



Author sees career encore for boomers

Susan Felt

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In three years, millions of baby boomers will turn retirement age, a time that their parents viewed as the Golden Years, when golf and rocking on the front porch seemed like ideal pastimes. But the social upheaval that a mass exodus from the workplace could trigger has author and social entrepreneur Marc Freedman proposing keeping boomers in the work force rather than enticing them to leave.

In his latest book, *Encore* (PublicAffairs, 2007, \$24.95 hardcover), Freedman proposes changes that individuals, business, government and society need to embrace in order to keep that generation working, not retiring.

From a park bench in New Hampshire, Freedman, co-founder of Civic Ventures, a San Francisco think tank, answers questions about how he sees aging baby boomers launching second careers that could be more meaningful and productive than their first 40-plus years of work.

Question: In *Encore*, you describe the inevitability of a longer working life than our parents. What does a second career mean now that many of us are close to turning 65?

Answer: Much of the discussion about longer working lives is caught between two extremes. On one hand is the dreaded notion of another five to 10 years at the grindstone and not being able to afford to retire. Then the glorious tales of reinvention, transformation and almost a nirvana-like success in second careers. For most people, it's something in the middle. In reality, they have to work longer, and they want work to look forward to.

Q: What's different for this generation?

A: We had a 50-year deal with older people. We needed older Americans to leave the work force. We gave them financial incentives to stop working and created a cultural norm of retirement of the golden years. We glorified leisure as the definition of success. Now we're wringing our hands that we can't afford to have tens of millions of baby boomers behaving in the same way their parents behaved around retirement. If they do, there will be fiscal collapse, generational tensions, bankrupt prosperity.

Q: Now rather than pushing people out of the workplace, you suggest we need to entice them to stay in the workplace by helping boomers create not just second jobs, but what you call encore careers. How do we achieve that?

A: What's missing is the same kind of deal (offered boomers' parents) to make it worth your while (to stay in the workforce.) If you are willing (to work) and willing to plan and invest in that phase, we'll meet you halfway.

Q: What would that look like?

A: We would provide a break. People are exhausted. They need to catch their breath before they start planning for a

second career.

Q: In your book, you call that a national sabbatical where people have time to slow down from one phase of their work lives to another. What are other benefits boomers need before moving into another 10 to 15 years of working?

A: They need better pathways to retool for encore careers, and we need to provide for better avenues that use experience and don't discount it.

Q: What about income?

A: Home Depot, Borders, Starbucks and Target are some forward-thinking businesses seizing aging boomers and using their talents. But they're mostly in the retail sector. They're providing the benefits, the flexibility and striking a deal that fits boomers' life realities.

Q: What about the meaning component that boomers supposedly crave?

A: We know from surveys we've done that millions out there are looking for a different route. They're at the intersection where they want a continued income but new meaning and to have an impact and desire to change the world that goes beyond do-gooders. It's how boomers have related to work all along, more than just a paycheck. But I worry that the retail industry could become the default position.

Q: Are there organizations out there helping boomers accomplish this?

A: I see a lot of individuals being ingenious and crafting this new phase of their lives, almost like the movement of women moving into roles that were off limits to their mothers' generation. This is a group of people who refuse to be denied. But there are organizations like the Next Chapters (in Scottsdale, Tempe, Mesa and Chandler) that are meeting people halfway. They recognize that even though some people through their own pluck will make this transition, most of us could really use a hand.