

A BIG-PICTURE SHIFT IN VISION

Understanding Boomers May Require Bifocals

By **RONALD J. MANHEIMER, PH.D.**

*Executive Director,
North Carolina Center for
Creative Retirement*

If you're in the business of providing advice to midlife and older adults concerning retirement decision making, I'd recommend wearing bifocals. The big-picture images we receive from surveys commissioned for financial services companies and for nonprofit organizations show us generalized trends concerning millions of people. But when you sit down face-to-face with individual clients or groups of people in the process of planning a major life transition, the small scale may not correspond to the big picture. You need to be able to quickly adjust between wide-angle, distant pictures and narrower, close-up ones. Hence, metaphorically, the need for bifocals.

I make this observation on the basis of 18 years working with midlife and older adults who participate in programs of the North Carolina Center for Creative Retirement (NCCCR), a lifelong learning, leadership, and community service program of the University of North Carolina at Asheville. The center involves

about 2,000 people annually in its educational programs. Most live in and around Asheville, an increasingly popular retirement destination in the Blue Ridge Mountains of western North Carolina. Others travel to the center for special, short-term workshops. Center members help run the organization, teach courses

for one another, and help to shape the direction of the program. This member-led type of organization says a lot about the current take-charge mind-set of some retirees.

For 15 years, the center has run a retirement relocation program that has drawn over 2,200 people from just about every state in the United States and from several Canadian provinces. A second life-transition program, conducted semiannually over the past three years draws an intentionally smaller crowd, but from an equally diverse geographic

radius. The average age of the participants in the relocation program is 58 and for the life-transition program, 56. In other words, we're dealing now with a subset of the boomer generation.

Why don't actual people (close-up) act like they're supposed to (big picture)? For example, a couple of years ago the center's volunteer-led planning committee started worrying about whether NCCCR would attract the coming generation of retirees. Reading the survey results that indicated boomers and the new wave of retirees would not be interested



in the same learning programs that appealed to an earlier generation, they were roused to action. Many meetings were held, studies and surveys about boomers scrutinized, focus groups conducted, and a big report written containing recommendations. Boomers like more hands-on classes, they won't sit through lectures, they like to get their hands dirty, and they're into civic activism, the committee reported. Consequently, the center launched an environmental education and advocacy program called the Blue Ridge Naturalist program (BRN). And, sure enough, boomers filled up the BRN courses that included hiking into old-growth forests, scrambling over metamorphic rock formations, and chanting with Cherokee Indians on an ancient sacred mound.

But then other NCCCR members got wind of the BRN and suddenly the supposedly more sedentary members of the civic generation started signing up for courses and field studies, with some in their mid-70s showing as much stamina and determination to explore the outdoor world as their younger peers.

Another curiosity concerned the proverbial "R" word. Boomers won't join anything with "retirement" in it. Besides, they're all going to work well into old age, we'd heard. While the team debated whether to rename the center, we noticed something in our database. Of our current membership of almost 1,700 local individuals, over 25 percent are under age 59. And they're signed up for lecture discussion classes on "20th Century Thinkers," "Emerson and the Transcendentalists," "The Prokofiev Piano Sonata," and "Sacred Geometry for Beginners." The big-picture prediction said they shouldn't be in those classroom seats.

While the word "retirement" may be a turnoff for some, "creative retirement" is a turn-on for others. As one boomer-age focus group member said, "The name is like a beacon drawing you in." Besides,

he added, how are we supposed to find what's out there if there's not some clue in the name? Financial services companies must have drawn the same conclusion, as the pendulum has swung back to using the "R" word in most of their major ad campaigns.

On the other hand, we are seeing more members who are working part-time, and we get calls from people who want us to offer more programs at night because they are working full-time. That trend is reflected in the big-picture images. Data from follow-up surveys of those attending the relocation weekend indicate high percentages (65 percent) who say they plan to work after making an out-of-state move. Still, for those actually moving to the Asheville area where opportunities for professional jobs are quite limited, we are not seeing this big jump in the back-to-work crowd. Apparently, intentions do not equal actions.

