

## *Elders as Resources*

**INTERGENERATIONAL STRATEGIES SERIES**



### **Capturing the Windfall: Older Adults in the Social Sector Workforce**

Occasional Paper #2



The Annie E. Casey Foundation  
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The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today's vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs. For more information, visit the Foundation's website at [www.aecf.org](http://www.aecf.org).

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## ABOUT THIS SERIES

Elders as Resources explores successful practices, programs, and policies to mobilize the vast potential of older people to improve the lives of children, youth, families, and communities. This series of publications is intended to make the information available to Making Connections sites, to all units and grantees of the Foundation, and to interested members of the public. The Elders as Resources series was developed by Jessica Strauss, Consultant to the Annie E. Casey Foundation since 1997 and currently Co-Director of Baltimore Community School Connections, a non-profit technical assistance center, and Paula Dressel, formerly Director of Planning, Research, and Development at the Annie E. Casey Foundation, and now Vice President of JustPartners, Inc., a Baltimore-based consulting firm. Occasional Papers are developed by experts in the field and shared by the Foundation without modification. Occasional Papers are developed by experts in the field and shared by the Foundation without modification.

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Intergenerational Strategies Series  
**Capturing the Windfall: Older Adults in the Social Sector Workforce**

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## A DEMOGRAPHIC REVOLUTION

America is in the midst of a demographic revolution, as tens of millions of Baby Boomers born between 1946 and 1964 move beyond their middle years. Today, half the people who have ever lived into their 60s in this country are currently alive. Over the next three decades, their numbers will double, until this group comes to constitute a full quarter of the population. By mid-century, for the first time in our history, there will be more Americans over 60 than under 18. The demographers have described this trend as the Floridization of America. But, if anything, this is an understatement. Fewer than 20 percent of Florida's population today is over 60, while nearly a quarter of the U.S. population will be over 60 by 2050.

Although the first of the Baby Boomers have yet to reach their 60s, many observers have been quick to comment on the implications of this phenomenon. It is common to hear that a long, gray wave of “greedy geezers” will soon take America to the cleaners, bringing down the federal budget, bankrupting posterity, and compromising the prospects of America's children and youth. For example, in a new book, Boston University economist Lawrence Kotlikoff proclaims, “As 77 million baby boomers hobble into old age, walkers will outnumber strollers; there will be twice as many retirees as there are today but only 18 percent more workers. How will America handle this demographic overload?”<sup>1</sup> Others argue that older adults are already “public enemy number one” when it comes to public schools and children's programs, defeating bond measures and other taxes designed to improve the quality of education.

As Kotlikoff's comment suggests, one of the most significant consequences of the aging of the population will be its impact on the U.S. workforce. Indeed, these effects are already beginning to be felt: in the five-year period from 2003 to 2008, 13 percent more people are projected to retire than did so in the previous five. Beyond that, the potential impact is even greater. The Employment Policy Foundation estimates that more than 61 million American workers will retire over the next 30 years.<sup>2</sup>

The loss of so much talent and experience will have serious implications for many sectors of the economy, and its impact will be further amplified by the likelihood of a shortage of younger workers to replace all of the projected retirees. According to the Conference Board, only 45 million younger people will be entering the workforce in the next several decades, not nearly enough to replace all of the workers projected to be retiring. As soon as 2013, according to one estimate, labor demand will begin to exceed supply, threatening the ability of the U.S. to maintain a healthy economic growth rate.<sup>3</sup>

**Long-standing human resource practices invest heavily in youth and push out older workers. This must change—and public policy, too—or companies will find themselves running off a demographic cliff as baby boomers age.**

**- “It's Time to Retire Retirement”  
Harvard Business Review, March 2004**

While the potential economic impact of this scenario is widespread, if realized, it would be felt with particular strength in the government and non-profit sectors. For example, in 1998, some 44 percent of government workers were age 45 or older, compared to about 30 percent of workers in the private sector. By 2006, between a third and a half of the 1.8 million employees of Federal agencies will be eligible to retire.<sup>4</sup>

In some key professions, the problem of finding enough workers to replace those who are retiring is already approaching crisis level. Consider nursing, the largest health care profession. The average age of the country's 2.7 million nurses is now 43, and most nurses traditionally retire in their 50s. If this trend continues, according to a study by the US Department of Health and Human Services, there could be a national shortage of as many as 800,000 nurses by the year 2020.<sup>5</sup>

The situation in teaching is similar. The average age of teachers in the US today is 44 and more than one-quarter of all teachers are 50 years of age or older. Projected retirements and continuing efforts to reduce average class size will mean at least 2.2 million new teachers will be needed in the next decade.<sup>6</sup>

A recent study prepared for the Annie E. Casey Foundation warns that the aging of the population will have serious implications for the frontline social services workforce. According to the report, “the difficulty in retaining qualified staff [in human services agencies] will soon be further complicated by an unprecedented wave of Baby Boom retirements from public service predicted for the years ahead.” It goes on to explain that 40 percent of all social workers are over the age of 45, compared to a third of the overall U.S. workforce. The report concludes that “currently there is no strategy for replacing these workers.”<sup>7</sup>

## CREATING A FRESH MAP OF LIFE

The lesson of these trends is simple: given the combination of an “age wave” and a “birth dearth,” the continuation of past patterns of work and retirement could well lead to not only a widespread labor shortage—“a vanishing workforce,” in the words of a recent *New York Times* article<sup>8</sup>—but a human resource crisis for key segments of the non-profit, health care, human services, and education sectors. Indeed, without dramatic changes, these patterns might particularly undermine the labor force dedicated to developing and educating young people.

Fortunately, from a human resource perspective the demographic revolution is every bit an opportunity to be seized, as a problem to be solved. Those who are predicting disaster ahead, like those who in the past confidently projected inevitable widespread famine as a result of global population growth, tend to underestimate the resilience of individuals and society to adapt their behavior in response to changing conditions. Indeed, there is encouraging evidence that suggests that tomorrow's retirees will make very different decisions about how they will act after they retiree than yesterday's oldsters. In fact, it appears that the very definition of retirement is changing in fundamental ways.

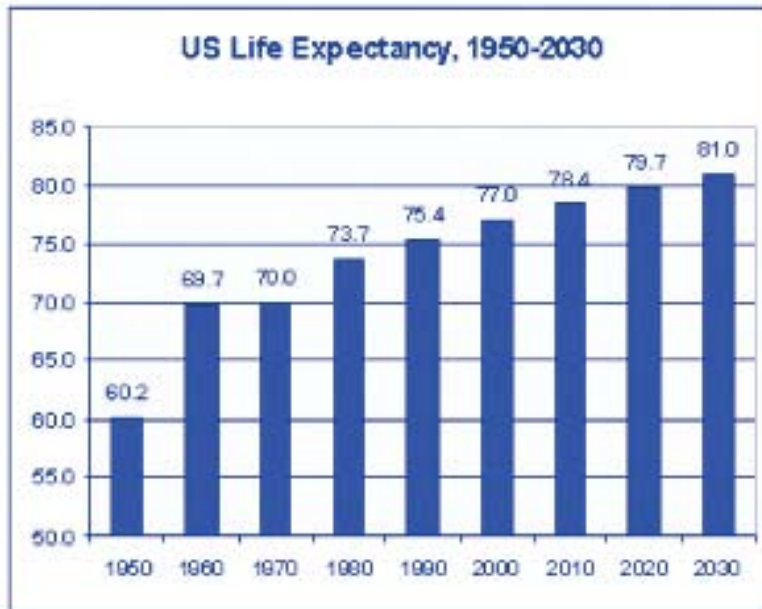
Many of those who are currently approaching retirement say that they want to keep contributing, though oftentimes in new ways. And roles in the non-profit and social sectors—ranging from paid employment on a part- or full-time basis, significant, “work-like” volunteer assignments, and national service opportunities offering stipends and benefits—have many characteristics that are attractive to retirees. In fact, if we act in a strategic and far-sighted fashion, the aging of America might actually constitute a windfall of talent for the very sectors that are projected to be damaged by the vast changes in the makeup of the population.

