



# BOOMERS



**FEBRUARY 2025**



**GOOD FUTURES HORIZON SCAN**



# FOREWORD

**B**aby Boomers – born between 1946 and 1964 – are one of the largest and most influential generations in the UK today, numbering 13.57 million. Shaped by post-war optimism, economic expansion, and radical social movements, they hold a disproportionate share of global wealth and have shaped much of the world as we know it.

They were the first generation to truly experience mass consumerism, homeownership, and higher education at a large scale, coming of age in an era where television advertising shaped desires, shopping malls became cultural hubs, and brands like McDonald's and Coca-Cola cemented themselves as global giants. As Boomers moved into positions of power (at work, in political office, etc.), they built the corporate and political structures that still shape the modern world. People like Bill Gates and Steve Jobs revolutionised technology with

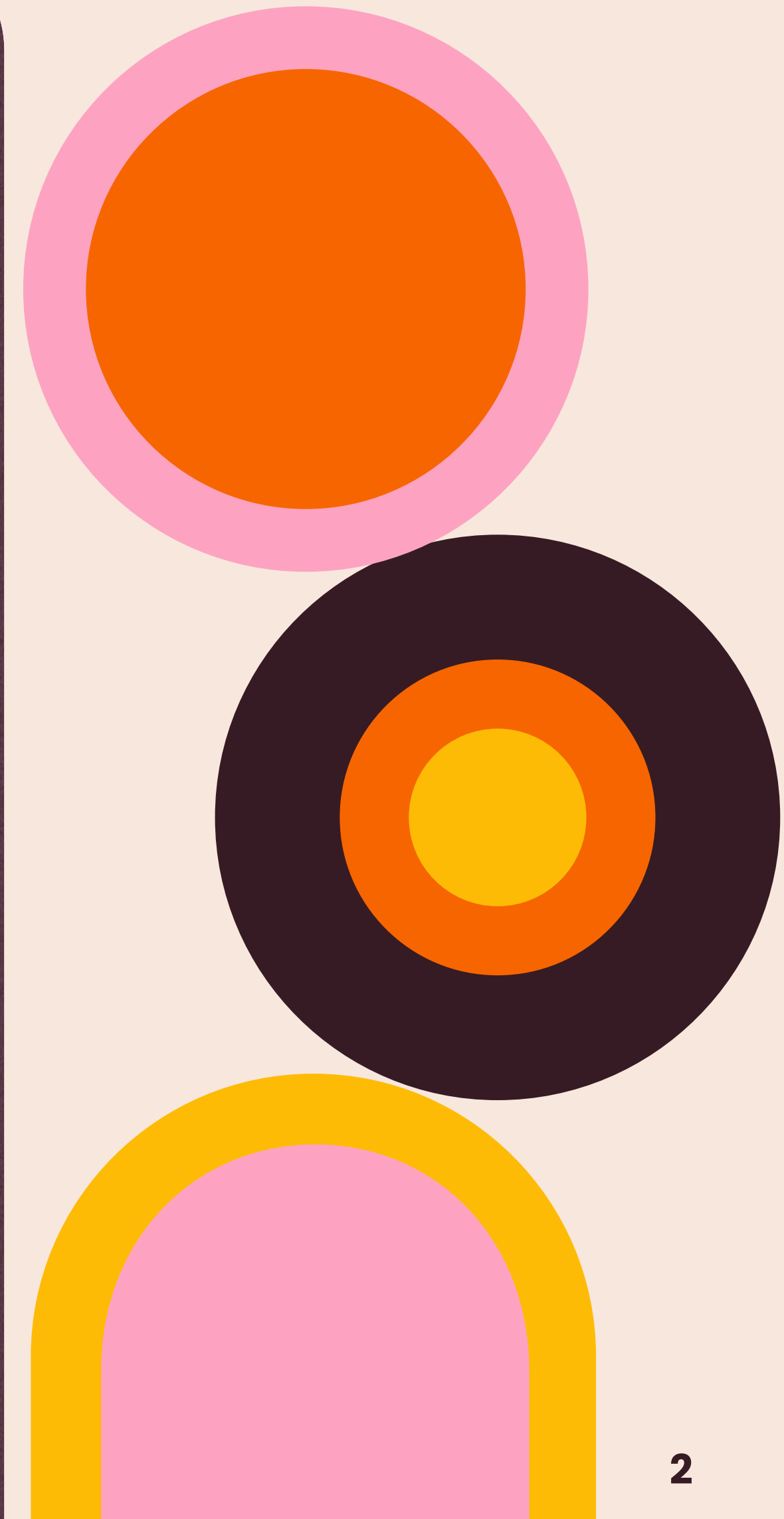
Microsoft and Apple, Oprah Winfrey transformed media, and politicians like Tony Blair and Bill Clinton led major economic and social policy shifts.

Although Boomers are often typecast as a 'traditional' generation, this isn't strictly true. Compared to their Silent Generation parents – who grew up during the Great Depression and WWII and valued conformity, duty, and stability – Boomers rejected rigid hierarchies, championed personal ambition, and prioritised self-sufficiency. This is a generation that came of age with The Beatles, the Summer of Love, and 'Anarchy in the UK'. And, crucially, they drove activism around civil rights, feminism, LGBTQ+ rights and environmentalism throughout their lifetimes.

Even now, we generalise that Boomers tend to vote for conservative politics; probably voted for Brexit; and don't care about the environment as much

as younger generations. There's a kernel of truth to this: Boomers are more likely to vote Conservative, but they're also almost as likely to vote Labour as their younger counterparts. In 2024, they were less likely to have voted for Reform UK than Gen X. They were more likely to have voted for Brexit, but characterising them as such does a disservice to the 43% of them that voted Remain. Meanwhile, their views are more liberal than we often give them credit for: they're more likely than any other generation to say that climate change is a big enough problem to justify significant changes to people's lifestyles; and they're more likely to see feminism as a force for good than Gen Z is.

**'Although Boomers are often typecast as a 'traditional' generation, this isn't strictly true'**



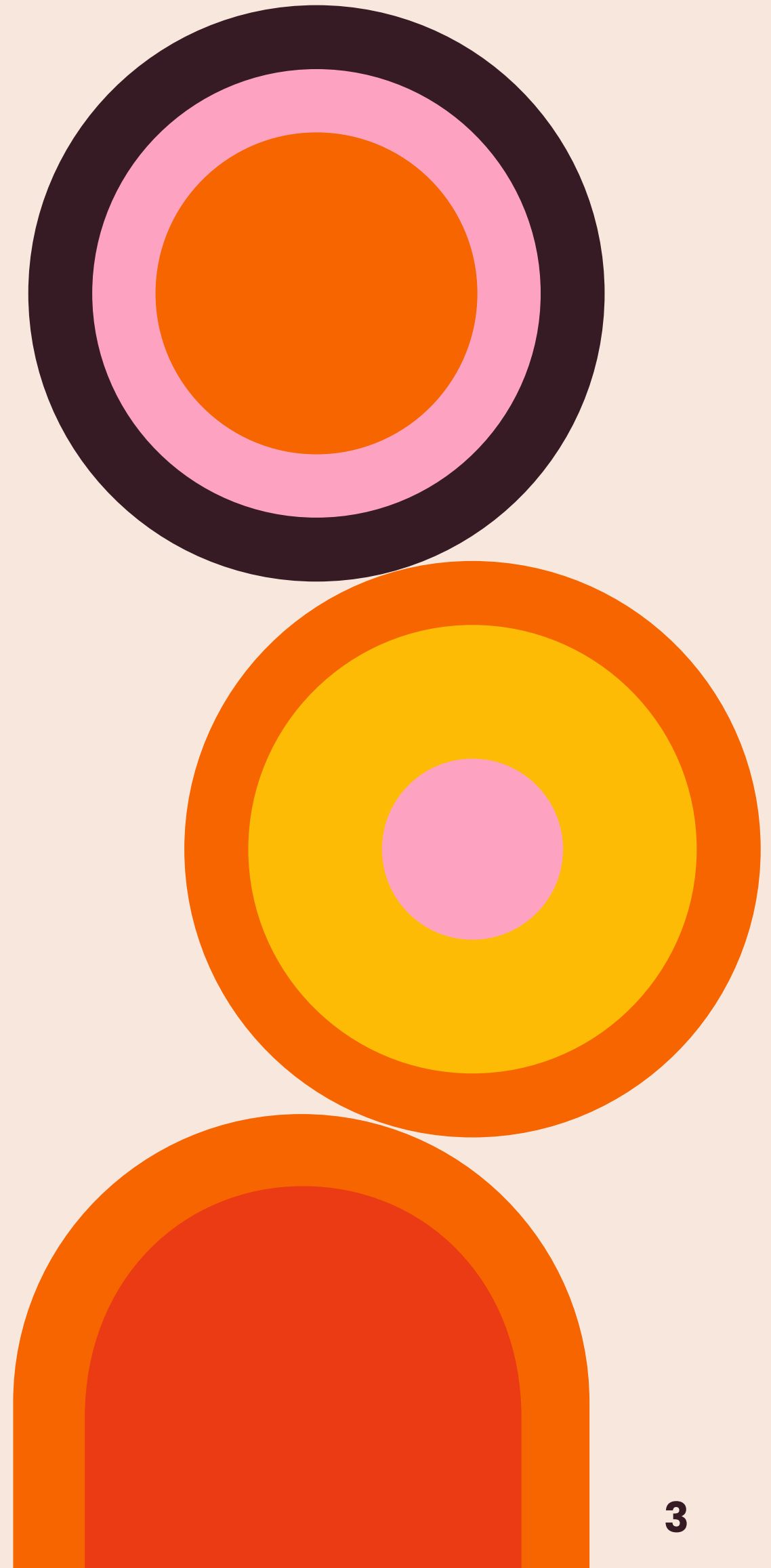


Financially, we characterise this generation as the wealthiest generation. They're often depicted as 'hoarding' wealth at the expense of younger, struggling generations. But this too is a stereotype – one that a recent report from the Commons' women and equalities committee recently branded as ageist and harmful. There is truth to this statement: in aggregate, they're the wealthiest generation to ever live. They've benefitted from decades of increasing property values, with their homes contributing strongly to their net worths. But despite this aggregate wealth, pensioner poverty is on the rise, with financial insecurity hitting hard for some due to stagnant pensions and increasing costs. Painting this generation as maliciously hoarding wealth is also far from the truth – many of them are spending less in order to have more left over for their kids via inheritance. Despite this, Boomers do, on average, retain significant influence over property markets, investments, and consumer spending.

## 'More Boomers give to charity than any other generation'

It is, partially, this wealth that makes Boomers a crucial audience for charities. Historically, they're seen as generous donors, and the stereotype of the average charity volunteer is a Boomer woman. And, of course, they make up the key audience for legacy giving over the coming decades, as they age and begin to drive a rising death rate. But there's still work left to be done. More Boomers give to charity than any other generation, yet they give less per year than their younger counterparts. And time-pressures, lifestyle changes, and caring responsibilities mean that Boomers are actually much less likely to give their time through volunteering.

In part, this is due to the fact that charity fundraising strategies for this cohort still rely on outdated stereotypes of Dorothy Donor, failing to capture the complexity of today's Boomers. In society at large, in fact, our understanding of ageing is still stuck in the past. Our models of ageing, social care, and engagement hinge on outdated stereotypes. Much of the discourse around this life stage still focuses on dependency – rising pension costs, healthcare burdens, and reliance on state support. These stereotypes don't just harm Boomers (although they're the cohort currently living it), but everyone who ages into the 'senior' bucket. We're at risk of relegating the tens of millions of people in this age range to simply being 'old', with no understanding of their actual needs and preferences, and how they're experiencing ageing. This report builds on our understanding of ageing, which we explored in more depth in our previous Future of Ageing report here.





# FOREWORD

For Boomers in particular, this cohort remains active contributors to society, whether through work, spending power, or impact. They're also living longer and healthier than any generation before them. While traditional charity campaigns and services once catered to an older generation raised on Vera Lynn and Doris Day, today's Boomers grew up with The Rolling Stones and The Sex Pistols. In order to truly understand this demographic, and to better support all generations as they age, we need a fundamental rethink of how we engage with an ageing population – not as a burden to manage, but as a group with evolving needs, aspirations, and expectations.

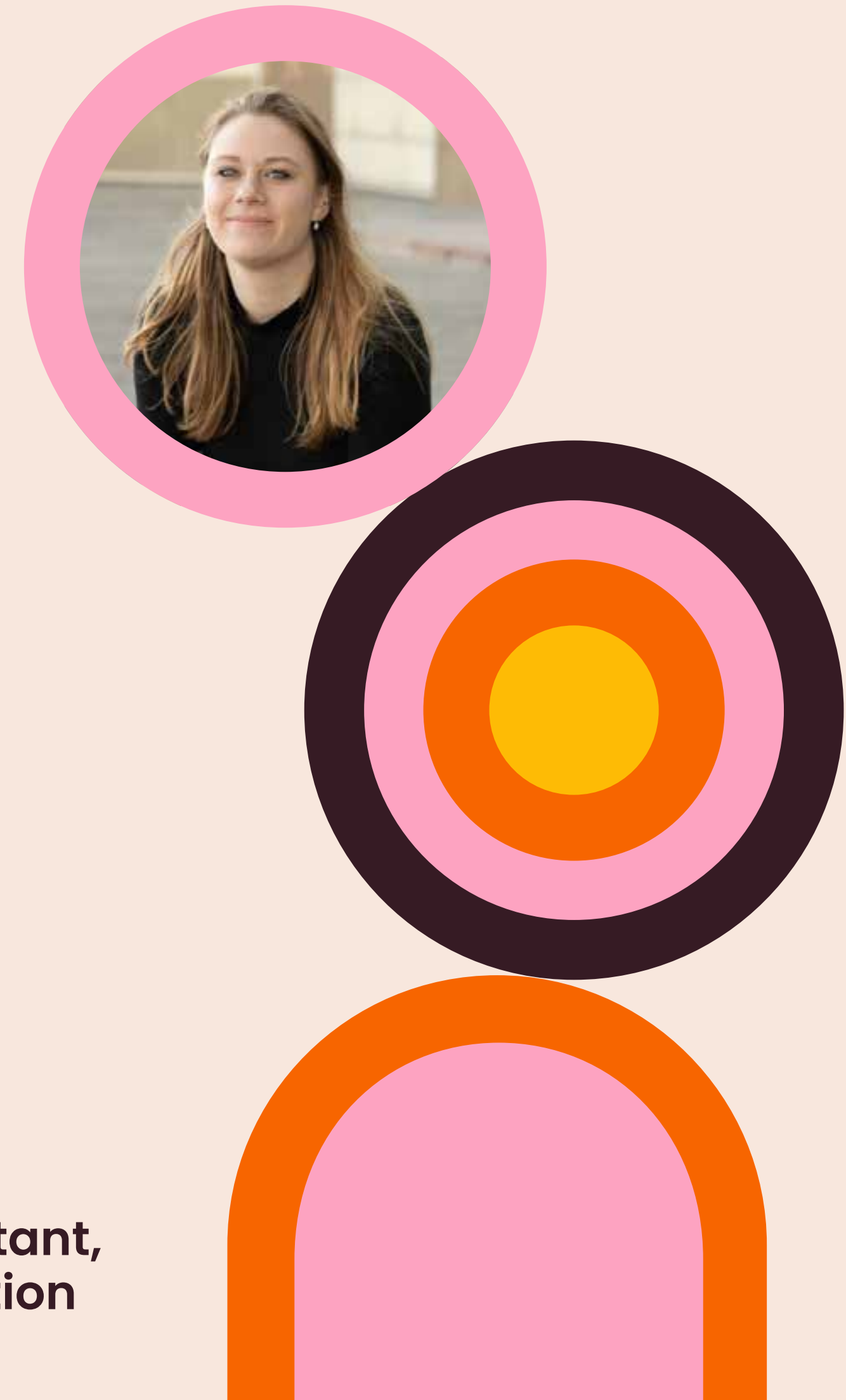
**'We need a fundamental rethink of how we engage with an ageing population'**

Hence, this report dives into the changing realities of Baby Boomers

today, as well as the outdated perceptions of ageing that shape their experiences. We're diving into changing understandings of ageing and gerontolescence (often distorted through the stereotypical lens of ageing); Boomers' financials (wealthy in aggregate, but pensioner poverty is on the rise); health and care (this cohort is a sandwich generation, both planning for their own care and others'); Boomers in the workplace (entrepreneurial and far from kicking their feet up); community and combatting loneliness (loneliness and building social networks remains an issue in later life); lifestyles (from hedonism to sustainability); and of course, charity engagement (generous donors, but often mischaracterised). We need a rethink on how to support and engage this generation in order to tap into their potential – not just to meet their needs, but to reshape ageing for the better.

With all that in mind, we hope that this Horizon Scan offers actionable insights for now, rather than later.

Eef Leurs  
**Trend Consultant,  
Good Innovation**





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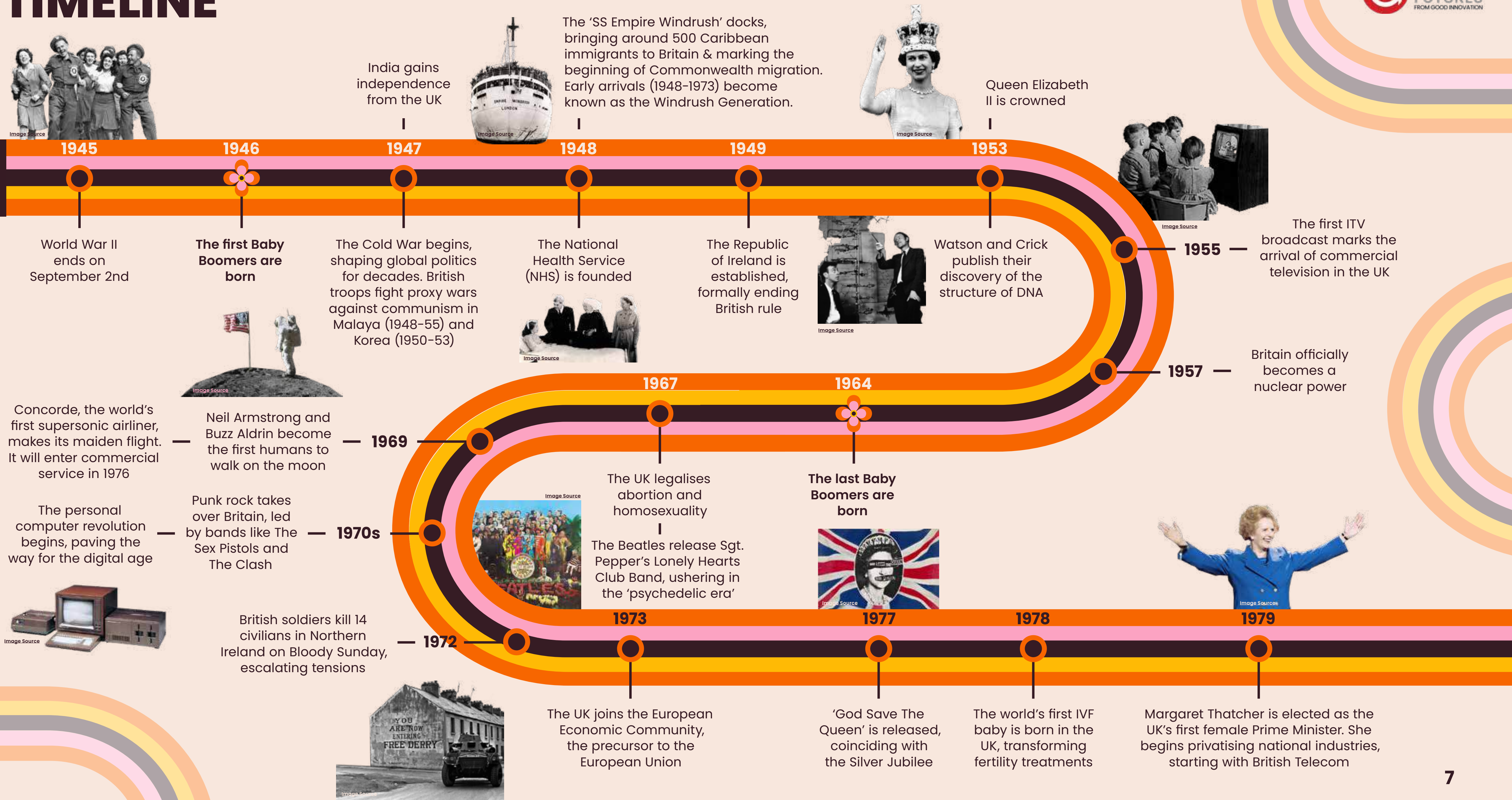


