

# Overview

THERE ARE NUMEROUS WAYS TO determine the extent to which a society is “advanced”: such as the longevity of its citizens and/or the quality of life and respect they are shown in older adulthood (Cook & Hatzell, 2012; Ghilarducci, 2008). While medical achievements have greatly improved the former, the latter is still highly variable. It has been argued that quality of life for baby boomers is dependent upon three factors: adequate income (Hudson, 2010), quality health care (King et al., 2013; Olson, 2013; Powel, 2013), and affordable housing (Cook & Hatsall, 2012; Gonyea, 2005; Villa, Wallace, & Huynh-Hohnbaum, 2005–2006). The challenges of providing each of these to the baby boomer cohort (and particularly to boomers of color) will be discussed throughout this book.

Concerns about how to serve a rapidly growing older population have been building over the past several decades—long before the start of the recent recession (Lynch, 2010). Almost thirty years ago, Longman (1985) published an article titled “Justice Between Generations: Unless a Number of Trends Are Soon Reversed, the Baby Boomers Are Headed for a Disastrous Retirement.” Satcher (1996) also emphasized that the needs of older adults, particularly baby boomers of color, would require careful planning and that ignoring this cohort would be dangerous for the nation’s financial stability and well-being. The recession that began in 2008 has magnified concerns over the feared financial drain that will be caused by baby boomers.

Baby boomers are entering old age at a particularly precarious political and economic time in the nation’s history (Hudson, 2009a; Pruchno & Smyer, 2007). There is general agreement about the seismic changes that will occur

when boomers retire, and the vast majority of them are negative (Schieber, 2012; Strack, Baier, & Fahlander, 2008). Nolan (2009) predicts that boomer retirement will result in an entitlement crisis (the depletion of Social Security and Medicare), a fear echoed by many others who worry that boomers will stress our health care and Social Security systems in a way that we have never before had to contend with (Ohlemacher, 2011; Reuteman, 2010). These fears have been exacerbated by the recession, which forced many boomers to turn to Social Security earlier than anticipated because of long-term unemployment and financial crises (Johnson and Wilson, 2010a, b). “The oldest of the 78 million Americans born during the post-World War II baby boom generation are turning 65 this year, while the share of the population older than 85 is growing even faster. The flood of elderly Americans is putting severe financial stress on programs that benefit older citizens” (Greenblatt 2011, p. 577)

Nolan (2009) and others also predict a workforce crisis. “Along with overburdened retirement plans and overcrowded early-bird buffet bars comes yet one more worry as the flood of Baby Boomer retirements begins. The overwhelming majority of American businesses are not prepared to deal with the coming loss of so many experienced workers” (Belsky, 2012). This anticipated mass exodus of baby boomers from employment will be noted particularly at the top tiers of the workforce (Alba, 2009) and in specialized occupations: it is estimated, for example, that half the nation’s air traffic controllers reached the mandatory retirement age of fifty-six in 2011 (Goldsmith, 2008). Similarly, Richardson (2011) projects severe shortages of nurses due to baby boomer retirement.

Concerns over the health needs of an aging boomer population are another area of trepidation; there is great concern over whether our health care system, particularly Medicare, will be adequate to meet the mental and physical health needs of older adults. Some critics charge that the discussion of medical issues reduces the totality of boomers and other older adults to their medical status (Estes, Biggs, & Phillipson, 2003).

This chapter will introduce the baby boomer generation and examine why boomers are poised to wield such a significant impact.

#### **THE SIZE OF THE BOOMER GENERATION**

The sheer magnitude of the estimated 81.5 million boomers in the United States makes them a population to reckon with—as well as the most closely watched, studied, and marketed-to generation in history (Crocker, 2007;

Jacobsen et al., 2011; Keeter, 2008). The baby boom generation increased the overall population of the United States by 44 percent in a short period of eighteen years (Goldsmith, 2008). The boomer generation is 50 percent bigger than the “silent” generation that preceded it. Baby boomers are the largest generation in the history of the country, thus worthy of considerable national attention (Frey, 2010; Gillon, 2004; Goldsmith, 2008). As an economic engine, boomers are unmatched: they have generated an estimated \$3.7 trillion in earnings, as compared to \$1.6 trillion for the silent generation at the same age (Beinhocker, Farrell, & Greenberg, 2008).