How could something that is projected to be so bad, end up being so good? The explanation begins with the longevity revolution feeding the new demographics.

## THE LONGEVITY REVOLUTION

A century ago, the average life expectancy was below 50 years. By the mid-20th Century, life expectancy had reached 60 years, and today it is approaching 80 (see Figure 1 below). Gains in longevity are likely to continue in the future as vast sums are invested in research on life extension medicine and technology

**Figure 1**



Source: National Center for Health Statistics

As longevity increases, the number of centenarians is expected to increase dramatically—from fewer than 50,000 today to some four million by the middle of this century. These numbers are far from abstract speculation. These future centenarians are already among us. Indeed, according to some demographers, a white, female child born in 2004 has a better than 50 percent chance of living to 100.

Equally important, we've extended health along with life. The percentage of older adults with disabilities that limit their activities has dropped steadily. According to one recent survey, Americans over 60 feel approximately two decades younger than their chronological age. In short, a 60-year-old of today is much like a 40-year-old of a generation back, and this trend is also expected to continue to unfold into the future.

Inherent in the numbers is a transformation in the nature of what it means to grow older in this country. The tens of millions of Americans moving into their 60s are on the threshold of a revolution in the lifecycle driven by, and as profound as, the changes in demography and longevity. Not long ago, this cohort would have been getting ready to wind down, to pursue the dream of their “golden years,” a retirement focused on and defined by leisure. Today, that ideal is rapidly being eclipsed; polls suggest fewer than a quarter are planning to head off to their golden years in the manner of their parents' generation.<sup>9</sup>

But “what's next” for these individuals, many of whom face something akin to an identity crisis, without even language to describe their predicament? Are they senior citizens? The elderly? Address them as such and they

will refer you to their aging parents. Neither young nor old, they have completed the tasks of midlife—focused primarily on the demands of careers and raising families— and are approaching the watershed of “retirement.” Yet they can look out to the likelihood of decades of health and well-being before becoming truly elderly. What might they rightly aspire to in the next phase? What is the definition of success in the next chapter?

These individuals are pioneers on the frontiers of a new life stage. We seem to discover or create a new stage about once a century in America. Before the 19th century, we had little conception in this country of childhood as a distinctive phase of life. Adolescence is the invention of the early part of the 20th century, as we recognized that there was a distinctive phase of life between childhood and full adulthood. Today this process of invention is taking place again, in the period that has opened up between the middle years and true old age.

## WORK IN RETIREMENT

While much about this period of life remains up for grabs, a central, defining feature is emerging. It is *work*: as study after study confirms, the vast majority of the Boomers are planning to continue contributing through a variety of forms in their so-called “retirement years,” a dramatic break with a half century of expectations and behavior. According to a recent AARP study, fully 80 percent of Boomers are planning to continue in paid labor during their 60s and 70s.<sup>10</sup> These individuals are not only on the brink of a new stage of life, but a new phase of their working lives.

Already we’ve witnessed a turnaround of the average retirement age. After decades of getting younger and younger, it has started rising.<sup>11</sup> Remarkably, of the 1.5 million new jobs created in the past 12 months, a full third have been snapped up by people 60 and older—and half of those jobs went to individuals 65 plus.<sup>12</sup>

**In 2030 we will look back and realize that the end of the 20<sup>th</sup> century [when] people were retiring at 60 was a blip - people will simply have to work longer. There is nothing to suggest that at the age of 70 you perform tasks less well than at 20. The idea of falling off the perch at 65 is rubbish.**

**-- Dr. Sarah Harper,  
Oxford University Institute on Aging**

It is accepted wisdom that financial need is the primary driving force behind the shift from leisure to work, that the Boomers will work first and foremost because they have to. Who can afford an extended Golden Years indulgence anymore? Certainly not the lower-income quarter of the population that will be scrambling to make ends meet. And it is not just the aging poor who are feeling greater financial pressure. The combination of the steady battering of pension plans, the vicissitudes of the stock market, uncertainties around entitlement programs, the rising cost of health care and prescription drugs, and low savings rates have certainly created a powerful need for many to augment their income. Indeed, AARP now adds work as a fourth economic leg of retirement security to the three traditional legs—pensions, savings, and Social Security.

While the exigencies of financial need apply to a wide swath of the population, it is only part of the story. In truth, at least as powerful impetus for the change in post-retirement expectations is that individuals want to work.

Study after study shows the desire to reap a litany of benefits associated with having a job—a reason to get up in the morning, structure and a schedule, connections to others, a sense of identity. Indeed, a majority of those individuals with no financial need in later life say they are planning to continue their working lives. These numbers are no different from what people across the lifecycle say: a recent survey found that 84 percent of American men and 77 percent of women said that they would continue to work even upon inheriting enough money so that they no longer needed a job.<sup>13</sup> (In his masterpiece about working, Studs Terkel observes that Americans work every bit as much “for daily meaning as for daily bread.”<sup>14</sup>)

## FROM WORK TO “GOOD WORK”

The desire to do work that is personally satisfying and that means something beyond the self is leading many retirees not only to continue their working lives, but to seek what might be characterized as “good work” in their post-retirement lives. In the 2003 AARP survey, more than half of those who intended to work after retirement said that “helping people” was a “very important” characteristic of the type of work they wanted to do. A similar proportion of respondents to “The New Face of Retirement” survey expressed a deep desire to pursue work that was socially redeeming in nature.

It is little surprise, then, that when pre-retirees are asked what specific occupations they were considering in their post-retirement work, jobs in the non-profit and human services sectors are highly ranked. The most popular single job choice among respondents in the AARP survey was teaching. This proportion represents twice the interest in “consulting,” the stereotypical post-midlife job. Also ranking among the top ten most popular post-retirement occupations were nursing, health services aide and child care worker.