The lessons we have learned is that a big picture of national trends and psychographic profiles are useful, but only up to a point. It's equally as important to focus on the near as on the far. If there is a corrective for farsightedness, it is finding the intermediary focal point — recognizing the diversity among the near at hand.

Let's take another example of the surprise factor in comparing the big- and small-picture thinking. We thought when we designed our life-transition program that it would mainly attract people who were in the throes of figuring out the big "what do I do next?" questions. Given the commitment of time and travel dollars for the intensive weekend program, we were sure those attending would be planner types who liked to set goals and calculate the cost of various lifestyle options. And that has turned out to be true — sort of.

If we group people into categories, about a third of the transition program participants express high expectations for a postretirement lifestyle that could

only be called “transformative.” They’re determined to come up with a plan to make the most of the rest of their lives. We call them “explorers.” But another third of those attending the seminar already have a plan, usually a pretty good one. So why are they attending? “Conducting a field test,” said one couple. “Wanted to make sure we hadn’t missed anything,” said another. This group we call “reality checkers.”

The lively, candid exchanges among participants spark both new ideas and possibilities and confirm or challenge preformed hypotheses. Then there’s the last third — whom we might call “novices.” This group consists of men sent by their wives who worry about his encroachment on her space and schedule when he retires, people so overwhelmed by or immersed in their careers that they cannot plan for the future (many CEOs, physicians, and lawyers are in this group), and those who have had a health scare and suddenly feel the need to make the life they’ve been given back really count.

What makes working with all three categories of participants both rich and complex are the multiple levels on which everyone lives, levels that are usually not revealed in survey psychographics or national trends. For example, in a recent transitions seminar, a woman who held an important university post came to the realization that the pressing issue about her plan for the future (which involved moving to be closer to her sister’s family), was the *present*. “I

discovered that it was my current job situation with more and more responsibility being piled on top of me because I am perceived as super competent that is killing me. I’ve got to change the here and now — now,” she exclaimed.

To understand her reluctance to say no even though she was overburdened, we needed to know something about her earlier life as a nun, her decision to reenter secular life and gain a new career, her family background, and so on. This single example speaks for the many others. Once you move beneath the surface story, you learn about the many-storied lives that are who we are.

In 2004, a group of Duke University researchers published a study aimed at debunking the boomer mythology. Sociologists Mary Elizabeth Hughes and Angela O’Rand asserted that much of the folklore about boomers was erroneous. Boomers exhibited tremendous heterogeneity across age, income, education, ethnicity, nationality, political outlook, and diversity of family experiences. They did find some continuity: persistent inequity based on race and the likelihood of longer working years driven by either need or desire. Boomers are not even accurately characterized as a generation.



Rather, they are a “birth cohort” sharing in some major social events and changes, though the bracketing of dates (1946–1964) is somewhat arbitrary.

Despite the authors’ findings in *The Lives and Times of Baby Boomers*, the generationally targeted marketing industry marches on with broad characterizations of boomers and the several generations (Civics, Silents, Boomers, Gen Xers, Millennials) whose labeled existence is supposed to alert us to differences in consumer preferences and attitudes. Rarely is the source of this system of nomenclature cited — that being William Strauss and Neil Howe’s 1991 book *Generations: The History of America’s Future, 1584–2069*. Indeed, Strauss and Howe’s thesis (much decried by historians) is breathtaking. They move backward and forward to characterize a perpetual four-part cycle of generational types that aims to explain just about everything that has happened and will happen in American history as a function of generational patterns. Some experts who espouse marketing according to generational differences might feel a bit uncomfortable in linking to such a grand, deterministic version of history.

