



**Golden Boomers:  
Creating a Second Midlife for Meaning and Money**

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## Chapter 1

# RETIREMENT as an OBSOLESCENT CONCEPT

by **Andy Hines**

**Abstract:** This article uses the futurist tool of Causal Layered Analysis to explore the issue of whether Golden Boomers are going to retire. It explores the headlines, trends, worldviews and fundamental stories about retirement that will influence its future. It concludes that retirement is an obsolescent concept. My futurist colleagues and I have often joked about putting together a dictionary of obsolescent concepts. The premise of this article is that one of the early entries would be *retirement*. Over the last several years, I have been asking audiences, typically with a majority of Boomers, how many plan on retiring? A small minority of the hands go up. Most reveal that while they plan to retire from their primary job, they plan to continue working. So, rather than working where they must to earn a living, they will work where they choose because they enjoy the work or find it fulfilling. Simply put, they have far greater ambitions than sitting on the porch rocker and playing golf. In thinking about what Golden Boomers are going to do as they approach legal retirement age, the key insight is that they are thinking about what to do next—and “retiring” is not the answer.

### **Approach**

This article uses a futurist tool called causal layered analysis, developed by futurist Sohail Inayatullah. In **Causal Layered Analysis**, the essence of the approach is to probe beneath the surface of an issue to see if there are deeper roots that suggest a robust long-term change. It suggests there are several layers of change, highlighted in **Figure 1, Causal Layered Analysis**. It is a tool that helps avoid being distracted by the noise of daily events and headlines, such as helping to distinguish trends from more ephemeral fads. There are several ways to use the technique. We’ll simply walk through the four layers or levels with regard to retirement.

### **Problems (“The Headlines”)**

Futurists sometimes call this the noise level, because with so much media and outlets for publication, there is an explosion of information and viewpoints about practically any issue. An important social issue such as retirement certainly gets its fair share of attention—in particular, issues

**Figure 1: Causal Layered Analysis.**



**Sources:** R. Slaughter, Integral Operating System, World Future Society, July 2003, drawing on Sohail Inayatullah; Dennis List, Maps of the Future, July 18, 2003; Wendy Schultz lecture, UH--Clear Lake, June 2004.

around social security ensure that it will get lots and lots of attention. Some other aspects that generate a fair bit of attention are that people won't be able to retire or they won't want to retire, alongside other articles warning about the huge impacts of Boomers approaching retirement age, and who's going to take their place. Well, which is it? A recent quick scan of Google news for headlines around retirement included:

John Waggoner, Boomers face job challenges in senior years, *USA Today*, December 17, 2010.

Couple shot dead in retirement community were found in different rooms, *Los Angeles Times*, December 7, 2010

Pfizer Chief Executive in *shock retirement* from demanding job, *UK Guardian*, December 17, 2010.

Bill to ban mandatory retirement clears legislative hurdle, nears law, *Winnipeg Free Press*, December 6, 2010.

Raising retirement age won't work, *Voxy [New Zealand]*, December 7, 2010.

What are the headlines telling us? Retirement is challenging. It's not safe—you could be shot! It may shock others that one would rather not work than die of exhaustion on the job. That raising the retirement age won't work, but in spite of that some jurisdictions want to ban it altogether. Does that clear things up for you? On any typical day scanning the headlines, one is exposed to this cacophony of alarming, contradictory, and seemingly disjointed information around retirement (and for that matter most topics one might be interested in).

### **The Driving Forces (Trends)**

Futurists do scan the headlines, but we quickly move to below these surface-level changes in order to identify the trends that are underneath the events creating the headlines. Thus, the headlines can be seen as manifestations or evidence of longer-term trends. If a headline isn't connected to a trend or trends, that's an indication that it may just be a fad. Trends last longer--fads are very ephemeral, such as next season's *in* color. In my experience developing trend inventories for clients, I've found that most of the key trends are robust for periods of several years. Sometimes clients will ask us to refresh the trend inventory each year, and our experience is that just a few trends change over the course of a year--out of a 100-trend inventory, two to four might get pruned out 2-4 annually and a similar number added in.

