

Talkin' 'Bout My Generation:

Baby Boomers

So maybe baby boomers aren't the "Greatest Generation," as Tom Brokaw called the group who came before them. But boomers are probably the most widely studied, the most influential and—as anyone wearing a pair of rainbow shades will tell you—the most colorful. Here's what local experts have to say.

BY CATHY CASSINOS-CARR



orn between 1946 and 1964, baby boomers are so-called because of the huge demographic bulge created by the births of some 76 million Americans in the post-World War II years. "The GIs came home from the war and got busy," says Kevin Wehr, an assistant professor of sociology at Sacramento State. "Everybody likes to look back on it as a golden time, with the economy booming and people wanting to have babies."

Whether the 18-year stretch between '46 and '64 is too wide a generational divide is a matter of debate, prompting some experts to separate the group into two, with names such as Leading-Edge Boomers and the Vietnam Generation for the earlier-born group (think Bill Clinton), and Shadow Boomers, Echo Boomers, Generation Jones and the "Me Generation" (think Madonna) for the latter-borns. But whichever way you slice it, there's no denying the boomers' overarching influence on American life. They led political, sexual and cultural revolutions, formed the backbone of our work force, invented new industries and technologies, and are almost single-handedly responsible for every current consumer trend, from CDs to SUVs.

It may make them wince to admit it, but boomers are not babies anymore. Now that the first wave are entering their 60s, they are again wielding their influence, redefining retirement and old age. So just how does life look through the rainbow shades of today's boomers, who number more than 556,000 in the Sacramento region alone?

● **They don't want to be categorized.** Graduating from high school in 1967, the so-called "Summer of Love," Cheryl Osborne emerged with long hair, a guitar and a satchel full of folk songs. But she didn't do drugs and she didn't protest the Vietnam War, even though she grew up in the Bay Area and frolicked near the flower children in Haight-Ashbury and Golden Gate Park.

"We need to remember that just because someone is of a particular generation, it doesn't mean they're the representative of that generation," says Osborne, who has walked a pretty straight line through her 58 years, becoming a wife, mom, nurse and, eventually, the director of the gerontology department at Sacramento State. "Not all boomers are alike."

Still, we're a product of our experiences, and boomers, like all generations before and after, have been shaped by the events and heroes that bind them: Woodstock and Watergate; the assassinations of John F. Kennedy and Martin Luther King Jr.; the civil rights and women's movements; The Beatles and Beaver Cleaver. Most experts cite the Vietnam War as the single most defining event of the boomer generation, bonding them in a spirit of liberalism and activism and explaining, at least in part, why boomers are notoriously distrustful of the government—just one of the qualities that separates them from their parents' generation, known for its patriotism and sense of duty. Other qualities frequently assigned to boomers: individualistic, idealistic, self-centered, career-centered and economically optimistic (often leading to careless spending, as opposed to the "Greatest Generation," who, having come of age during the Great Depression, are still saving for a rainy day).