Generational characterizations, big picture, do seem to give us some useful images that remind us that people are different, that their values are shaped in part by historical events and social changes that affected their growing-up years. Yet personality is also a force to reckon with, as anyone with siblings or children of their own may realize. “We have the same parents, went to the same schools, played with the same kids, and fought in the same war,” said one former participant about his brother, “yet we’re totally different people.” So were their attitudes about retirement. “He’s a workaholic. Has no desire to

retire. Me? I want to do other things with my life.”

Maybe if you’re running a big company you have to design your advertising campaign around big-picture thinking. But you can be sure that those companies and organizations that commission surveys are not going to come out with results that run contrary to the best interests of the profit-seeking company or the virtuous claims of the nonprofit organization. During a recent national conference, my jaw dropped as I heard the head of a major nonprofit divulge that early focus groups did not produce the results his organization had hoped for. They formed other focus groups and reshaped the questions so they got the results they needed to support the importance of their cause.

Among the more legitimately scientific students of aging, researchers with specialization in gerontology, there is also a big difference of opinion. Two schools of thought contest each other’s claims. One contends that people do not change because they move into their 50s or 60s or because they retire. The “continuity” theory school finds from their research that while people may reorder their priorities, their



preferred activities and values remain much the same. The “transformational” school claims that there are definite major changes in life outlook that come with aging. This may take the form of a more “cosmic” interest in how one fits into the larger schema of nature and the universe or a veritable reinvention of self that yields a more authentic, inwardly guided life quest for meaning and fulfillment (sometimes described as shifting focus from *doing* to *being*).

How well do these big-picture theories correspond to our observations in the close-up world of seminars about moving to a new community or postretirement careers and new ventures? Again, we find both kinds of orientations. But have the transformational people always been like that — welcoming change, getting reenergized by leaping into a new community, job, marriage, or running a marathon? If you’ve been one sort of person, can you cross over into the other type? The jury is out on that one.

The fact that there are more opportunities available to today’s mature adult does figure into the equation. Countless members of NCCCR have told me that participating in the center has vastly exceeded their expectations for what retirement might have held in store. After all, programs like NCCCR and the 350-plus other lifelong learning institutes in the United States are a relatively recent phenomenon. Most are about 10 years old. Similarly, adventure travel for the 50-plus, new, more interesting, and more challenging volunteer roles, and a longer life expectancy that makes going back to school and launching another career a realistic option, these factors support the possibility for transformations.

I’ve been surprised so often by the collision between the big pictures and the smaller realities that I have made a list of guiding principles for double vision.

1. Decision making around issues of retirement should include a discovery process. This enables

people to work through to their deeper motives and tap into the energy for taking the next steps.

2. When working with people on retirement decision making, remember they are likely to be at different points in the process — some explorers, others reality testers, and still others uninitiated novices.

3. The framework of generational attributes is useful but limited. Actual people will frequently contradict generational-based predictions.

4. People’s priorities may change in midlife. That is a natural part of the reevaluation and renewal process. But it’s less likely that these individuals will change dramatically from who they have been.

The Center for Creative Retirement is a great laboratory for exercising a shift in vision between the far and near, the big picture and the smaller one. But then so is every office in which clients sit across from you. To see things clearly, you may need bifocals too. 🌐



Ron Manheimer, Ph.D., is the Executive Director of the North Carolina Center for Creative Retirement, where he is an internationally recognized leader in the general field of lifelong learning. Prior to his current position, Manheimer was Director at The National Council on the Aging in Washington, D.C. Besides his ongoing teaching at UNCA, he has taught at Wayne State University, the University of California, Santa Cruz, San Diego State University, Evergreen State College, and the Smithsonian.

Manheimer’s writings have appeared in the popular press (e.g., *Wall Street Journal*) and in many highly regarded journals, such as *The Gerontologist*, *Research in Aging*, *Education Gerontology*, and *The Journal of Aging Studies*. He has also authored five books and is currently writing a book on philosophers’ autobiographies. Manheimer received his Ph.D. from the Board of Studies in History of Consciousness, University of California, Santa Cruz. He can be reached at 828-251-6130 (email, rmanheimer@unca.edu).