



# Boomers:

## THE NEXT 20 YEARS

**The baby boom generation, born 1946 to 1964, has participated in decades of radical social, technological, and most recently economic change.**

As boomers move into their 60s and 70s over the next 20 years, they will not only carry their revolutionary history with them. They will extend it into a new realm. Biology, the very basis of human life, will be up for grabs as boomers make choices about physical aging that no previous generation has had to make.

They will weigh these choices in a world fraught with dilemmas: a rapidly deteriorating environment, shifts in global economic power, the decline of legacy institutions that they have both opposed and worked within, the meteoric advance of technologies that confer advantage on the youngest members of society, and perhaps even the loss of faith in science as the basis for a rational society. They may face growing opposition to entitlements by younger workers who feel burdened by the seemingly privileged lifestyles of boomers. They will stand divided by the great gap in wealth within their own ranks.

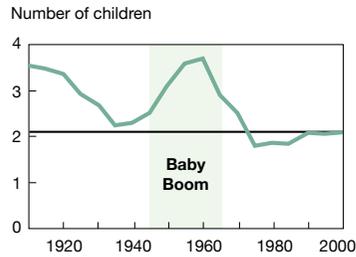
Their choices will be both personal and social, as they pull threads from their past to find innovative individual and collective solutions to their finances, their health, their housing, and their quest for meaning. The general contours of their lives will be familiar, but the struggle with the pressing dilemmas of the next decades will generate new strategies for everything from self-help and community involvement to wealth generation and institutional reform. And they will no longer be comfortably American as the global landscape becomes increasingly seamless and transparent.

This map is a first view of this new era of boomer experience. It would be a mistake to call this a map of aging or even a map of boomers as they age. After all, every aspect of aging is in flux. Rather, this is a map of the changing human lifecycle as it will be lived first by nearly 77 million people who just happened to be born in those seemingly quiet years following World War II. It's a map of the boomers' next 20 years, yes—but it's also a preview of life to come for us all.



# Baseline Demographics

## U.S. FERTILITY RATE

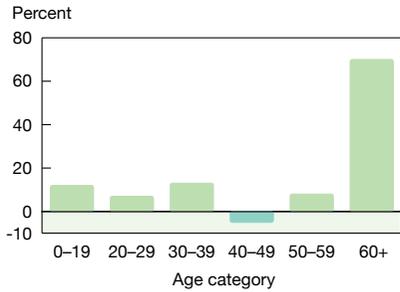


Boomers make up 27% of the U.S. population today

The steep drop in the fertility rate after 1964 has made boomers the dominant age group for nearly half a century.

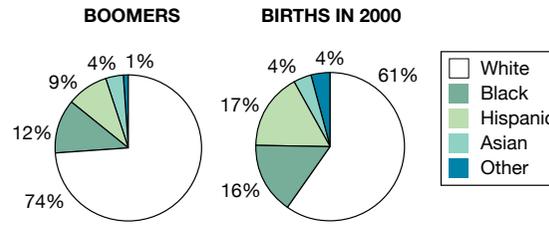
Source: U.S. Census Bureau

## U.S. POPULATION CHANGE, 2005–2025



By 2025, the number of Americans over 60 will increase by 70%

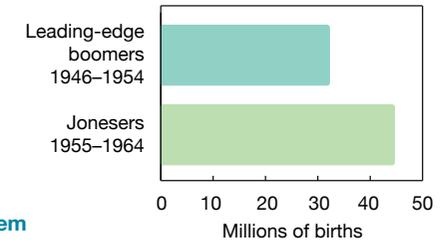
Source: U.S. Census Bureau



Boomers are not as diverse as the generations that follow them

Source: MetLife, *Demographic Profile, American Baby Boomers*, 2005; Forum on Child and Family Statistics, [www.childstats.gov/americaschildren/xls/POP3.xls](http://www.childstats.gov/americaschildren/xls/POP3.xls).

## BOOMERS SUB-COHORTS



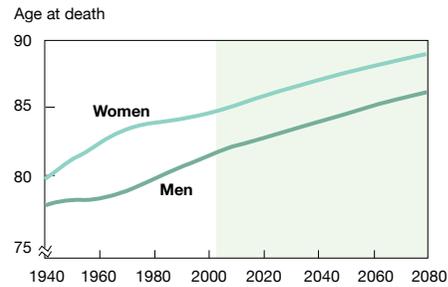
Boomers actually represent two distinctive sub-cohorts

The trailing edge of boomers, sometimes called “Jonesers,” often have more in common with Gen X than with leading-edge boomers.