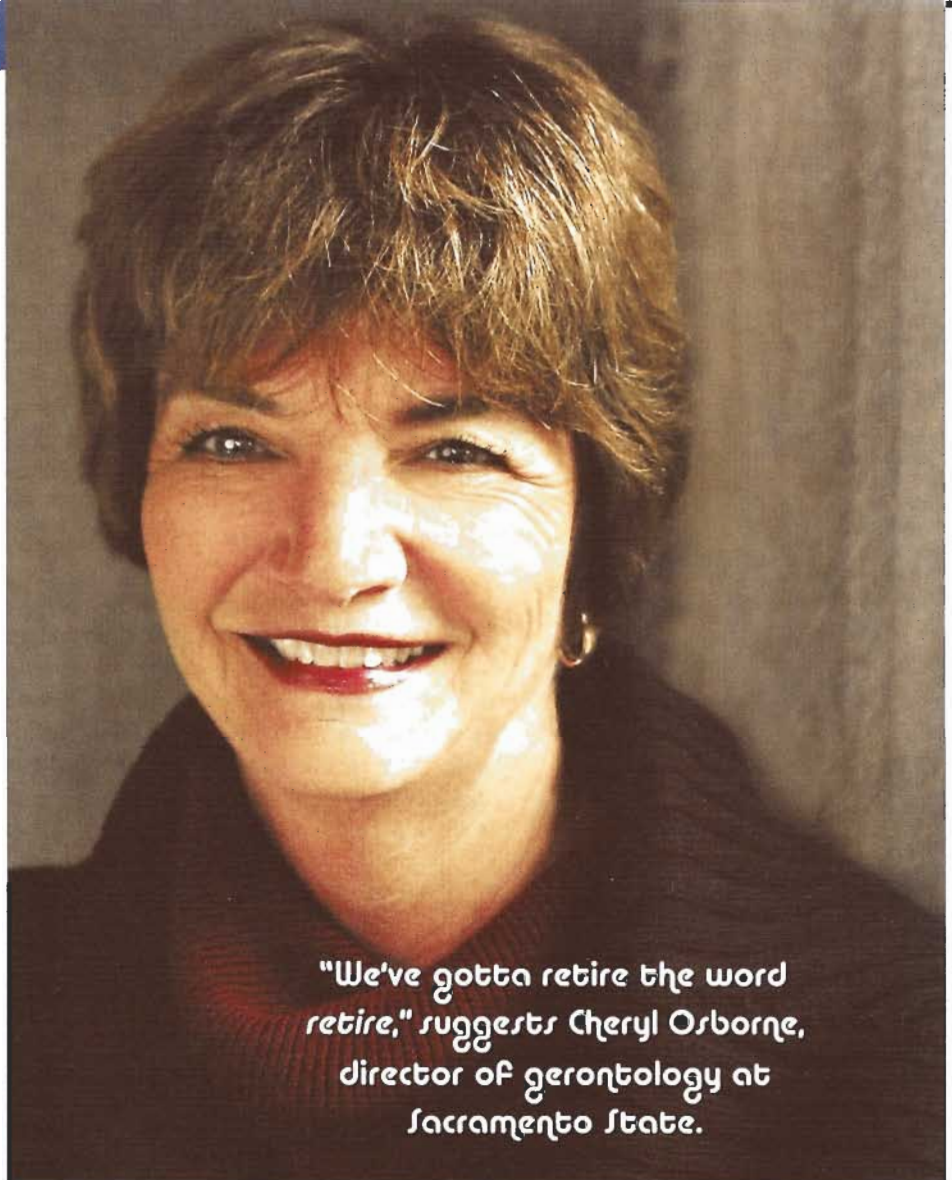
No, not all boomers are alike. But most are likely to have a copy of The Beatles' *White Album* (and maybe some Elvis or Springsteen thrown in, depending on which end of the boomer spectrum they were born), and you probably won't find many of them hanging around MySpace unless they're checking up on their kids.

● **They don't wanna get old.** In 1965, when rocker Pete Townshend penned the lyric "I hope I die before I get old" for The Who's teen anthem "My Generation," he had no idea just how much insight and foresight he had. The generation that grew up groovy would rather pay for plastic surgery on plastic, it seems, than grow old.

But wake up, kids: In eight short years, the first of the baby boomers will be hitting 70.

"Of course, in their minds, they're not aging," quips Will Tift, a Gen Xer and planner for Area 4 Agency on Aging, where a yearlong study on the aging of the boomers in a seven-county region (including Sacramento) is under way. "But the senior population is going to double in the next few decades, driven primarily by the aging of the boomers." With increased life expectancy, every boomer should plan to live to 100, Tift says, although living longer may not necessarily mean better. "A lot of what you read about boomers is the glamorous sort of portrayal of active boomers out hiking and backpacking and jumping out of planes, and while that's a visible minority, there are people on the other extreme, in poor health, that aren't talked about as much."

Health issues aside, boomers bounding off for their Botox shots need to stop seeing aging as a disease but as the normal progression of life, suggests Barbara Gillogly, who at 71 has no plans to retire from any of her three jobs, including her post as chair of the department of gerontology at American River College. "Every generation has to confront the idea of aging, and that's difficult," says Gillogly. "But the boomers are having a harder time of it." Gillogly would like to see the term *anti-aging* (undoubtedly invented by a boomer) eliminated in exchange for the name of a mature-skin lotion being marketed by Dove soap: *pro-age*.



"We've gotta retire the word *retire*," suggests Cheryl Osborne, director of gerontology at Sacramento State.

