

As they hit 65, boomers redefine aging

WHEN I retired as a columnist last year, my daughter relayed the news to my grandson, who promptly picked up the phone and, in his most serious 7-year-old voice, said: “Grandma, I hear you’re tired.”

Well, not exactly. My daughter and I struggled to hide our amusement from a misunderstanding which was not entirely linguistic. After all, retirement was once a matter of ‘tirement. It was the once revolutionary idea that we didn’t have to work until we dropped — an idea that became enshrined as the “golden years.”

But writing is not heavy lifting. I wasn’t leaving one career to swoon into the hammock. I was thinking about renewal — tweaking and trying new things with my mind and fingers.

Now my un-tirement seems to be something of a trend. I am part of the first huge generation to pass the demarcation line of senior citizenship with the statistical promise of good time ahead.

As 2011 opens, the first of the baby boomers will join us, turning 65 at the rate of 10,000 a day for the next 19 years. We are the leading edge of what is optimistically called the “longevity revolution.”

In little over a century, Americans have gone from a life expectancy of 47 to one of 78. By 2025 there will be 66 million Americans over 65. The decisions that we make individually and collectively about how to spend this gift of time will reshape the country.

We have two diverging narratives about older age that are competing to replace the vision of retirement as a perpetual R and R.

The first appears in all the upbeat book titles and messages about the “third age,” the “next step,” the “age of active wisdom.” It’s encoded as well in messages from retirement planners that are less about financial freedom from work than about financial freedom to work — at something meaningful. As one Wells Fargo ad says: “There’s one thing Dave has always wanted to do after he’s retired. Keep working.”

The idea of a post-retirement career — once an oxymoron — is now embodied in the phrase “encore career” that’s been popularized by Marc Freedman of Civic Ventures (whose board I just joined). The word both applauds and promotes people seeking purposeful work after they bow out of one stage of life.

These have become more common profiles. We can read about a “retired” tool-and-die shop owner leading a fight against coal companies or a corporate lawyer creating a nonprofit to help Afghan farmers plant 8 million trees. Last month, New York Times columnist Nicholas Kristof — who annually recruited a young companion for a grueling reporting trip to hot spots of the world — added a slot for someone over 60.

This narrative redefines senior citizenship as less a list of entitlements than a worksheet of contributions. And it fits a popular image of our generation.

The 60s generation — the children of the 1960s now in their 60s — have been the culture’s change agents. We pushed for civil rights, women’s rights, gay rights. For better and for worse, we have a long history of leading examined lives. In this first frame, older Americans are a valued population re-upping to use our experience and wisdom to change society once again.

But there is a competing narrative to my story of un-tirement. The longevity revolution also comes with a warning label. It’s in less upbeat book titles and articles about “The Shock of Gray.” It’s in endless reports about the gray tsunami overwhelming Social Security and Medicare. Elders are the problem, not the problem solvers. They are even, in former Senator Alan Simpson’s charming phrase, the “greedy geezers.”

In this alternate story, the baby boomers themselves as they hit 65 are not planning their renewal. Their attitude can be summed up by the word used to describe this cohort in a recent Pew study: “glum.” That Wells Fargo ad meets a counter-message from Charles Schwab: “My wild retirement dream? Actually retiring.”

A cautionary tale stars elders hanging on, against the economic wind. After all, the much touted fix for Social Security suggests raising the age of full benefits to 69. But unemployment and age discrimination have already made a tough climate for those who need to work.

And while Slate magazine can catalog the nation’s silver lions, “80 Over 80”, from financial wiz Warren Buffett to octo-hottie Clint Eastwood, the culture also harbors the image — self-image? — of elders clogging the pipeline to tenure or the corner office. In this second frame, elders are burdens whose knowledge and usefulness is past its sell-by date.

While these diverging narratives aren't the only choices facing us, they may frame the cultural expectations. And which portrait ultimately hangs over us is not just a personal matter. If I may transfer a phrase from one social movement to another, the personal is political. If our generation were the cultural change agents, we were never as radical as advertised. We were on both sides of the culture wars.

To that old divide, add the cultural assumption that people grow more conservative as they age. Indeed, the one demographic group that didn't vote for the "hope and change" message of 2008 was those over 65. The elders who already had universal health care — Medicare — were the least eager to assure it for others. And in the recent election they formed a disproportionate number of Tea Party voters.

How will we shape the longevity revolution? I have the sense that if we don't use this gift of time to open up new possibilities, we may go into a long anxious crouch. If we aren't the change agents of aging, we'll be the change resisters. Indeed, if we don't feel needed and engaged as problem solvers, we may well be part of a growing me-first senior politics.

This is a moment to redefine aging, how we see ourselves and our country. No, it's not a time to be tired.