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**So What?**



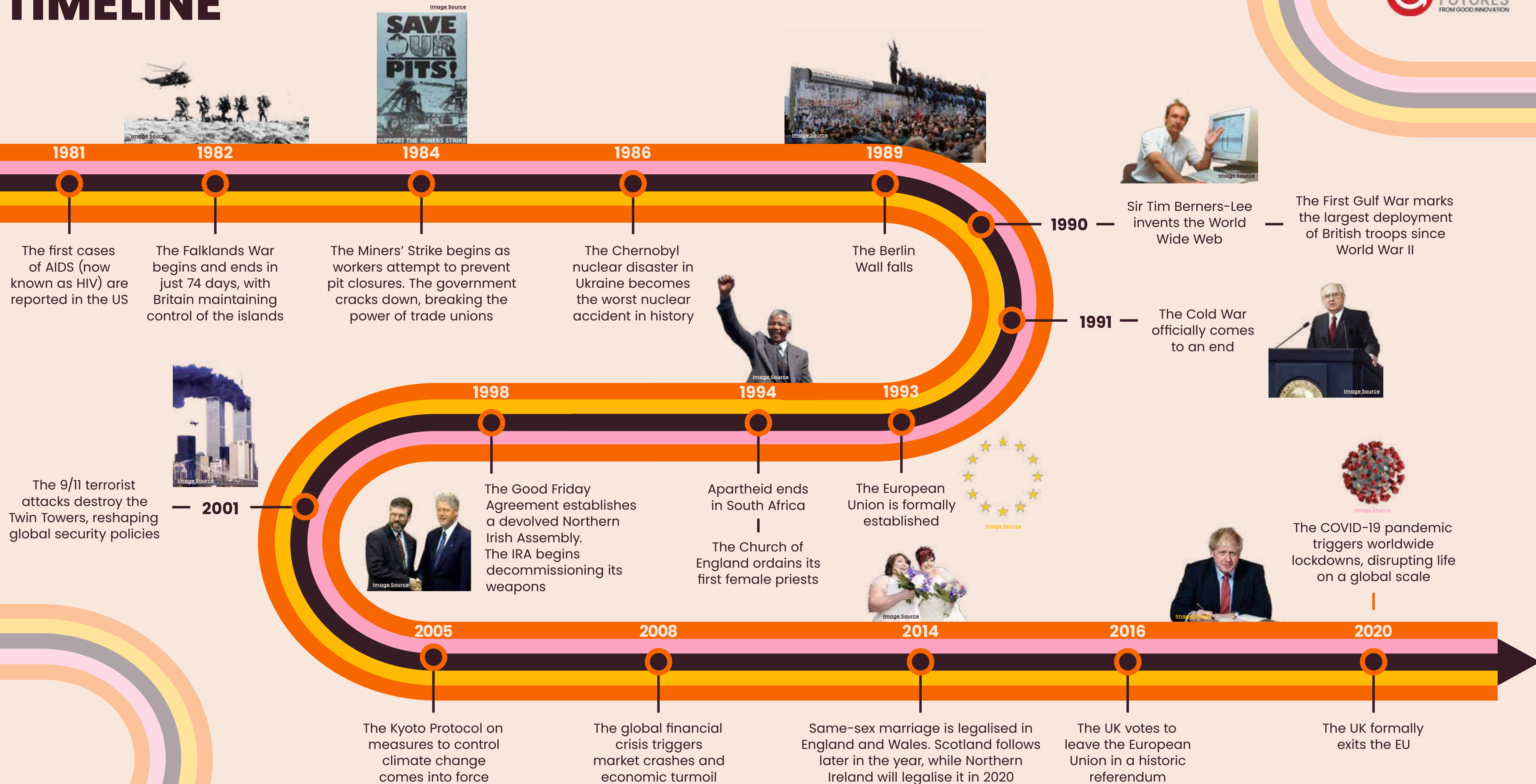


# TIMELINE





# TIMELINE





# FAMOUS & INFAMOUS BOOMERS



**Terry Pratchett**  
(1948-2015) Author



**Meryl Streep**  
(1949 - ) Actor



**Doreen Lawrence**  
(1952 - ) Activist



**Gary Lineker** (1960 - )  
Footballer & Presenter



**Ian Botham** (1955 - )  
Cricket Player



**Kamala Harris**  
(1964 - ) Former  
US Vice President



**Stephen Fry** (1957 - )  
Actor, Narrator, Writer



**Joanna Lumley**  
(1946 - ) Actress



**Jeff Bezos** (1964 - )  
Founder of Amazon



**Simon Cowell**  
(1959- ) TV  
Personality



**Rowan Atkinson**  
(1955 - ) Actor



**Barack Obama**  
(1961 - ) Former  
US President



**HM King Charles III**  
(1948 - ) King of the  
United Kingdom



**RuPaul** (1960 - )  
Drag Queen & TV Host



**Michelle Pfeiffer**  
(1958 - ) Actor



**Denzel  
Washington**  
(1954 - ) Actor



**Steven Spielberg**  
(1946 - ) Film Director



**Oprah Winfrey**  
(1954 - ) TV Host



**Keir Starmer** (1962 - )  
UK Prime Minister



**Richard Branson**  
(1950 - ) Founder  
of the Virgin Group



**Sue Black** (1961 - )  
Forensic Scientist



**Angela Basset** (1958 - )  
Actor



**Jenni Murray**  
(1950 - ) Journalist



**Sandra Bullock** (1964 - )  
Actor



**Nigel Mansell**  
(1953 - ) Formula 1  
Driver



**Tom Hanks** (1956 - )  
Actor



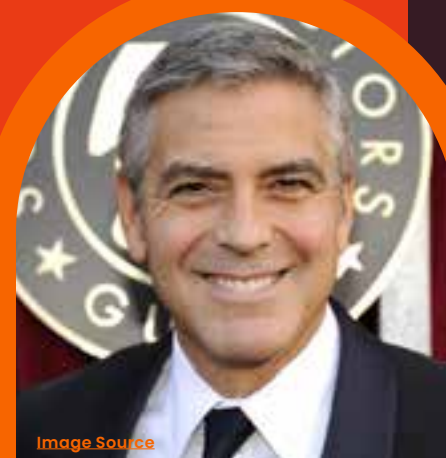
**David Bowie** (1947-2016)  
Singer



**Elton John**  
(1947 - )  
Singer



**Cher** (1946 - )  
Singer



**George Clooney**  
(1961 - ) Actor



**Tilda Swinton** (1960 - )  
Actor



**Tracey Emin**  
(1963 - ) Artist



**Andrew Lloyd Webber**  
(1948 - ) Composer



**Bill Gates** (1955 - )  
Founder of Microsoft



**Boris Johnson** (1964 - )  
Former UK Prime Minister



**Nigella Lawson**  
(1960 - ) Food Writer



**John Waters** (1946 - )  
Filmmaker



**Dolly Parton** (1946 - )  
Singer-Songwriter



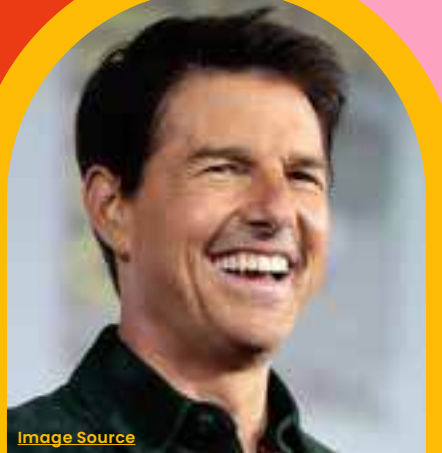
**Donald Trump** (1946 - )  
US President



**Zaha Hadid** (1950-2016)  
Architect



**Theresa May** (1956 - )  
Former UK Prime Minister



**Tom Cruise** (1962 - )  
Actor



# THE CHANGING FACE OF AGE







# THE CHANGING FACE OF AGE

## // The Myth of Old Age

Before we dive into Boomer trends (and into myth-busting some long-held assumptions about this cohort), first we have to dismantle some long-standing myths about ageing itself. Society has long painted old age as a period of inevitable decline – frailty, dependence and disengagement. But this narrative is largely a social construction rather than an inherent truth. While ageing certainly comes with health challenges, it does not automatically mean a loss of independence or purpose. The idea that ‘old people’ are a distinct, homogenous group with shared needs and limitations is a misrepresentation, lumping the **14.5 million people aged 60 and over** in the UK together. These issues aren’t inherent to the Boomer cohort – they were faced by the Silent Generation before them, and will be faced by generations to come.

**‘Studies show that only 35% of people over 75 even consider themselves old’**

One of the most persistent ways these myths are reinforced is through poorly designed products and services. The assumption that older people need products that are bulky, beige, or overly simplified has led to a disconnect between what older consumers want and what the market offers. In fact, only **20% of people** who need hearing aids seek them out and **just 2% of over-65s** use emergency response devices, despite the potential benefits. Why? Because many of these products scream “old age”—a label that most older people reject. Studies show that only **35% of people over 75** even consider themselves old. Relatedly, Boomers are the generation **least likely** to feel represented in the media. But this expectation gap between what older consumers want from a product and what most of these products deliver has serious implications: if you need a hearing aid but no one can make one that you want to buy, that’s going to have serious consequences for your quality of life.

And this disconnect extends beyond consumer products. When society assumes that older people only take from the system rather than giving back, it becomes harder for them to be seen as innovators, workers, or changemakers. Rewriting the narrative of old age isn’t just about changing attitudes – it’s about changing how we design for and with older people. From financial products to healthcare, consumer tech and charities, every sector has a role to play in reshaping expectations. If we continue to treat ageing as a problem to be solved rather than a life stage to be lived, we will keep reinforcing outdated stereotypes. Instead, we need to move toward designing for longevity, recognizing older adults as active participants in society – not just in need of help, but also capable of leading, shaping, and driving change. As a sector, we need to build products and services that speak to Boomers’ real needs, not just their perceived needs. We have to step away from the stereotypes of ageing.



# THE CHANGING FACE OF AGE

## // Gerontolescence

Conceptions of aging aren't the only thing that need dismantling. We need to rethink life stages altogether. The traditional model of life (childhood, working years, then retirement) has never truly reflected reality. Today, life is more fluid, with people constantly shifting between education, work, retraining, caring responsibilities, and leisure. And as we live longer, midlife as a concept is disappearing altogether. **Broadly defined** as "the period in your life when you are no longer young but have not yet become old", it generally is thought to be between 55 and 75. Studies do show that **most Britons aged between 40 and 64** consider themselves to be middle-aged. But so did **44% of people** between 65 and 69. And we know from research that people often feel younger or older than they really are – and this 'subjective age' has a **big effect on their physical and mental health**, sometimes more so than our actual age.

**'We need to rethink life stages altogether'**





# THE CHANGING FACE OF AGE

**“There’s no point trying to impose chronological age on what is or is not middle age. With people living longer, your 30s are no longer middle age; that has switched to the 40s and 50s. In some cases, in your 50s, you might be thinking about a second or even third career, but for others you might have serious health problems and be unable to work.”**

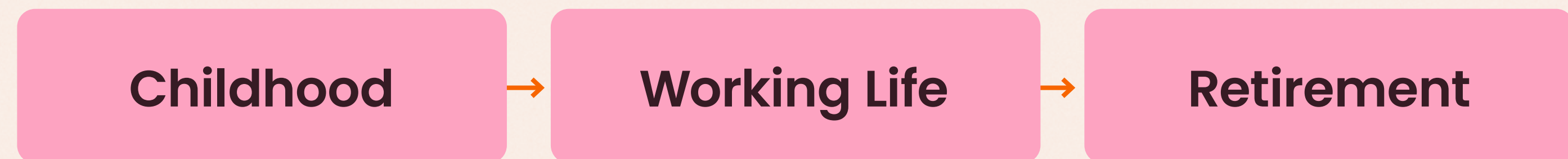
## Professor Les Mayhew

Head of Global Research at the  
International Longevity Centre UK

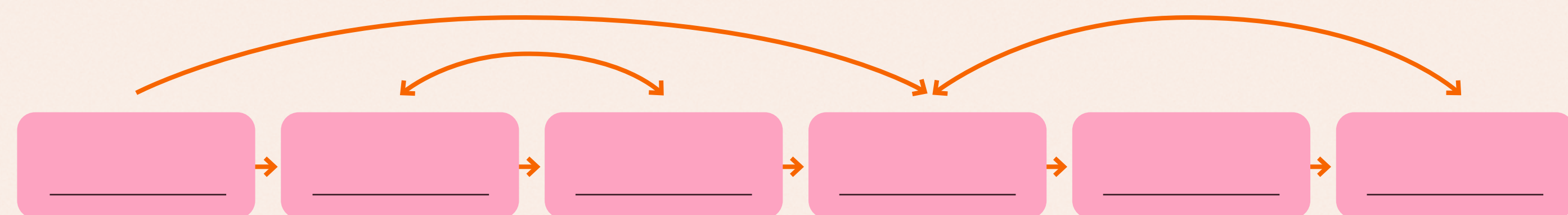
# Life isn't linear

# Old Linear Life

(Spoiler: This NEVER really existed)



## Multistage Non-Linear Life



## Education

## Portfolio Career

## Retirement?

## Retraining

## Divorce

## Caring Responsibilities

## Childcare

## Gerontolescence

## Career Pivot



# THE CHANGING FACE OF AGE

With longevity increasing, a new life stage has emerged: **gerontolescence** – the transition period from adulthood into old age. Rather than conforming to outdated ideas of ageing, people in this stage are actively redefining later life. People in this life stage are focusing on being the healthiest, wealthiest, and most active they can be. Think new careers; working remote while chasing the sun around the world; finding the love of your life again; going out every weekend; picking up that hobby they never got round to, and much more. Perhaps unsurprisingly, people in this life stage tend to be **happier than their younger counterparts**. This isn't a cohort retreating into retirement – it's a generation of thrill-seekers, lifelong learners, and passionate, engaged individuals. And yes, right now, Boomers are pioneering this new life stage due to new longevity – but gerontolescence won't be unique to this cohort. As other generations age into this life stage, they'll be experiencing the same experimentation with age.

**'The old stereotypes of ageing donors no longer apply'**

For charities, this means one thing: the old stereotypes of ageing donors no longer apply. The image of Dorothy Donor (traditional, risk-averse, quietly charitable) needs to be left behind. To truly connect with Boomers in this life stage, charities must ditch outdated narratives of ageing and embrace a fresh, aspirational vision of later life – one that speaks to their curiosity, resilience, and desire to make an impact.





# CASE STUDIES



## Age UK

In October 2024, Age UK launched *Let's Change How We Age*, a bold campaign designed to challenge society's outdated perceptions of ageing. The campaign featured a mix of TV, cinema, social media, and OOH advertising, as well as a short film directed by Oscar-winner James Marsh, exploring how society often values historic objects more than older generations.

**So What:** Through their campaign, Age UK captured public attention and reframed the conversation around ageing in a way that felt fresh, urgent, and emotionally resonant. It uses culture and unexpected collaborations to challenge misconceptions and attempts to shift perceptions of older people from passive recipients of care to valued, dynamic members of society.





# CASE STUDIES



## Vogue Philippines

In April 2023, Vogue Philippines made history by featuring Apo Whang-Od, a 106-year-old indigenous tattoo artist, on its cover – marking a series of firsts for the magazine. As the oldest model ever to grace a Vogue cover, Whang-Od’s feature spotlighted the centuries-old ceremonial tattooing traditions of the Butbut tribe in Buscalan, a small, remote settlement in the Philippines. The accompanying interview explored her role as a cultural guardian, preserving her community’s craft while passing down its techniques to younger generations. The cover wasn’t just a celebration of beauty and heritage, it was a statement challenging traditional notions of who gets to be seen and celebrated in media.

**So What:** The feature was designed as a reminder that ageing does not mean irrelevance. It can mean influence, legacy, and leadership instead. By spotlighting an older cultural figure, Vogue tackled mainstream representation and challenged beauty standards. Representation shapes perception – if we want to shift narratives around ageing, we need to showcase older individuals in roles that inspire, challenge, and break expectations.



## Life/Redefined

Life Redefined is a UK-based company dedicated to championing the over-50s and redefining what ageing looks like. Their mission is to break stereotypes, promote age diversity and inclusion, and celebrate a positive, dynamic vision of later life. They cater to a vibrant, thrill-seeking, health-conscious, and future-focused 50+ audience—people who are curious, passionate, and engaged with the world around them. Their homepage features articles like “Unwind and Uncork: Top Après-Ski Destinations for the Over-50s” and “Unretirement: Championing the New Wave of Older Entrepreneurs,” showcasing a vision of later life that is adventurous, ambitious, and full of possibility.

**So What:** Too much content aimed at this demographic dwells on the challenges of ageing, often reinforcing outdated stereotypes. Life Redefined takes a different approach, championing a non-linear, unrestricted vision of later life – one that prioritises joy, adventure, and new possibilities. At a time when many in this generation are redefining what getting older means, Life Redefined provides the inspiration, tools, and confidence to embrace it fully.





# FINANCIAL HEALTH-CHECK





# FINANCIAL HEALTH-CHECK

## // Assets

Boomers are often described as the generation who were in the right place at the right time – born into post-war economic expansion, coming of age during rising homeownership, and entering the workforce at a time of strong earnings and relatively affordable housing. The result? They are, in aggregate, **the wealthiest generation on the planet**. While not every Boomer is rich, as a cohort, they hold a staggering share of global wealth. Falling interest rates, declining housebuilding, and decades of wage growth have allowed them to **amass significant assets**, both in property and pensions. And crucially, they have liquid cash available too. Over **80% of Boomers** who save say they have enough reserves to cover basic living expenses for six months or more.

**‘They are, in aggregate,  
the wealthiest generation  
on the planet’**

But it’s not just cash that sets Boomers apart – it’s what they own. Over-50s now hold **78% of all privately owned housing wealth** in the UK, with over-65s sitting on property worth a staggering **£2.587 trillion** net. The past decade has only solidified this wealth, with their housing assets rising by more than **£1.111 trillion**, thanks in part to widespread mortgage payoffs. And pensioners have been the biggest beneficiaries of government policy over the recent 14 years of Conservative rule. The average pensioner is £1,000 a year better off in 2024/25 than they were when the Tories first took power, compared to £760 for working households. Meanwhile, fewer Boomers are downsizing than typically expected in retirement. In England, around **20% of all bedrooms** are spare bedrooms, contributing to a housing crunch. The resulting generational divide in housing wealth sits at the heart of a lot of the tensions around housing, and the way that Boomers choose to deploy their housing equity in coming years will have a profound impact on the property market.





## // Spending Habits

Despite their wealth, Boomers don't spend as much as we might expect. Yes, they outspend younger generations in recreation, leisure, culture, clothing, footwear, holidays and more – but not as much as we might think.

**‘Unlike previous generations, Boomers aren't splurging in retirement’**

Economists have long had a simple model for how people spend as they age. Young adults borrow to invest in education and homeownership. Middle-aged workers accumulate wealth for retirement. And once retired, people enjoy the savings they've earned throughout their lives – selling assets, spending more than they earn, and funding their lifestyles with the wealth they've accrued. But Boomers are bucking this trend. Unlike previous generations, they aren't splurging in retirement. In fact, retirees in Britain are spending an ever-smaller share of their income, saving more than expected at this life stage.