PHOTOGRAPHED AT BISTRO 33 BY RACHEL VALLEY OF NIFTYIMAGES.COM / MAKEUP BY SHERM MORRIS OF BRUSHWORK

How Many Boomers

COUNTY	NUMBER OF BOOMERS	PERCENTAGE OF COUNTY POPULATION
Sacramento	361,054	25.64%
Placer	92,032	28.11%
El Dorado	59,202	32.80%
Yolo	44,464	22.70%

Total: 556,752 boomers in four-county region, representing 26.36 percent of the population

Projections

YEAR	NUMBER OF BOOMERS IN FOUR-COUNTY REGION	PERCENTAGE OF FOUR-COUNTY POPULATION
2010	555,980	25.33%
2020	531,647	21.12%
2030	454,988	16.02%

Source: Baseline 2006/Demographic Research Unit, California Department of Finance

● **They're redefining retirement.** "We've gotta retire the word *retire*," suggests Sac State's Osborne, and the data backs her up: An AARP study found that 80 percent of boomers expect to continue working at least part-time during their retirement years—and not just for the money.

"The boomers are not willing to give up their place at the table," says Bill Wittich, a local author and speaker who gives presentations on generational differences. "They've got a presence and influence in the workplace and they don't want those Gen Xers to take over their spots." Boomers, says Wittich, are "planning to rehire or retread. They're not doing retirement in the traditional sense, like the generation before them who are looking at cruise brochures."

Although redefining retirement for some means pursuing new (or old) passions, the bent might be a bit more conservative in a government town like Sacramento, observes Lorraine Rinker, a local career coach and consultant who caters primarily to the 50-plus crowd. "Those who have been involved in civil service tend to like the structure and want to keep it, so instead of radical change they might just want to change the focus of the work, like staying under the government umbrella but in a different branch," she says. Still, Rinker says most boomers are "bored to tears" with what they've been doing for the past 20 or 30 years and

Generation by Generation

GENERATIONAL COHORT	YEARS OF BIRTH*	DEFINING EVENTS	INFLUENCES	CHARACTERISTICS AND ATTITUDES
Traditionalists ("Greatest Generation")	1900–1945 (ages 63–plus)	Flu epidemic of 1918, Roaring '20s, Great Depression, World War II, Korean War, GI Bill	FDR, Bob Hope, Betty Crocker, Joe DiMaggio, Joe McCarthy, Duke Ellington, Frank Sinatra	Loyal, patriotic, hardworking, faith in institutions
Baby boomers	1946–1964 (ages 44–62)	TV, Motown, civil rights, Vietnam War, assassinations of JFK and MLK, Woodstock, Kent State, Cold War, Watergate, women's rights, disco	James Dean, Elvis Presley, Beaver Cleaver, The Beatles, Bob Dylan, Eldridge Cleaver, Gloria Steinem	Idealistic, optimistic career-driven, question authority, challenge status quo
Generation X	1965–1980 (ages 28–43)	Latchkey kids, single-parent households, HIV/AIDS, Space Shuttle Challenger, MTV, personal computers, OJ Simpson, Internet	Brat Pack, Bill Clinton, Bill Gates, Beavis & Butt-Head, Michael Jackson, Michael Jordan, Madonna, Nirvana	Skeptical, resourceful, independent, burdened by the label "slackers"
Generation Y ("Millennials")	1981–1999 (ages 9–27)	Columbine, hip-hop, 9/11, Iraq War, cell phones, text messaging, IM, blogging, MySpace, global warming	Sammy Sosa, Mark McGwire, Prince William, Chelsea Clinton, Eminem, Serena Williams, Britney Spears, Justin Timberlake	Realistic, confident, techno-savvy, take the best from earlier generations
Cuspers	1940–1945, 1960–1965, 1975–1980			Identify with one or the other generation, or have characteristics of both

—Original chart courtesy Cheryl Osborne, Ed.D., department of gerontology, Sacramento State; modified by Cathy Cassinos-Carr

* Generational year spans vary by source. Chart reflects year spans from *When Generations Collide* by Lynne C. Lancaster and David Stillman.

are ripe for change. "If you're 52 and you're going to live for another 40 years," she asks, "what are you gonna do?"

It's a question a lot of boomers are asking themselves—or should be.