According to the outplacement firm Challenger, Gray, and Christmas, five of the ten jobs that constitute the best fits for aging Americans in the next decade—combining the skills these individuals have to bring, an articulated desire to work in this area, and the presence of pressing human resource needs—are public-service related: non-profit manager, clergyman or woman, patient advocate, home health care counselor, and teacher.<sup>15</sup>

And the potential is not restricted to employment through the conventional non-profit or public sector labor markets. There is a high level of interest in national service work. “The New Face of Retirement” survey found that many retirees were interested in making a serious commitment to service, especially if there was a stipend and health benefits. According to the survey, one-third of older Americans indicated that they would be willing to devote up to 15 hours a week or more to a service activity if they were offered a small incentive.<sup>16</sup>

Across the board, one of the highest levels of interest among retirees is working with children. The most frequent response to a question in “The New Face of Retirement” survey about the type of volunteer activity that they most enjoy or would consider the most appealing was “working with children and youth” (see Table 1, below). This result is confirmed by a 2001 survey about new service roles conducted with AARP members in New York. When asked to list topics that interest them enough to come forward, “education/tutoring” was the most frequently selected topic, picked by 29 percent of the respondents.<sup>17</sup>

**Table 1**

**Most Popular Volunteer Activities**

Working with children and youths . . . . .	35
Volunteering with a religious organization . . . . .	33
Helping other seniors . . . . .	25
Volunteering at a hospital or medical facility . . . . .	15
Working with the homeless or poor people . . . . .	13
Working to preserve the environment . . . . .	8
Working for a political campaign or cause . . . . .	8
Volunteering with an arts organization or a museum . . . . .	6
Working to preserve homeland security . . . . .	4
Other (VOL) . . . . .	5
None of these . . . . .	2
Not sure . . . . .	-

Source: *The New Face of Retirement, 2002*

**SEIZING THE OPPORTUNITY**

Some companies in the private sector have already recognized that recruiting older workers is a key strategy for responding to the challenges of an aging workforce. For example, Home Depot, the world’s largest home improvement retailer, recently launched a partnership with AARP aimed specifically at attracting retirees to work as full-time or part-time employees in its stores across the country. (Home Depot currently operates more than 1,700 stores and plans to open an additional 175 locations in the next few years.) The campaign, which was launched in 2004, was based on the theme “Passion Never Retires.”

AARP has also introduced an annual award recognizing the “50 Best Companies for Workers Over 50.” The program, which began in 2002, is intended to raise the awareness of employers about the value of older workers and to highlight strategies that are effective for recruiting and retaining them. And the Harvard Business Review for March 2004, featured a cover article entitled “It’s Time to Retire Retirement” that describes ways that companies can capitalize on the aging workforce to solve the potential worker shortage and benefit from the human capital and experience in this population.<sup>18</sup>

A number of innovative initiatives have emerged in the private sector to tap into the talent pool of retirees and put it to use. Last year, for example, a company called YourEncore was launched that links retired scientists and engineers with companies that need high quality professional expertise on short-term projects. The company, which was started with the sponsorship of Procter & Gamble and Eli Lilly, states that it provides exceptional professional talent to its corporate clients while offering retirees “exciting opportunities to work on challenges when they want and where they want.”<sup>19</sup>

**“People don’t retire any more, they just go on to do other things”**

**-- YourEncore.com**

## PUBLIC SECTOR RESPONSES

While a growing number of companies in the private sector have embraced the value of older workers, the non-profit and public sectors have generally been slower to recognize the implications of the aging of their workforce, or to take advantage of the potential resource represented by retirees interested in finding meaningful, personally rewarding work. A recent survey conducted by the National Council for the Aging (NCOA) of leaders of a group of large national non-profit organizations finds that while there is a general awareness of the overall aging of the population and of their own paid and volunteer workforce, none of the organizations surveyed had taken any specific steps to develop strategies aimed at recruiting retirees either as volunteers or paid workers.<sup>20</sup>

In fact, the NCOA survey revealed that many non-profit leaders still held negative stereotypes of older workers. The researchers concluded that “many participants in the study, though favorably disposed to the aging segment of the populace, expressed little enthusiasm for recruiting older workers.” In addition to viewing older workers as less flexible and less productive than younger workers, the non-profit leaders were also skeptical about whether retirees from the private sector would be able to make a successful transition to non-profit roles.

This assessment echoes the findings of other seasoned observers. “The maturing of the baby-boom,” states Robert Egger in his new book, *Begging for Change*, “is a huge potential energy boost for nonprofits.” However, Egger, the longstanding director of Washington, D.C.’s innovative Central Kitchen—a non-profit fighting hunger and homelessness—concludes that, “The real question is whether nonprofits are ready for the influx of new talent.”<sup>21</sup>

Egger’s question is all the more pointed because making the match between the resources in the aging population and the needs of the social sector could be a win-win situation of potentially staggering proportions. On the one hand, the current and coming generation of Americans in their 50s, 60s, and beyond are not only the healthiest, most vigorous, longest lived, least poor, and most numerous population of older people this country has ever seen. It is by far the best educated. High school and college graduation rates have more than doubled, and we’ve seen a skyrocketing of professional degrees earned, by women as well as by men.

At the same time, older people themselves stand to benefit by remaining actively engaged. The economic benefits of continued work are obvious. But there is also growing evidence that there are real health benefits to volunteering or continuing to work in later life. For example, a new study of Experience Corps volunteers by researchers at Johns Hopkins found that there was “meaningful improvement in each of the primary [health] risk factors” among Experience Corps participants compared to the non-participants.<sup>22</sup> An Israeli study reported recently in the *Wall Street Journal* found that those who were continuing to work at the age of 70 and beyond were two and half times as likely to be alive at the age of 82 as those who had retired and weren’t working at the beginning of the study.<sup>23</sup>

These studies show meaning to be the key, a kind of opportunity non-profits and intergenerational programs might well be in a position to tap. This brings up the social and psychological benefits. The landmark MacArthur Foundation study by John L. Rowe and Robert L. Kahn found that continued “engagement with life” was one of the keys to “successful aging.”<sup>24</sup> Borrowing from Freud, Rowe and Kahn particularly underscore the importance of “love and work” to sustained physical and mental health in later life—strong social ties and a sense of purpose. Well-crafted roles in the social sector might supply these qualities in abundance.

Fortunately, we are not confined to abstract speculation in arguing for the more effective use of the older population as a potential workforce for non-profits, education, and other areas of high social importance. A number of groundbreaking efforts are already operating that make creative use of older adults in both paid and unpaid positions, and help point out the road ahead.

For example, several organizations have piloted efforts to help retiring police and firemen and women retool for second careers in nursing. The Ignatian Lay Volunteer Corps (ILVC), modeled after the Jesuit Volunteer Corps, engages individuals 50 and older in full-time service focused on alleviating urban poverty. Across the country there are now dozens of free medical clinics staffed by retired physicians and nurses who provide high-quality care to individuals—many of them children—who have no other access to high quality care. As these efforts underscore, the potential contributions range from paid, labor market rate second careers in fields like teaching, through stipended national service opportunities in efforts like ILVC, to unpaid volunteer efforts such as the clinics that engage individuals in significant work.<sup>25</sup>

The arena of intergenerational programs tapping the talents of third-agers on behalf of children and youth is a particularly vivid illustration of the wide array of creative routes possible in seeking to harness the human resources in the aging population in mutually beneficial fashion. Five such vehicles are highlighted below. These efforts further reveal that older adults across the socio-economic spectrum can offer enormous social and human capital, and that they can do so in areas of the highest social need, such as inner-city education, child care, legal services, and foster care.