“We are often accused of being a self-centered, narcissistic ‘me’ generation. But the truth is we are important because there are just so many of us. It is the phenomenon often metaphorically referred to as ‘the pig in the python,’ as this gigantic ‘bulge’ in the population moves from one stage of life to another. It is because of our numbers that we have overwhelmed every institution along the way” (Croker, 2007, p. xii). This is a generation that stressed maternity wards when they were born, filled classrooms in schools and universities to capacity, and competed like few previous generations for jobs and housing, for example (Light, 1988).

Other countries are also grappling with the issues raised by aging populations; Boomer International estimates that there are 450 million baby boomers worldwide. But this book will largely focus on the American boomer population and its impact on American policies and programs.

### THE BIRTH OF THE BOOMERS

A brief historical overview of how and why the baby boomer generation developed will help us better understand current circumstances and challenges. Developing a historical interpretation of a social phenomenon is always challenging; to paraphrase Voltaire, “history is the lie that we can all agree on.” Nevertheless, there is value in seeking the origins of the term *baby boomer* and following its evolution over time.

The birth of the boomer generation was arguably the result of the interplay of several significant social forces (Greenblatt, 2007). First, the Great Depression acted as a disincentive to childrearing due to the severe economic hardships suffered by so many adults, creating a pent up demand for children that could only be realized when improved economic circumstances created a degree of certainty and hope. World War II followed and served as another hindrance to the national birth rate by causing social

uncertainty and taking many men away to battle. Birthrates finally accelerated dramatically through the 1950s as a result of an expanding economy and optimism about the future. The gross national product more than doubled during this period, from \$227 billion in 1940 to \$488 billion in 1960. This newfound economic prosperity resulted in increased educational attainment (thanks to programs such as the G.I. Bill, which encouraged college attendance among those of poor and working-class backgrounds), increased household income, and increased home ownership rates (thanks in part to V.A. loan guarantees). All these forces combined to create a climate conducive for raising a family, and led to an unprecedented birth upsurge in the country. Incidentally, comparable forces were also at work in other nations.

It is important to pause and point out that these governmental benefits afforded ex-veterans were not accessed or enjoyed by ex-veterans of color, resulting in significant racial inequalities due to racism impacting their economic and human capital (Alschuler & Blumin, 2009; Herbold, 1994–1995; Onkst, 1998). An intersectionality perspective on boomers of color highlights persistent lifetime low wealth status, which translates into compromised health, low formal educational attainment, and the social ills associated with residential segregation (T. Brown, 2012; Robinson, 2010–2011).

Their inability to obtain housing guaranteed loans, and their lack of access to housing outside of their ethnic and racial neighborhoods due to discriminatory practices, severely limited their accumulation of wealth (Boustan & Shertzer, 2011; Murray, 2008; von Hoffman, 2011). Woods's article, titled "ALMOST 'NO NEGRO VETERAN . . . COULD GET A LOAN': AFRICAN AMERICANS, THE GI BILL, AND THE NAACP CAMPAIGN AGAINST RESIDENTIAL SEGREGATION, 1917–1960" (Woods 2013) does an excellent job of chronicling how this discrimination unfolded regarding African Americans and the gallant efforts to counteract this racism.

Although eligible for these loans, banks refused to give them (Littrell et al., 2013). Racial discrimination even occurred in situations where the ex-veteran clearly had the financial resources to move into White suburbs (Monholtan, 2010). This, in turn, prevented the parents of boomers of color from acquiring equity in their homes, which could be tapped for equity loans, retirement, and inheritance for their children (Valls & Kaplan, 2007).

Not accessing the educational benefits of the G.I. Bill, in turn, too, severely limited ex-veterans of color from entering careers that were well paying, with appropriate benefits, and physically less taxing (Mencke, 2010; Rosales, 2011). The long-term wealth and health consequences are addressed in chapters 5 and 6. Their ability to transfer wealth to their children, and today's boomers of color, has placed them at a distinct disadvantage when compared to their white, non-Latino counterparts. Racially segregated and unequal schools are a direct consequence of segregated housing patterns (Bonastia, 2010).

There are numerous other interpretations of the forces that led to the boomer generation. One perspective emphasizes the importance of rising male incomes and falling female incomes as a result of female job displacement when men returned from the war, relegating women to traditional roles as mothers and housewives (Macunovich, 2000).