Source: MetLife, *Demographic Profile, American Baby Boomers*, 2005.

# The Changing Nature of Aging

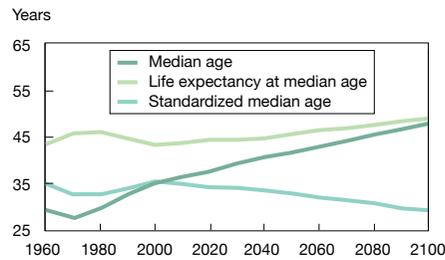
## LIFE EXPECTANCY FOR AMERICANS AT AGE 65



Boomers expect to live longer than any previous generation

Source: CBO, *Baby Boomers' Retirement Prospects*, Nov. 2003, [www.cbo.gov/showdoc.cfm?index=4863&sequence=0](http://www.cbo.gov/showdoc.cfm?index=4863&sequence=0).

## ALTERNATE MEASURES OF AGING

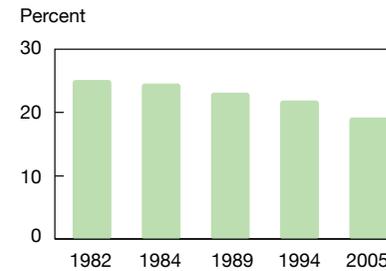


Boomers are actually “getting younger”

Standardized age combines median age and life expectancy to show the population getting younger in relation to their overall lifespan.

Source: Sanderson and Scherbov, *Nature*, 2005. <http://www.nature.com/nature/journal/v435/n7043/abs/nature03593.html>

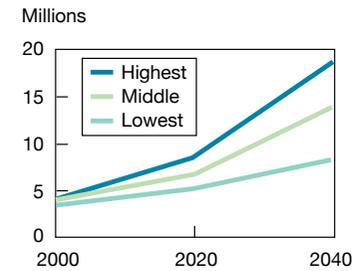
## PREVALENCE OF DISABILITIES IN AMERICANS 65+



Boomers will have fewer disabilities in old age

Source: National Institute on Aging, Dec. 2006, [www.eurekaalert.org/pub\\_releases/2006-12/nioa-dao120106.php](http://www.eurekaalert.org/pub_releases/2006-12/nioa-dao120106.php).

## PROJECTED POPULATION 85+

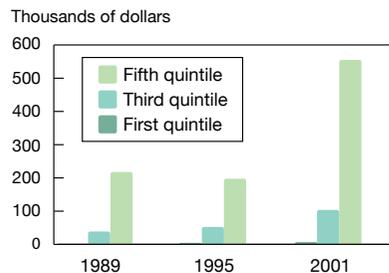


Boomers will eventually swell the ranks of the very old—those 85 and older

Source: U.S. Census Bureau

# How the Cohort Will Age

## MEDIAN NET WORTH FOR BOOMER HOUSEHOLDS



Boomers are facing the largest rich-poor gap in recent history

Source: AARP, *The Distribution of Financial Wealth Among Boomers*, 2004, [http://assets.aarp.org/rgcenter/econ/dd99\\_distribution](http://assets.aarp.org/rgcenter/econ/dd99_distribution).

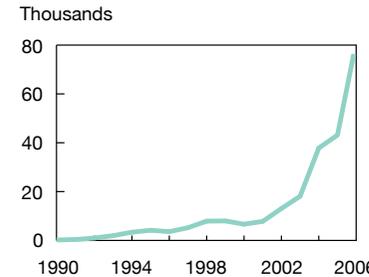
## ANNUAL SAVINGS



Boomers will draw on reduced resources in retirement

Source: U.S. Council of Economic Advisors, 1999; U.S. Department of Commerce, 2005.