### **1. Rainbow Intergenerational Child Care Program**

In Florida's Dade County, the Rainbow Intergenerational Child Care Program offers weekday childcare and early childhood education to more than 100 young children, many from working poor families. Rainbow's childcare centers are located in buildings in Little Havana and Miami Beach that also house senior centers.

The employees are women in their 50s or older who typically work four-hour shifts and earn a small income. The children receive three meals a day and early childhood education. The Little Havana center teachers—all of them Cuban immigrants—and the children share Spanish as their first language. Drawing from their own Cuban background, the teachers incorporate traditional songs, foods, and celebrations into the everyday routine.

The Rainbow program is part of the larger nonprofit, community-based organization called the Little Havana Activities and Nutrition Centers of Dade County, Inc. (LHANC), which provides services that focus mainly on older adults. The Little Havana Rainbow Center was established in 1988 after LHANC staff noticed many older adults bringing their grandchildren along for lunch at the senior center. Under the Older Americans Act, however, the organization was supposed to be using federal dollars to provide meals only for seniors. This, along with the recognition that the grandparents didn't have a place they felt comfortable leaving the children, prompted the organization's president to create an on-site child care option. (While the Rainbow Center initially drew children who often came to the senior center with their grandparents, this changed over time to include a broader group of young children from the community.) A key to the program's success is the work opportunity it provides low-income older women, as well as the quality care these women provide to young children from poor families.

### **2. Experience Corps**

Experience Corps offers adults 55 and older an opportunity to work with young children in schools and youth-focused organizations in their communities. Started in 1995 as a pilot project in five cities, Experience Corps has

grown to include 13 cities and more than 1,500 Corps members who serve as tutors and mentors to children in urban public schools and after-school programs, where they help teach children to read and develop the confidence and skills to succeed in school and in life.

Among their many roles, the older adults work one-on-one with young children, create before- and after-school programs, get parents more fully involved in schools, and serve as advocates for children and their needs in the larger community. Research shows that Experience Corps boosts student academic performance, helps schools and youth-serving organizations become more successful, strengthens ties between these institutions and surrounding neighborhoods, and enhances the well-being of the volunteers in the process.

Experience Corps members receive a small stipend to work 15 or more hours a week. They receive rigorous training in early childhood education and literacy, work in teams to develop strong networks of colleagues, and have opportunities to work in leadership roles within the program.

Experience Corps, created by Civic Ventures, is the largest national AmeriCorps program focused on engaging older adults. Additional funding for the program comes from foundations, the private sector, and other public resources. Each local Experience Corps project is hosted by a community-based nonprofit organization.

### **3. Hope Meadows**

Hope Meadows is a planned community established in 1994 on a former military training base in Rantoul, Illinois, where foster and adoptive families, children, and older adults live together and care for each other. The intergenerational neighborhood provides ongoing support to families adopting those foster children who are among the most difficult to place in nurturing, permanent homes. As part of this community, more than 60 older adults living in Hope Meadows work at least six hours a week in exchange for a reduced rent of \$350 or less per month. They serve as “honorary grandparents” and are an integral aspect of the community support that helps to heal the children.

The social hub of Hope Meadows is its Intergenerational Center (IGC) that houses a children’s library, a computer room, several rooms for individual tutoring, a kitchen, and a large multi-purpose space. The older adults gather daily with young people at the IGC, in homes, or around the neighborhood.

The idea to build Hope Meadows grew from sociologist Brenda Eheart’s research on the adoption of older children. Eheart, a professor at the University of Illinois, found that these adoptions often failed; families struggled with a child’s emotional and behavioral problems but received little or no support. Many older children never found permanent homes, moving from family to family until “aging out” of the foster-care system at 18. Eheart imagined a diverse, supportive community for foster children and families wanting to adopt them. With the help of a small group of friends and colleagues, Eheart set out to raise money and buy land to build such a community on the Chanute Air Force Training Base, which was scheduled to close.

Hope Meadows is operated Generations of Hope, a non-profit organization that has found an effective way of providing economic incentives (i.e., low-cost housing) that encourage lower income older adults to make an ongoing commitment to service.

#### 4. Legal Services for Children

Since 1999, Legal Services for Children, Inc. (LSC) has represented financially needy children free of charge in all types of civil legal matters: special education disputes, Social Security benefits, guardianships, immigration and naturalization, dependencies, and discrimination. The staff of LSC is made up of full- or part-time pro bono lawyers who have retired or otherwise left the profession. The organization enables these attorneys to practice their trade in an environment focused on service rather than the profit-driven setting many experienced at traditional law firms. The attorneys bring their skills and experience as trained professionals to provide critically needed support to poor and disadvantaged children.

LSC has created a model for recruiting and training full- and half-time staff attorneys. Associates are given extensive training in LSC's major areas of practice. Attorneys who are experts in their areas supervise and serve as co-counsel with those newer to the organization until they become fully familiar with LSC's practice. LSC is funded through a combination of foundation and corporate grants, individual contributions, and fees earned from cases won or from paying clients.

### THE ROAD AHEAD: OBSERVATIONS AND RECOMMENDATIONS

For all the potential appeal of bringing together the talent and experience of the older population and the workforce needs of the social sector, this match will not happen easily or automatically. While some have argued that “demography is destiny”—that the nature and implications of the aging society are already predetermined—in reality the outcome of these sweeping population and lifestage changes is very much in our hands. Indeed, the collapse of the old golden years ideal and the emergence of a new stage of life and work constitute an opportunity for profound social change. The contours, expectations, roles, and culture of what the British call “the third age” are in a plastic state. As tens of millions of Baby Boomers enter into their 60s and 70s in the coming years, a fierce competition to shape this stage—with winners and losers—will ensue.

For those interested in making the most of this transformation, from the perspective of enriching the lives of older Americans and recapturing extensive investments in human capital for public purposes, the task will not be an easy one. In evaluating the current state of realizing the win-win potential in this arena, social scientists analyzing our response to the aging of American society so far identify a profound case of “structural lag.”

By that term they simply mean that while the nature of the older population has changed dramatically, in terms of health, well-being, education, and other key factors, our ideas, infrastructure, and institutions remain hopelessly behind the times, harboring outmoded conceptions of the capacity of these individuals, offering musty and uninspiring opportunities to engage them, and providing public policies focused on aging that are many years, even decades, out of date.

To understand the cultural lag, one only needs to return to the language problem outlined earlier. Soon tens of millions of Americans will find themselves in an extended period beyond the middle years, one approximating midlife in duration, without a clue what even to call themselves. We're starting to see a proliferation of new labels—words like “Zoomers”—yet none captures the possibilities or distinct nature of this phase of life. It is no surprise that they've failed to catch on.

Things are little better at the ground level. Despite the encouraging examples of programs like the intergenerational models sketched in the previous section, most opportunities for older people to contribute in the non-profit and

related sectors are severely limited and often patronizing. They are more often than not “senior volunteering” posts that seem designed more to keep the old folks busy than to seriously attempt to tap their time, talent, and experience. This approach is captured brilliantly in a recent *Fortune* article chronicling the frustration of retired private sector executives attempting to apply their talents in the non-profit world; the piece is entitled, “Candy Striper, My Ass!”<sup>26</sup> However, the frustration is by no means confined to the more highly educated segment of the labor force; the pattern of underutilization cuts a wide swath, as the recent NCOA research makes plain.