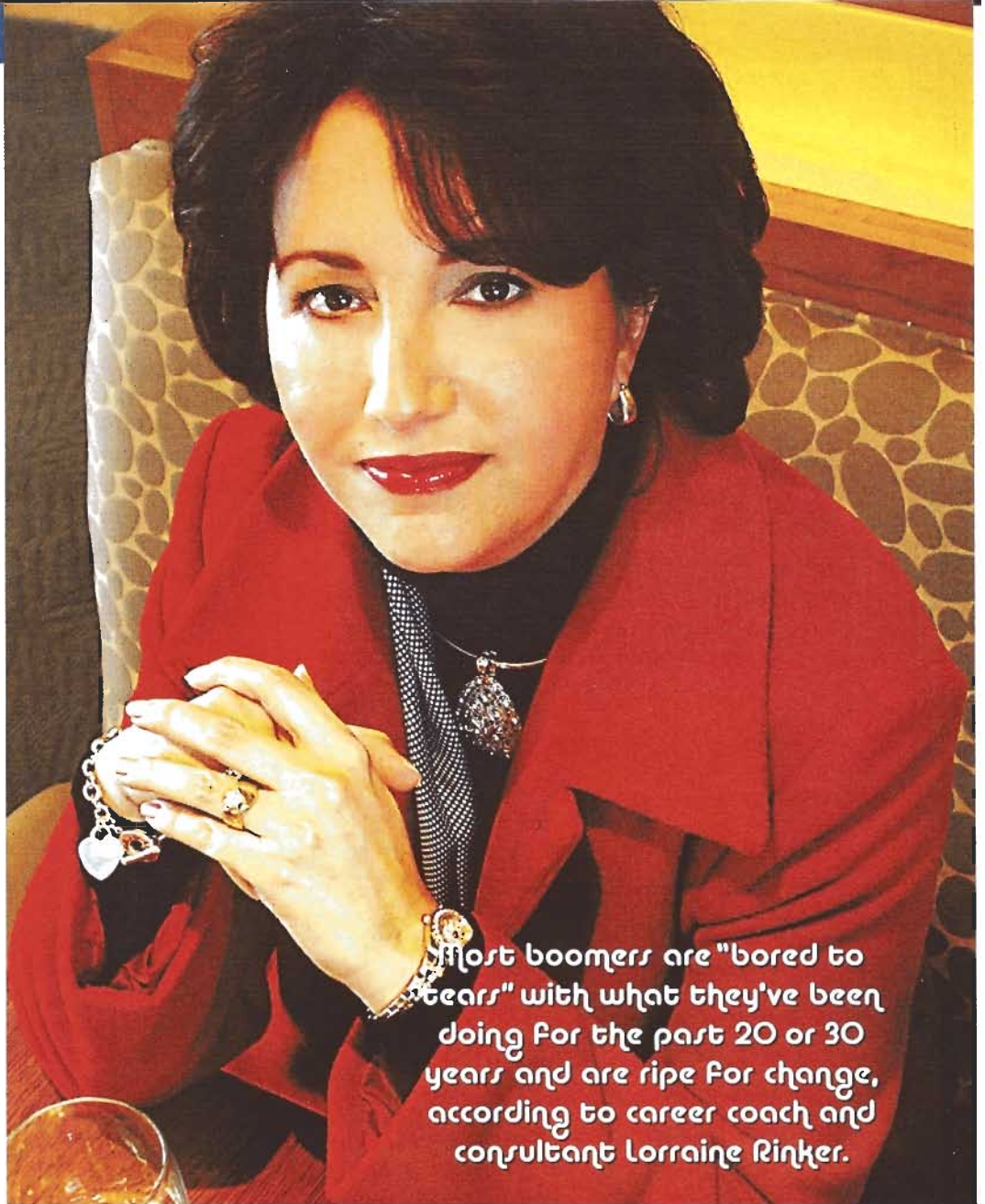
● **They're creating a brain drain.** Of course, not all boomers are so ill-prepared (or unwilling) to retire. Plenty will exit the workplace at 65 or younger, leading to concerns about the "brain drain" that will result when they do. In Sacramento, that drain is expected to account for about one-third of the area's work force, according to David Lyons, a labor market consultant for the state Employment Development Department.

"As they retire, a huge talent and labor force will be missing, and we don't have enough people to fill it," says Lyons. The hope, he says, is that boomers will delay retirement, "stick around and teach things to their younger counterparts."

Smart employers who value their older employees (and are worried about keeping their cubicles filled) are starting to institute workplace practices to retain and attract them. A recent AARP survey of California employers found that most were using (or considering using) such practices as upgrading employee skills, hiring retired employees, reducing work schedules and addressing age bias issues.