Some of the long-term trends suggesting the obsolescence of retirement include:

- Age Bending.
- Death of the schedule.
- Life-long learning.
- Wellness and beyond.
- Virtual work enables flexibility.
- Project-based work.
- Talent shortage
- Postmodern and integral value shift priorities
- Social security funding concerns.

**Age Bending.** Age is less of a barrier to a wide range of activities. Age-appropriate behavior is itself becoming an outmoded concept. It is not unusual for “seniors” to be sitting alongside undergraduate students in class (or taking courses online). It is not unusual for adults to be looking for ways to recapture their youth to be participating in adult kickball leagues. Our trend trackers often refer to them as *kidults*. Alongside these changes, the Golden Boomers are in better health, living longer lives, and having more youthful experiences.

**Death of the schedule.** People in general are less inclined to follow schedules, especially schedules that are imposed upon them by others. For instance, television watchers are no longer at the mercy of prime-time, but use DVRs and on-demand to watch their shows at their convenience. The introduction of flex-time at the workplace, the greater use of contractors and temps, and a greater reliance on partners and alliances have all conspired to make the 8-5 workday and increasingly rare entity. There are tradeoffs, such as having to take that 9 pm conference call with Singapore, but it also means that one can take a run and get a massage with that hour during the workday if the stress level gets too high. But these and other changes suggest that people are less inclined to follow the script. People want things when they want them, according to their schedule, not those of others. Ditto for retirement—people will stop working if they choose to, when they choose to, and not as a result of some government-imposed sanction.

**Life-long learning.** Similar to the above trend on scheduling, people are learning when they need to learn, at whatever life stage that need emerges. The tech savvy-ness of Golden Boomers will enable them to take advantage of the myriad of learning opportunities from virtual learning. Universities and others offering educational services will be increasingly hungry for new students not only to survive but also to thrive--for example, to support their expansion aims. They are already having conversations about how they can better meet the needs of adult learners, and many are already *into action*.

**Wellness and beyond.** Golden Boomers are expecting to live longer. Retirement is not a brief interlude before death, but a major life stage that may extend two or three decades--too long of a time for many to remain out of work or inactive. Support will come from emerging technologies that enable augmentation of their declining body and sensorium. A new business team I once worked with suggested going into the business of providing “spare parts.” Beyond just replacement hips and knees, other examples include an implantable telescope for vision that received FDA approval last year. Hundreds of thousands of people worldwide have cochlear implants. As our parts wear out, there are increasing options for replacing, mitigating, or even enhancing performance. This will extend to including cognitive performance, as advances in neuroscience suggest the possibility of mitigating the decline of our brain’s performance. At the same time, information and communications technologies using artificial intelligence will help by providing information assistance to help Golden Boomers stay current.

**Virtual work enables flexibility.** Telecommuting, flex-time, and greater reliance on virtual technologies will provide the flexibility that will make it easier for Golden Boomers to continue working, enabling a less demanding schedule that makes work less onerous. It also provides a greater ability to live where one wants to live. For instance, I spent much of the last five years living in Houston, where I teach, but working full-time with a consultancy based in Washington, DC, by using virtual work tools. Place becomes less of an obstacle to continuing to work—one can re-locate to where one wants to, and work remotely.

**Project-based work.** The move to project-based work facilitates contracting, temporary, part-time, and flexible work easier, which is well suited to golden boomers. It is much easier to simply engage for a project. The emerging work model is similar to what happens on most Hollywood films, where the team is assembled for a movie project, then disassembles when the movie is over and moves on to the next project.

**Talent shortage.** There is plenty of work that needs to be done, often-times more than the supply of skilled, capable, and experienced people to do it. There is no shortage of work—rather there is a shortage of people willing and capable of doing certain work for what they feel is appropriate compensation. There are also basic competitive issues that could drive this. Organizations may need the Golden Boomers in the face of rising global competition. Part of this owes to poor succession planning, in that inadequate attention has been paid to grooming successors, thus creating a demand for the Golden Boomers to stay. Their skills, experience, and desire for flexible work makes this a win-win situation.