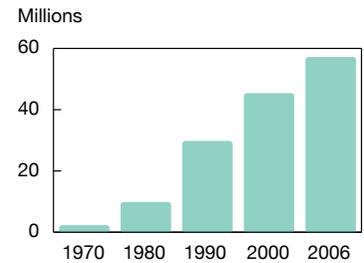
## FEDERALLY INSURED REVERSE MORTGAGES



Boomers will use reverse mortgages more

Source: HUD, 2006

## RESIDENTS OF ASSOCIATION-GOVERNED COMMUNITIES



More boomers will live in association-governed communities

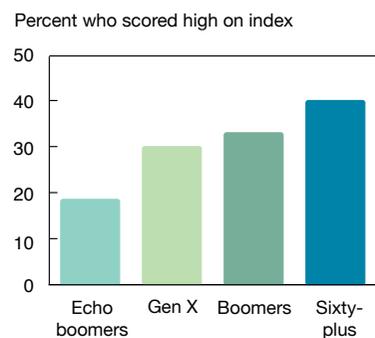
Source: <http://www.caionline.org/about/facts.cfm>

# At the Cultural Edge

Boomers will be active participants in online forums

PERCENT OF ...	
People aged 35–54 who are online	39
People aged 35–54 in the overall population	29
eBay users over 45	50
MySpace users aged 35–54	41
Adults who spend more time online than working	35

## INTERNET AND HEALTH INDEX

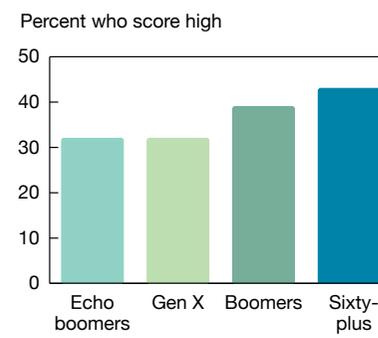


As they age, boomers will use the Internet for more health activities and services

Older people score higher on the IFTF Internet and Health Index, which measures how much people use the Internet for health purposes.

Source: Institute for the Future, 2006

## HEALTH ECONOMY INDEX

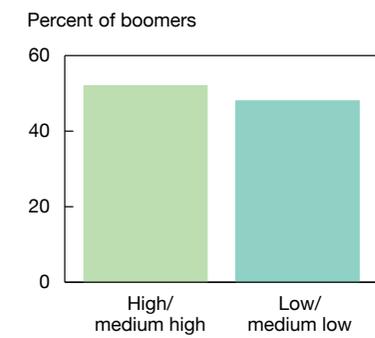


As they age, boomers are likely to seek more health benefits in all their products and services

Older populations score higher on the IFTF Health Economy Index, which measures how broadly people define health products and services—and how much they seek them.

Source: Institute for the Future, 2006

## SUSTAINABILITY INDEX



Boomers will continue to be divided on sustainable lifestyle

More than half of boomers score high or medium-high on the IFTF Sustainability Index, which measures sustainability values and behaviors.

Source: Institute for the Future, 2006

# Boomers: THE NEXT 20 YEARS

## Extreme Longevity

We appear to be approaching an age of extremely long lifespans, and while actual longevity may not increase radically in the next 20 years, this potential will change perceptions of the "time left" as well as interventions to extend youth. The concept of prospective age will combine with chronological age to paint a picture of a population that is actually getting younger, not older.

## XPeople

Over the next two decades, the human body will become the site of scientific experimentation and engineering innovation as more people adopt attitudes that could be called "transhuman." Whether they are seeking to extend their mental abilities to excel in school or work, to enhance their physical abilities to become extreme athletes, or broaden their social reach to accrue vast social capital, people are increasingly voicing a desire to be more than human, better than human.

## Foodscapes

As people draw more links between food and health, as they look to food to enhance their bodies and minds, as agricultural practices collide with public health and environmental goals, as markets compete for foodstocks that can serve as both fuel and food, and as the history of any given food item becomes more apparent in its labeling, the global foodscape will become an increasingly uncertain territory, driving both innovation and market disruptions.

## Ecologies of Risk

Americans face a growing burden of risk on multiple fronts as they strive for greater freedom of choice in the face of institutional instability and environmental risk. Moving from a world of lifelong employment, well-defined benefits, and guaranteed entitlements to one where individuals are responsible for funding their retirement, evaluating health plans, and even securing their local water and air quality, people will spend more time and money managing their personal ecologies of risk.