The origin of the term *baby boomers* is open to debate (Doyle, 2005). Thompson (2008) traces it back to the middle to late 1940s: "The news media quickly noticed a sharp rise in childbirths that began in 1946, after Germany and Japan succumbed. *Time* and *Newsweek* magazines both ran baby boom features in 1948, although not in-depth ones. *Time* treated the story as a short business item, noting that '2.8 million more consumers' were added to the population, and quoted the National Industrial Conference Board: "The significance to businessmen can hardly be overestimated." (Internationally boomers have other names; in Britain they are referred to as The Bulge and in Canada they are called Boomies.)

It is important to situate the boomer generation within the context of those before and after. Bernstein (2010) observes that this is the first time in American history that five generations are in the labor market: (1) the World War II generation born between 1925 and 1945; (2) the baby boomer generation (1945–1964); (3) Generation X, born between 1965 and 1980; (4) Generation Y, sometimes referred to as Millennials, born between 1981 and 2000; and (5) Generation 2000 (post 2000).

Not surprisingly, the 1980s and early to mid 1990s witnessed a proliferation of publications on the topic of baby boomers in the United States. America started to look at this generation in a different light, both with admiration as well as from an alarmist perspective. Two publications stand out during this period due to their significance for how they helped to spur national awareness about baby boomers, bringing together a statistical and cultural picture of this generation.

Landon Jones's *Great Expectations: America and the Baby Boomer Generation* (1980) played a pivotal role in bringing baby boomers to national attention in the early 1980s. Jones is widely credited with popularizing the phrase *baby boomer*, drawing attention to how this generation played a significant national role in the shaping of fashion, politics, education, lifestyles, and business styles and behaviors. Jones also addressed the influential forces of the Great Depression and World War II setting the stage for the birth of this generation, which was discussed earlier. Light's *Baby Boomers in Retirement: An Early Perspective* (1993) provided a detailed statistical examination of baby boomer's financial well-being upon retirement and raised serious questions about how well this generation would do upon retirement. This Congressional Budget Office statistical portrait represented what many would argue is the first, and most comprehensive, economic analysis of boomers.

Hudson and Gonyea (2012) contend that boomers entering older adulthood will represent a conceptually distinct cohort from that of their parents and grandparents, entering a new political landscape and "fracturing" their singular political image and power, compromising their ability to shape old-age related agendas.

#### ALL BOOMERS ARE NOT ALIKE

Jones (1980) chronicles the way in which baby boomers became the first cohort specifically labeled and targeted by Madison Avenue and its role in popularizing this term. Treating an entire generation as a monolithic entity is a dual-edged sword. On one hand, it serves to help create a collective identity that facilitates sociological and political analyses of a group of individuals sharing a significant demographic variable. Conversely, the use of a singular label blurs important between-and-within group distinctions. Variations within the boomer generation are greater than the variations between generations, making broad generalizations difficult, if not dangerous, to make (Cote & Allaha, 2007). There may be an extreme difference, for example, between a boomer who served in the Vietnam War and one who protested America's military engagement there. Other significant differences can arise related (but not limited) to age, gender, sexual identity, socioeconomic status, race, and ethnicity. Some of these factors will be briefly explored here.

## Age

There are dramatic differences between boomers born in 1946 and those born in 1964. To distinguish between them, terms such as *younger boomers*, *leading edge boomers*, *first cohort*, or *trailing edge boomers* are often used to describe those from forty-five to fifty years of age, whereas *second cohort* and *older boomers* are used to describe those from fifty-one to sixty-four (MetLife Mature Market Institute, 2010). Developmentally, these two groups of boomers are at distinctly different phases in the life cycle, and to combine them does a disservice to them and their families. Faith Popcorn, as quoted in Croker (2007, p. 13), questions the wisdom of grouping a population cohort that spans an eighteen-year period: “How can there be a group that’s forty and sixty? How can there be a group that’s having babies and getting married and the other size of it is going through menopause and trying to retire? That’s impossible.”

## Race and Ethnicity

For all the discussion of the boomer cohort in general, little if any attention has been paid to the racial and ethnic subgroups within it: “although it’s hard to believe that 11 percent of this most heralded generation could have slipped by without much analysis, the nation’s 9 million black baby boomers have managed to do just that” (Wellner, 2001, p. 1). When we describe boomers in colorful terms such as *silver tsunami*, *silver century*, or *gray warriors*, we tend to focus on the “graying” rather than the “browning” of this population (O’Neill, 2009; Roberts, 2008).