**Postmodern and integral value shift priorities.** Finally, long-term values shifts to postmodern values suggest emerging preference for work-life balance, importance of community and relationships, self-expression, and beyond that, the desire to make a difference. The Golden Boomers want to continue contributing to their communities, industries, and causes. They feel they have a lot to give, and will look for new venues to share their talents and perspectives—they are not going to *go quietly*.

**Social security funding concerns.** The projected ratio of retirees to workers suggests a shortfall within in the next few decades. Discussion about this possibility has eroded confidence in the system. These trends fit together into a scenario where Golden Boomers are not going to ride off peacefully into the sunset as they reach retirement age. They are going to have the flexibility to work when they need to, where they would like to work from, with a motivation to continue to work. That work may be part-time, or project-based, or even volunteer work. It may be lending career-long skills developed in the corporate world to a social cause, or to education. The point is, these trends suggest the Golden Boomers will not stop just because some artificial construct appears—they will smash through that barrier.

### **Worldviews**

Identifying the relevant trends and their interactions is a useful step to understanding an issue on a deeper, more durable level. But not all trends are created equally, or are expressed equally. Some trends get more attention paid to them. A key influence on which trends get paid attention to derives in part from the prevailing beliefs or worldviews of the culture in which the issue is taking place. Spiral Dynamics is a system developed by Don Beck and colleagues, based on the ideas of Clare Graves, which categorizes the prevailing worldviews into eight segments. These worldviews provide a shorthand view on cultural attitudes and the cultural context. The shorthand for four of today's prevalent and influential Spiral Dynamics worldviews is summed up in **Table 1 [see Appendix]**. Let's explore how each worldview segment is likely to view retirement.

Those with a **blues process** worldview are the most traditional of the prominent segments today. They are the group most likely to follow the conventional route. They would prefer that they and others stick with the script and plan. Individuals should stay on a predictable pattern. This segment has been receding in size and influence in recent times, but is still big enough. Most of those who do retire will tend to be blues. Those with an **orange competition** worldview will tend to take a market-based approach to retirement. Is it in their interest to retire? More and more of them will tend to answer *no*. They will bristle at being forced to retire. They will feel like they have plenty left to contribute, and don't want

some bureaucrat or policy telling them what they have to do. They want to continue achieving, even if that energy is directed differently. Those with a **green participation** worldview will feel a sense of duty to continue to share their talents with their colleagues and communities. They will be the most likely to shift to *cause-related* kinds of work. Perhaps they will donate their time to improving their community. Those with a **yellow integration** worldview will take a strategic view of retirement. They are least likely to be on a conventional path in the first place. They will have some sense of long-term direction, with little consideration of retirement, but will simply proceed along a path that makes most sense for what they want to do. They may well work less in recognition of the aging process and the desire to take less physical and emotional toll. It's not about working till one drops, but matching workload to one's capabilities and preferences. The movement of the worldviews has been **away from blue** and **towards yellow**. Thus, those with traditional view of retirement, the **blues** are losing influence. Each of the other three is inclined to a less traditional view of retirement. One could argue that the **oranges** are somewhat *on the fence*, with some seeing retirement as a reward for *winning* at the game of work, with others seeing it as a nuisance getting in the way of further accomplishment. The **greens**-- the group growing the fastest of all, and consisting of roughly 25 per cent of the U. S. population (estimates in the table are global)--are likely to be somewhat hostile to the notion of retirement, seeing it as an artificial barrier. This increasingly influential group will stimulate discussion about new ideas around retirement. Similarly, **yellows**, the leading edge of the next major wave of worldview changes, will view it as an antiquated, silly notion.