## People in Daily Life

**longevity as entitlement vs. longevity as luxury:**  
how will boomers redefine health as social advantage?

prosthetics: open-source and cool  
cyborg tech: bio + digital  
continuous body monitoring  
postponement of disability  
life-extension beta testing  
latino longevity lifestyle



off-label lifestyles  
personalized drugs  
individual genome sequencing

## Extended Capacity

The baby boom generation has studied more, traveled further, generated greater wealth, demanded better services, and experimented with their minds and bodies more than any previous generation. As the cohort that invented "forever young," they will fight to extend their capacity to work, play, invent, create, teach, lead, and indulge themselves longer into life. This drive will coincide with rapidly expanding knowledge of the human body to give them unprecedented opportunities for innovating human capacity—exploring a new palette with which to create their own biological and cultural futures.

**assisted suicide vs. life extension:**  
how will boomers frame the freedom to choose?

food as enhancements  
taxes on unhealthy food  
extended emotional intelligence  
memory enhancements: bio + digital  
brain mapping

**anti-aging vs. ageism:**  
how will boomers balance anti-aging options with anti-agist demands?

**living the narrative vs. changing the narrative:**  
how will boomers resist existing narratives of aging and create their own?

episodic retirement  
new lifetime-income curves  
postponement of retirement

**desire to retire vs. need to work:**  
how will boomers redefine their economic value to meet both?

60 is the new 30  
but sometimes 50 is the new 80  
encore careers

## Resequencing of Life Stages

Baby boomers watched their mothers go back to school after their children were grown. They themselves went back to school after raising their children and took mid-life "retirements" to find meaning, pursue creative projects, and invent lifelong learning. They watched their children become millionaires in their early 20s (or move back home), and they flocked to plastic surgeons to make themselves young and sexy in their 50s. Traditional life stages have lost their meaning, and as boomers negotiate post-60 life, they are likely to return to the unfinished business of earlier stages or invent entirely new stages.

**aspirations vs. limits:**  
how will boomers reconcile their high expectations with a sense of limited time remaining?

extreme makeover: re-youthing  
middlescence

## Mobility Platforms

As cell phone adoption soars worldwide and links even the most remote villages to the Internet, connectivity will create new forms of mobility and new platforms for living mobile lifestyles. Some of these platforms will focus on providing services along a route of travel while others link people to focal points, provide new ways of defining community, or support ad hoc, opportunistic services. For diverse populations, these platforms will provide new opportunities not only for work and entertainment, but also for choosing where they live and how they find meaning in their lives. They will define new categories of globally mobile boomers, from the fast rich who can retire early, to the keep-working folk who haven't saved enough for retirement and will move to low-cost regions; from cultural seekers who will relocate to ethnically appealing places to the Winnebago tribe who will choose a well-connected nomadic lifestyle.

## Context Awareness

As the Internet connects digital data to physical places, "real-time" data will be joined by "real-space" data. The result will be a profound change in the way we create and consume information and in the ways we think about the relationship between the Internet and the world. Environments—and people—will become increasingly context aware, as sensors, wireless communication, and semantic processing define a continuum of technologies from top-down tools that focus on productivity, precision, security, and convenience to bottom-up open tools that focus on creativity, connectivity, disruption, and desire.

## Lightweight Infrastructure

Our global infrastructure is rapidly shifting to networks of smaller, smarter, more independent components. They will be more efficient, more flexible, and more secure than the capital-intensive, centrally planned and managed networks of the last century. As they come online, they will boost emerging economies, mitigate the environmental impacts of rapid global urbanization, and offer alternate paths to economies of scale.

## Networks in Action

### Self-Help 2.0

Anti-authoritarian themes of the counter-culture took root in the pragmatic self-help movements of the 1970s, spawning women's groups, medical self-care, appropriate technology, and eventually an entire self-improvement industry that flourishes today. Even religious movements today emphasize personal spirituality over institutional faith. Over the next decades, the practices and values of self-help are likely to be reinvented in the context of social networks as the aging baby boom generation, renegotiates traditional aging issues such as health, housing, and finance, as well as new and palpable environmental issues.