There is a desperate need to include race and ethnicity when examining the boomer cohort (Campbell, 2005). Making the invisible visible is a critical first step in ensuring that socially just treatment is given to baby boomers of color. It is ironic to realize that, although baby boomers in general have been prized by marketers and advertisers in recognition of their tremendous financial clout (Street, 2009), baby boomers of color have remained invisible from a marketing perspective and from economic, social, and political perspectives as well (Stanford, Yee, & Rivas, 2009; Wallace & Villa, 2009).

Baby boomers of color face two concurrent challenges: (1) they have been subsumed under the general dialogue on baby boomers and thus

become invisible and, (2) the few times that they are specifically addressed, they are often viewed as an added burden because of their unique cultural and linguistic needs (Treas & Carreon, 2010).

### **Sexual Orientation**

Unfortunately, lesbian, gay, bisexual, and transgender boomers are largely invisible in the gerontological literature even though they represent at least ten percent of this population group (Knochel, Quam, & Croghan, 2011). Social support among lesbian and gay boomers (Baker, Herdt, & de Vries, 2006; Gabrielson, 2011; Neustifter, 2008) takes on even greater importance when they are thrust into social situations where their sexuality is frowned upon by the dominant group (Neville & Henrickson, 2010).

Scholars have addressed baby boomers from a variety of cultural, sociological, and political perspectives (see for example Dumas & Turner, 2009; Gilleard & Higgs, 2007; Phillipson, 2007). Yet, even though baby boomers have been the subject of considerable attention in the scholarly literature, there is still a serious lack of a coherent theoretical base to allow a more sophisticated grasp of this generation (Lipschultz, Hilt, & Reilly, 2007). One of the first steps in achieving this degree of clarity is to view this generation in terms of its subgroups to avoid simplistic generalizations. "Given its relative size and influence on U.S. consumer markets, surprisingly little formal, quantitative segmentation work has been conducted on Baby Boomers. The question remains: how to right-size the huge Boomer cohort? How many segments would capture the important, often subtle, nuances?" (Anderson & Kennedy, 2006, p. 2).

### **AGEISM AND THE BOOMER GENERATION**

How population groups are conceptualized and described in media messages and scholarly research is very important in shaping national attitudes and expectations. The labels we attach to people, events, or situations bring with them tremendous power. This is especially true when discussing our view of the elderly. While old age was once seen as synonymous with mental and physical decline, social isolation, and obsolescence, the boomer generation is redefining older adulthood. Along with impressive medical gains

in the length of life, boomers are exploring how to improve the quality of life as well.

The term *ageism* was first introduced by Dr. Robert N. Butler and popularized in his Pulitzer Prize–winning book *Why Survive? Growing Old in America*. The study of ageism is relatively recent (Brownell, 2013; Butler & Berret, 2012; Finkelstein & Truxillo, 2013; Macnicol, 2009; Roscigno, 2010).

The advent of a possible means to delay aging and extend longevity is a great intellectual and social as well as medical achievement. The added years of life that is available for so many is requiring that we as a society change obsolete mind-sets and attitudes about growing old. The social contract of old age, even the inner life and the activities of older persons, is now subject to review and revision. The very words we use to describe people are undergoing greater variability.

(Butler, 2011, p. 7).

The concept of “benevolent ageism” has emerged in the past to capture a perspective toward older adults that is paternalistic, but no less insidious.

Unfortunately, still, many boomers will grapple with discrimination against older adults. “When it comes to ageism, do baby boomers really need a new consciousness movement? Haven’t we already ‘been there, done that’ with women’s liberation and gay rights? You bet we do, and we need it pronto. Not only is the adoption of anti-aging messages pervasive in our society destructive to our psyches, it bears dangerous ramifications for us economically, socially and politically” (Osborn, 2012).

One response to ageism is to attempt to resist or subvert the ageing process. Turner finds the boomer quest for eternal youth not surprising in light of recent advances of rejuvenative medicine: “The ageing of the baby boomer generation brings to an end a significant and perhaps peculiar period of history. Having enjoyed wealth and social success, it is hardly surprising that this generation wants to retain its social influence through rejuvenative medicine. . . . The lifestyle of the Baby Boomers thus denies both ageing and death, embracing lifestyles that emphasize continuing activity, youthfulness and success” (Turner, 2009, p. 41). These advances have opened up a bold new world, pursuing what is possible to delay aging and its effects on

the human body. It is estimated that the anti-aging industry in the United States generated \$88 billion in 2010 (Newton, 2011), and will increase in the coming years.