So, what's stopping Boomers from spending? There's two key factors to be aware of:

First, bequest motives. Boomers recognize that they've benefited from economic tailwinds. They want to pass their wealth onto their kids and grandkids, many of whom are hit hard by the cost of living crisis. And while this generation has definitely seen their assets appreciate in value, they haven't necessarily gained more liquid income. In fact, they're more likely to pass the value from their appreciated assets down to their kids than to liquidate it for their own benefit. This cohort wants to pass on a bigger chunk of their wealth, to help the next generation. Watch out: this might mean charities stand to gain less in Boomers' wills than perhaps expected.

**‘This cohort wants to pass on a bigger chunk of their wealth, to help the next generation’**

The second major factor is the cost of care. Many Boomers will live well into their 90s or even reach 100, spending a third of their lives in retirement. This poses a significant financial burden, especially for those who may require long-term medical care. The share of retirees who feel confident they have enough money to last is falling, and research shows that those who believe they won't need to pay for care spend their savings much faster. But for those who anticipate future medical expenses (or even the need to financially support their still-living parents) the risk of spending too much too soon feels too great. As longevity increases, retirement is no longer just about enjoying wealth – it's also about safeguarding it, both for their own future and for the generations that follow. Crucially, this means that Boomers may not have as much spare cash to spend on charity as we might hope. Be mindful of Boomers' financial realities when engaging them around donations, and build non-financial engagement with them where you can.





# FINANCIAL HEALTH-CHECK

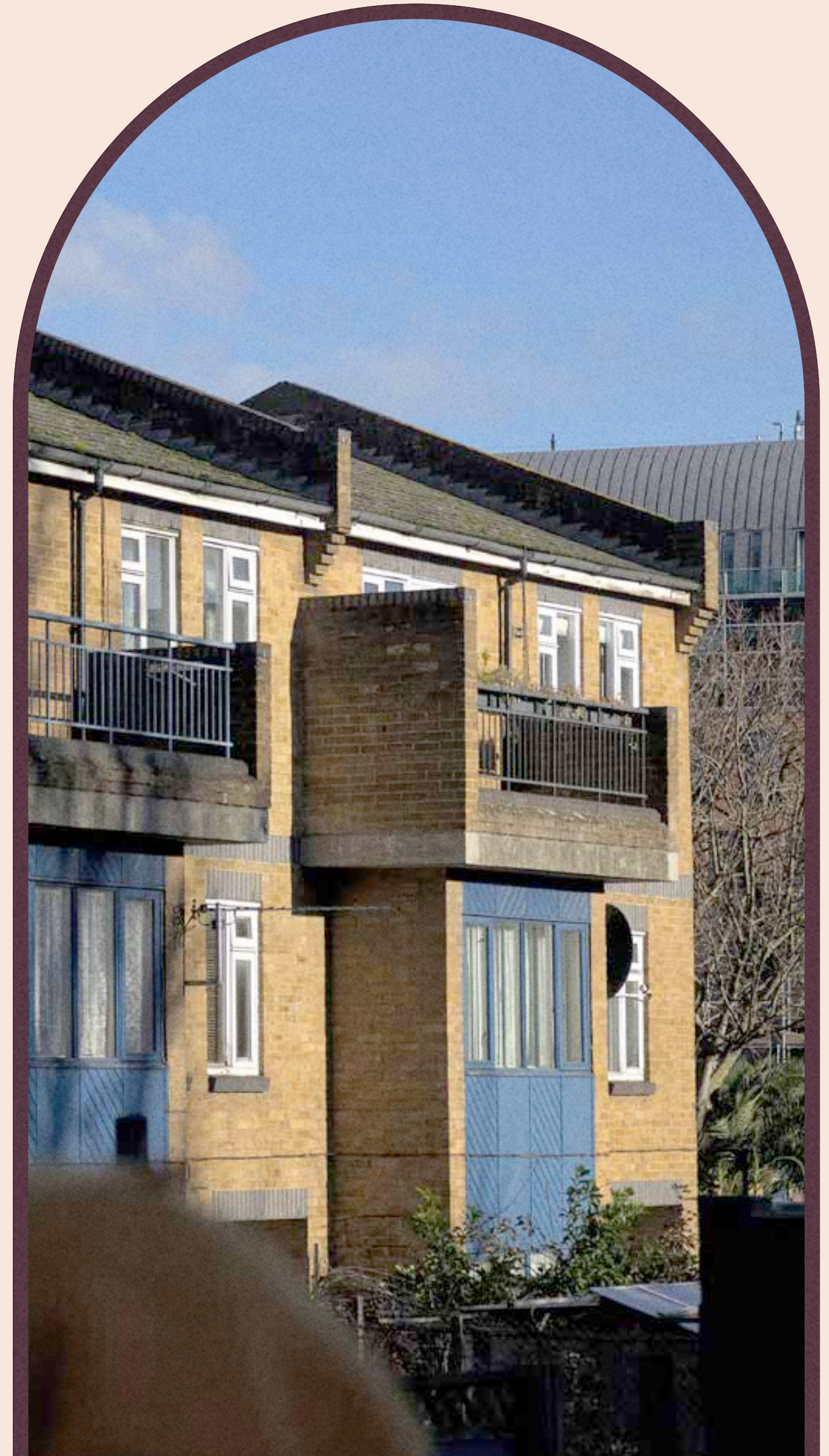
## // Busting The Myth of The Wealthy Boomer

The narrative of the wealthy Baby Boomer looms large in public discourse – affluent retirees enjoying mortgage-free homes, generous pensions, the luxury of financial security, and, ideally, spare cash to give to charity. But this cohort doesn't just cover property owners and affluent retirees. In fact, **2.1 million** people aged over 65 are living in relative poverty in the UK today: that's almost 1 in 5 people in this age group. This cohort isn't immune from the cost of living crisis, with rising energy bills, escalating food prices, and stagnating pensions meaning that pensioner poverty is once again on the rise. After years of decline, the proportion of retirees in poverty has increased from **13% in 2015 to 16% in 2024**, with further increases expected in years to come.

**'2.1 million people aged over 65 are living in relative poverty in the UK today'**

**'Renting pensioners are twice as likely to live in poverty compared to homeowners'**

One of the biggest drivers of financial insecurity among Boomers is housing. Already, **750,000 people over 60 live in private rented housing** in England, a number that has doubled in the last 15 years. This matters because housing tenure is one of the **clearest dividing lines** in Boomer financial security – renting pensioners are **twice as likely** to live in poverty compared to homeowners. A pensioner who owns their home outright can maintain a decent standard of living with a pension pot of £260,000, while a renter would need **at least £445,000** to achieve the same quality of life. As more people enter retirement without property assets, the social security system will face growing pressure, with increasing reliance on Housing Benefit to plug the gap.

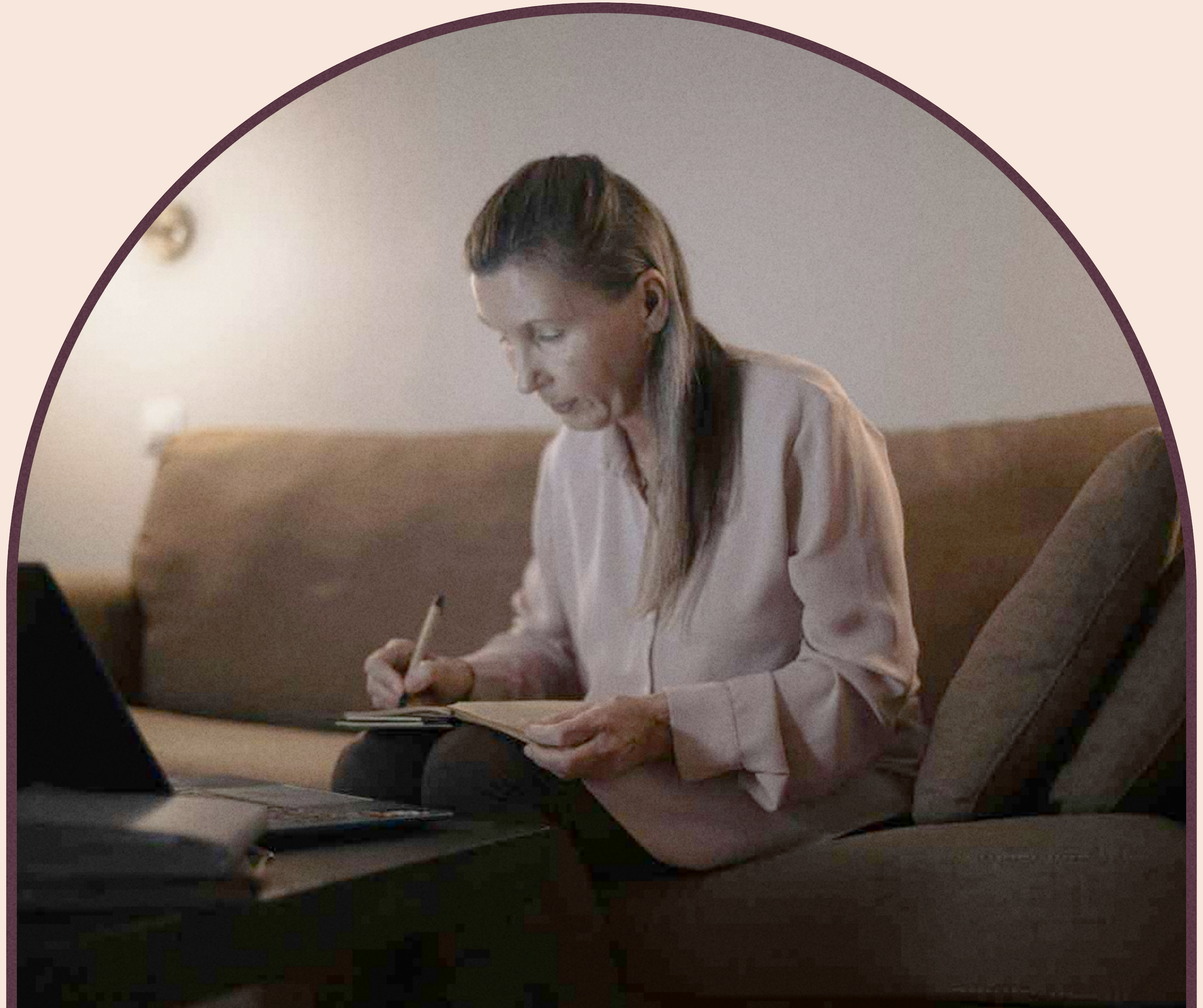




# FINANCIAL HEALTH-CHECK

As well as ageing, we are also seeing increasing numbers of people living with multiple health conditions, compounding the cost of care. And, more people are living alone, whilst the poverty rate for single pensioners (20%) is nearly **double that for couples** (11%). Meanwhile, 25% of Asian/Asian British pensioners and 26% of Black/Black British pensioners live in pensioner poverty, compared to **16% of white pensioners**; while 23% of single older women live in poverty compared to **20% of single older men**. The gender employment gap among people approaching retirement also means that women face greater financial precarity in later life. The number of women in their 60s in paid work is **still almost half the rate of men**, and by any measure of wealth, women are approximately ten percent worse off than men at this stage.

And as longevity increases, fears of outliving their money are becoming more pressing – where once careful budgeting and fixed-rate bills could help pensioners stretch their savings, the rising cost of essentials is leaving many with little room to maneuver. For some Boomers, later life is a time of financial comfort and opportunity. But for millions, it is defined by hardship, debt, and the ever-growing anxiety of making their money last.





## // Retirement?

In the UK, Boomers form an unprecedentedly large retiree cohort, nearly twice the size of the Silent Generation that came before them. Since 2012, Boomers have been reaching state pension age in vast numbers, creating a **17-year retirement boom** that won't subside until 2030. This "grey wave" has transformed Britain's public spending, with the number of state pension claimants rising by over half a million since 2010 to **13 million today**, and projected to hit 13.2 million by 2028-29.

So how is this pension boom shaping Boomers' financial futures? We've already touched on rising rates of pensioner poverty. While Boomers may dominate homeownership and pensions at the aggregate level, many simply **haven't saved enough** to maintain their standard of living in retirement. On top of that, the UK's state pension system is one of the **least generous** across OECD nations, providing just 58% of previous earnings from work, below the OECD average of 62%. On top of that, up to **1.2 million pensioners** are failing to claim the Pension Credit top-up they're entitled to.

And for those who are unable to work in their later years due to poor health, the situation is even worse. The **poorest women in the UK** can expect to live in good health only until the age of 52, meaning some are forced out of work some 14 years before they reach State Pension age, creating a long and difficult financial gap to bridge. For these groups, increasing the State Pension age further would be catastrophic. The **WASPI women** – those affected by the accelerated rise in women's state pension age – are already living through the consequences of these policies, many struggling with financial insecurity due to insufficient time to adjust to changes.

**'There are now almost 1 million more workers aged 65 and above in the UK labour market than there were at the beginning of the century'**

For some, retirement isn't even an option. For many, however, the cost-of-living crisis has disrupted retirement plans altogether. Around **1 in 5 Boomer men** are "unretiring" – returning to work out of necessity rather than choice. And this isn't a short-term trend. There are now almost **1 million more workers** aged 65 and above in the UK labour market than there were at the beginning of the century. The traditional ideal of retirement (stepping away from work into a financially secure later life) is increasingly out of reach for many.





# FINANCIAL HEALTH-CHECK

## // Wealth Transfer

In the UK, over the next twenty to thirty years, a staggering **£5.5 trillion is set to be transferred between generations** as either inheritance or gifts. By 2040, baby boomers, the largest and wealthiest generational cohort in the UK, will account for **two thirds of all deaths**, and will drive what has now been dubbed the 'Great Wealth Transfer'. This will be the **largest flow of generational capital** ever seen in history.

But before this money reaches younger generations, it will first flow to an often-overlooked demographic: **Boomer women**. In the short term, women in heterosexual marriages will inherit vast sums, outliving their husbands due to longer life expectancies. This means they won't just be holding onto their own accumulated wealth from work and pensions, but will also gain the final say over how the family nest egg is parceled out. And they aren't managing it in the same way as their husbands did. Women tend to **redirect more money** toward charitable giving and allocate more toward long-term healthcare planning. This shift in financial control is significant – especially considering that many of these same women were denied

financial independence in their early years. It was only in 1975 that the **Sex Discrimination Act** made it illegal to discriminate against women in banking and finance, granting British women the right to apply for credit and loans without their husband's permission. Now, decades later, many of those same women are becoming the primary decision-makers in wealth distribution.

Long-term, the bulk of this wealth will be passed down to **Millennials, Gen Z, and charities**. Crucially, Gen X is set to lose out, as Boomers – amidst worries around retirement and care costs – may be more **hesitant to pass on wealth too early**. This shift also raises wider questions about intragenerational inequality. Relying on inherited wealth means that financial disparities will likely increase. But for charities, this shift presents a huge opportunity. As Boomer women take control of financial decision-making, they are poised to become a critical donor pool, particularly in the legacy giving space. Further down the line, as Millennials inherit, they are predicted to become the **largest potential donor base in the UK**.





# CASE STUDIES



## UOB

UOB, a large bank in Singapore, announced a scheme in 2021 that would allow retired employees to take up flexible work with the bank. The gig employment model allows retired workers to come back for short-term and project-based job opportunities that require 'deep technical expertise and extensive experience'. The programme is in service of the trend that sees people working beyond retirement age.

**So What:** In a world where Boomer retirees may be struggling financially, especially as the cost of living crisis continues to bite, we will likely be seeing an increase in gig-employment for pensioners. How do we create flexible working practices in retirement age?





# CASE STUDIES



## Friends of the Elderly

Friends of the Elderly runs a grants programme designed to support older people facing financial hardship. Grants can be used for essential expenses like household appliances, utility bills, food, and clothing – providing direct, practical relief to those struggling to make ends meet. The application process operates through Referral Agents (local community organisations, housing associations, carers’ centres, and charities like Age UK) who assess need and submit applications on behalf of older individuals. This trusted, community-based approach ensures support reaches those who need it most while simplifying access for older people who may struggle with bureaucracy.

**So What:** Growing financial insecurity among Boomers is a key issue, but stigma and accessibility barriers can often prevent older people from seeking help. This model highlights the power of local networks in reaching those in need. How easy is it for older supporters to engage with your services? How might you expand that reach?



## House of Commons

In February 2025, the UK House of Commons Women and Equalities Committee published a report condemning ageist stereotyping in media and policymaking. The report critiques the widespread portrayal of Baby Boomers as either frail and dependent or, crucially, as affluent “wealth-hoarders” living at the expense of younger generations. MPs warn that such depictions fuel division, normalise discrimination, and ignore the economic disparities within older demographics. The report also highlights the persistent issue of digital exclusion, with nearly **1 in 3 people over 75** lacking home internet access. It calls for stronger enforcement against age discrimination, a crackdown on harmful stereotypes in media and advertising, and a review of digital inclusion strategies to ensure older people are not left behind.

**So What:** Ageism isn’t just offensive – it has real-world consequences, from employment discrimination to digital exclusion and reduced access to essential services. The myth of the wealthy Boomer only serves to create further division and obscure the lived realities of the millions living in pensioner poverty. We have to challenge these damaging narratives by actively representing the diversity of later life. That means moving beyond outdated images of affluence and instead showcasing the real experiences of older people.





# HEALTH & CARE





## // Ageing Population

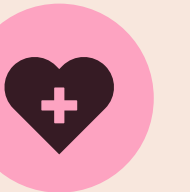
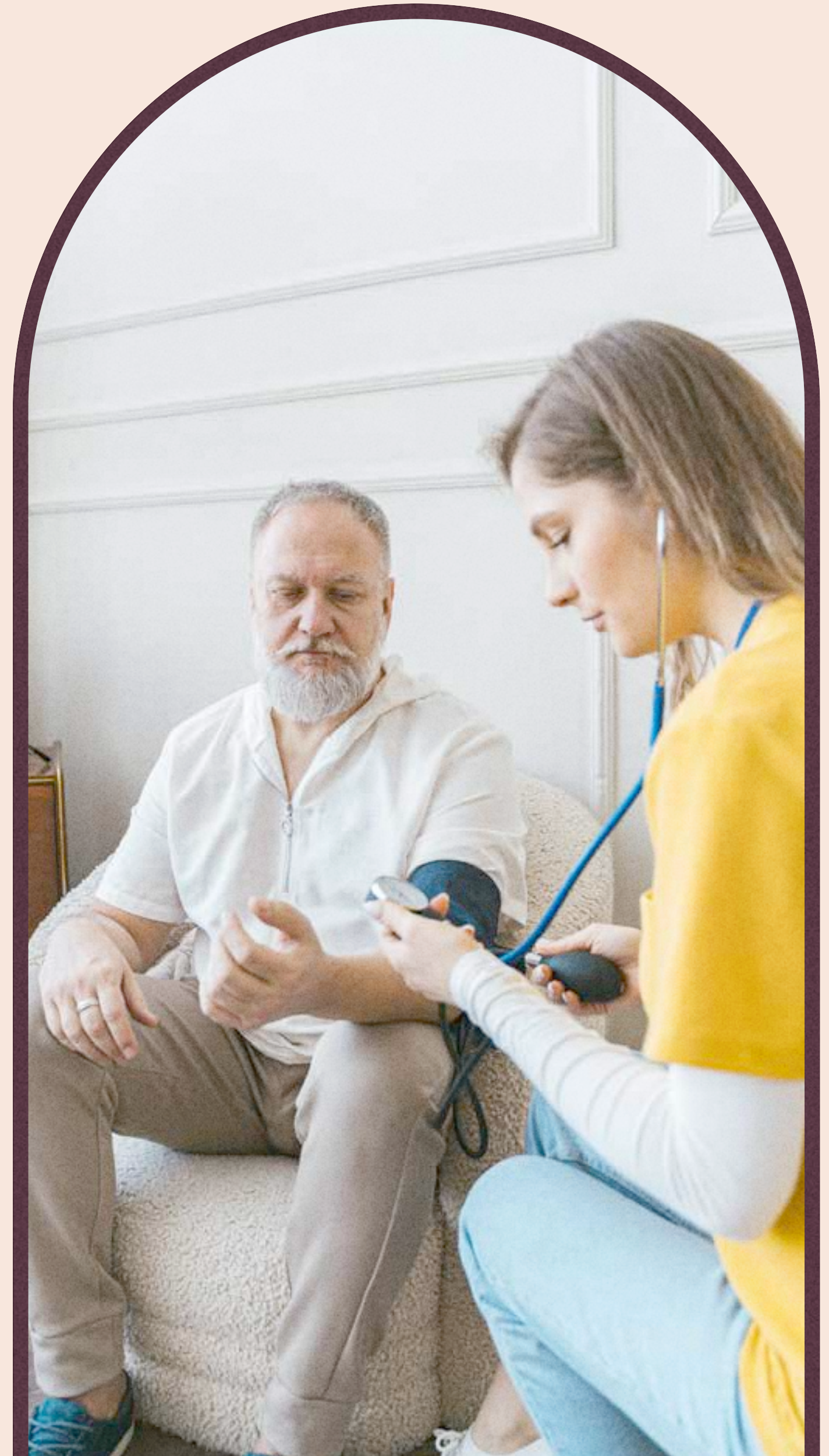
The UK (like much of the world) is experiencing a demographic shift unlike anything seen before. We're living longer and living healthier. Life expectancy has increased by more than **30 years since 1900**, and for the first time in human history, there are more people over 65 than under 5.