**ideal of independence vs. reality of dependence:**  
how will boomers emphasize one over the other to keep the myth alive?

self-care  
self-rationing  
self-diagnosis  
self-medication

self monitoring  
self as project

self-help religions  
online religion  
mobile religious technologies

**tech help vs. tech resistance:**  
how will boomers decide which new technologies to learn, adopt, adapt?

new women's movement

**self-care vs. caregivers:**  
how will boomers innovate the landscape of getting and giving care?

cooperative literacy  
smart networking  
social technologies: Web 2.X  
collective intelligence

personal medical networks  
new expressions of intimacy

### A New Sociability

From their flirtation with communes, to the "new games" of cooperation in the 1970s, to their workplace emphasis on teamwork and collaboration, this generation has cultivated a long-lasting romance with the ideal of collective action. Some of them led the earliest efforts to create the most significant modern experiment in creating a commons—the Internet. And as Web 2.0 tools take hold, they will find themselves with a new and very pragmatic platform for resolving the cohort-defining tension between individual and community. Look for powerful innovations here.

**mass media vs. personal media:**  
how will the generation that grew up on mass media adapt and adopt new media?

virtual retirement communities  
virtual families  
virtual sexuality

**parenting the young vs. caring for parents:**  
how will boomers allocate their time and money as the "sandwich" generation?

**lifestyle expectations vs. resource limitations:**  
how will boomers accommodate a world in which infrastructures and resources are limited?

growth of "gappers" at home

## Grassroots Economy

In much the way that limited liability corporations and the founding of the stock exchange defined today's economic ground rules, grassroots economic experiments are creating the structures for a new kind of economy with new ways of organizing key economic processes. Open-source production will create a volunteer workforce of millions. Peer-to-peer exchanges will turn supply chains into flexible, ad hoc networks. New kinds of commons will create new resources and platforms for creating wealth. As Eric Raymond says: "The closed-source world cannot win an evolutionary arms race with open-source communities that can put orders of magnitude more skilled time into a problem."

## Health Economy

Health benefits increasingly define consumer value across a wide variety of sectors. With more responsibility for the cost of their health care, people are turning to the broader marketplace for solutions rather than just the traditional health care delivery system. This trend is accompanied by an expansion of what it means to be healthy, what is considered therapeutic, and what is an appropriate site for intervention or treatment. As we move toward a world of more healthy lifestyles and holistic approaches in the way we age, what we eat, how we work, and even how we keep our homes, much of daily life—and indeed much of the global economy—will be viewed through the lens of health.

## Sustainable Communities

The underlying dilemma of sustainability is the tragedy of the commons: what seems rational for individuals adds up to a situation where everyone is worse off. The solution to this dilemma is to find a way to link personal self-interest to the good of the larger community, and it appears that personal health is emerging as this critical link. Personal sustainability strategies will increasingly include a focus on buying local products, including local food products, and improving the overall health of the community. These strategies will be linked to do-it-yourself behaviors, as well as new smart-networking skills and online collective action.

## Economies in Flux

repurposing of institutions  
states, communities, groups ascend  
online democracy  
open-source learning  
failed institutions' alumni networks  
new trusted processes

**old vs. new institutions:**  
how will boomers integrate reliance on old top-down institutions with the romance of new bottom-up institutions?

### Re-Institutioning

This is the generation that vilified the "industrial-military complex," that flocked to startups, that invented NGOs. It championed the consumer rights movement and charter schools. Its members will carry a strong distrust of large institutions into the second half of their lives, focusing on trusted processes and people more than traditional institutions to provide for their needs. Confronted with the challenges of aging in a troubled world, they will make distinctively individual choices among markets, do-it-yourself strategies, personal networks, and new kinds of institutions that leverage new collective identities to meet their individual needs.

smart homes  
homes as workspaces  
homes as hospitals  
hospitals unbundled

mobile health technology  
P2P disease management  
expanding points of care

the risk society  
money follows the person  
new mutual-aid societies  
bottom-up safety nets

**economic vs. ecological wealth:**  
how will boomers reform financial instruments to manage uncertainty?

peer-to-peer insurance  
church based insurance  
growth of benefits gap

reverse mortgages  
new intangibles instruments  
time banks

**market segments vs. self-identification:**  
how will boomers resegment themselves in response to marketing messages?

reputation accounting  
personal carbon credits  
real age: longevity as wealth

self-organizing market segments  
gaming economy

### Wealth Generation

The baby boom cohort has been spectacularly successful at generating wealth and equally disinclined to save. At the same time, they have seen whole industries decline and disappear during their work lives, forcing them into multiple careers and entrepreneurial solutions. Perhaps the greatest challenge is still ahead of them—to generate new forms of wealth that will bridge the gap between their savings and failing institutional safety nets. Expect to see large-scale experiments with creation of new kinds of value, from virtual economies to carbon credits to open source strategies that tap social capital.