Public policy offers little solace. While we’ve made great strides over the decades in shoring up the economic security and health for older people through programs such as Social Security, Medicare, and the Older Americans Act, we’re just beginning to crawl when it comes to policies aimed at unlocking the vast human resource potential in the older population. Most of our policy efforts in the field of “aging” are in the realm of entitlements or are focused on ministering to the needs of the frail elderly. And there is hardly even debate about promising directions around recapturing the human resource investment in those between midlife and old age. Witness the current presidential election, a battle between two candidates who are themselves at the doorstep of the “third age”—yet who have failed to broach education, labor, or service policies that might move us toward a productive aging society.

What’s needed across the board—in our thinking, in our institutions, and in our policies at every level—is essentially a new era of innovation. Nothing less will suffice. But how can we move forward in a way that acknowledges the profound changes in the structure of American lives already underway?

Outlined below is a set of strategies—more suggestive than comprehensive—for making the most of the opportunity at hand. They call for a radical departure from past and current practice. For fifty years we’ve been encouraging older people to disengage from work and life through a confluence of cultural attitudes, institutional arrangements, and policy measures. Providing encouragement for continued engagement, particularly in socially useful directions, constitutes a 180-degree turn. As daunting as this sounds, it is worth reminding ourselves that the movement toward the “golden years” is a relatively recent phenomenon, dating back only to the late 1950s and early 1960s, one that was hardly natural. In fact, it was invented, invented by savvy marketers, and invented by individuals who stood to gain handsomely through its ascendance.<sup>27</sup>

Furthermore, we need to remember that the history of aging over the past century is a history of bold inventions. Before the 1930s nothing like Social Security existed; the 1960s bequeathed us Medicare and the Older Americans Act. Fifty years ago we didn’t have retirement communities or senior centers or many of the other fixtures in the aging landscape that we now take for granted, as if they’ve always existed like the oxygen in the air. These policies and projects were created out of whole cloth, in response to the perceived needs of the time.

In forging ahead, we will need to articulate a compelling vision of what is possible and desirable through good work in the third stage, create more meaningful opportunities for translating interest into action, and put into place a set of infrastructural arrangements capable of supporting and sustaining all of this. Five recommendations designed to begin moving us in this direction are outlined briefly below.

## 1. Tell A New Story

The first challenge facing the social sector in recruiting and retaining a new generation of aging Americans is to re-brand engagement in the post-midlife years, to articulate a compelling story that moves well beyond tame notions of “senior volunteering” developed for an earlier group of older adults. To begin, the new wave of individuals entering in their late 50s, 60s and 70s does not think of themselves as “seniors.” Just as important,

research shows that they have a much deeper connection to work than to volunteering. The route to their heart is most likely through articulating a vision of meaningful work that contributes to the greater good.

Doing so must start with an understanding of what these individuals are looking for from engagement in the third stage, and how that differs from the goal of past retirees. In contrast to the quest for *freedom from work* that animated so many in their parents' generation and that contributed to a steady pattern of earlier and earlier retirement for decades, the cohort now coming of age is searching for a kind of *freedom to work*. This freedom means working more on their own terms than was possible earlier in their lives. Many yearn for the freedom not only to have greater work-life balance and more flexible work arrangements, but to do work that is close to their heart, that matches up with where their priorities have ended up, and that holds the potential to be of real significance. These individuals are searching not only for a "second act"—but a "second calling."

In honing a message capable of capturing the imagination and engaging the talents of this audience for new work roles in the service sector, there is much non-profits and education groups can learn from industry. For example, the Home Depot campaign to recruit older workers is orchestrated around the theme "Passion Never Retires," a theme that apparently hit a responsive chord: In the first two months after the announcement of the campaign, more than 7,500 job applications were submitted through the AARP Web site, and more than 5,000 names were placed into a qualified applicant pool.<sup>28</sup> This same theme could apply even more aptly to work in the social sector.

However, the most powerful insights—and some affirmation of the potential interest in doing good work—can be located in the financial services industry. Consider Fidelity's advertisements over the past few years aimed at retiring boomers. The most prominent of these ads features a fifty-something man, temples graying, standing in front of a classroom, exuding engagement. The message reads, "What did you want to do before you started doing what you're doing?" This Fidelity ad is reinforced by another in the series depicting the same "second act" teacher, with a new headline: "See Yourself Succeeding," a direct allusion to a new definition of success that incorporates service as a centerpiece.

**Figure 2**

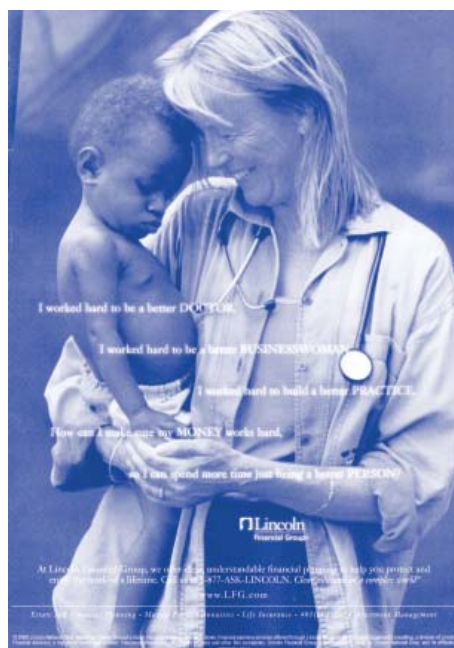
**Fidelity Ad**



Another arresting example, from Lincoln Financial, features a female boomer, a woman wearing a stethoscope, holding a child in what appears to be Africa, and that seems to be a project of Doctors without Borders (this ad began appearing in the year after that group was awarded the Nobel Peace Prize). The tagline reads: “I worked hard to be a better DOCTOR. I worked hard to be a better BUSINESSWOMAN. I worked hard to build a better PRACTICE. How can I make sure my money works HARD, so I can spend more time just being a better PERSON?” (See Figure 2)

**Figure 2**

**Lincoln Financial Group Ad**



These and numerous other ads coming out of the financial services and pension industry do not reflect a change in mission for these for-profit entities, and they are not coming out of their cause marketing budget. Rather, they reveal that their own market research is coming up with findings similar to those from studies like AARP’s boomer survey and Civic Ventures’ “New Face of Retirement” survey cited earlier: there is a deep, inchoate yearning in this generation for meaningful contributions extending beyond the self.

The non-profit, education, and related public interest sectors should not only take heart, but develop their own social marketing campaigns echoing many of these themes. Doing so might not only encourage more third-agers to consider launching second careers in the public interest—but contribute to the retention of Boomers already working in these spheres.

At the same time we work to hone the overarching story of a new kind of engagement, we would do well to tell a multiplicity of more specific *stories*—the tales of real people in the third age, doing real work, making a genuine difference.