● **They clash with Gen Xers.** Boomers who do extend their office years may find themselves clashing with Generation Xers (the ones right behind them, born approximately between 1965 and 1980), who by this point they may be calling "boss." (Cringe.) "There's a war between the boomers and the Xers," says generational expert Wittich. Gen Xers crave flexibility and work-life balance, says Wittich, which, through the lens of a career-driven boomer, looks a lot like laziness. "The boomers' biggest gripe is that Xers are slackers who don't get the job done. But Xers are saying it's not that at all—they just need a work-life balance." Xers are not fond of the boomers' work-like-a-dog mantra, and boomers are bugged by the Xers lack of company loyalty: The average time on the job for a younger Gen Xer, according to Wittich, is 1.3 years.

Now that the Generation Ys (the "Millennials," born approximately between 1981 and 1999) are entering the work force, boomers have yet another archetype to contend with. "Some say the Millennials will take the best of all the other generations before them," says Sac State's Osborne, who observes many of these youngsters in the classroom. "What I see is that they're able to multitask and actually attend to what they're doing. They can be



Most boomers are "bored to tears" with what they've been doing for the past 20 or 30 years and are ripe for change, according to career coach and consultant Lorraine Rinker.

on MySpace but if I ask them a question, they can answer it.” On the downside, she says, their interpersonal skills are a bit lacking. Hmm. Could it be they’re spending too much time on the computer?

Techno-focused as they are, Generation Y members “will only show you respect if you show them respect,” says Wittich. Harmony-seeking boomers may want to take note.

Local Boomers and Retirement Planning

Are local boomers well-prepared—or ill-prepared—for retirement? Here are some findings from Teri Tift, director of clinical support and training for Eskaton, who in 2006 surveyed 61 boomers in the Sacramento region as part of her doctoral dissertation.

82% said family need was the factor that most determined their decision to sock away money for retirement—or not.

64% anticipated a delayed retirement, either because of financial need or because they still enjoy working.

59% were most concerned about issues of health and health care, including whether they were financially prepared to cover the cost.

48% were procrastinating financial planning.

Will the government take care of me?”) plagued 59 percent of those surveyed. Alongside those worries came another: Social Security. (“Will it be around?”)

Still, there were those who spoke like true boomers.

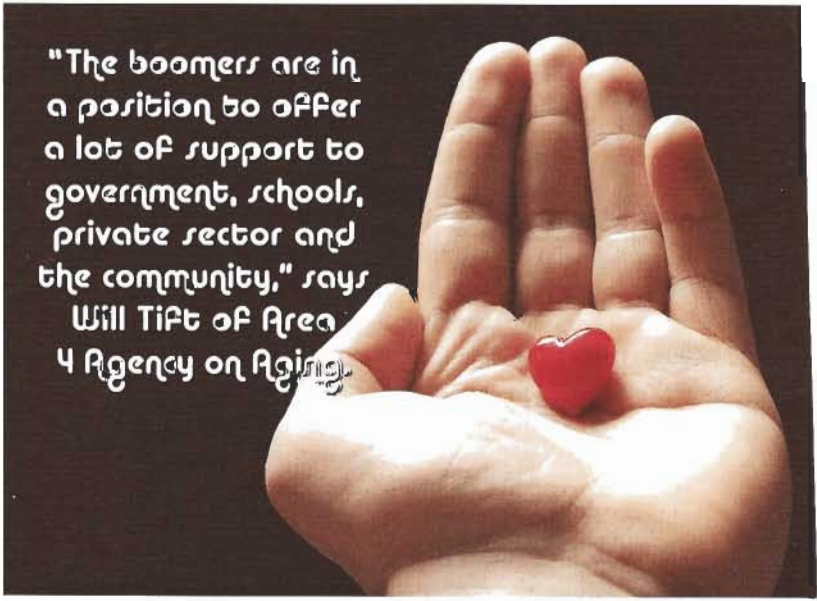
“Some said, ‘My parents saved all their lives and never got to use it, so I might as well live now,’” says Tift. “It was such a boomer thing to say.”

