

BOOMER, SINGLE, BROKE: ME AND BOBBIE MCGEE

They clog my mailbox every day—[glossy brochures targeted at my boomer age range and zip code-shimmering with promise](#). Full-color photos of the luxury voyages I can take with my life partner as we [revel in our Golden Years](#) — (take it away, [David Bowie](#))—as we leisurely spread our loot all over the world. Adult learning on the sparkling Adriatic. Sensuous spa anti-aging rejuvenation in Arizona!. Exotic journeys on camel to the Pyramids. The name and address on the labels are correct, but these misguided marketers are misdirecting their missives. I might as well be “Addressee Unknown.” **Yes, I am a Boomer—and I’m single and I’m broke.**



[Kris Kristofferson's Me and Bobby McGee](#) was part of the soundtrack of our lives: [“Freedom is just another word for nothing left to lose, nothing don't mean nothing honey if it ain't free. Janis Joplin's cover](#) of the song was a Number One Posthumous Singles hit. It resonated with my favorite t-shirt and bumper sticker: “No Condo, No M.B.A., no B.M.W.”



But being busted flat in Baton Rouge—or anywhere else—isn't much fun at fifty or sixty. Or

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seventy. “You know feeling good was good enough for me...” doesn’t have the same ring to it when you’re reaping the consequences of every mistake, misguided decision, or misfortune in your life, instead of your well-earned retirement rewards. Plus, [freedom from marriage and mortgage translates into no tax deductions—a one-two punch that adds insult to injury.](#)

I do know long-time happily married couples who are setting sail on Celebrity cruises. And there’s that special sub-group of formerly broke boomers—both men and women—who managed to find both love and prosperity in their second or third marriages and whose fortunes have been transformed. There’s nothing wrong with a second or third honeymoon in Paris or Tahiti—even if you [have to pack your blood pressure meds](#) and [CPap machine.](#)

Then there are the rest of us. The friend whose second marriage imploded and is left with all the debts. A boomer friend still supporting a mentally ill ex-wife—and renting a room—and the friend indefinitely supporting a severely autistic adult child. The friends who were laid off when yet another [dot-com bubble burst](#), and have never recovered. And my [fellow gray-haired-ponytailed idealists, liberal arts lovers, free-lancers, explorers and adventurers in tie-dyed t-shirts who never sold out to the system or the Man. We rolling stones who put on lots of mileage but gathered no moss. We went for social significance, not financial security.](#)

Now, we’re broke. We’re finally ready to sell out, but The Man’s not buying.

According to the Fiscal Times, a remarkable 78.5 of the 78 million Boomers and older are homeowners. “Aging in place” [is the new mantra for retirement.](#) I, however, was married to a man who refinanced to cover his debts every time the leaves started to fall from the trees, firmly believing that housing values could only go up. I was [forced to do a short sale](#) at the bottom of the market, losing my house and walking away without a penny. Now, I’m dealing with rental prices calibrated to highly paid Google and Apple employees with the puny social services salary I can earn with my idealistic “soft” liberal arts skills.

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There's a organization called [Encore that focuses on second careers for boomers](#)—but the assumption is that working is voluntary, for personal enrichment as much as financial, not for survival. I'm one of the lucky ones who landed a regular job with benefits well past my sell-by date, but my job is to pay rent, food, and college loans, not to enliven my [empty-nester hours](#).

One day up near Salinas, Lord, the singer let Bobby McGee slip away—[“looking for that home and I hope he/she finds it.”](#) Here's hoping that Bobby settled in with a big-hearted belle or beau with a paid-off home and sunny front porch, equity, and a 401K.

Meanwhile, [my retirement party is in twenty-seven years](#) . You're all invited. It's going to be one helluva blast! Like a [real gas, man](#). Cool. Peace.