Of course, the archetypal account of a next chapter dedicated to enduring social impact is Jimmy Carter’s. Carter is a man who sought and achieved the epitome of midlife success, the presidency of the United States, but left

with mixed feelings. In fact, after losing the White House, he fell into a deep depression for several years. He emerged with the determination to make no more compromises and to focus exclusively in his remaining years on those things that he felt were most important. In other words, he was *free to work*. And what a stretch it has been, one equal in length to his earlier midlife career, and the one that has earned him a Nobel Prize. It turns out that Carter's years as Governor and President were a tune up for the contributions of his later life, for which he will be best remembered.

Other famous models for this type of third-age heroism come to mind, among them Paul Newman, who parlayed his mid-career celebrity into a set of socially responsible, later-life businesses that have generated hundreds of millions in philanthropy. However, role models like Carter and Newman are as remote as they are inspiring. Needed are more accessible accounts of ordinary people in the third stage of life who have become teachers, nurses, non-profit managers, ministers, Peace Corps volunteers, and various other kinds of spearheads for change—women and men spanning the socio-economic spectrum.

Such credible and accessible stories can complement the broader social marketing themes and help individuals “see themselves succeeding” in the realm of good work, breaking through to new contributing roles at a time when previous generations headed off to the sidelines.

As powerful as marketing and story-telling can be to generating excitement about the possibility of a new chapter—or continued engagement—in the social sector, fervor without institutions or infrastructure is far from adequate. As the saying goes in advertising, the fastest way to kill a bad product is good advertising. The recommendations set out briefly below are designed to help ensure that the story about what good work can be is a true tale, and not a set up for disappointment.

## **2. Target the Best Fits**

In attempting to encourage a new stage in the working lives of boomers, dedicated to the greater good, it makes sense to start out in the areas where a natural fit exists—where individuals have espoused interest, where the human resource needs are great, and where the assets of aging individuals are well-suited to the challenges at hand. In other words, it makes sense to start with the low-hanging fruit. Two such areas are education and non-profit management, particularly for children's programs.

In the sphere of education, one area of obvious need is teaching, where the society faces a deafening shortage in the coming decades. A few pioneering projects have been launched that suggest the rich potential that exists for bringing a new crop of experienced older people into the teaching profession.

One of the most impressive of these initiatives is Troops-to-Teachers (TTT) is a joint program of the U.S. Department of Education and Department of Defense that helps eligible military personnel begin a new career as teachers in public schools. Started in 1993, TTT provides financial assistance to eligible individuals in the form of stipends up to \$5,000 to help pay for teacher certification costs or bonuses of \$10,000 for ex-military personnel willing to teach in schools serving a high percentage of students from low-income families.

To date, TTT has helped more than 5,000 service members to the transition from the military to K-12 classrooms across the nation. The program has been successful in bringing quality teachers into classrooms in high demand areas; this includes recruiting men and minorities who are trained to teach key subjects such as mathematics, science, and special education in inner cities and outlying rural areas. These military-personnel-turned-teachers

have established a reputation as competent and effective teachers who bring unique and valuable life experiences to the classroom and serve as excellent role models for their students.

In a survey of TTT candidates, the number one reason they give for going into teaching was the “desire to work with young people.” The next most frequently cited reason for teaching was “value or significance of education in society.”

The success of Troops to Teachers suggests that there may be other pathways that could be established for individuals approaching the third age. In fact, an effort along these lines focused on getting scientists and engineers into teaching has been piloted. A recurring idea is to create a version of the Teach for America program designed for individuals finishing their first career, suited particularly to their transition needs rather than for those of a 22-year-old college graduate. Teach for America has enrolled a handful of older individuals, but there has not been any effort to design a program specifically for or marketed to this age group.

An important lesson from Troops to Teachers, and from similar programs targeted at recruiting retiring police and fire personnel into nursing, is worth raising: it makes sense to help people make these transitions into teaching as early as possible—generally in the mid-50s or even earlier—so that they will be able to have the time to not only develop their teaching skills but also to practice them for a period sufficient in duration to make this investment in retooling worthwhile.

Whether individuals start early or not, teaching remains one of the most challenging professions. It isn't for everybody. And this is why it will be important to create a variety of potential new education roles, both full-time and part-time, if we want to capture a wide swath of the talent potentially available. One promising route that has been much discussed, but little tested, involves recruiting retired teachers to play mentoring roles aimed at supporting, stabilizing, and retaining new teachers. In a profession where turnover rates among young urban teachers often reach 50 percent, it is hard to overestimate how valuable this kind of support could be—while providing psychic benefits to the older teachers. The National Retired Teachers Association of AARP and the Hawaii Community Foundation have both been in active exploration of this idea, with a focus on paid, part-time mentoring by retired teachers.

In the realm of non-profit management, many possibilities exist for tapping the talents of aging boomers in a way that helps build the capacity of the sector. After all, the non-profit sector is oftentimes much longer on idealism and youthful enthusiasm than it is on seasoned management talent. And since work with children is such a high priority for those seeking this kind of engagement in the third age, this segment of the market might particularly be targeted.

Here, too, an idea inspired by Troops to Teachers might make sense: recruiting retired military officers for general management positions in the non-profit sector. These individuals leave military service in their early 50s—not only with miles to go and much management experience, but with pensions that put them in a good position to live off of the lower salaries generally offered by non-profits.

Another potential initiative involves second acts that are most likely part-time. We need new pathways enabling aging individuals with private sector expertise in specific areas such as marketing, human resources, financial management, and legal counsel to transition into part-time roles within the non-profit sector. How many small- to medium-sized non-profits can afford to hire a human resources director or a general counsel? Yet the need for this expertise is burgeoning. And what is frequently needed is more than a sometimes volunteer can provide, yet

less than what a full-time position would do (or cost). There may well be a happy balance here for those who are seeking a phased retirement and the needs of the smaller end of the sector.

Two other, and related, ideas for engaging older adults in new roles working in the non-profit sector might also be piloted. One is a Capacity Building Corps, modeled after Experience Corps. Such a Corps would draw on the expertise of retiring non-profit managers, at a juncture when large numbers of individuals in the sector are reaching this transition point. Working in teams, these individuals could focus on building the capacity of non-profits to recruit, train, deploy, and retain older adults in paid and unpaid roles. They might in the process certify organizations that are “boomer friendly,” that demonstrate not only a commitment to attracting these women and men, but the ability to use them well. (Such a program might also include training and certification of the Capacity Corps members by graduate programs in non-profit management.)

Finally, this same group of aging non-profit managers and executives might be tapped for a program akin to the teacher-mentor effort described above. Perhaps called the “Of Counsel” program, this effort would match “retired” non-profit leaders with younger executive directors in the sector, providing support, a sounding board, connections, and other help to these emerging leaders. At the same time, the “Of Counsel” mentors might themselves be organized into a peer network that not only provided ideas but also advocated for the sector. We know that such relationships have been formed on an ad hoc basis; the time may be at hand now to create the infrastructure to foster these relationships more systematically.

### **3. Recruit Where the Needs Are**

Experience shows that one of the most powerful motivators for mobilizing people to get involved in social action is their own perceptions of the problems and the challenges that face their own communities. Yet social service professional often underestimate the potential of the members of a community to tackle the issues that confront them—if they are effectively mobilized.