### **Archetypes (the Story)**

The deepest level of analysis is called the archetype level. At this level, one is looking for deeply held beliefs or stories about how the world works. These stories are so deeply held that one is not even consciously aware of them. These stories do not change often, so it is significant when one does. It provides the deepest level of context for understanding an issue. The current archetype or story about retirement is that it is a reward for a lifetime of hard work. It is, historically speaking, a fairly new story. The notion of retirement emerged with the introduction of one being able to receive benefits at the end of their work life, which can be pegged to the Social Security Act of 1935 in the US. Before that, the concept of stopping work at some fixed point was simply not there. People kept working as long as they could on the farm. Industrialization brought a different model with a greater emphasis on *efficiency* that it eased out those judged *less productive* (i.e. older) workers out of the workforce. This was initially resisted by workers who wanted (and needed) to keep working, but by the post World War II era, retirement came to be seen as

a desirable thing—as culmination of the American dream. Eventually, it came to be seen as an entitlement. The prevailing story thus being challenged today and into the future is that retirement is a reward that one is entitled to enjoy for services rendered.

### **Conclusion**

The net result of this analysis is that the very notion of retirement is being challenged, to the extent that it is rapidly becoming an obsolescent concept. Several long-term trends are pointing in a direction that suggests Golden Boomers are not going to retire. The conversation about retirement is going to increasingly take the direction that it is no longer in synch with how people want to spend their golden years. In fact, Golden Boomers will come to see retirement age as simply another potential milestone or transition point in one's career—a career that has already been characterized by multiple transitions. It's on to what's next, hardly a time to stop and rest on one's laurels!

### **Reference**

Kate Schaefers , “Too old to work, too young to die,” Posted April 8, 2010, available at <http://www.careerthoughtleaders.com/blog/too-old-to-work-too-young-to-die-the-history-of-retirement/>

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## Appendix

### **Table 1: Summary of Prevalent Worldviews from Spiral Dynamics**

#### **Blue (Process)**

##### **40 per cent of world population**

People are motivated to follow the process and do things the proper or right way.

Life has meaning, direction, and purpose with predetermined outcomes. Blues follow a code of conduct based on absolutist and unvarying principles of right and wrong. They see life about seeking the truth and following the principles. They are comfortable in knowing that life has meaning and purpose, and truth is often based on religion or ideology. They have strong views of right and wrong, and believe it's one's duty to follow the rules and the process.

#### **Orange (Competition)**

##### **30 per cent of world population**

People are motivated by completion and the achievement of material rewards.

Act in your own self-interest by playing the game to win. Oranges seek truth and meaning in individualistic terms and see the world as a rational, well-oiled machine with natural laws that can be learned, mastered, and manipulated for one's own purposes. They see life as a game, with the objective being to compete and win. They seek to understand the rules of the game, craft a strategy, and win. They value real-world experience, are typically strategic thinkers, and enjoy competition.

#### **Green (Participation)**

##### **10 per cent of world population**

People are motivated by participation and want to get along and feel accepted by their peers. Seek peace within the inner self and explore, with others, the caring dimensions of community. Greens seek peace within the inner self and sustainable health and wellbeing for the Earth and all its inhabitants. Their personal emphasis is on dialogue, relationships, and reaching decisions through reconciliation and consensus. They see life as a quest for peace and harmony. They are concerned with inner peace, the well-being of the community, and of the Earth and all of its people. They value participation, and prefer dialogue, relationships, and reaching decisions through consensus, even at the expense of getting things done.

**Table 1 (continued)**

**Yellow (Integration)**

**1 per cent of world population**

People are motivated by seeing and fitting things together holistically and enjoy doing things that fit who they are naturally. Live fully and responsibly, with flexibility, spontaneity, and functionality as the highest priorities. Yellows believe differences and pluralities can be integrated into interdependent, natural flows, with knowledge and competency superseding rank, power, status, or group. The Yellow worldview sees life about doing what one can to make things better. They are focused on individual responsibility and pragmatic outcomes. They prefer to go with the flow and are skilled at adapting the world view that makes sense in the given circumstances.