online surveys for pay  
bottom-up digital markets  
user-generated media  
hobby jobs

**labor shortages vs. job opportunities:**  
how will boomers fill the gaps?

## Global Climate Change

The world has passed a climate change threshold: the impacts of global warming will begin to play out over the next two decades. These changes will produce unavoidable consequences, with impacts on animal and plant migrations, and implications for human food, habitat, and disease. Small changes in the average temperature will produce more extreme heat and cold events at the edges. Mitigation will require reduction of greenhouse-gas emissions as well as economic and technological innovations. The cost of greenhouse-gas mitigation is relatively low. It won't erase economic growth, but it is very likely to slow growth and create pockets of significant disruption—both industrial and geographic.

## Urban Wilderness

In this decade, the world's population will undergo an historic shift: for the first time, more than half of humanity will live in cities, and perhaps as many as one-third will live in slums. In this urban wilderness, new survival strategies are likely to emerge: urban swarming will drive bottom-up innovation; urban computing will tag high-risk areas in cities; urban hybrids of identities, classes, and cultures will create new categories of belonging; and urban speciation will redefine the human body as people experiment with drugs and devices to adapt to the rigors of urban life.

## Science Revolution

Over the next decades, science will suffer from its own success. At the intersection of our vastly expanded capacity for observing phenomena and new computing methods for analyzing the resulting data is a growing uncertainty about what we know and can know. Even as today's science drives new technology into the very basis of life, it will raise questions whose answers may recast our human future for centuries to come. Evolutionary design, emergence, bio-engineering, and nanotechnology are among the leading examples of new domains that widen the gap between our ability to change the world and our ability to understand and anticipate those changes.

## A World in Turbulence

P2P disaster management  
ecological labeling  
urban agriculture  
corporate social responsibility  
personal ecological footprints

**urban elders vs. urban poor:**  
how will city boomers self-define in relation to the growing urban poor?

**global consumers vs. global citizens:**  
how will boomers balance consumer choices with global civic responsibility?

aging as an extreme environment  
biosensors  
new levels of biological rights  
ecohealth literacy

sustainable slums  
urban wilderness services  
flight to the city

a global gray corps?  
the sustainable citizen  
the participatory panopticon  
sousveillance for security  
cellphones, RFID, WISPs

### Global Transparency

This generation came of age as phones, planes, and highways were making cross-continent mobility a way of life, while the growth of mass media led them to adopt the term "global village." As workers, they have experienced everything from the Peace Corps to localization of all kinds of products and the off-shoring of their own jobs. As global trade and connectivity continue to grow, they will look beyond their own borders for solutions to the problems of growing older, whether it's through health services, more affordable housing, or encore career opportunities.

feminization of the economy  
more women migrants

**boomer entitlements vs. young burden of support:**  
how will boomers negotiate support from younger, ethnically diverse workers?

reverse talent drains  
science solutions commons

**longer work lives vs. job competition:**  
how will boomers secure satisfying work into old age?

global job markets  
regional competition for boomers  
cross-border health care solutions  
medical tourism  
bio-tissue economies

**immigrant vs. elder laborers:**  
how will boomers compete for low-salary jobs?

marketplace of contested meaning

# Timeline

Events of history have shaped the lives and expectations of those born during the demographic boom between 1946 and 1964. These events have actually produced **two distinct cohorts** with different values, attitudes, and experiences—the boomers and the jonesers (see key below).