One of the most striking characteristics of programs such as Experience Corps, Hope Meadows and the Rainbow Intergenerational Child Care is that the core staff come directly from the communities they serve. In the case of Experience Corps, most members come from the immediate neighborhoods in which the schools in which they serve are located. The most successful recruitment campaigns are local and work through local institutions such as churches, community centers, and neighborhood organizations. As a result, the members generally mirror the ethnic make-up of the schools.

One of the things that older adults bring with them is a lifetime of experience that often includes deep personal knowledge of the history of a community and an understanding of how things work there. These down-to-earth skills can be of great practical use in a wide range of community-based work.

But it is also true that people do not tend to get involved unless they are asked. Surveys of volunteers consistently show that being asked to participate in the single most important determinant of participation. For example, a survey of older volunteers conducted for Independent Sector found that among adults over 55 who were not directly asked to volunteer, just 17 percent volunteered. But among those who were asked, more than 80 percent agreed to volunteer.<sup>29</sup>

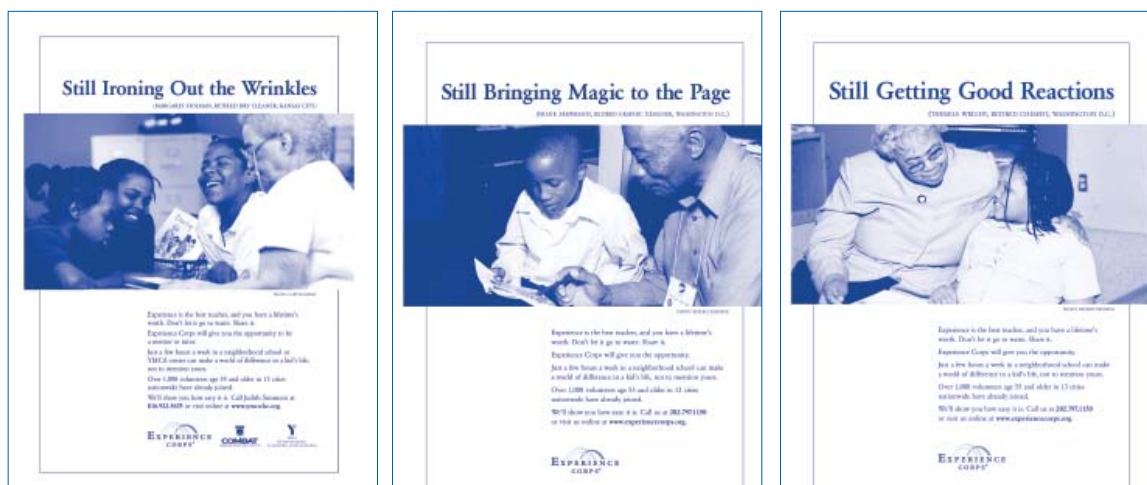
The same is true of potential older workers. Unless they are actively recruited—and are convinced that employers

really want them and will appreciate what they have to offer—they are not likely to come forward in large number and offer their services. Stanford psychologist Lynn Henderson has developed a concept that she calls “differential invitation” that is relevant here. Henderson has found that members of groups that have traditionally been excluded from certain areas or opportunities need clear, strong messages that are tailored for them and that insist that “they are really wanted.” Among the examples that Henderson cites are efforts to recruit women into engineering or scientific professions or programs that are intended to teach computer skills to older adults.

A recruitment campaign for Experience Corps members was based on this principal. A series of ads were created that feature actual members working with children in schools. The headlines were based on the concept that these people, though retired, were using many of the skills they had developed in their earlier work lives, though now directed for a different purpose. For example, one ad shows a retired cry cleaner who is “still ironing out the wrinkles.” Another features a former graphic designer who is “still bringing magic to the page.” And a third shows a retired chemist who is “still getting good reactions” as a tutor. The ads all communicate the concept that one’s prior professional and life experiences still have value and can be usefully applied in other, possibly more socially valuable endeavors.

**Figure X**

**Experience Corps Recruitment Ads**



**4. Ease the Transition**

This idea picks up on others implicit throughout the paper and in the recommendations above. In short, we do a much better job planning for the financial side of the third age than for what we are actually going to do with our lives—especially our contributing lives—during the decades between midlife and true old age. Despite their clever ads, the financial services industry offers little help in this life-planning sphere; and individuals are unlikely to be able to get much assistance from their local senior center on this count.

Broadly, we need to develop infrastructure as a society to help individuals navigate this difficult transition from one phase of life to the next. To the point of this paper, we need to create better pathways to help those interested find their way into good work in the third age. Fortunately, some of this is happening already. Grass roots groups like The Transition Network in New York—1,000 women who have formed a self-help collective to provide support and guidance with this transition—are already springing up. And Civic Ventures is actively developing “Next

Chapter” projects in cities like Cleveland and Phoenix aimed at supporting community colleges, public libraries, and other local institutions develop new programs to help individuals find *direction* and *connection* in the next phase of their lives.<sup>30</sup> These efforts could be bolstered to provide more robust assistance with moving into new work roles in the social sector.

Higher education has a key role to play in this area; after all, colleges and universities help millions of young people move from adolescence to adulthood. It is true that we have made great strides in lifelong learning over the past generation. Not long ago learning in the later years was considered exotic, the province of a few oddballs hell-bent on continuing to find intellectual stimulation. With the advent of Elderhostel, and all the lifelong learning programs that followed in the wake of its success, the culture has changed. Over the past few decades we’ve seen a proliferation of people in retirement taking such classes.

For all the headway, this movement toward lifelong learning aimed at intellectual stimulation, self-development and travel fails to address the needs of a growing group of individuals who want education that can help them launch the next chapter in their working lives. Looking ahead toward many years of continued engagement, a new investment in education—especially in higher education that both helps retirees find their calling and find ways to act on it—is a far more pressing need for a significant segment of the population than the traditional pursuits operating under the banner of lifelong learning.

It is no surprise that a few institutions are starting to move toward capturing this interest. For example, Harvard Business School offers the two-week Odyssey Program taught by Professor Shoshana Zuboff. Subtitled “School for the Second Half of Life,” the program is designed to help executives who see that they are coming to the end of one phase of their life to zero in on their next calling. The Harvard program draws many more applicants than it can accommodate for each of its 35 slots, even at a cost of \$15,000 per person for the program.

Yet despite the potential demand for programs like this, much more is needed. We need a range of well-crafted options for individuals of various backgrounds and income levels to use colleges, professional schools and other higher education institutions to find their way into a next act, much less one in the social sector. This is especially striking considering that this group soon to hit their 60s is none other than the one for which we rapidly expanded the higher education system in the 1960s, when they were approaching college age for the first time.

One idea that springs to mind is a summer institute, conducted by management schools or law schools, helping individuals moving out of midlife transition into second acts in the non-profit world. Such a program might also include rotations through a variety of roles in local social sector organizations, much as medical students try out different specialties during the tail end of their training.

## **5. Promote Best Practices and Organizational Innovation**

There is much to learn from the organizations—such as those profiled earlier—that are innovating to make much fuller use of the talent present in the older workforce. These vanguard organizations could play an enlarged role in building a broader climate of innovation.

