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AGELESS AGING OF BOOM-X

January 02, 2006

QwikFIND ID:

By [JAMES TENSER](#)

Call it the hidden generation gap.

The world view of younger baby boomers, born from the mid- to late 1950s through the mid-'60s, may not be quite as hopeful and confident as their protest-marching, idealistic older siblings, who marked their coming of age in terms of JFK, Vietnam and the sexual revolution.

"For trailing-edge boomers, it was Watergate, the oil embargo, inflation," says Geoff Meredith, president of Lifestage Matrix Marketing. "It gave them a pessimistic feeling. Where leading-edge boomers challenged authority, trailing-edge boomers were disgusted. They developed cynicism without idealism."

Nevertheless, there's "a sense of common culture that baby boomers carry with them-of lifelong media experience," says Landon Y. Jones, author of "Great Expectations: America & the Baby Boom Generation."

For many marketers influenced by Mr. Jones's 1980 analysis, his "pig in the python" metaphor seemed to imply that the massive generational cohort-78 million boomers born 1946-64, representing 26% of the population-was somehow singular in its perceptions, attitudes and behaviors.

Mr. Meredith believes the events that occur as people pass through ages 17-21 more or less permanently color their world view, engendering a "common culture" among their peers. That's why, he says, the baby-boom generation can be better understood if it's divided in two parts. The tail of the demographic bulge (from the late '50s to '64) may have somewhat different core values from those who led the boom generation.

And, of course, since these influences don't neatly span one specific year or age group, what affected latter-day boomers probably also colored the outlook of the early Generation Xers who followed them, placing the younger boomer and the older Xer in the same common culture.

SPENDING CAREFULLY

It's good business for marketers to maintain a clear understanding about trailing boomers in their own context because these consumers do spend a lot and they spend it carefully, says Steve Barnett, president of Bardo Consulting.

"First, this group is quite sophisticated about the use of technology to get information," he says. "Second, more than younger adults, they have the money to buy things. And third, they are still in the householder life stage,

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many raising teens."

This adds up to money pressure, observes Ryan Mathews, futurist and CEO of Black Monk Consulting. "Younger boomers have that same obsession with self-actualization as older ones," he says, "but right now, they are smack dab in the middle of huge financial obligations. They are putting kids through college and sheltering post-college children. They see they are about to become care-givers to their parents."

This group may be feeling financial pressure, but its effect on their spending is not to rein it in, says Maddy Dychtwald, co-founder and senior VP of think tank Age Wave. "Instead, they want to spend more, they need to indulge themselves a little bit, like they are thinking, 'If not now, when?'"

Julie Danis, senior VP-director of mind and mood for Interpublic Group of Cos.' Foote Cone & Belding, Chicago, sees a similar mind-set.

"There's more of a focus on 'Catch the happiness while I can,' " she says. "They do not trust institutions. It's 'Focus on my family first.' 'Balance my life.' 'I want things that are going to make me happy on a daily basis.'"

Ms. Danis detects an interest in quality among younger boomers but also some cynicism. "What's the important thing for them isn't the value added. They want to get a deal and feel smart but not be taken on quality," she says. "Younger boomers have been less likely to signal wealth by things they bought. It might be the Kirkland cashmere sweater from Costco instead of the designer name. The Prius, not the Jaguar."

Ms. Dychtwald observes that consumption behavior reflects these consumers' education. "They have tremendous belief in education, and they are raising a generation of children that the National Education Association says are hypereducated," she says. "This has lots to do with being less brand-loyal."

A good marketing response, Mr. Barnett says, is to win over these demanding, technology-savvy consumers with product segmentation.

"If in fact a product is a perfect fit, what I call hyper-differentiated, people become relatively price indifferent," he says. "This is a major shift in consumption. It leads to the notion that a product that is really outstanding for some people will be a terrible fit for others."

Inner-directed

Mr. Meredith observes that each demographic group interprets the same life stage in slightly different way. "Right now, younger boomers are still very much engaged in child rearing. They have career changes going on. They are in the housing market and looking to move up. But they've really never been out to change the world and embrace causes. All the good causes had been taken."

He adds that late boomers are more inner-directed than early boomers. "When world events were happening that seemed beyond their control, they tended to turn inwards, be their own best friend, 'I'm OK you're OK' or other forms of self-exploration," he says.

Most of the 35-54 segment, now among the middle-aged, "is very concerned with fitness and well-being," Mr. Meredith says. "Where in the past there was a lot of narcissism, now we see a shift more toward wanting to be healthy, not just look healthy."

Adds Ms. Dychtwald: "We're coming up on a period of ageless aging. People do not want to be defined in terms of how old they are. They want to be defined in terms of their attitudes and education, health and wellness, adventure and excitement."

"It might be smarter for marketers to segment the boomer group not by age but by their state of health and their ability to still get out and do things," says FCB's Ms. Danis.

NEST NOT QUITE EMPTY

At this stage of their lives, not quite yet empty nesters, trailing boomers are

concerned about financial matters like savings, their job future and financial future, says consultant Mr. Barnett. "This may apply more to this group than to older boomers, who know their finances, and younger people, who haven't got it straight yet."

Increasing life spans are changing their outlook on inheritance too, says futurist Mr. Mathews. "The younger you are, the longer your parents are living. Mom and Dad may stay on until they are 90."

He adds: "Sons and daughters who were raised in relative affluence may not be able to replicate it. So the younger boomers have lower expectations about improving on their parents' lifestyles."

Life-stage expert Mr. Meredith agrees. "On the subject of inheritance, a lot of latter boomers feel like second-class citizens. They feel there won't be anything left for them. So as is typical of trailing-edge boomers, they look for ways to take care of themselves."

Mr. Jones, author of the 1980 boomer analysis, was one of the first to document the innate competitiveness of this group. "They have had a huge economic impact because there are so many of them," he says. "Their whole lives they have been competing for everything, from college entrance, careers, investment. Soon it will be nursing homes."

But the nature of competition may be changing. Says Mr. Mathews: "Older boomers see their competition as other boomers. Today, younger boomers worry about losing their jobs to someone in India."

Born 1952-1971

Lifecycle population: 86.5 million

As share of U.S. Population: 29.0%

Male: 49.5%

Female: 50.5%

Race

Asian 4.7%

Black 12.4%

White (Hispanic) 11.6%

White (non-Hispanic) 69.1%

Other races 2.2%

Hispanic origin (Includes non-white hispanics) 12.5%

Top Male Name1: David

Top Female Name1: Mary

1. 1960

More info: census.gov; ssa.gov

Sources: Census Bureau population projections for 2006; Social Security Administration (names)

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