The scale of this change is staggering: by 2030, we will see **100,000 more annual deaths** than we did pre-pandemic – exceeding even the excess death rate experienced during the pandemic. And by 2040, Boomers will account for **two-thirds of all deaths**. The ageing population also means the annual cost of cancer, heart disease, dementia and stroke combined will go from **£51.9bn (in 2018) to £85.6bn in 2050**. The four conditions together will account for **59% of all deaths** and result in 5.1m years of life lost.

Meanwhile, the UK's healthcare system is currently grappling with significant challenges, including in addressing the needs of an ageing population. The NHS is experiencing **unprecedented demand**, leading to longer waiting times for treatments and difficulties in accessing general practitioners (GPs).

Worryingly, the NHS is in a **state of crisis** across a number of metrics, in desperate need of substantial reforms. And addressing these issues is complicated by financial constraints, workforce shortages, and the increasing complexity of patient needs. We need to find new strategies for navigating these challenges as the large Boomer cohort begins to require increasingly complex care – while empowering Boomers and their families to take charge of their own care is a short-term band-aid, reform of healthcare services will be needed for sustainable solutions to this issue.

For those who can afford it, private care options are expanding, driven by NHS backlogs and increasing wait times. **Private healthcare is booming**, but what happens to those who can't afford to pay and can't afford to wait? If public care services fail to keep up with demand, growing health inequalities will leave many Boomers struggling to access the care they need.





## // Health Check

The health landscape for the UK's Baby Boomers is a complex picture. On one hand, life expectancy has increased. A person who reached age **66 in 2024** is most likely to live until 87. But on the flip side, the likely window of death is also broadening. This group is more likely to die before reaching **age 82 or after age 94**, than in the 12 years that surround the life expectancy of 87. And while Baby Boomers are living longer, they're doing so in **poorer health** than previous generations, and are more likely to experience multiple health problems in their later years. The **prevalence** of cancer, heart problems, and high cholesterol has increased. And, in the UK, Baby Boomers are nearly **one and a half times** more likely to experience difficulties in daily tasks, like bathing and eating, than their predecessors at the same age. On top of that, **18% of this generation** reports having depression or anxiety disorders – double the rate of the previous generation.

Lifestyle factors contribute to these health challenges. Despite increased health awareness, obesity rates have risen, and deaths related to

**alcohol consumption** among those over 55 has escalated, especially since the pandemic. This is in contrast to younger generations, as under-35s are consuming less. Climate change further complicates health outcomes for this demographic. The UK is experiencing more frequent extreme weather events, such as heatwaves, which **disproportionately affect older adults**. For example: projections suggest that by 2050, **heat-related deaths in Scotland** could surpass those caused by cold weather. Addressing these issues will require a multi-pronged approach, from promoting healthier lifestyles to implementing effective public health policies, and adapting healthcare services to meet the evolving needs of an ageing population.

**'While Baby Boomers are living longer, they're doing so in poorer health than previous generations'**

**'Men face a higher prevalence of 33 out of the 40 leading causes of death'**

Boomer men are also **more likely to face worse health outcomes** than their female counterparts. Unfortunately, men face a higher prevalence of **33 out of the 40** leading causes of death. Prostate cancer has become the **most commonly diagnosed cancer among men** in the UK. Early detection is crucial, yet this cohort of men struggle with shame and vulnerability around screenings. With the prospect of this generation living longer, retiring later, and potentially spending more of that time in poor health, we need to break down these stigmas. We need to encourage them to engage with their health pro-actively and feel more comfortable throughout the process.





## // Preparing For Later Life

Despite the health issues faced by this cohort, there's a significant gap between the reality of complex care needs and Boomers' expectations of needing care. **A quarter of Boomers** believe that they will never need additional care support, which is more than any other generation (e.g. only 16% of Millennials and 14% of Gen Z think the same). On top of that, **1 in 5 Boomers** aren't doing anything to prepare themselves physically, mentally, or financially for older age. **Less than 1 in 10** undertake proactive care support (e.g. integrating medical and social care before a crisis point).

In spite of this reluctance, Boomers have strong concerns about the ageing process. A significant **half of this cohort** are worried about feeling a loss of identity which comes with eroded mental and physical capacities. This disconnect highlights a major challenge – many Boomers entering later life may be unprepared for their health and support needs, and significant worries about ageing may be preventing them from engaging in planning further. Person-centric, accessible care, as well as emotional support systems in place will be crucial as this demographic goes through these changes.





## // Preventative Healthcare

One of the key strategies for improving healthcare delivery in the UK is a renewed focus on preventative care. Health and Social Care Secretary Wes Streeting has laid out his 10-year plan for turning the NHS from 'sickness to prevention'. A cornerstone of this preventive approach is the integration of new tech. The government plans to leverage digital tools, such as smartwatches and health monitoring apps, to let people manage their health proactively, from the comfort of their own home. These devices can monitor vital signs like blood pressure and glucose levels, providing early warnings and limiting the risk of severe health events.

We're also seeing the rise of GLP-1s in this space (more commonly known by brand names like Ozempic). Originally developed for diabetes treatment, these injections have soared to popularity for their weight loss side-effects – whether that's healthy long-term or not. But they're also being explored for a whole range of other applications, especially in the preventative care space, from treating certain cancers to curing Alzheimer's in early stages. Currently, Boomers make up 24% of people using these

medications for weight management, and 60% of those using it for diabetes management. Access to GLP-1s is currently limited, over-indexing with higher income people (they're typically paid for privately). But as these medications become more commonly used to treat a wide range of health conditions, they could be hugely promising for preventative healthcare, if we ensure equitable access to them across socioeconomic groups.

So how do Boomers feel about preventative care? On the one hand they have high expectations for wellness, independence, and quality of life in their later years. This is driving demand for better preventative care options and innovative healthcare solutions. On the other, they have a strong desire for a relationship with health care professionals to cope with the complicated and sometimes conflicting information they receive about their care – this means a fully remote and pro-active approach to preventative care may not land with this generation. We'll need to create tools and educational health literacy initiatives that help Boomers navigate this new preventative care paradigm.





## // Ageing in Place

A growing number of Boomers want to age in place – choosing to remain in their current homes, rather than moving to retirement communities or assisted living facilities. A whopping **69% of this group** say they would rather stay at home than move to a care facility. Emotional ties to homes and communities, a desire for independence, and the aforementioned reluctance to plan for increased care needs are driving this trend.

Despite these intentions, over **80% of Boomers** have no plans to equip their homes with safety or accessibility upgrades, like walk-in tubs, ramps, or non-slip flooring. This is further complicated by the fact that properties owned by Boomers skew towards older builds, which tend to lack the structures required for ageing in place.

Fortunately, technological advancements, as well as the post-pandemic shift to remote, are making independent living more feasible for seniors with accessibility requirements.

There's a few key areas of innovation in this space:

**SMART HOME DEVICES:** E.g. automated lighting, smart thermostats, and voice-activated assistants can improve safety and convenience.

**TELEMEDICINE:** Care is increasingly accessible from home. Virtual consultations let patients access healthcare services from the comfort of their own homes, which is especially important for those in underserved areas or who may have accessibility challenges in reaching their primary care providers. AI is set to become more common as well, potentially streamlining the early stages of care.

**HEALTH TECH:** Advances in smart health tech play a crucial role in this landscape as well. For example, remote monitoring devices (e.g. wearable health trackers) collect and transmit health data, allowing healthcare providers and carers to monitor wellbeing and intervene when necessary.

**'69% of [Boomers] say they would rather stay at home than move to a care facility'**

Of course, there's some potential challenges as well. There's some resistance to integrating telemedicine with this audience due to outdated assumptions that older populations may be unwilling or unable to use technology. Moreover, the value of human interaction in healthcare shouldn't be underestimated – especially as Boomers indicate valuing a relationship with their healthcare provider. And unlimited access to the likes of 'Dr. ChatGPT' opens the door to misinformation.

The adoption of technological advancements will be crucial for enabling Boomers to safely age in place – but this technology should be viewed as an enabler and accelerator, not as a replacement for human touch.





## // The Future of Care

With the UK's ageing population placing unprecedented pressure on the care system, the question looms: who will fund and provide care for Boomers as they age?

While the triple lock pension system remains in place, its long-term sustainability is uncertain in the face of rising costs. At the same time, an ageing workforce and a shrinking working-age population mean fewer people are available to provide professional and informal care. Meanwhile, in a bid to reduce pressure on the NHS, the UK government is looking at moving care out of hospitals where possible, and putting it back in the hands of the community.

The UK's care economy is already heavily community-reliant, largely made up of unpaid carers. Young Boomers and Gen X (the 50–64 age group) are the largest cohort of unpaid carers – **41% of people** who became unpaid carers between 2010 and 2020 were in this age group. Unpaid carers are also **more likely to be women**, who often balance **multiple caring responsibilities**, from children, grandchildren to elderly parents, and even potentially adult

children amidst the bite of the cost of living crisis. In fact, women have a **50:50 chance** of providing care by the time they're 59, compared to men who only reach that same chance at 75 years old. Women are also more likely to be sandwich carers (providing both elder- and childcare), and are **more likely to give up work in order to care**.

Add to this the implications of the ageing 'sandwich generation'. When the term was coined, it generally referred to people in their 30s and 40s. Now the sandwich generation has grown older and deeper, extending into people's 50s, 60s, and even 70s. As many as **2 million people aged 65 or older** have caring responsibilities. The number of carers in this age bracket is increasing more rapidly than the general population as well. On top of that, demographic changes for this generation, like **lower marriage rates and fewer children** than the previous generation, has raised questions around who Boomers will look to for their caring needs.

**'2 million people aged 65 or older have caring responsibilities'**

All of this to say that evolving care needs, demographic shifts, the rising cost of living, and policy on care provision have the potential to compound an already significant burden on unpaid carers. Many Boomers will find themselves both providing and needing care simultaneously.

The burden of this unpaid care isn't insignificant – many of these carers are juggling employment and care responsibilities, with **75% of carers** in employment worried about maintaining the balance. And carers can struggle with their own support systems, with **29% of carers** feeling lonely often or always. Boomers are likely to ultimately shoulder the increased burden of care themselves, making them an increasingly stretched cohort for both time and money, in need of strong systems to support them through these changes.





# CASE STUDIES



## Age Factor

Age Factor is a healthy-ageing ecosystem launched by Bayer Switzerland in 2024. It combines a dietary supplement, wellness app, and a saliva-based biological age test, to help consumers make smarter health decisions with personalised insights. The app itself offers lifestyle recommendations.

**So What:** As we move towards a more preventative approach to healthcare, this system reflects the growing demand for personalised wellness solutions. It also highlights the increasing consumer appetite for proactive ageing strategies. People want to have the tools and strategies to take ageing into their own hands.



## Ringshospitalet, Aarhus University, T&W Engineering

This ear-EEG device was created for the early detection of Alzheimer’s and Parkinson’s. The device measures brain activity and sleep patterns – two crucial indicators of neurodegenerative disease. It’s designed to look like in-ear headphones, and provide a comfortable, non-intrusive way for patients to monitor their brain health from home. The goal is to diagnose these conditions 10–15 years earlier than current methods, allowing for earlier interventions and more effective treatment.

**So What:** This technology is hugely promising in diagnosing diseases that often go undetected until systems become severe. But we need to ensure broader adoption of these technologies as they advance, to make sure that early diagnosis isn’t just available to those who can afford it. Next-generation diagnostic tools should be available to everyone.



## Talkspace

In October 2024, Talkspace and Wisdo Health announced a partnership aimed at expanding mental health resources for adults over 65. With loneliness increasingly recognized as a public health crisis, the initiative leverages an AI-driven platform to connect older adults with trained peer supporters through precision matching, moderated communities, and group coaching. For those in need of professional care, the platform directs them to Talkspace’s teletherapy services.

**So What:** The partnership highlights the growing role of AI and digital health solutions in addressing social isolation among older adults. Where can you integrate scalable, tech-enabled interventions in your services-provision?





# CASE STUDIES



## Nestlé Mexico

Nestlé Mexico recently launched ‘Terapia de Cocina’ (or ‘Kitchen Therapy’) on its cooking platform, blending physiotherapy, nutrition, and culinary expertise to help alleviate arthritis symptoms. The initiative turns everyday cooking into a form of therapeutic exercise, integrating physiotherapist-recommended hand, wrist, and postural movements into routine meal preparation. A nutritionist also ensures that the selected ingredients not only create delicious meals but may also help reduce inflammation and arthritis symptoms.

**So What:** Kitchen Therapy showcases the potential of everyday activities as healthcare interventions. Transforming mundane daily activities into therapeutic routines, it integrates health boosters into everyday life. Create creative, life-style driven solutions that improve accessibility and engagement for your supporters.



## WWT

Research confirms what many of us instinctively know – spending time in nature is a powerful tool for protecting mental health. Building on this insight, the Wildfowl & Wetlands Trust launched ‘Blue Prescribing’ in 2021, a six-week, nature-based health program at its London center. The initiative immerses participants in hands-on activities within wetland environments, encouraging them to integrate nature into their long-term mental well-being strategies.

**So What:** Social impact in and of itself has a positive health impact to tap into. What else can charities offer as a form of social prescribing? Whether it’s heritage sites for memory therapy, animal sanctuaries for stress relief, or urban green spaces for social connection – your services, as well as your product or even volunteering offer, can provide an extra health benefit to your supporters.





# BOOMERS AT WORK





## // To Retire Or Not To Retire

Far from putting their feet up, almost **4 in 10 Boomers** are either in full-time employment or self-employed. Many Boomers are healthier than their predecessors, allowing them to delay retirement and stay in work. Across the OECD, labour-force participation by people aged 55 to 64 recently hit an **all time high of 66%**, up from 58% in 2011. In the UK, approximately **3.71 million Boomers** are employed, with many of this cohort occupying senior and managerial positions. A whopping **226 Fortune 500** companies have Boomers at the helm, and these Boomer CEOs are **more likely to be financially well-off** than their younger counterparts. They've had more time to establish themselves in their careers, and had fewer obstacles to building their wealth – they've had less time facing stagnant salaries, less student debt, and historically have been less vulnerable to recessions.

Interestingly, a significant portion of Boomers are choosing to remain in the workforce beyond the traditional retirement age. A whopping **38% of Boomers** plan to retire later than the current state pension age (66 years old), with many of them planning to work well into their 70s.

### '38% of Boomers plan to retire later than the current state pension age'

We've already talked about financial pressures contributing to this (see the Financial Health-Check chapter), but that's not the only driver of change. Factors like a desire for increased life expectancy, continued personal growth, and a pursuit of lifelong learning are exemplified among this cohort. About **a fifth of Boomers** describe themselves as ambitious and career-focused; and they generally report enjoying their work. Just think of Warren Buffet – although not a Boomer himself, he exemplifies this mindset. At 91, he remains a leading figure in finance, and his associate Charlie Munger is still going strong at 98. Up until her death, Supreme Court Justice Ruth Bader Ginsburg was still serving aged 87. Age doesn't diminish our appetite, ambition and desire to contribute meaningfully.

On the flip side, there's a worrying rise in the number of over-50s on zero-hour contracts, having nearly doubled from **149,000 in 2013 to 296,000 in 2022**. With economic challenges on the rise, this cohort is also at risk of accepting more precarious employment.

These shifts present both challenges and opportunities. Engaging with Boomers means recognising their desire for meaningful involvement and flexible engagement opportunities. Tap into this demographic's wealth of experience by offering roles that provide purpose and align with their skills. However, we also have to recognise that with Boomers continuing to work later, they may continue to be stretched for time longer. They won't necessarily have as much time to devote to, for example, volunteering. Consider engaging this cohort flexibly and on their terms.





# BOOMERS AT WORK

## // Encore Entrepreneurship

In line with Boomer attitudes to life-long engagement, we're seeing a rise of 'encore entrepreneurship', where this generation embarks on new business ventures later in life. There's been a notable increase in self-employment among people aged 60 and over, reaching a record **991,432 in 2023** – a 33% rise over the past decade. Many Boomers have a wealth of experience, skills, and networks accumulated over decades, to draw on for launching these new enterprises. Their desire for flexibility, autonomy, and the pursuit of passion projects also play significant roles.

There's an opportunity to tap into the rise of Boomer entrepreneurship to drive social impact initiatives. From innovative collaborations to leveraging expertise and resources. Create mutually beneficial relationships by offering mentorship, networking, and resource-sharing opportunities in return.





## // Age Inclusive Workforces

Ageism remains a significant barrier for Baby Boomers in the workplace. A study by the Centre for Ageing Better found that **37% of people** in their 50s and 60s experienced age discrimination at work in the past year. This discrimination generally plays out across two lines: in hiring practices, and within the organisation itself (whether that's a lack of appropriate benefits, progression opportunities, ageist comments, etc.). In fact, **nearly half of recruiters** believe applicants aged 57 and over are too old for employment; only **24% of HR leaders** aged 25-30 are 'very' willing or motivated to recruit workers aged 55 to 75; and **2 in 3 Boomers** say that ageism limits their career options.

**'Nearly half of recruiters believe applicants aged 57 and over are too old for employment'**

We need to break down stereotypes about older workers, and promote the benefits of age inclusivity at work. These stereotypes, like older workers being stuck in their ways or not as ambitious as younger colleagues, are incredibly harmful (not to mention, inaccurate) and can lead to older employees missing out on development, training, and progression opportunities, or potentially push them out of the workforce. This issue isn't unique to Baby Boomers – it's something all of us will face at some point in our careers. Embracing an age-inclusive workforce will benefit everyone in the long-run.

And **there's plenty of benefits** to these age-inclusive workplaces. Older employees bring a wealth of knowledge, stability, and mentorship capabilities. Having diverse perspectives on teams promotes better problem-solving and innovation, and often leads to improved organisational performance.

To attract and retain these older workers, we have to rethink workplace policies and benefits to better align with Boomers' needs and priorities in this life stage. Flexible work arrangements, including remote work, part-time roles, and phased retirement options, can help older workers stay engaged without the demands of a full-time schedule. New benefits, like **grandparental leave**, enhanced healthcare benefits (e.g. menopause support, extended sick leave), and long-term savings plans, go a long way towards showing recognition and understanding of this audience. This isn't just about your employees either – how are you eliminating ageism in your volunteering roles?





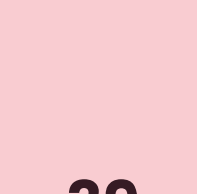
# CASE STUDIES



## Grandparental Leave

With people living longer and retiring later, the workforce is now more multigenerational than ever. At the same time, companies are expanding parental leave policies – some now including grandparent leave or grandternity leave, offering paid time off to employees when a grandchild is born or adopted. Since early 2022, companies like Fannie Mae and Booking.com have introduced this policy, acknowledging both the increasing role of grandparents in childcare and the rising cost of early years care.