One way to do so might be to develop an award for organizations that are leading the way, that constitute role models for how the win-win opportunity present in the aging society might be more fully realized. After all, AARP already offers an annual prize for the Best Employers for Workers over 50. This award, perhaps modeled after the AARP prize or the Malcolm Baldrige Award of the Department of Commerce, would recognize the industry

leaders in the social and education sectors. It would involve dollars to expand and considerable publicity. Over time this group might be incorporated into an ongoing list of the 25 or 50 Best Places to Serve for individuals over 50.

An awards program of this sort might also provide fertile ground for research into best practices, distilling the various ways these leading-edge groups manage to achieve success. In the interim, however, there is much that we can learn from for-profit organizations that are doing a good job.

This year, AARP also commissioned a study by Mercer Human Resources Consulting to identify the “best practices” of the winners of its award over the past three years, based on an analysis of the programs and practices described in their applications.<sup>31</sup> A summary of the key findings of this study includes the following lessons that are as relevant to non-profit employers as to for-profit companies:

- **Programs that support mature workers often require only a modest investment.**  
Most of the best employers offer retirement planning programs that help employees to consider how long they want to continue to work and identify their most attractive work options for the future. Many of the winners also offered phased retirement programs or had programs to rehire retirees on a part-time basis. These programs are not particularly expensive. Another relatively low cost alternative that has been implemented by some of the Best Employers is “workplace restructuring” that involves changes in the physical environment to make jobs less demanding for older workers.
- **Flexibility is a key to supporting retention of older workers.**  
Best practices include such things as providing expanded options for work schedules and work location. Among the programs offered by the best employers are job sharing, part-time work options and compressed work schedules. Another effective alternative was to support employees in moving into different jobs over time.
- **Offering benefits that are tailored to older workers can be highly effective in retention.**  
Benefits that are particularly attractive to older workers include 401(k) “catch-up” contributions (optional additional contributions to retirement accounts for workers age 50 and older) and time off to care for dependents that is greater than currently required by the federal Family and Medical Leave Act.
- **Many of the best employers “leverage their areas of market focus” to support older workers.**  
For example, some hospital systems now offer healthcare services to their employees either at no cost or at a substantial discount.

Another key insight into best practices can be found in research conducted for Civic Ventures by Margaret Mark, former Executive Vice President and head of research at the advertising agency Young and Rubicam.

Mark’s focus groups and ethnographic interviews with adults 55-70 across the country and all along the socioeconomic spectrum revealed initial euphoria among new retirees over their newfound freedom. In focus groups and in-depth interviews, for example, they wax rhapsodic about the pleasure of no longer having to commute or punch a time clock. Yet, when asked about their overall happiness with the retirement experience, they also express some profound reservations.

In particular they reveal a powerful sense of loneliness. Initially, these sentiments are puzzling, given that the men and women interviewed describe themselves as now far more available to friends and family. What they miss, it turns out, is not only a sense of purpose, but the bonds they experienced at work. Mark calls these ties “relationships with a purpose.” While purely social relationships have expanded in retirement, they cannot replace the kind of connection that came from working together with others to achieve a common goal. Retirees not only miss these relationships, but fear that they are lost forever.<sup>32</sup>

Mark argues that an important hook in prompting them to try public service options may well be the chance to recapture purposeful bonds, especially if these opportunities simultaneously promise to make good use of the skills these men and women accumulated over the years. This last point raises another key finding of the research: while the individuals studied detest labels evoking chronological age or separation from earlier stages, they are drawn to language that emphasizes and affirms the value of what they had learned from life. Of particular appeal are variations on the themes of experience and mastery.

## 5. Revamp Public Policy—and Philanthropy

Public policy for older Americans, as noted earlier, is focused primarily on issues of economic security, healthcare, and support services to frail seniors. All of these are important; however, when it comes to unlocking the vast human resources and social capital present in this population, there is very little policy presence — and even less debate.

The most activity in this area is occurring under the auspices of the Corporation for National and Community Service through the AmeriCorps and Senior Corps programs. Unfortunately, there are significant limitations to each of these vehicles. Only 2.6 percent of AmeriCorps participants are over the age of 60, not a surprising figure given that the program has been designed for 18- to 22-year-olds and marketed chiefly to this group.

At the same time, the Senior Corps program—a creation of the War on Poverty—focuses 75 percent of its dollars on low-income seniors through two excellent programs: Foster Grandparents and Senior Companions. These efforts provide opportunities for one-on-one relationships between low-income elder volunteers on the one hand, and either disadvantaged children or frail seniors on the other. For all their many virtues, these means-tested programs are not available to the 90 percent of the older population living above the poverty line—or to older social innovators interested in pursuing avenues other than one-on-one relationships. The remaining Senior Corps program, RSVP, is primarily a matching service with a focus on connecting older adults with traditional volunteering opportunities.

In the current environment it is unrealistic to expect bold policy measures in this area to take root and be funded. However, there is much to be gained in the short-term by at least moving toward a richer policy debate about what will be required to make the most of the aging society’s human resource opportunity—particularly in terms of the social sector. One idea worth exploring is a Fund for Innovation, which could play a role akin to the Commission on National and Community Service that existed during the first Bush administration. By pumping upwards of \$40 million a year into promising service opportunities engaging young people in good work, the Commission helped to dramatically expand programs like City Year. A comparable infusion of resources into model organizations engaging aging boomers might jumpstart this field.

Another policy idea worthy of exploration is inspired by the GI Bill. Just the GI Bill has helped millions of American soldiers over the past half century to readjust to civilian life and launch the next phase in their lives, a similar

program enabling those entering the third age to go back to school to launch the next chapter in their working lives might also ease potential dislocation and recapture valuable human resource investments. Such a Third Age Bill could be focused particularly on helping individuals retrain and retool in areas of high social need: such as teaching, nursing, and non-profit management.

We will simultaneously need to revisit tax and entitlement policies that create incentives for individuals to stop contributing and place barriers in the way of those who want to remain productive. Overall, the goal should be to develop a coherent and comprehensive set of policies for a stage of life that is currently off the policy screen—and that did not exist when most of the existing measures were devised.

It is worth noting that philanthropy around issues of the third age could also stand reexamination. At present only two percent of private funding goes into aging, and of those investments only two percent goes toward anything remotely resembling the issues discussed in this paper. In other words, with the exception of a few innovative national and local foundations, philanthropy is more an example of structural lag than an antidote to it. As the nature of the aging population and the lifecycle continues to be altered dramatically, foundations will need to rethink their approach in this sphere.

## **TOWARDS A SOCIETY FOR ALL AGES**

Moving forward in a variety of ways toward the goal of engaging the new generation of aging Americans into second acts characterized by good work constitutes one of the most compelling opportunities for our country today. It is the chance to create a society that makes more sense, that balances both the responsibilities and the joys of engagement across the generations, and that refuses to squander the most experienced quarter of the population. In short it is the chance to create something that works better for everyone.

And now is the time to do so. In January 2006 the first of the 76 million Boomers turns 60. This group is none other than the Sixties generation, the cadre that JFK famously challenged to ask what they could do for their country in their youth, and that we created the Peace Corps for shortly afterwards. Indeed, helping these individuals set a trajectory toward serving the greater good to the country couldn't come at a better moment, as tens of millions of aging boomers follow quickly on their heels.

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