project:

Baby boomers are perhaps the most widely studied generation in United States history. Everything about this group has been the subject of scrutiny: their shopping behavior, media preferences, living arrangements, politics, and more recently, their views of retirement and needs for financial planning. Most of these research studies aim to define current attitudes and segment a market that dominates by its sheer size. Few research efforts, however, take a longer view.

How will baby boomers live out their lives over the next two decades—decades when the world will come to grips with unprecedented challenges and innovations? How will they navigate new ecologies of risk, highly politicized foodscapes, emerging sustainability practices, a renaissance of civil society, and a continuing personalization of faith? **Boomers: The Next 20 Years** seeks to answer these questions.

## Boomer Action Types:

This project has developed a set of Boomer Action Types: ten different modes of decision-making that define boomers' strategies for seeking meaning and satisfaction in their lives. These Action Types offer important clues to boomers' orientation toward the future.

- 1. Crafting an Environment:** A blend of equal measures of creativity and control in these boomers drives a focus on crafting their personal worlds—and expressing themselves through their crafts.
- 2. Aging Sustainably:** Aging Sustainably means understanding the importance of balance between homes and environments, retirement and finances, and relationships and legacies.
- 3. Forging Family:** For these boomers who focus on forging and maintaining intimate family bonds, family is not just a given; it is something they have discovered and worked for through adversity.
- 4. Serving Faithfully:** As a central precept of their lives moving forward, these boomers follow their faith into service to others. Through service, they create value to their communities, their peers, and to themselves.
- 5. Reinventing the Self:** In a constantly changing world, these boomers adapt by remaking their bodies, interests, and skill sets—perpetual reinvention.
- 6. Rebuilding a Life:** After experiencing significant setbacks, these boomers have designed new paths that may be quite different from anything they had anticipated or planned but offer opportunities for finding satisfaction in unexpected places.
- 7. 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 set new ones to pursue.
- 8. Lost in Transition:** 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.
- 9. Still Questing:** Work identity drives these boomers, an identity still more in the making than for most. In their quest for something in their futures, they actively distance themselves from their pasts.
- 10. Coming Home:** Returning to the childhood home gives meaning to these boomers. With an instinct for freedom, they are now exploring values of commitment, care giving, and comfort.