**So What:** This shift marks an evolving workplace trend of acknowledging intergenerational caregiving responsibilities. Push for more inclusive policies that recognise responsibilities of care across all of your employees, regardless of age.





# CASE STUDIES



## Great British Entrepreneur Awards

The Great British Entrepreneur Awards have introduced a new category: Unretirement Entrepreneur of the Year. This award celebrates founders over 50 who have successfully launched innovative businesses after retirement. 2024's winner was an electric taxi company that specialises in providing electric cabs and rentals, as well as sustainable advertising through electric taxis. By shining a spotlight on later-life entrepreneurship, the awards challenge outdated narratives about retirement and highlight the potential for second (or third) acts in life and business.

**So What:** By recognising unretired entrepreneurs, we can break down ageist stigmas around innovation and development among older generations, as well as celebrate paths in life that don't necessarily include full retirement. There's also an opportunity to help Boomers create more opportunities to launch purpose-driven businesses, through incubator programmes, mentorship schemes, and funding support.



## Modern Elder Academy

The Modern Elder Academy (MEA) is the world's first midlife wisdom school, designed to support adults navigating career shifts, personal growth, and life transitions in midlife. The MEA Baja Workshop ran from January to June 2023, offering a mix of Mastery Weeks and workshops focused on topics like longevity, leadership, and career pivots. Hosted at MEA's Baja Mexico campus, the program aimed to reframe aging as a period of reinvention, rather than decline. The workshops provided participants with both practical strategies and a supportive community to help shape the next chapter of their lives.

**So What:** Boomers aren't slowing down, they're reinventing themselves. We should rethink how we engage older audiences and employees, moving beyond traditional narratives of retirement and leisure to instead offer skills-building, leadership, and personal growth opportunities.





# COMMUNITY





## // Loneliness

We typically associate ageing with increased loneliness – just think of the Old Man On The Moon, the John Lewis Christmas ad that cemented the image of an elderly person, isolated and forgotten. Yet, recent data challenges this assumption, showing that younger adults in the UK **actually report the highest levels of loneliness**. But while Boomers may not be the loneliest age group (and the man on the moon is hardly representative of what their loneliness looks like), it doesn't mean that loneliness isn't a concern. Around **7% of people aged 65 and over** experience chronic loneliness in the UK.

Not only does loneliness have huge implications for mental health (e.g. **9 in 10 older people** who are often lonely are also unhappy or depressed), it impacts our physical health as well. In the US, ex-Surgeon General Vivek Murthy once compared the effects of long-term loneliness as being as harmful as smoking **15 cigarettes a day**. It **increases our risks of depression**, cognitive decline, cardiovascular disease, and dementia.

Several factors contribute to feelings of loneliness among this generation. People in their 50s and 60s today have a greater chance of being **without kids, divorced, separated, and living alone** than their predecessors. Additionally, Boomers' generational values – **prioritising individuality in their younger years** – have in some cases resulted in weaker long-term community ties. In fact, a whopping **40% of men** in this cohort say that they have poor relationships with close relatives, and nearly 30% say they have poor relationships with their children. And despite concerns, only **15% of Boomers** are actively working to build strong social connections for their later years – the lowest of any generation.

**'Around 7% of people aged 65 and over experience chronic loneliness in the UK'**

So how do we tackle this loneliness epidemic? It comes down to changing how we engage Boomers as active participants in communities. Intergenerational programmes, digital inclusion initiatives, community-based events, and volunteer-led community schemes can all help make sure that Boomers stay connected, engaged, and empowered as they age. The challenge isn't just combatting loneliness when it happens, it's building strong, lasting social networks before it takes hold.





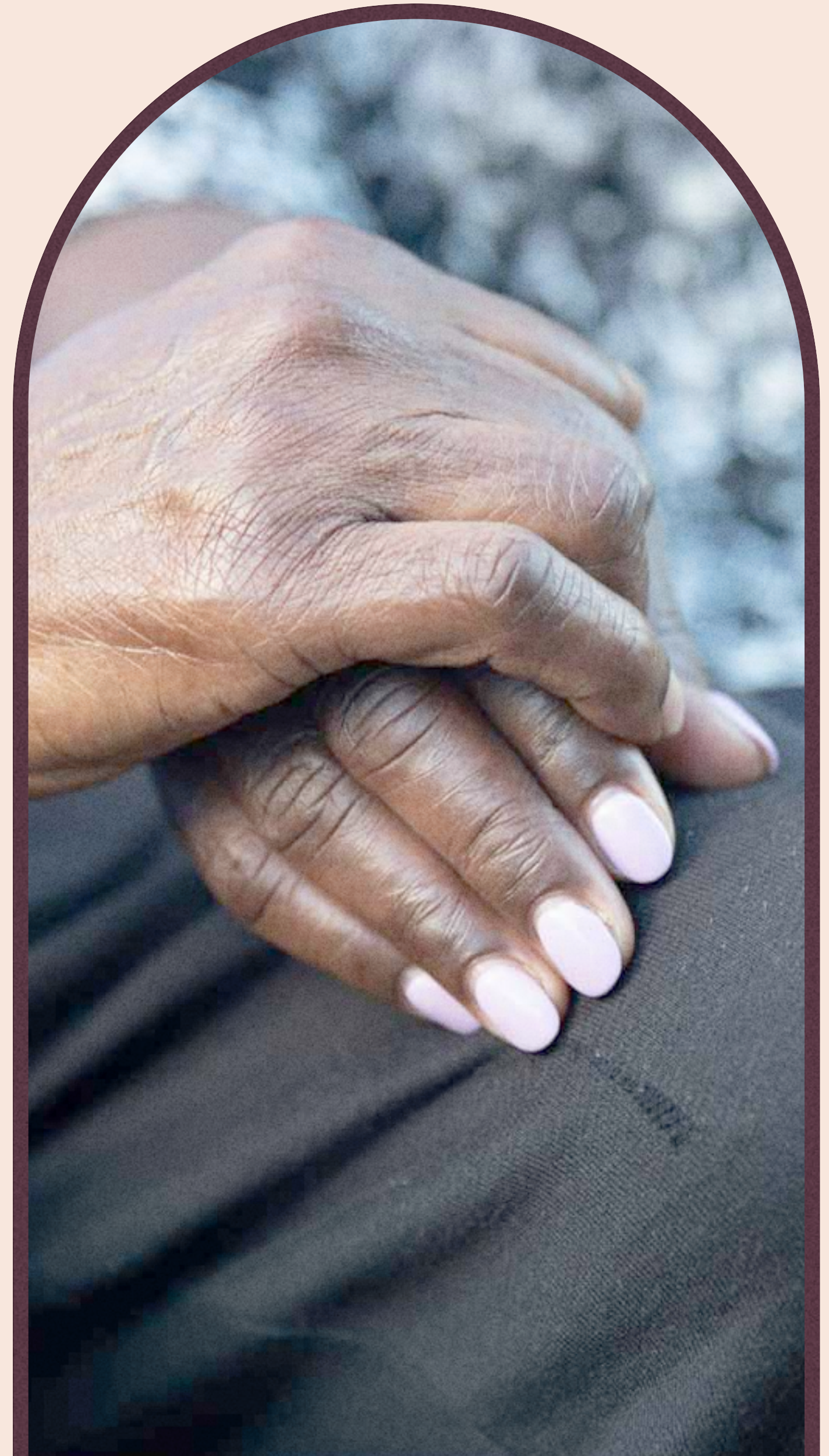
## // Love, Sex, and Relationships

The desire for companionship, intimacy, and romance doesn't fade with age. While much of the conversation around relationships tends to focus on younger generations, Boomers remain an active and engaged group when it comes to dating, sex, and partnerships. But social taboos, outdated stereotypes, and a lack of open discussions about sexuality in later life often leave these experiences overlooked. So let's dive into the Boomer dating scene.

First, let's talk marriage. Recent data indicates a notable trend among older adults in the UK: while overall marriage rates have declined, marriages among individuals over 50 **have seen an increase**. Specifically, marriages involving divorced men over 50 have risen by 22%, and those involving divorced women over 50 have increased by 36% in the past decade. Boomers are remarrying or choosing to formalise relationships in older age. Perhaps related: divorce in later life is **becoming more common**, with a growing number of Boomers choosing to separate after long-term marriages. As a result, a significant number of Boomers are re-entering the dating scene.

**'Approximately 20% of people aged 50-64 in the UK have used a dating app'**

For those looking for love, dating has largely moved online. Boomers are increasingly embracing dating apps and social media to form new relationships. Approximately **20% of people aged 50-64** in the UK have used a dating app; with platforms like **Plenty of Fish** being particularly popular amongst this demographic. As the stigma surrounding later-in-life relationships diminishes, Boomers are embracing these apps to explore new connections, driven by their desire for meaningful relationships. The downside of this shift? Romance fraud and online scams disproportionately affect older individuals. **Around 26% of these scams** are reported by people aged 65 and over, with scammers preying on loneliness and a lack of digital literacy.



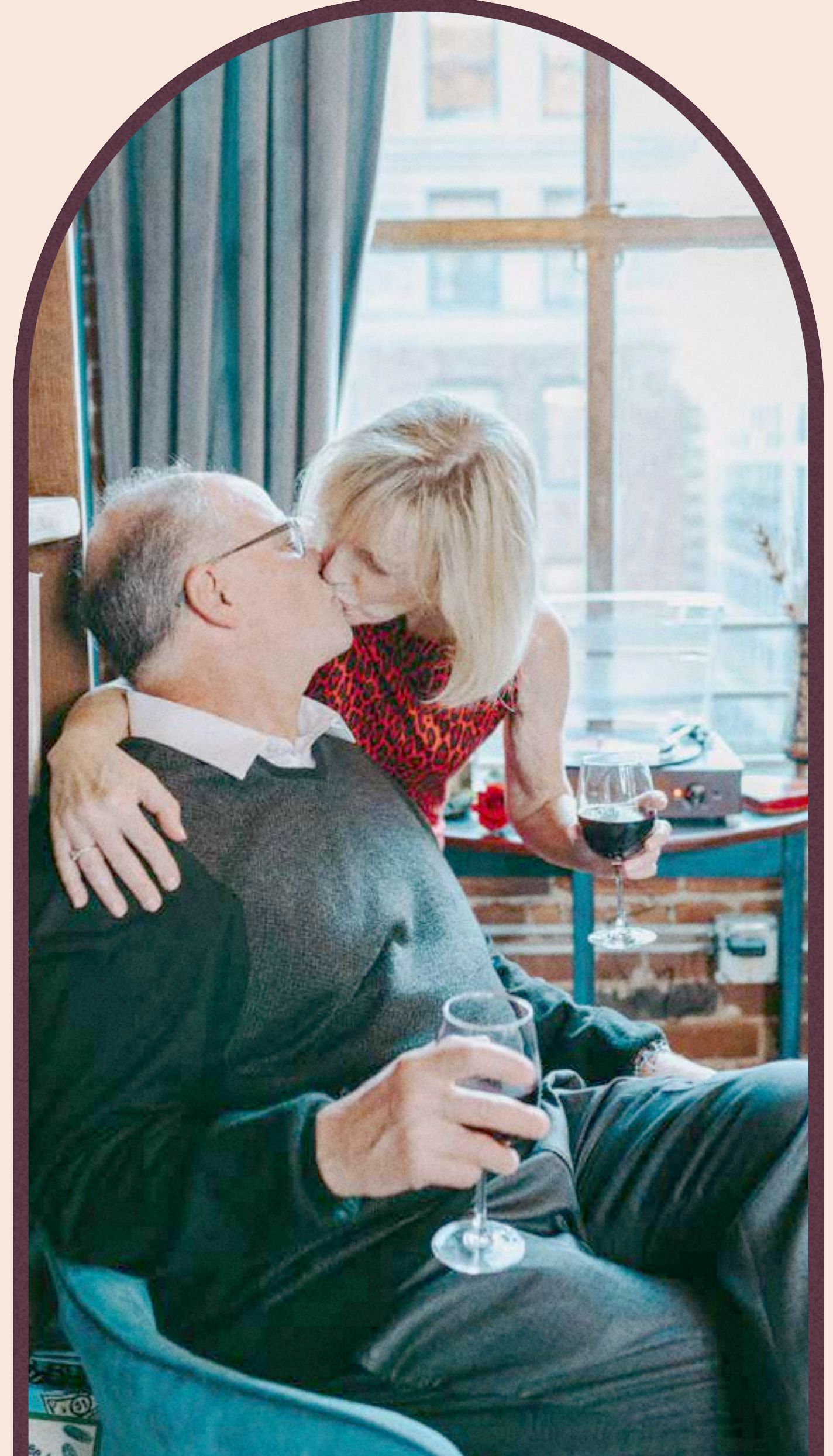


Lastly, we have to talk about sex. One of the biggest misconceptions about ageing is that sex and intimacy no longer matter. However, research shows the opposite. Two thirds of people aged 65–80 say that they're interested in sex, and more than 50% say sex is important to their quality of life. In fact, over 65s say that sex is their favourite activity (44%), followed by seeing family (43%), and gardening (32%). And this is good for healthy ageing – the health benefits of sexual activity include lower blood pressure, reduced stress, and even increased longevity. A Welsh study found that men who had two or more orgasms per week had a 50% lower mortality rate compared to those with fewer. Women who had frequent orgasms in long-term marriages also lived longer than those who didn't.

**'Over 65s say that sex is their favourite activity (44%), followed by seeing family (43%), and gardening (32%)'**

**'Men who had two or more orgasms per week had a 50% lower mortality rate compared to those with fewer'**

Despite these facts, conversations around sex in later life remain taboo. Many healthcare professionals don't proactively discuss sexual health with older patients, reinforcing the misconception that sex is irrelevant after menopause or andropause. This has had real consequences, notably in rising STI rates among older adults. We need more education and awareness of sexual health issues affecting older adults, which recognise the realities of the new Boomer dating scene. Boomers are redefining what relationships, love, and sex look like later in life, but more support is needed to help them navigate these evolving experiences safely and confidently.





## // Changing Living Spaces

As the Baby Boomer generation ages, traditional concepts of retirement living are evolving to meet diverse preferences and needs. Innovations in housing are emphasising community, sustainability, and intergenerational connections.



### INTERGENERATIONAL LIVING

Intergenerational housing models are **gaining traction**, creating environments where individuals of different ages live together and share resources. This approach has the two-pronged benefit of combatting loneliness among older adults and providing affordable housing solutions for younger generations. The UK's first intergenerational care home just opened in Chester, where elderly residents and preschoolers engage in shared activities.

### NEW RETIREMENT HOMES

Modern retirement communities are increasingly **focusing on sustainability** and resident well-being. See, for example, Inspired Villages, which is the UK's first net-zero retirement home, featuring houses equipped with ground-source heat pumps, solar panels, and electric vehicle charging points.

### LUXURY

We're also seeing the rise of **luxury retirement living options**, catering to Baby Boomers seeking comfort, elegance, and a vibrant community in their later years. These upscale retirement villages offer a blend of independent living with access to premium amenities and services. Look at **Audley Villages**, luxury retirement villages with exceptional facilities like wellness suites, restaurants, and luxury properties.

### ALTERNATIVE HOUSING MODELS

**Co-housing and shared ownership** models are also emerging as attractive options for retirees seeking community-oriented living without the financial burden of full property ownership. E.g. New Ground Co-Housing in North London, made up of self-contained flats with shared communal facilities and gardens.

### AGEING IN PLACE

We've already discussed the Boomer trend of wanting to age in place in the 'Health & Care' section. Expect to see fewer Boomers move into care homes. Crucially, this will also mean more Boomers renting into retirement age.





# COMMUNITY

Despite these innovations, challenges persist. **The rising cost of retirement homes** and assisted living facilities can price out many individuals, exacerbating wealth divides. Many older adults fall into a '**middle-income trap**', where they don't qualify for means-tested benefits but also can't afford quality retirement housing. On top of that, the UK has a significant shortfall in retirement housing, with only **7,000 new units built annually**, compared to the estimated demand for 30,000 to 50,000 units per year. While wealthier Boomers have options, many face housing insecurity, isolation, and accessibility barriers. The challenge now is ensuring that all older adults – not just the affluent – can age in places that support connection, dignity, and independence.

**'The rising cost of retirement homes and assisted living facilities can price out many individuals'**





## // Navigating Grief

Navigating grief is an inevitable and deeply personal challenge – one that Baby Boomers are facing more frequently as they experience the loss of loved ones. With many of them in their 60s and 70s, this generation is entering a life stage where the deaths of peers, siblings, and partners become increasingly common. While precise bereavement data for Boomers is limited, figures from 2017 offer some insight: at that time, **24.1% of people aged 65 and over** were widowed, with women making up the majority. By age 85, this disparity widens significantly: **76.5% of women** are widowed, compared to just 35.9% of men.

Historically, religion has played a central role in providing comfort and structure during times of bereavement. However, among Baby Boomers, there has been a notable decline in religious belief. In 1981, **82% of the Pre-War generation** in Britain professed belief in God; by 2022, this figure had fallen to 59%. Baby Boomers have experienced a similar decline, with **less than half** (48%) expressing belief in God in 2022. Which means we need to find new strategies to cope with death – ones that don't hinge on religion.

Accompanying the decline in religious affiliation is a **transformation in funeral customs**. Baby Boomers often adopt a more individualistic and less formal approach to life and death. From **green funerals** where bodies are composted to **no-frills cremations**, this perspective reflects the unique identities and wishes of the deceased rather than adhering strictly to conventional rites. Other contemporary methods for Boomers to navigate grief include: digital engagement, with many using online platforms and social media to find support communities and share their experiences; grief counselling, driven by an increasing openness to seek mental health support; creative expression as therapeutic outlets; and physical activity.

