



Senior boom begins amid economic bust

By [Rick Hampson](#), USA TODAY

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John Muller, left, and Steve Oku were both born on Jan. 1, 1946, making them among the first Baby Boomers to turn 65. Their mother's shared a hospital room in California.

New Year's Eve, 1945: Anna Nachreiner of [Buffalo](#) is about to give birth. But when, exactly? Her husband, Al, wants a '45 tax deduction; Anna wants the first New Year's baby.

Mom got her wish when little Al was born one second after midnight. That earned him a story in the paper, got Mom a bouquet of flowers from the mayor — and kicked off an unexpected, unprecedented 19-year population explosion that changed America.

The Nachreiners didn't know that the Census Bureau one day would declare Jan. 1, 1946, the beginning of the Baby Boom, which reversed a long decline in the American birth rate and became what historian Steven Gillon calls "the single greatest demographic event in U.S. history."

Today, Nachreiner and other first Boomers — such as Kathy Casey-Kirschling (born 12:00:01 a.m. ET in [Philadelphia](#)) and Jim Sickler (born 12:00:01 a.m. CT in [St. Louis](#)) — are six weeks from turning 65. On Dec. 1, a month before reaching their milestone, they become eligible for Medicare.

They're the leading edge of a juggernaut that, from Khe Sanh to [Woodstock](#), Play-Doh to Viagra, "wrapped our culture around itself like no generation before or since," Gillon writes in his history, *Boomer Nation*.

As they've moved through the years like a demographic pig in a python, the 77 million Baby Boomers have redefined each stage of life, says Ken Dychtwald, an expert on generational change. And, he predicts, they will change the next stage, too.

But how will a generation defined by its youthfulness and optimism deal with old age and hard times?

Raised in affluent times and imbued with high expectations, the first Boomers now face the ironic prospect of longer yet cramped lives. Their homes and savings are worth less than a few years ago, and health care and energy cost more.

Although many will need (or want) to work past 65, there's less work to be had. Tobi Morgan, a real estate agent who was Utah's first Boomer, hung out her shingle in South Florida just before the housing market crashed; Ann Fry, born Jan. 1, 1946, in Miami, saw the recession dry up her career coaching practice; Mary Pfeiffer, a Dayton, Ohio, first Boomer, worries about Medicare's ability to cover treatment of her severe scoliosis.

"We tried to save for retirement, but we were always a day late and a dollar short," she says. Her husband, a retired postal worker, works the early shift at a deli counter.

The economic crisis comes at a time of life that might have been traumatic under any circumstances for a Peter Pan generation that supposedly didn't trust anyone over 30, that rocked and rolled around the clock, that romanticized youth ("I hope I die before I get old!" sang [The Who](#)), that, as ad woman [Mary Wells](#) Lawrence once said, "made everyone think young."

"We thought we never were going to grow old," says Casey-Kirschling, "and now we are."

They're feeling it. Julia Ripley, Arkansas' first Boomer, is on her third set of hearing aids, keeps tooth-whitener in the medicine cabinet and has more than a few wrinkles. When her granddaughter saw a picture of granny at 25, she exclaimed, "You were pretty then!"

Some Boomers worry that for once, everything — music, fashion, advertising — won't revolve around them. Vicki Thomas, a first Boomer and marketing consultant in Westport, Conn., predicts the youth culture will endure as Boomers age out of it, leaving them "victims of what we created."

Given the unfortunate confluence of recession and retirement, have the Boomers' fortunes and expectations, once so high, ever been so low?

"It's like a bad dream," says Frederick Lynch, a government professor at [Claremont McKenna College](#) in California who has studied Boomers' political power.

About two-thirds of Baby Boomers say they're less optimistic about the future of the USA than when they turned 21, and less optimistic about retirement than they were 10 years ago, according to a USA TODAY/Gallup Poll taken this month.

John Muller, a first Boomer and small farmer in Half Moon Bay, Calif., can't afford to retire. Then again, he doesn't want to: "I love my age!"

Born in the shadow of war

Before the Baby Boom (a term coined in the 1960s by market researcher Florence Skelly) social mores suggested that children be seen and not heard; that teenagers occupy a brief, grim interlude before adulthood; and that adults act like adults.

Then came the Boomers, tens of millions stronger than the generation before or the one after.

They were a rolling revolution.

Pediatrician-author Benjamin Spock popularized permissive child-raising. The teen years became what Dychtwald calls "a love fest," celebrated on TV, in pop music and by mass marketing. Yuppies sprang forth across the land; and middle age pushed into what was old age.

But the children born on Jan. 1, 1946, were as much war babies as Boomers.

World War II had ended only four months earlier. Troop ships were pulling into Boston, San Diego, Seattle. The USS Bataan was due in New York City with 2,096 troops.

Tire rationing officially ended that day, but wartime controls and shortages continued. The government regulation that restricted the use of fabric for making clothes had been eased but not lifted. Store shelves were nearly empty of upholstery and decorative household fabrics.

After a spike in births in 1946, the U.S. birth rate was expected to flatten or decline, according to Gillon. But something was in the air.