• **They want to give back.** The Utopian spirit that drove boomers to stage sit-ins and march for peace in the '60s apparently never died. Boomers are volunteering at a higher rate than did their predecessors, according to a 2007 report from the Corporation for National and Community Service, which showed 30.9 percent of boomers ages 46 to 57 volunteering as opposed to 25.3

• **They're short on cash.** The “live for today” generation is now paying the price for poor financial planning: About one in four say they can't retire because they don't have the cash, according to AARP. But it's not just freewheeling spending habits that have gotten them into this mess: Many find themselves towing the financial line for themselves, their parents and their college-age children, all at once.

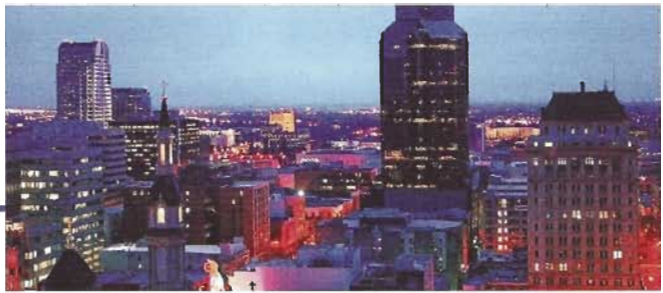
“How can you put money aside for your own retirement when you're taking care of parents and kids?” poses Teri Tift (no relation to Will Tift), director of clinical support and training for Eskaton, who recently surveyed local boomers for a dissertation on financial planning for retirement. While 48 percent were procrastinators, fitting the classic “play now, pay later” boomer profile, 82 percent reported that family was the No. 1 factor driving their money-saving habits. “Those whose parents were struggling gave it a little more thought,” says Tift. Most had not visited a financial planner “because they didn't trust them,” she adds, and most said retiring before 70 was out of the question.

Worries about getting sick and not having adequate health care coverage (“Will I have enough savings?



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What Local Boomers Think



“How satisfied are you with the overall quality of life in the Sacramento region?”

Very satisfied	38%
Somewhat satisfied	49%
Somewhat dissatisfied	9%
Very dissatisfied	3%
Don't know	1%

“Is the Sacramento region an exciting place to live?”

Yes	58%
No	35%
Don't know	7%

“How important do you think it is to keep the Kings in the Sacramento region?”

While 39 percent of baby boomers thought it “very important” to keep the Sacramento Kings local, only 28 percent of their elders (born before 1946) agreed. The younger cohort (born after 1964) felt most strongly about keeping the Kings in town, with 46 percent calling it very important.

“Do you favor or oppose the U.S. government guaranteeing health insurance for all citizens, even if it means raising taxes?”

The boomers were most in favor, with 62 percent supporting this idea as compared to 55 percent of the older cohort (born before 1946) and 58 percent of the younger cohort (born after 1964).

Source: 2007 Sacramento State Annual Survey of the Region. Special thanks to Amy Liu, Ph.D., Department of Sociology and Institute for Social Research at Sacramento State.

percent by the same age cohort in 1974 (the “Greatest Generation”). “The boomers are in a position to offer a lot of support to government, schools, private sector and the community,” says Will Tift of Area 4 Agency on Aging. “It goes back to that spirit of civic engagement they have as a generation.”

Among his early-60-something colleagues at UC Davis, American Studies professor Jay Mechling has noticed a similar trend. “For them, retirement is not going to be sitting on the beach in Hawaii and sipping mai tais. They have projects in mind, and some of them are quite selfless, doing good for the community—charitable work.”

Tift hopes boomers will spend some of that civic energy on advocating for improved services for seniors. “Whether it’s because their parents don’t have the services they need or because they’re concerned for themselves or their peers, this is an area that really needs to be re-examined and reworked,” he says. Just as there weren’t enough schools, houses, pediatricians or other services when the 76 million baby boomers were born, adult boomers may find themselves out of luck when they need in-home care or a nursing home, says Tift—partly because they haven’t planned properly and partly because there isn’t enough political support for the cause.

All of which leads to the big question: Just how will the baby boomers leave their final mark on history? Local career coach Lorraine Rinker, herself a boomer, wonders.

“We’ve taken up space all this time, we’ve created a great economy, but now what do we do? If we’re not going off into the sunset, are we going to start using our voice again, politically? If things start being taken away from us, will we speak up again?”

Veteran rock ‘n’ roller Neil Young once summed up the spirit of his generation when he wrote, “It’s better to burn out than fade away.” If boomers, at the end of the journey, look back to their ‘60s heroes for guidance, it could make for one very interesting final chapter. **5**