**'By age 85, 76.5% of women are widowed, compared to just 35.9% of men'**

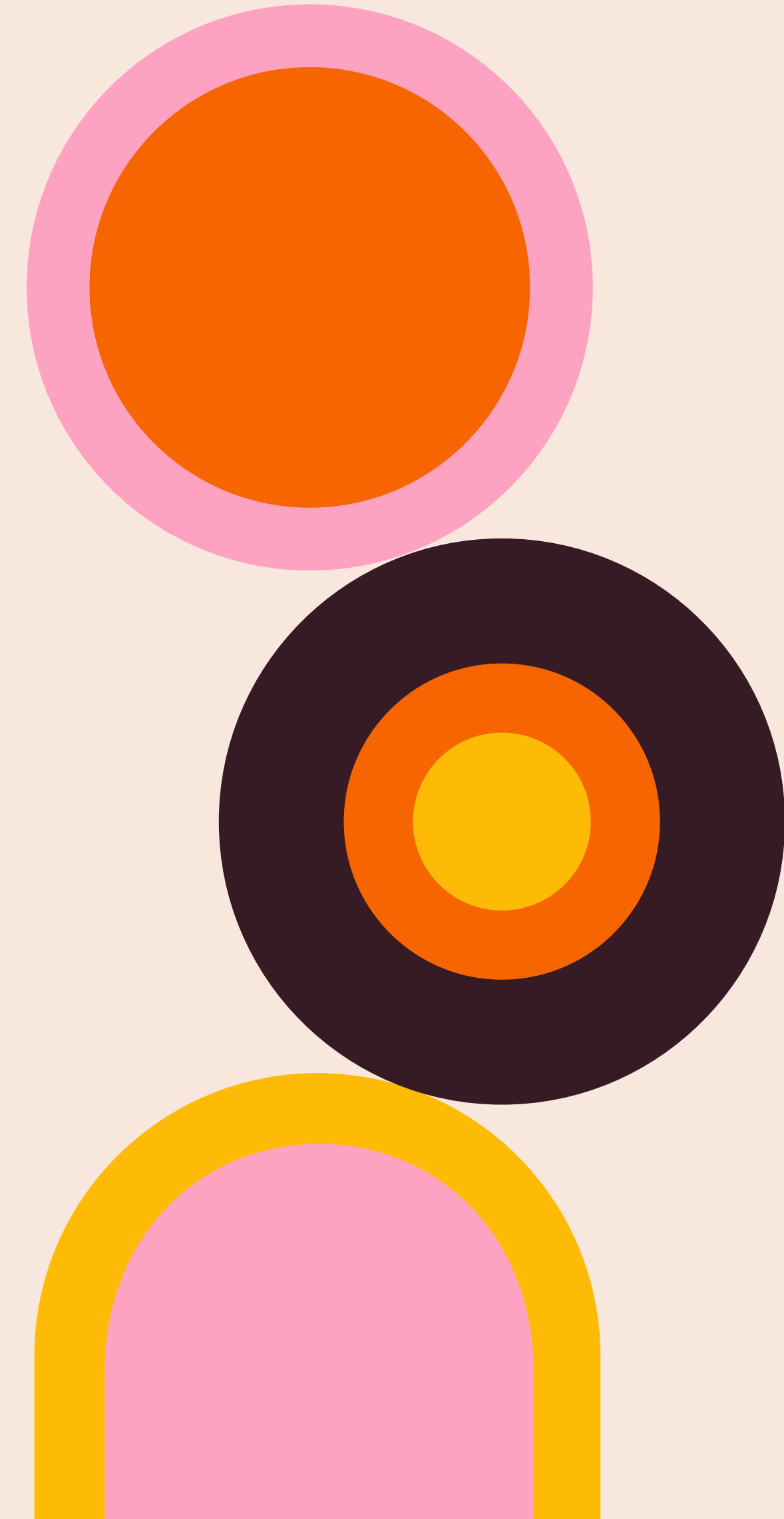
Technology itself also has broader implications for navigating grief. As our online presence grows, so does the accumulation of digital assets we leave behind. Platforms like Facebook have become modern archives of personal histories. It's estimated that over 30 million Facebook users have died since the platform's inception, and projections suggest that by 2070, **deceased users could outnumber the living** on the site. In response, Facebook allows accounts to be **memorialised**, enabling friends and family to post tributes while securing the account from unauthorized access. Users can designate "legacy contacts" to manage their memorialized profiles, ensuring their digital presence reflects their wishes. We're also seeing the rise of platforms that leverage these online accounts for grief management. For example, **Digital Beyond** collates companies that handle everything from closing out social media accounts to creating interactive online memorials or maintaining cloud-based obituaries. Many of them let you schedule posthumous texts and videos.





Beyond preserving digital legacies, we're also seeing the rise of 'grief tech' – often AI-driven tools that memorialise loved ones. Think **chatbots trained on a deceased person's writings**, allowing you to have simulated conversations with your loved ones beyond the grave, or **deepfake technologies that let people speak at their own funerals**. While these new technologies offer new forms of solace, they also raise significant ethical questions. The creation of AI-generated representations of dead people, like deepfakes, calls for a careful consideration of consent, privacy, and the potential psychological impact on the bereaved. Without explicit permission from the deceased prior to their passing, generating such content can infringe on personal rights and may lead to emotional distress for family members (what if the AI suddenly stops working?). In fact, there's even people who are considering whether to add **'don't-deepfake-me' clauses** to their wills. And what if all of this is delaying the way we actually process and cope with grief?

As the Baby Boomer generation continues to move through this life stage, the intersection of increased bereavement and evolving support needs underscore the need for new grief management strategies. By embracing both traditional and innovative approaches, we can help Boomers navigate their grief, and foster community in the face of loss.





# CASE STUDIES



## Peppermint

Peppermint is an online community designed to combat loneliness among adults aged 55+. It fosters meaningful connections through interest-based clubs (e.g. travel or gardening), expert-led workshops on topics like nutrition and photography, and collaborative activities. Its mission is to enhance mental and physical well-being by keeping older adults socially engaged. Membership costs \$9.99 per month.

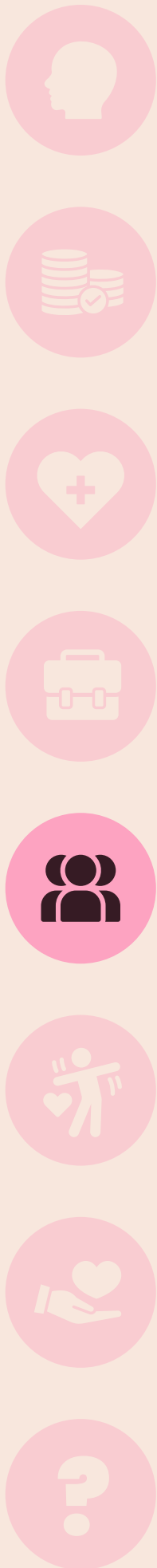
**So What:** Connection and wellbeing don't have to be location-dependent. As technology evolves, online communities have a growing role in addressing social isolation. So how can we create more digital-first interventions to reach isolated older adults? And how can we integrate low-cost subscription models, sponsorships, or memberships that give people access to these communities?



## ASDA

In anticipation of last year's packed sports calendar, ASDA relaunched its 'Happy To Chat' initiative – giving supermarket delivery drivers the option to wear badges signaling their willingness to chat about sports. The initiative is part of a broader summer campaign aimed at fostering intergenerational connection, particularly among older sports fans. Beyond the chat badges, ASDA also introduced Nanzones across 100+ UK stores and communities: free, Community Champion-led events where older people could bond over food, drinks, and sports fandom.

**So What:** Are we overlooking everyday moments for social connection? Small tweaks to existing interactions (like delivery chats or in-store events) can make a huge difference. Turn everyday touchpoints into moments of connection. Loneliness isn't just about lack of contact, it's about missed opportunities for conversation. Create more of them.





# CASE STUDIES



## Relate

In response to the sharp rise in STI infections among older adults, relationships charity Relate launched its playful and provocative ‘Horniculture’ campaign. The campaign cleverly combined humour, gardening, and sexual health awareness by distributing sustainable, biodegradable condoms in garden centers across the UK. Featuring cheeky vegetable-themed packaging, the condoms were accompanied by digital out-of-home advertising to drive home the message that intimacy doesn’t stop with age, but safe sex remains essential.

**So What:** Horniculture is a prime example of how charities can disrupt taboos with humour and creativity. By using an unexpected and lighthearted approach, Relate not only captured attention but also opened up a crucial conversation about sexual health in later life. It’s also a reminder that meeting people where they are (e.g. garden centres) and using culturally relevant, engaging messaging can be key to shifting perceptions and driving real impact.



## Xbox and Age UK

In 2021, Microsoft’s Xbox partnered with Retirement Villages and Age UK to combat loneliness among older adults by introducing gaming as a tool for intergenerational connection. Through the Beyond Generations initiative, Xbox consoles were placed in retirement communities across the UK, with staff on hand to teach residents how to use them. Seniors were encouraged to go on virtual road trips with younger relatives in Forza or ‘sail’ together in Sea of Thieves, fostering meaningful digital interactions. The campaign also encouraged Xbox users to ‘Rebox your old Xbox’: re-gifting unused consoles to elderly relatives to help them stay socially connected.

**So What:** Despite misconceptions, gaming isn’t just for young people. In fact, **42% of Boomers game**. Xbox’s initiative challenges outdated stereotypes of older adults being tech-averse and positions gaming as a powerful tool for social connection. Don’t shy away from integrating gaming, virtual reality, and digital storytelling into your engagement strategy for Boomers.





# CASE STUDIES



## Partilha Casa

Launched in November 2023, Partilha Casa (Home Sharing) is a Portuguese initiative fostering intergenerational living by pairing seniors with spare rooms with students seeking affordable housing in Coimbra and Lisbon. The program creates mutually beneficial relationships, offering companionship to older adults while providing younger generations with a family-like environment and lower living costs. To ensure compatibility, all participants undergo a screening process before moving in together. With the rising cost of housing and an ageing population, Partilha Casa is set to expand across Portugal in 2024 as a model of sustainable, community-driven living.

**So What:** Partilha Casa shows that home-sharing isn't just about affordability – it's about building meaningful relationships across generations. Loneliness isn't exclusive to older adults' younger generations are also experiencing record levels of social isolation. By creating more opportunities for intergenerational living, volunteering, and mentorship, we can tackle loneliness at both ends of the age spectrum while fostering stronger, more connected communities.





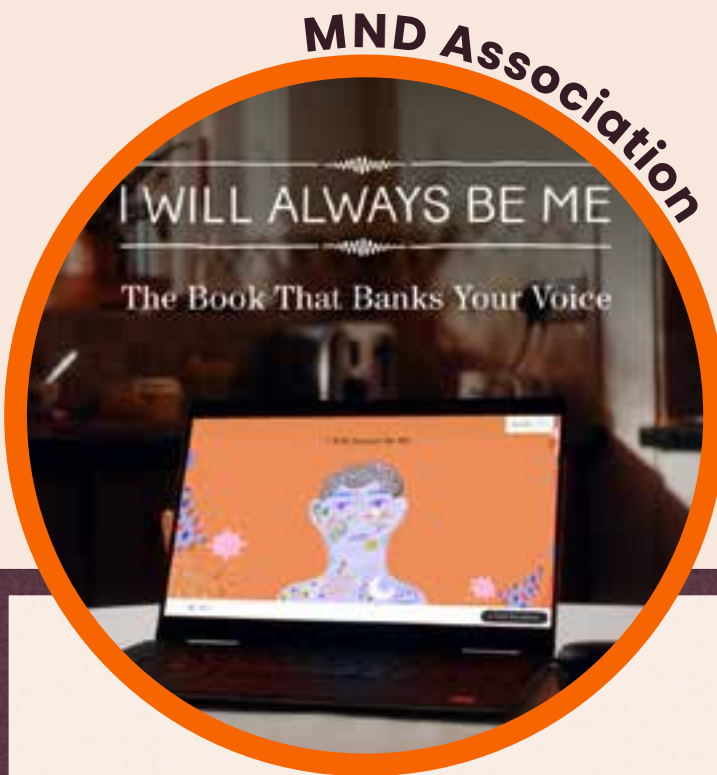
# CASE STUDIES



## Oakland Care

Oakland Care recently partnered with the five-star Cliveden House Hotel to provide luxury hospitality training for its nursing home staff. Over two days, its team members worked alongside Cliveden’s specialist teams across housekeeping, kitchens, spas, and events, learning high-end service techniques that will now be integrated into Oakland Care’s person-centered approach. This initiative aims to elevate the care home experience, ensuring residents receive not just functional support but a level of service and attention more commonly associated with high-end hospitality.

**So What:** This partnership challenges the outdated notion that later life services should be purely functional, beige, or clinical. Instead, it points to a future where products, services, and experiences for older adults are designed to be aspirational, high-quality, and person-first. We need to rethink services and products targeted at this demographic beyond ‘needs-based’ and into ‘wants-based’ design.



## MND Association

In 2022, the MND Association launched an e-book called ‘I Will Always Be Me’, designed to help people diagnosed with MND bank their voices before they lose the ability to speak. As users read the book aloud, their voice is digitally stored, ensuring they can still sound like themselves through communication devices when needed. But beyond its practical function, the experience is designed to be deeply personal and communal – encouraging family and friends to be part of the process, making it a shared and meaningful moment.

**So What:** Traditionally, voice banking has been a laborious, time-consuming, and isolating process, often leaving individuals to navigate it alone. *I Will Always Be Me* transforms this into a more efficient, emotionally connective, and accessible experience. It’s an example of how grief technology can be used to preserve identity, dignity, and human connection. And it raises the question: how can we leverage similar innovations to transform legacy giving, tribute fundraising, and in-mem campaigns?





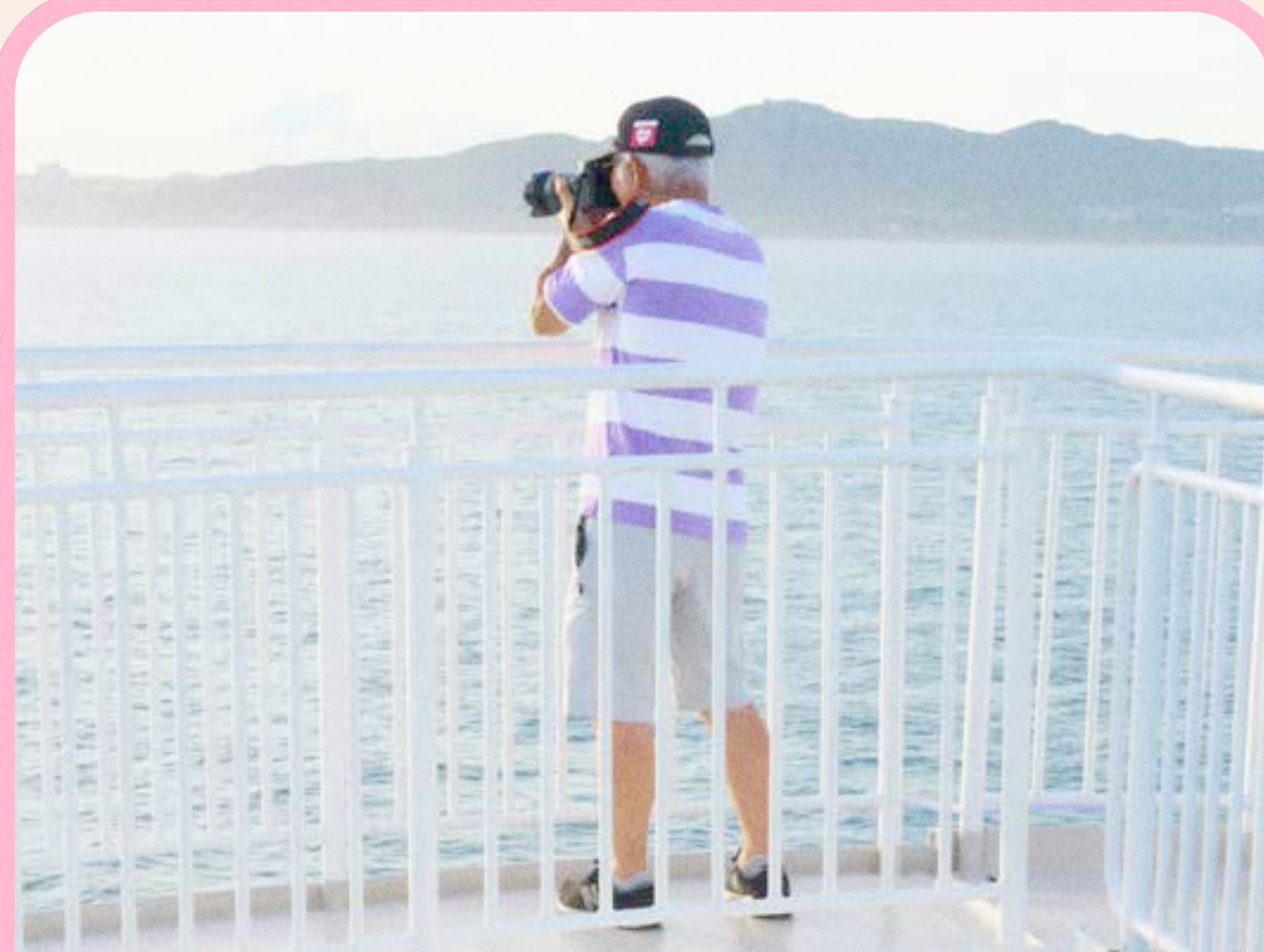
# LIFESTYLES





## // Leisure & Hedonism

Boomers are increasingly embracing hedonistic lifestyles, prioritising leisure, travel, and indulgence in ways that challenge outdated stereotypes of ageing. This generation **outspends younger generations** across many leisure categories already, with no signs of letting up. In fact, the top **60% of Boomers** spends £88.87 on leisure each week, which is more than any other generation. They're pouring their disposable income into experiences – from luxury cruises and cultural travel to fine dining, concerts, and sporting events.



Boomers' appetite for adventure and indulgence is also manifesting in more unexpected ways. Over-55s are the fastest-growing demographic in clubbing, recreational drug use, and social drinking, leading some researchers to dub them the "**new problem generation.**" From daytime raves and nostalgic club nights to microdosing psychedelics and experimenting with cannabis, Boomers are redefining what it means to grow older. This shift isn't just about fun – it's also about maintaining a youthful mindset, rejecting age-based limitations, and fully engaging with life. For charities, this signals a huge opportunity to rethink engagement strategies. Boomers have money to spend, time to enjoy, and a desire to fully experience life – the question is, how are you capturing their attention?

**'60% of Boomers  
spends £88.87 on  
leisure each week'**





## // Sustainability

Baby Boomers aren't typically the first generation we think of when thinking about environmental issues. We tend to think of Millennials and Gen Z as the 'purpose-driven' consumers, prioritising sustainable or socially responsible brands, and fighting the climate fight. But the idea that Boomers don't care about the climate is a huge misconception. In fact, not only are they almost as concerned about the environment as their younger counterparts – they're **14% more likely** than Gen Z to be interested in environmental issues – they're often more likely to be acting on their worries.

In the UK, **74% of Boomers** say that climate change and other environmental issues are big enough problems that they justify significant changes to people's lifestyles – that's more than any other generation. They're also **more likely to have boycotted a product or company** for socially conscious reasons and **more likely to recycle**. In part, this comes down to a difference in attitudes. Where 33% of Gen Z believe that there's no point in altering their own behaviour to address climate change, only **19% of Boomers** think the same.

They're more likely to think that you can't complain about an issue unless you're doing something yourself to tackle it. This stance is reflective of their can-do attitude and sense of personal responsibility.

**'[Boomers are] 14% more likely than Gen Z to be interested in environmental issues'**

That being said, despite these positive attitudes and willingness to take action, Boomers do currently still have a larger carbon footprint than younger generations, accounting for nearly **a third of greenhouse gas emissions**. The discrepancy highlights the importance of giving them a helping hand to align their sustainable intentions with impactful actions.





## // Boomers Online

There's a pervasive myth that Boomers just don't 'do' technology and social media. From 'older people don't understand new technology' to 'Boomers don't use social media'. Of course, there is a kernel of truth to this – generations born outside of the internet age are less likely to be online than younger generations. But Boomers are far from the stereotype. They're more savvy than they're given credit for. For example, did you know that **Boomers are no more likely** than younger generations to be victimised by online fraud and/or scams? Internet use is growing amongst this cohort – **96% of people aged 50 to 64** and 75% of those aged 65 and over are internet users. On top of that, the amount of time spent on social media by Boomers has **grown by almost 10 minutes** over the past two years, while Gen Z's time fell by 12 minutes.

In fact, ageism and outdated narratives about Boomers and technology may well be one of the biggest barriers to this demographic's willingness to use technology. We need to root out and challenge ageist misconceptions for people who are held back by them.

We also need to be aware of the growing digital access divide. This divide (between those who have access to the internet & tech and those who don't) often plays out among demographic lines, with older people being **some of the most affected**. As increasing amounts of services, from banking to healthcare, move online, those without digital access or literacy are increasingly left behind. And watch out: this divide is becoming more complex. It's not just about having digital access or not, it's about digital literacy; data inequalities; and the type of internet access we have. Understanding and crossing the digital divide in future will need to navigate an increasingly complex landscape.



## 'Facebook stands out as the platform of choice among Baby Boomers'

For those who are online, where do they spend their time? When it comes to social media engagement, **Facebook stands out as the platform of choice** among Baby Boomers. In the United Kingdom, **72% of individuals aged 50 to 64** and **69% of 65+** have engaged with Facebook, using it primarily to connect with family and friends, and to kill time. In fact, Boomers spend a whopping **1 hour and 48 minutes** per day on Facebook and Instagram. And it's not just legacy platforms – **27% of 65 to 74 year olds** use TikTok as well. This is a demographic that's active on social media and wants to be reached there. Don't shy away from engaging them in digital spaces.