In Dayton, there was a bumper crop of 24 New Year's babies, five more than the previous Jan. 1. In Lexington, Va., Jane Dunlap's mother went into labor a month early; with a police escort, her father drove her 60 miles to Roanoke Memorial, the only hospital around with an obstetrician on duty. In Fordyce, Ark., Julia Ripley was delivered in a doctor's office, with her father assisting.

At Palo Alto Hospital in California, the mothers of Steve Oku and John Muller shared a room. Oku's parents were just back from Denver, where they had moved in 1942. It was that, or be sent to an internment camp for Japanese-Americans.

Although the Baby Boom is commonly associated with the fat '50s and turbulent '60s — split-level suburbs and rioting campuses — these first Boomers never quite fit the generational stereotypes. On the weekend of Woodstock, in 1969, many already were married, with kids almost old enough to be Boomers themselves.

"We were ahead of that hippy thing," says Muller, who insists he never even smoked a joint. Far from protesting the Vietnam War, he fought it aboard a destroyer in the South China Sea.

But Dychtwald says the first Boomers were like a social battering ram for those to come. They might not have won a great war like the previous generation, but they endured hardships — crowded schools, for one — and fought battles of their own.

Shelby and Claude Steele, African-American twins, were born that Jan. 1 in a segregated hospital in Chicago. Both are noted intellectuals, Shelby at Stanford's Hoover Institution and Claude at Columbia, where he is provost.

Shelby Steele, a critic of Boomer self-indulgence, nonetheless marvels at how his generation helped "demonize" various bigotries — racism, gender discrimination, homophobia. He calls it "one of the great moral evolutions in human history."

If the first Boomers brought change, however, they changed themselves.

Take ecology, says Muller, who grows pumpkins: "We used to think environmentalists were wackos. Now we're them!"

Avoiding the mirror

Rarely has such suspense attended a generational passage. How will aging change the Baby Boomers? How will they change aging?

As usual, experts say, Boomers would like to have it all: Benefit from the traditional prerogatives of aging (Social Security, discount movie tickets) without any of the uncool associations (walkers, diapers).

Expect more legible mobile phone displays, premium coffee in nursing homes, bigger and brighter road signs, hearing aids that look like Bluetooth ear pieces. And a lot of denial.

"Boomers tend to think of themselves as younger than they are," says Gillon, who teaches at the University of Oklahoma. "As long as you don't look in the mirror, you can continue that illusion."

Even terminology will change. Dychtwald says it's time to start calling the period from 65 to 80 or 85 "late adulthood," with old age starting only after that. And the term "senior citizen" probably will become extinct. To Boomers, it sounds so ... old.

Mary Pfeiffer, a nurse until she retired on disability, contrasts her peers with her parents, who never worked out or tried to erase their wrinkles. Recently, while watching TV, she started to count the ads for products for seniors. Soon she had 25, everything from facial cream to retirement communities and electric scooters.

But the biggest question raised by the Boomers' senior moment is how it will affect the politics of Social Security and Medicare, and the nature of retirement.

Boomers' sheer numbers (one will be turning 65 every 8 seconds) threaten to overwhelm the federal budget with rising costs for the entitlement programs.

Gillon questions the assumption that, as in the case of the World War II generation, Boomers' political clout will protect the entitlement status quo, even if it means passing on the bill to later generations. Boomers never have been politically cohesive, and — like the general electorate — they're becoming more polarized, he says.

And they have something else at stake: their reputation.

Slightly more than half of Americans think the Boomers have made things better for the generations that came after them, compared with 4 in 10 who think they've made things worse,

according to the USA TODAY/Gallup Poll. Asked whether "giving" or "selfish" better describes Boomers, 57% chose the former, 37% the latter.

Neil Howe, a consultant who studies generational change, says the Boomers will forfeit their reputation for spirituality, authenticity, wisdom — for what President [George H.W. Bush](#) called the "vision thing" — if they appear to be acting selfishly in the entitlements debate.

Selflessness won't be easy because, as Jane Dunlap puts it: "Our retirement is not going to be our parents' retirement."

That retirement came abruptly, usually around 65, and completely. But now, "this generation will drive the final nail in the coffin of '40 years and a gold watch,' " Gillon says.

Although most blue-collar Boomers will retire as soon as they can afford to, some others want to keep working even if they don't have to.

"They'll have to carry me out on a flip chart," says Vicki Thomas.

Consider two new models of first Boomer non-retirement:

- John Corlett, a high school teacher in Phoenix, retired 11 years ago — sort of. He's been subbing, often full-time, ever since. "I love it," he says. "Teaching is an art. It's a performance. I learn more every time."
- Bob Watt of Seattle, who retired three years ago from an 80-hour-a-week job as [Boeing's](#) top communications executive, now devotes about 30 hours a week volunteering as director on a half-dozen non-profit boards.

He and other Boomers talk about a revival of the idealism for which the generation was known, and which seemed to fade as its members got children and mortgages.

"We had the best of it," says Kathy Casey-Kirschling, a former teacher who retired early and has six grandchildren. "Now it's time to give back."

They'll keep turning 65 until 2029, when the last Boomer — probably one born in the Hawaiian time zone late on Dec. 31, 1964 — blows out the candles.

That person has never been identified, possibly because there was no prize for being the year's last baby. "It never meant too much to me," says Al Nachreiner, who still has his clipping from the Jan. 2, 1946 newspaper.

"But my mother, it was her proudest moment."

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