	1945	▶ Cold War, World Bank, atomic bomb, UN, NATO, antibiotics, Spock's <i>Baby and Child Care</i> , Roswell UFO sightings
Korean War, McCarthy red scare, H-bomb, Brown vs. Board of Education, DNA, open-heart surgery, intermodal box container shipping, <i>Howdy Doody</i>	◀ 1950	
	1955	▶ Little Rock school integration, general-purpose credit cards, first enclosed shopping mall, polio vaccine, Sputnik, interstate highway system, soap operas, Disneyland, AARP
Cuban missile crisis, Kennedy assassination, first Wal-Mart store, birth control pill, Surgeon General's report on smoking, first pictures of earth from space, Beatles, humanist psychology, Carson's <i>Silent Spring</i>	◀ 1960	
	1965	▶ Great Society, Vietnam War, antiwar movement, assassinations of MLK, Jr., and RFK, Nader's <i>Unsafe at Any Speed</i> , Medicare and Medicaid, integrated circuits, ARPANET, Moon landing, NOW, Black Panthers, Summer of Love, <i>Whole Earth Catalog</i>
Nixon's China visit, Watergate, impeachment, Roe vs. Wade, DEA, HMOs, Gray Panthers, food-labeling laws, handheld calculator, answering machine, Concorde, VCR, <i>Our Bodies, Ourselves</i> , Schmacher's <i>Small Is Beautiful</i>	◀ 1970	
	1975	▶ OPEC oil crisis, Iran hostage crisis, anti-nuke movement, full diplomatic relations with China, Chrysler in Chapter 11, Apple personal computer, space shuttle, large-scale climate modeling, Shultz's Nobel prize for human capital
CNN, Iran-Contra affair, AIDS/HIV, IBM PC/DOS, Macintosh computer, VisiCalc spreadsheet, Atari game consoles, cell phone, Whole Foods, <i>Star Wars</i> , <i>The Big Chill</i>	◀ 1980	
	1985	▶ Gulf War, Perestroika, first Wal-Mart supercenter, debit cards, Internet BBS, desktop publishing, GPS, Chernobyl, Challenger, fall of Berlin Wall
End of USSR, end of apartheid, NAFTA, Americans with Disabilities Act, nutritional-labeling laws, expansion of managed health care, World Wide Web	◀ 1990	
	1995	▶ WTO, anti-globalization movement, Oklahoma City bombing, Columbine shooting, tobacco lawsuits, eBay, Dolly, Wi-Fi, TiVo, computer-animated film, sports doping, body piercing, online music swapping
9/11, Iraq War, dot.com crash, open-source movement, Enron, direct-to-consumer pharma ads, human genome, Google, iPod, blogs, sensor networks, intelligent design movement, <i>Harry Potter</i> and <i>The DaVinci Code</i>	◀ 2000	
	2005	▶ Nuclear proliferation, lightweight infrastructures, global illicit networks, localization movements, extreme climate events, triple-bottom-line standards, obesity and food lawsuits, game economies, Web 2.0, youth media, YouTube, Second Life, Wikipedia
Carbon-trading tax incentives, retail health, neural marketing, online consumer collectives, context-aware environments, pervasive monitoring, desktop manufacturing, commercial space travel, escalating debates about federal entitlements, agism, life extension, transhumanism	◀ 2010	
	2015	▶ Asian economic power bloc, "boomer tax," biofuels vs. food debates, class conflicts over food, personal carbon credits, environmental labeling of products, individualized gene therapy, gene doping, HI Trust Fund exhausted, end of involuntary retirement, healthcare spending equals 20% GDP
Planet of slums, renewable fuel quotas, environmental reparations lawsuits, bio-bricks, toxin digesters, robotic body extensions, growing boomer expatriation, health-aware environments, post-normal science	◀ 2020	
	2025	▶ Rise of Global South, small nations as science powers, loss of urban real estate to chronic flooding, extreme agriculture, microbial factories, lab-grown meat, artificial organs, significant life-extension breakthrough, impoverished elderly criminals, Social Security runs a deficit

**Boomers** had childhoods famously associated with Dr. Spock and Howdy Doody, and their coming of age is often connected with iconic touchstones of the 1960s: Woodstock, the anti-Vietnam protests, the civil-rights movement, and "The Summer of Love." Boomers grew up with high expectations, which have been realized by many of its members. Their collective personality is generally characterized as idealistic, ideological, and innovative—personality traits that are likely to strongly affect the ways in which they change the nature of aging.

**Jonesers** were just children during the revolutionary 1960s—witnesses rather than participants. They came of age primarily in the 1970s facing a souring economy and the disillusionment of Watergate, "stagflation," and gas lines. With a more cynical and ironic character, the collective personality of jonesers is closer to that of Generation X. Jonesers were schooled in huge expectations that were largely left unfulfilled: the resulting "jonesing"—that is, yearning—is still felt by many jonesers and is likely to dramatically inform the ways they age.