## // Marketing to Boomers

Boomers are the generation that's **least likely to** see themselves as accurately portrayed in advertising, and the least likely to buy from brands they see advertised. Not for nothing: just **4% of people** cast in global advertising are aged 60 or above. And, damningly, less than **1% of ads** depict older adults in professional or adventurous roles, despite the high number of Boomers still in employment and the huge subset that prioritises travel and exploration. Instead, they're often depicted as frail, dependent, or out of touch. These negative portrayals can **influence public perceptions** and knock the self-esteem of older individuals.

**'Just 4% of people cast in global advertising are aged 60 or above'**

We need to recognise that Boomers are not a monolithic group; their interests, needs, and preferences vary widely. Avoiding one-size-fits-all messaging and instead segmenting this demographic based on factors like interests, health status, and socioeconomic background can lead to more effective marketing outcomes. By embracing a more inclusive and accurate portrayal of ageing, marketers not only appeal to Boomers more effectively but also contribute to shifting societal perceptions toward a more positive view of ageing.

In terms of channels, traditional media (TV, radio, print) **remain influential**, but digital channels like email marketing and SMS campaigns are on the rise. Meanwhile, social media platforms like Facebook are crucial for **brand discovery**, and are where Boomers engage with video ads and testimonials. Boomers are generally looking for clear messaging that highlights **value, quality and authenticity**, as well as brands that build trust through loyalty programmes, guarantees and testimonials.





# CASE STUDIES



## Before Midnight

UK-based DJ Annie Mac is redefining nightlife with Before Midnight, a club series designed for partygoers who love dancing but also love getting a full night's sleep. Kicking off at 7 PM and wrapping up before the early hours, the event blends high-energy nightlife with age-inclusive accessibility, making clubbing enjoyable for older audiences who might otherwise feel excluded from traditional late-night scenes.

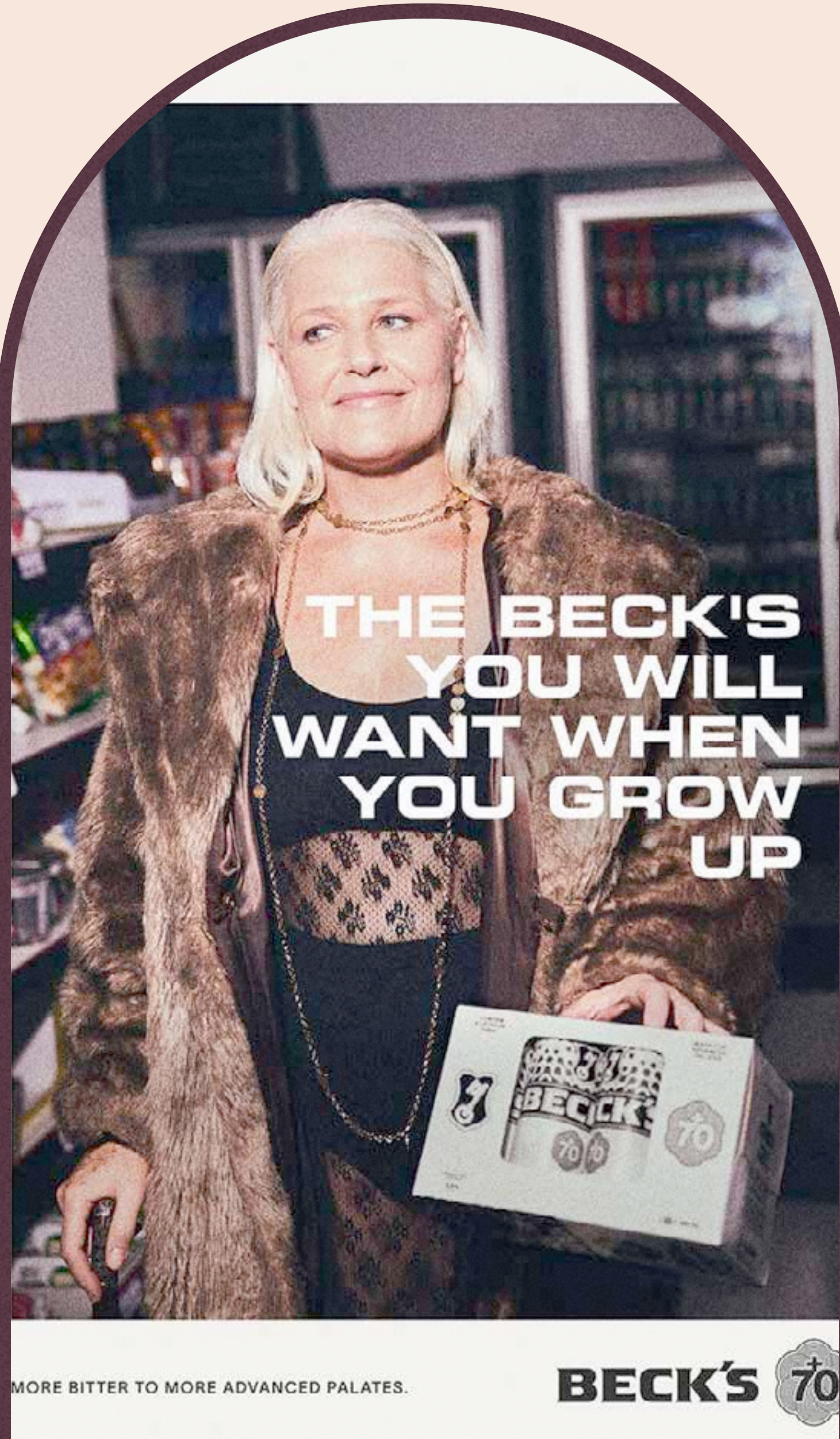
**So What:** As our population ages and demographic shifts reshape consumer behavior, events like Before Midnight highlight the growing demand for social, cultural, and entertainment experiences that align with different life stages. Instead of pushing Boomers into 'age-appropriate' spaces, we need to adapt our cultural spaces to be more inclusive of their real-life wants and needs.



## Beck's Brazil

In Brazil, beer brand Beck's has launched 'Beck's 70+', a limited edition beer crafted specifically for drinkers aged 70 and over. Recognising that our palates change as we age, the brew is designed to be tarter than Beck's standard lager, to make sure that older consumers can fully enjoy its flavor.

**So What:** This campaign is a great example of ditching outdated, beige-toned ageing narratives, and creating more joy-focused engagement strategies. Whether that's fundraising events designed for thrill-seekers, legacy campaigns that celebrate a life well-lived, or products and experiences that feel premium, rather than perfunctory.





# CASE STUDIES



## Dentsu UK

In 2022, Dentsu UK became the first UK advertising network to partner with Life/Redefined, an organisation dedicated to redefining life after 50 and championing age inclusivity. The collaboration aims to tackle ageism in advertising by improving representation of over-50s, both in ad campaigns and within the industry itself. By fostering a wholly inclusive workforce, Dentsu hopes to help brands engage older consumers authentically and move beyond stereotypical portrayals of ageing. This partnership signals a wider shift in recognising that Boomers are not a monolithic group, but a diverse, dynamic, and valuable demographic.

**So What:** The best way to help our marketing and comms become age-inclusive and free from stereotypes is to champion Boomer voices in the room. They're the ones who truly understand their own demographic. This is crucial for engaging this demographic – if Boomers don't see themselves in your cause, they won't see themselves supporting it either.



## Granfluencers

At 93 years old, Grandma Droniak ([@grandma\\_droniak](#)) has amassed 11.5 million TikTok followers and over 333 million likes, proving that social media is not just a young person's game. Her content (think GRWM videos, storytimes, skits, and unapologetic life advice) has captivated audiences, who love her no-filter, zero-f\*cks-given attitude. And she's not alone. The "granfluencer" movement includes Baddie Winkle, Carla Rockmore, and the Old Gays (yes, that is their username), all of whom have carved out major influencer status. Their success underscores a growing shift – older adults are not fading into obscurity, they're actively shaping digital culture.

**So What:** If your social strategy only targets younger audiences, you're missing an engaged, generous, and digitally active demographic online. Are you doing enough to meet Boomers in digital spaces? We need to partner with older creators and ditch outdated stereotypes that Boomers aren't online.





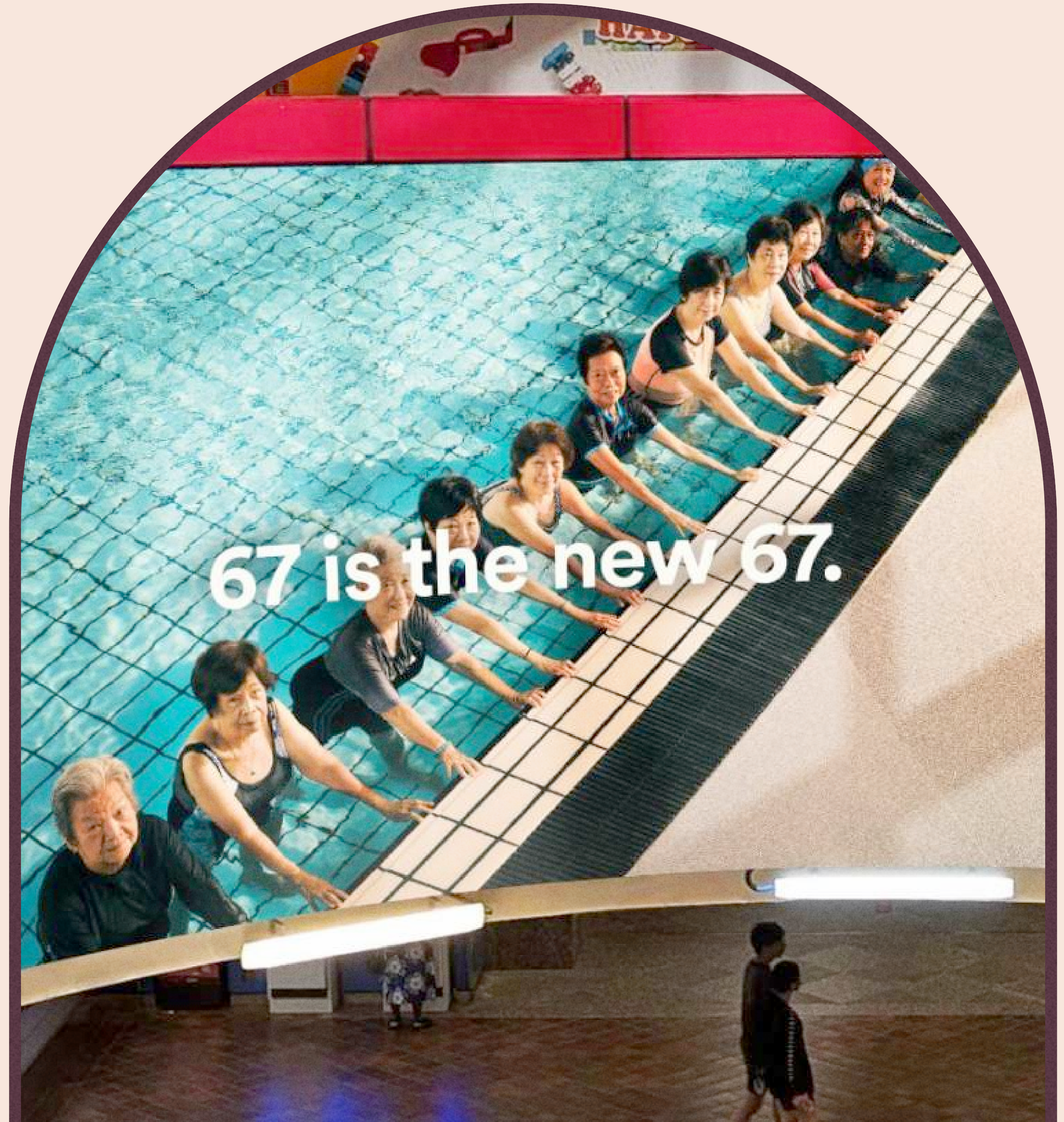
# CASE STUDIES



## AIC

Singapore's Agency for Integrated Care (AIC) has launched a 'Break The Silver Ceiling' campaign, to tackle ageist stereotypes head-on. Their latest initiative, 'One Photo At A Time', aims to build a digital photo repository showcasing authentic, dynamic, and diverse representations of seniors. People submit images featuring older adults in active, empowered, and unexpected roles, and will be displayed on billboards and media collaborations across Singapore, reshaping how society sees and values ageing. The goal? To challenge outdated narratives and ensure that seniors are portrayed with dignity, agency, and respect.

**So What:** Too often, fundraising and marketing materials default to stereotypes, depicting older adults as frail, vulnerable, or passive. But Boomers don't see themselves this way. We need to shift the visual language of ageing. There's an opportunity to ditch the tired tropes in your own comms and show Boomers as they are. If our images don't reflect this, we risk losing a vital audience.





# BOOMERS AND CHARITY





## // Overview

Unsurprisingly, Boomers are a significant force in charitable giving in the UK. But what do their giving behaviours actually look like? We've got a quick overview of their behaviour before we dive in in more depth:

### THEY'RE A GENEROUS COHORT

In 2021/22, 78% of 65-74 year olds gave to charity – more than any other generation, and a stark contrast to Gen Z's 48%. But that's not to say they're the most generous overall. They give less per year on average than their younger counterparts.

### DIVERSE CAUSES

Health-related charities (physical health primarily), children's charities, and animal protection organisations score particularly well amongst this generation. They're also a demographic that often supports multiple charities, averaging just under 5 per person who donates.

### MONEY = IMPACT

For Boomers, donating is their preferred way of making an impact. 46% of them say this will make the biggest difference, followed by a further 13% who believe donating goods will make the biggest impact. In comparison, other generations are more likely to acknowledge the benefits of e.g. volunteering, advocacy, and peer-to-peer fundraising.

### MULTI-CHANNEL

When it comes to donation methods, Boomers show a preference for traditional channels. Direct mail and voice calls are still an effective means of engagement for this demographic. That's not to say that they don't give online though – in 2023, 34% of Boomer donors did so. Notably, 24% of Boomers reported that receiving direct mail prompted them to make an online donation, highlighting an interplay between traditional and digital giving avenues for this cohort.

### FREQUENT TARGETS

Watch out though: this generation is likely to be targeted by many charities, all aware of their broadly deep pockets and generosity as a cohort. They're likely to have engaged with many charities throughout their lifetimes, and may be on a number of mailing lists. You need to cut through the clutter and stand out to engage them.

### STEWARDSHIP

This generation values personal connections and appreciates recognition, especially in donor stewardship. Loyalty flows both ways for this generation.





# BOOMERS AND CHARITY

## // Volunteering

As we've noted, for Boomers, donating money is their preferred way of making an impact. Only **7% of Boomers** think that volunteering is the best way to make an impact, compared to 13% of Gen X; 14% of the Silent Generation; and 15% of Gen Z & Millennials. As such, this generation is less likely to give their time through volunteering. **47% of over-55s** say that there's nothing charities could do to convince them to volunteer, compared to just 12% of 18-24s. This generation doesn't have as much time on their hands as their predecessors did in the same life stage and are less likely to get stuck in. Yet, when surveyed, the general population still believes the **average volunteer** to be female, over 60 and a grandparent. Essentially, Boomers are unlikely to turn up to volunteer en masse once they've hit retirement age. Lifestyle preferences, later retirement and entrepreneurial ventures, caring responsibilities, and their mindset on impact are all deterrents for this generation. Charities who are hoping to engage Boomers in volunteering will need to carefully consider how they're communicating the impact made through volunteering, and offer a value exchange (e.g. community or an engaging experience) for Boomers giving their time.





# BOOMERS AND CHARITY

## // Trust is King

For Boomers deciding who to support (and who to buy from, for that matter), trust is king. They prioritise charities that demonstrate authenticity; uphold their values; provide clear, tangible impacts, and maintain transparency in their operations. And beware, they'll **do their research** before donating. Building trust through a clear impact narrative and by maintaining a reputable, consistent presence is crucial to them. Their focus on trust means that **established, heritage brands** often do well with this demographic. They tend to stick with brands that have consistently delivered on quality, reliability, and trust – and that can demonstrate having done so.

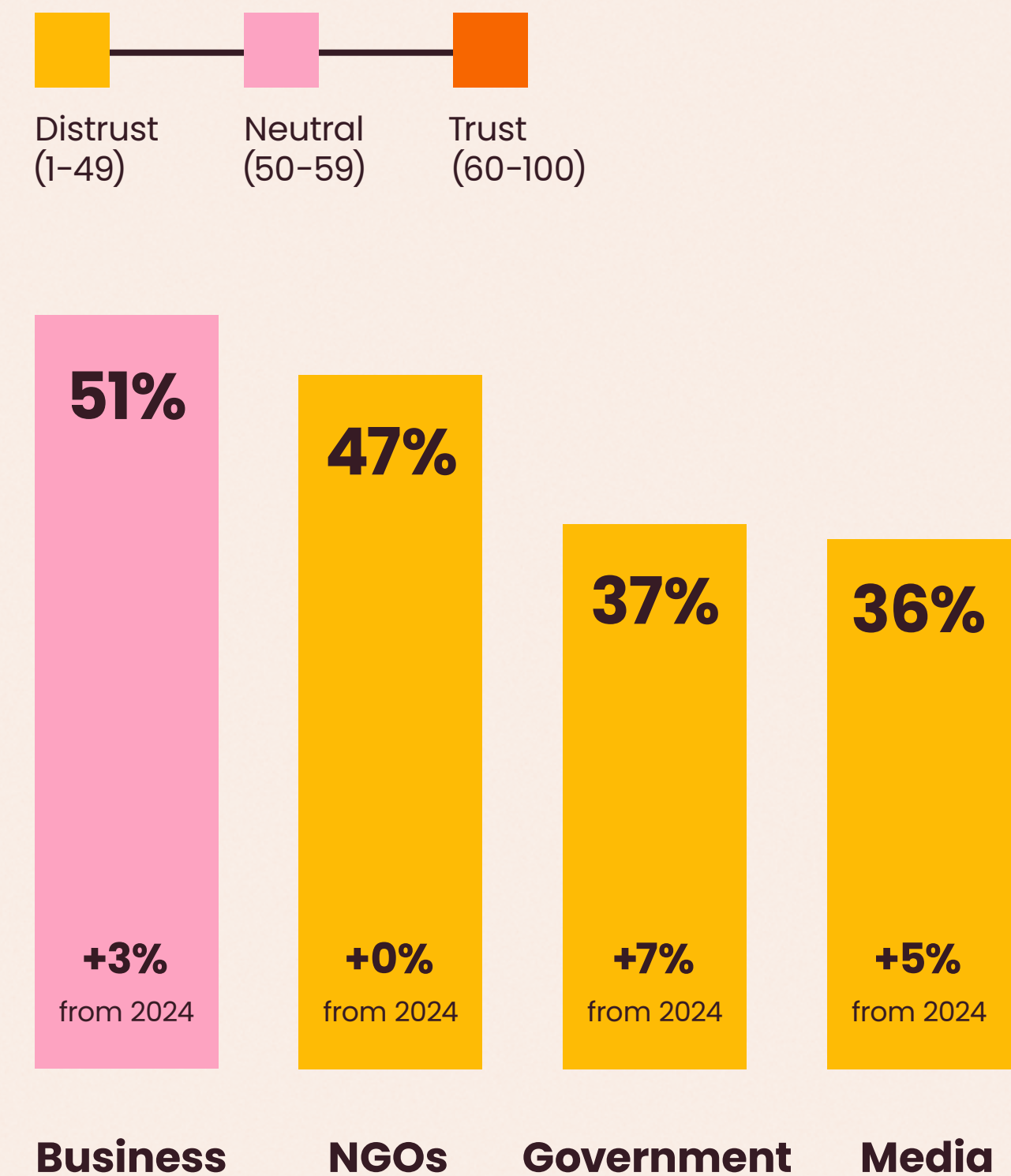
**‘63% of seniors believe that “donating to charity is a bottomless pit”’**

Unfortunately, this demographic isn't the most trusting of the charity sector in general. In fact, older givers give out a sense of habitual duty, despite feeling largely cynical about the charity sector. A whopping **63% of seniors** believe that “donating to charity is a bottomless pit”. This matches a wider trend of declining trust across the globe. In the UK, only **47% of people** generally trust NGOs, compared to a global average of 58%. Whilst that might sound bleak, it actually puts NGOs as one of the most trusted institution in the UK, just behind businesses (**51% trusted**), and miles ahead of government (**only 37%**) and media (**36%**). Whilst we need to rebuild trust in general, we should also be looking to leverage the trust we have as a sector to help people navigate uncertainty in unstable times.