Budrys comments on our national obsession with youthfulness: “As we all learned in grade school, America, specifically Florida, was ‘discovered’ by explorers searching for the fountain of youth. . . . Five hundred or so years later, many of us are still not willing to give up the quest. If anything, we seem to be even more determined in our pursuit of the secrets leading to perpetual youth. What spurs on this quest is the fact that we can all see that some people do, in fact, age better than others” (Budrys, 2003, p. 1).

The ability to afford anti-aging products and services, as well as expensive medical and surgical treatments that can improve the quality of life, is tied to social class and economic wealth and accentuates the differences between those boomers who can afford such luxuries and those who cannot, often resulting in stigmatization because they “look their age” or worse (Joyce & Loe, 2010; Rexbye & Povlen, 2007; Rosanova, 2010). The great divide that currently exists between the privileged boomer and the unprivileged boomer will only increase in the foreseeable future. Nowhere is this more pronounced than when discussing boomers of color because of their compromised health and financial situation due to their race and discrimination at the national and the local level.

Perry and Wolburg sum up what it means to be a boomer in a culture that favors youth: “To be an aging consumer in a youth culture means facing several challenges, including maintaining self-esteem in the face of negative media portrayals, redefining the meaning of being sexually active, coping with vulnerability, planning for retirement and investing for the final years” (Perry & Wolburg, 2011, p. 365).

The *critical gerontology* perspective can be used to question basic assumptions concerning baby boomers and other older adult groups (Estes et al., 2009a, b). The critical gerontology school utilizes both macro and micro interdisciplinary levels of analysis, bringing a social activist agenda that is guided by social justice principles and themes (Estes, Biggs, & Phillipson, 2003). Critical gerontology thus represents a lens through which age-related concepts, such as productive aging, anti-aging, healthy aging, and successful aging, can be critiqued (Polivka, 2006).

Productive aging, broadly defined, refers to older adulthood that is vibrant, with a combination of meaningful work (whether employment,

volunteering, civic engagement, or other activity), social connections (family, friends, neighbors), hobbies and activities, and health. Productive aging can encompass a multitude of perspectives and arenas, and is best understood within a cultural context (Delgado, 2008; Mui & Shibusawa, 2008). The 1980s witnessed the emergence of *productive aging* as term and concept. The 1990s and early 2000s, in turn, saw the reemergence of the term *active aging*, largely as the result of the work done by the World Health Organization's integrative knowledge related to social determinants of health.

Hilton and colleagues (2012) found in a study of Latin Americans that perceptions of successful aging consisted of several key factors: a focus on a positive outlook, importance of living in the present, the need to enjoy a sense of community, and reliance on spirituality and family for creating a sense comfort and meaning as they age. They also found, however, that worries about finances were ever present in their respondents' lives.

Not surprisingly, Yan, Silverstein, and Wilbur (2011) found that aging anxiety was greater among baby boomers who were older, less healthy, less educated, and of lower income. Boomers with less personal contact with older adults, and less knowledge about the aging process, also displayed greater anxiety than counterparts with more contacts and knowledge. The authors suggest a greater use of research informed public education campaigns to promote accurate perceptions about aging and increasing opportunities for younger people to interact with older adults, thereby increasingly the likelihood of comforting age-related stereotypes. Media images of boomers and older adults are generally quite skewed. Consequently, we must be ever vigilant about pointing out ageist media images.

There is conceptual confusion as to what constitutes productive aging (Hilton et al., 2012). Dillaway and Byrnes (2009) offer a sociopolitical critique of the emergence of successful aging paradigms (Hutchison, Morrison & Mikhailovich, 2006; Ouwehand, de Ridder, & Bensing, 2007; Urban Institute, 2006).

Productive aging is sometimes reduced to a focus on postponing retirement and delaying retirement benefits as a way of saving the country from financial disaster (Estes, Biggs & Phillipson, 2003). This limited definition almost always focuses exclusively on those employed in white collar professions. From this narrow viewpoint, the concept of productive aging and its various manifestations can result in criteria that are irrelevant to

low-income boomers of color. However, when conceptualized within a cultural context, the concept of productive aging values their active participation within the lives of their immediate and extended families as well as within their respective communities. An older adult does not necessarily need to remain employed in order to feel valued.

This chapter has introduced the baby boomer generation and outlined various economic, political, and social forces that impact baby boomers. It also briefly addressed the lack of attention to boomers of color—a gap this book will attempt to fill. There are numerous arguments being put forth to advocate for or against services to boomers. Each of these arguments will be presented in subsequent chapters and each rests upon a set of values and assumptions about how the nation should address boomers as they enter older adulthood and retire.