For Boomers, this means emphasising full transparency; regularly communicating impact; demonstrating the effective use of donations; and engaging Boomers with regular, non-fundraising updates and compelling impact stories.

## Business Remains Most Trusted Institution

Percent trust in UK, 2025



Source: **2025 Edelman Trust Barometer**



# BOOMERS AND CHARITY

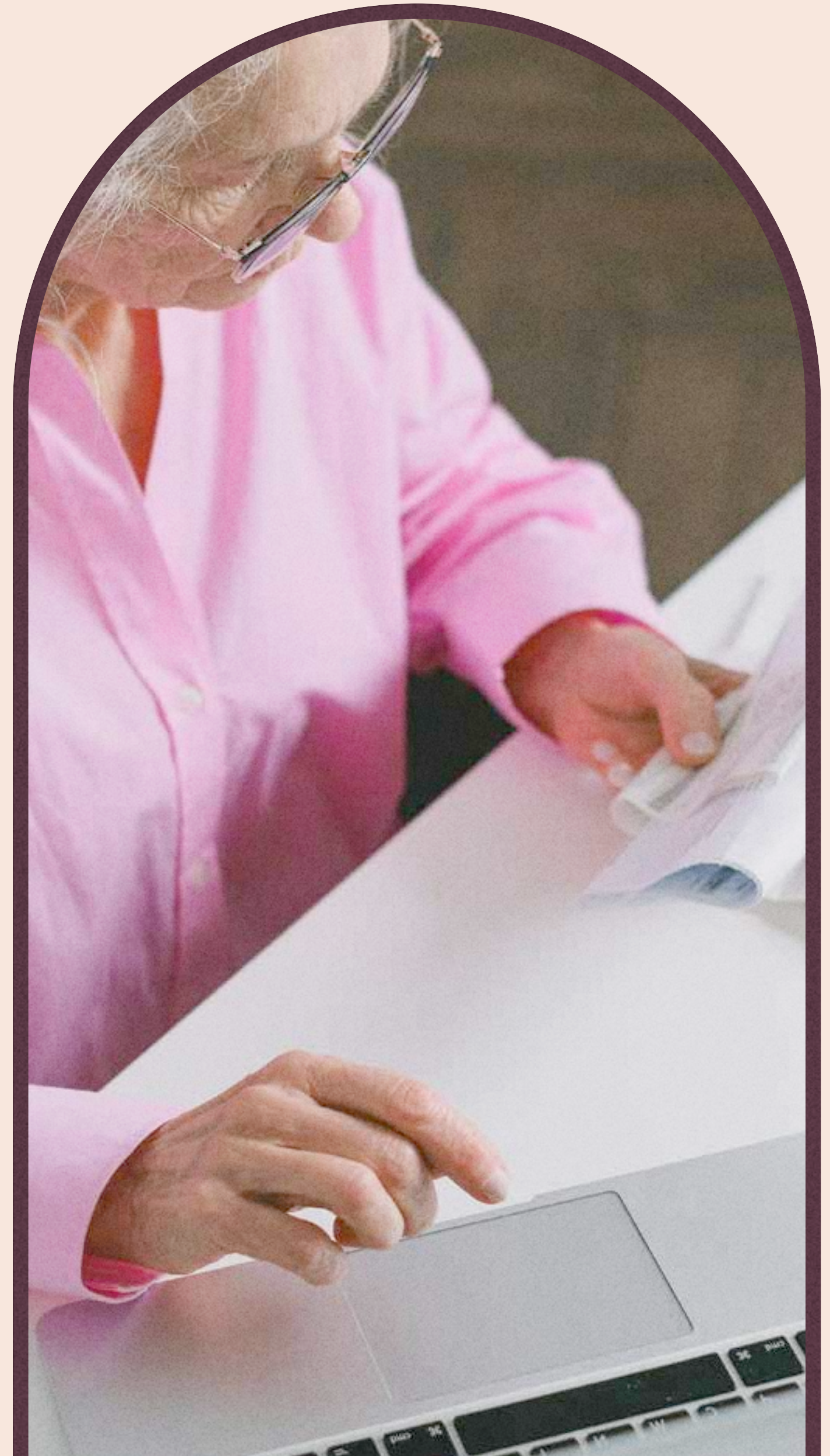
## // Legacy Giving

Baby Boomers, who make up the largest generational cohort in the UK, are reaching older age and driving a rapidly increasing death count. By 2040, Boomers are projected to account for **two-thirds of all deaths in the UK**. As you know, this demographic holds a considerable portion of the country's wealth – including **78% of privately owned housing assets** – and will drive the wealth transfer of £5.5 trillion over the coming decades (more on this in the Financial Health-Check chapter). On top of that, Boomers are living longer and healthier lives, with more time to consider and plan for legacy giving.



**‘By 2040, Boomers are projected to account for two-thirds of all deaths in the UK’**

But watch out: an increase in death rates for this generation doesn't automatically translate to high legacy income for charities. Without proactive engagement strategies, organisations may miss out on potential donations. As it stands, we risk grouping millions of Boomers into a single 'older' demographic, and try to engage them based on supporter segments that have hung around for decades and are no longer fit for purpose. We have to innovate our legacy strategies to resonate with Boomers, moving beyond outdated stereotypes of what 'older donors' want, and recognising the diversity within this cohort.





# BOOMERS AND CHARITY

So how do we engage Boomers in this space?

## MYTHBUSTING

Boomers want to see themselves represented in media and want to feel heard – they want to break away from stereotypes of ageing. We need to do the work to understand what this cohort actually wants and needs. Legacy fundraising is intrinsically tied to concepts of ageing and death. Here, more than any other space, we need to get it right.

## TANGIBLE IMPACT

Transparency and clear impact narratives are key for this generation. Highlight the tangible impact of legacy gifts.

## LIFELONG VALUES

Legacies are all about embodying our values, even in death. Currently, too many legacy campaigns ask the question: “You already support this charity, continue supporting them after you die.” What if we asked instead: “What are your values during life, and how do you keep representing those after you die?”

## INVEST

If someone in the process of writing a will is asked if they’d like to leave a gift, the rate of donation **roughly doubles**. It’s crucial to invest in the visibility of your legacy campaign. Crucially, that also means that legacy fundraising shouldn’t be siloed. The best legacy campaigns market through existing charity channels as well as acquisition. Incorporate your legacy offer into a variety of comms. Ensure all of your fundraisers understand the legacy message, are comfortable with it, and have the skills to further the legacy campaign themselves.



Crucially, we need to encourage open conversations about death and end-of-life. Historically, discussions about death have been considered taboo, and legacy fundraising is often still held back by the outdated idea that mentioning death decreases a potential donor’s interest in leaving a gift. In fact, a quick trawl through the legacy landing pages of some of the UK’s biggest charities show that almost none of them actually say the word ‘death’ on them. To some extent, there’s a kernel of truth to this idea: people hate talking about death and money. Let alone talking about death and money in the same conversation.

**‘If someone in the process of writing a will is asked if they’d like to leave a gift, the rate of donation roughly doubles’**





# BOOMERS AND CHARITY

But appetites are changing, and we're not doing ourselves any favours by continuing to hold up these taboos. **41% of people** say that feeling uncomfortable about death is the main reason they avoid talking to their loved ones about post-life wishes; and **64% of people** think we don't talk about death enough in the UK. For Boomers especially, this is crucial. They're a cohort that's **more willing to discuss death** compared to younger generations, are aware of the inevitability of death and the importance of planning for it. In part, this is due to having seen their parents pass away without knowing their final wishes, highlighting a need for clearer family conversations about death. When describing death, they use words like **'necessary', 'important', and 'natural'**; and they're leading a trend of pre-planning funeral arrangements, driven by a desire to 'die on their own terms'. Basically, they're pragmatic and realistic about end-of-life. We need to meet them there. Of course, that doesn't mean that these conversations aren't still emotionally challenging – we still have a long way to go before talking about death is fully normalised, and this cohort will need the appropriate emotional support throughout.

**'64% of people think we don't talk about death enough in the UK'**

As a society, we need to shift towards a more open and less stigmatised way of approaching the reality of death. The added benefit being that by breaking down these stigmas, we could potentially be driving more conversations about end-of-life wishes, and the legacy opportunity that comes with those.





# CASE STUDIES



## Hospice UK

Hospice UK's 'Dying Matters' campaign is an initiative designed to reduce the stigma around death by getting people talking. Working with grassroots communities, the campaign hosts everything from expert talks and academic discussions to informal community meetups and compassionate conversation workshops. By normalising discussions about death and encouraging open storytelling, Dying Matters is helping people reframe the way they think about dying, bereavement, and end-of-life care.

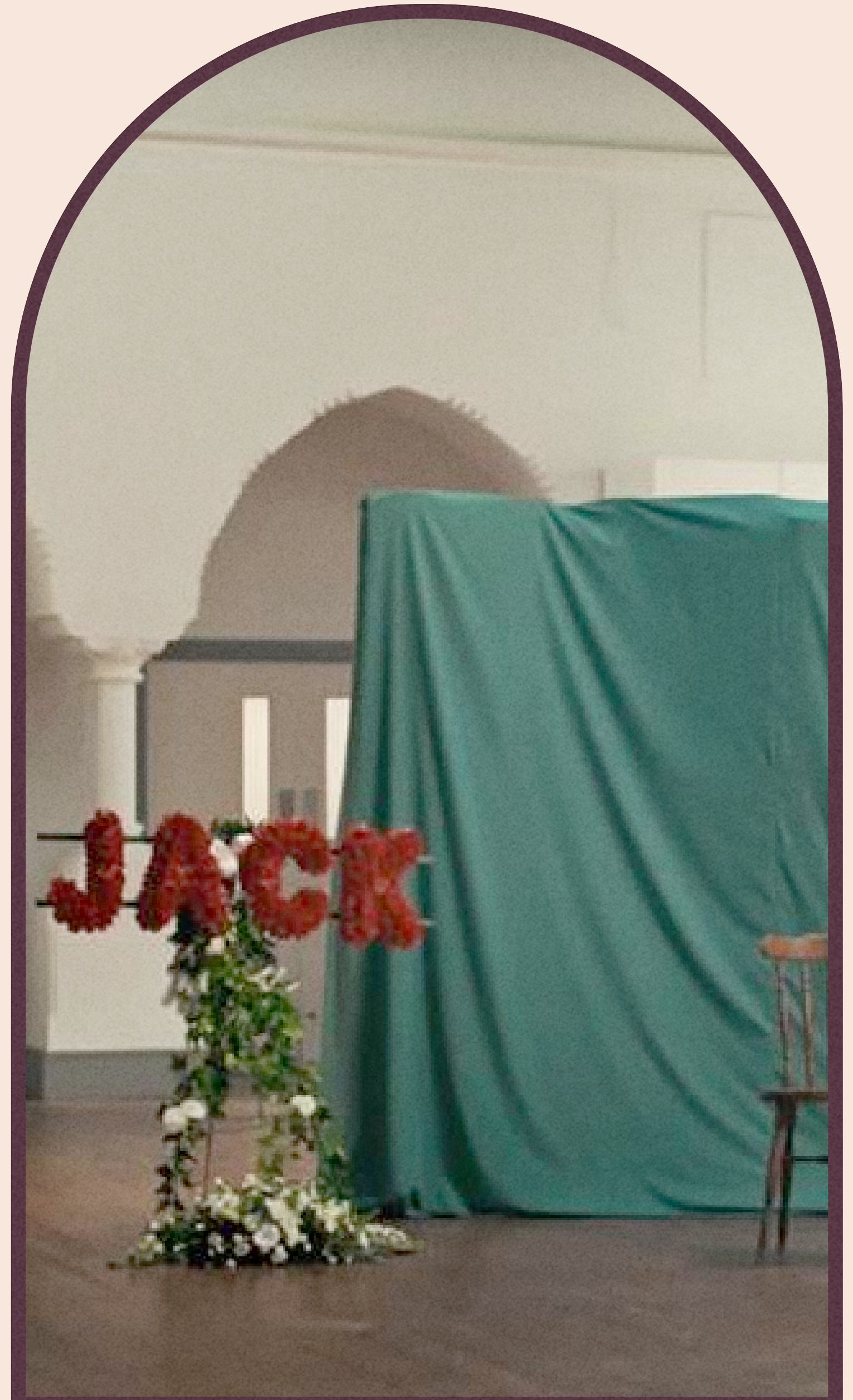
**So What:** We need to break down stigmas around death. Whether it's through storytelling, hosting discussion spaces, or tackling misconceptions about wills and legacies, we need to be bolder in how we talk about death and dying. Because if people aren't talking about death, they're not thinking about their legacy either.



## WaterAid

WaterAid's 2022 campaign, 'What Jack Gave', beautifully intertwines personal and charitable legacy, showing how a single life can create lasting impact. Told through the voices of Jack's loved ones and the beneficiaries of his donation, the ad delivers a powerful message: "Jack didn't meet everyone in this film, but his life meant something to all of them." The campaign shifts seamlessly from Jack's personal story, illustrated through his treasured belongings, to the life-changing impact of his gift, as a woman he never met holds a glass of water – something Jack gave her through his legacy donation.

**So What:** WaterAid's campaign is a reminder that legacies aren't just transactions, they're stories that continue beyond a donor's lifetime. It's a great example of emotionally engaging the audience as well as demonstrating tangible value.







National Trust

In 2024, the National Trust launched Unboxed, a gifting product designed to offer meaningful, experience-driven presents that connect recipients to nature, heritage, and adventure. Rather than a standard membership or donation appeal, Unboxed is a carefully curated bundle, available in two versions: the Family Bundle (visit pass for up to two adults and four children, free car parking, a £40 gift card, a Grand Adventure Map, and a copy of 50 Things to Do Before You're 11 and ¾) and the Couples Bundle (visit pass for two adults, a cream tea voucher, a scone recipe, etc.).

**So What:** The experience-led approach makes National Trust into a giftable, shareable product that offers personal enjoyment while reinforcing support for the charity's mission. It taps into the trend of Boomers prioritising leisure, travel, and shared moments. Whether through curated bundles, premium donor perks, or mission-aligned products, charities have an opportunity to create fundraising models that feel personal, purposeful and joyful.





# SO WHAT?

## Busting Stereotypes of Ageing

Outdated perceptions of ageing are holding us back. Stereotypes like 'Dorothy Donor' are a hangover from previous generations, and aren't blanket representations of what every 'older' donor looks like. Rewriting the narrative of old age is about changing how we design for and with older people. We need to build products and services that speak to Boomers' real needs, not just their perceived needs.

## Gerontolescence

Boomers aren't winding down, they're gearing up for new experiences, challenges, and passions. This life stage isn't just about ageing; it's about reinvention, curiosity, and exploration. Charities have an opportunity to tap into this energy by creating dynamic, joy-filled experiences that speak to Boomers' sense of adventure and purpose. Are you building engagement strategies that reflect the excitement of this chapter, rather than outdated notions of slowing down?

## Preparing for the Wealth Transfer

The largest generational wealth transfer in history is underway, and Boomer women are set to inherit a significant share. As they outlive their male counterparts, they're gaining control over family assets. Women tend to be more charitable, more impact-driven, and more intentional about legacy giving. Charities that fail to adapt their engagement strategies risk missing out. Now is the time to build relationships with this influential donor base, crafting fundraising, stewardship, and legacy campaigns that align with their values and priorities.



# SO WHAT?

## Care Crunch

Boomers aren't just thinking about their own future care needs – they're already deeply involved in caregiving today. Many are part of the "sandwich generation," juggling responsibilities for ageing parents, adult children, and even grandchildren, all while managing their own health and financial security. This isn't a passive audience with unlimited free time, it's an overstretched group navigating complex emotional, logistical, and financial burdens. We have to recognise Boomers as both caregivers and care recipients, and design services that help them balance both.

## Ageing in Place

The vast majority of Boomers want to age in place, staying in their own homes rather than moving to care facilities. But the reality? Many haven't planned for it. From inaccessible housing to a lack of home adaptations, many are unprepared for the challenges of ageing in place. Whether it's through advocacy for better housing policies, education on preventative healthcare, or ensuring older people have access to emerging health tech, we need to prepare for ageing populations living independently.

## Inclusive Workplaces

Boomers aren't quite ready to put their feet up and leave the workforce. Many are working longer, launching second careers, or "unretiring" after stepping away. Yet, workplaces often fail to support older employees with policies that reflect their needs. From grandparental leave to better healthcare provisions, flexible working to reskilling programs, there's a huge opportunity to build workplaces that work across generations. Simply put, does your organisation have the policies in place to empower older workers?



# SO WHAT?

## Encore Entrepreneurship

Boomers are the fastest-growing group of entrepreneurs, launching second (or third) careers with a wealth of experience behind them. But beyond profit, many are seeking purpose, using their skills to create positive change. There's an opportunity to connect Boomer entrepreneurs with meaningful ways to apply their expertise for social good.

## Building Community

We know that loneliness is an issue, especially for older generations who may struggle to maintain strong social networks as they age. Yet too often, the focus is on reactive solutions rather than proactive community-building. Boomers want spaces to connect, contribute, and engage, whether through peer-led initiatives, social groups, or cause-driven events. Create opportunities for Boomers to build lasting relationships, stay socially active, and find a sense of belonging.

## Leisure Spending

Boomers are the biggest spenders on leisure, experiences, and purpose-driven purchases, so how can you create mission-aligned events, social enterprises, or premium membership models that tap into their appetite for meaningful, high-end experiences? From adventure-based fundraising to high-end charity retail, design offerings that match Boomers' lifestyles and preferences.



# SO WHAT?

## Marketing to Boomers

Too often, Boomers are either ignored or misrepresented in advertising and comms, boxed in by the same outdated stereotypes of ageing. It's time to rethink how we reach them. That means meeting them where they are (yes, even on TikTok), crafting marketing that speaks to their diverse identities, and representing them authentically in campaigns. If your comms still paint Boomers as frail, passive donors, you're missing the mark—and missing out.

## Building Trust

Boomers won't back what they don't trust. This generation values transparency, clear communication, and tangible proof of impact. They're researching where their money goes, expecting accountability, and looking for organisations that align with their personal values. If you're not demonstrating the real-life impact of their support (through stories, clear reporting, and meaningful stewardship) you risk losing them. Trust isn't just a buzzword; it's the foundation of long-term giving for this cohort.

## Rethinking Volunteering

Forget the outdated assumption that retirement means a surge in volunteer hours. Many Boomers are time-poor, balancing work, caregiving, and personal commitments. When they do engage, they want their time to count. Charities need to move beyond traditional, high-commitment volunteering models and offer flexible, skills-based opportunities that tap into Boomers' experience, leadership, and networks. Are you making it easy for Boomers to contribute in a way that fits their lives?



# SO WHAT?

## Legacy Giving

As they continue to age, Boomers will be the largest legacy giving audience over coming decades, and the size of the cohort will lead to a higher death rate. But rising amounts of deaths won't automatically mean more gifts. The charities that thrive will be the ones that make legacies feel personal, purpose-driven, and aligned with Boomers' values. It's not just about bequests – it's about helping supporters see legacy giving as a way to leave their mark, extend their impact, and shape the future long after they're gone.

## Talking About Death

We need to talk about death. Because Boomers already are. Whether it's estate planning, legacy giving, or navigating grief, this generation is confronting mortality head-on. But outdated taboos still make it hard to have honest conversations about dying, bereavement, and end-of-life wishes. We need to create spaces for open dialogue, to help break this taboo, and to help drive conversations about legacy giving as well. Are you prepared to lead that conversation?



# CONTACT US

Want to discuss how you can use the horizon scan as an opportunity to innovate?

**We're here to help.**

Get in touch.

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