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THE JOURNAL REPORT: ENCORE
Lifestyles
In Search of a Purpose
Marc Freedman thinks 'encore careers' can help baby boomers -- and the country

 By **GLENN RUFFENACH**
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With retirement for many Americans now expected to stretch out 20 or 30 years, the question arises: How best to fill that time?

Perhaps the answer is an "encore career."

THE JOURNAL REPORT


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Thinking about traveling to China² for the 2008 Olympics? Here's what to expect. Plus, new 'hybrid' policies give you more options³ when buying long-term-care insurance.

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That's the hope of Marc Freedman, founder and chief executive officer of Civic Ventures, a San Francisco nonprofit focused on expanding the contributions of older Americans. In the past decade, Mr. Freedman has emerged as a leading voice in discussions nationwide about the changing face of retirement. Now, in a book titled "Encore: Finding Work That Matters in the Second Half of Life," he explains why people in their 50s and beyond still need "productive relationships" --

joining with others in pursuit of a larger goal.

"Study after study shows that individuals want to, hope to and need to continue working at the age when previous generations retired," he says. "And we need them to as well, as labor and talent shortages crimp key sectors such as education, health care, nonprofits, public employment and even the clergy."

To learn more about following new paths in later life, we recently spoke with Mr. Freedman from his home in California. Here are excerpts from that discussion:

THE WALL STREET JOURNAL: *What is an "encore career"?*


MR. FREEDMAN: I see an encore career as having five key characteristics. First, it's a significant body of work, one that could entail, say, 10 or 15 or even 20 years of your life. It takes place in the second half of life, after the end of a midlife career. Ideally, it involves some type of pay or benefits. And at its core, it's about the search for new meaning and a deep desire to contribute to the greater good.

A prime example would be someone who -- after spending 30 years as a money manager -- decides in his or her 60s to become a math teacher or to launch a second career with an environmental organization.

WSJ: *How is that different from "working in retirement"?*

MR. FREEDMAN: A retirement job is a way to make ends meet between the end of one's working life

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and the beginning of full retirement. So it's a bridge, a transition, more than a destination.

An encore career is a goal in and of itself. For many people, it's the opportunity to do what they've always wanted to do.

A Fateful Encounter

WSJ: *And what would be a real-life example?*

MR. FREEDMAN: In my book, I write about Ed Speedling. He was the first person in his family to graduate from college. He went on to get a Ph.D. and had a midlife career, in academic health care, that he was very proud of.

But there was an ache in him that came out of an experience he had while still in college. He was coming up from a subway station in New York and encountered a homeless woman. He gave her a dollar -- but felt that he just hadn't done enough. Even though people told him to forget about it and focus on other things, that experience kept coming back to him. Finally, he decided that, when he reached a point where his work in academic medicine had run its course, he was going to return to that earlier calling.



Liz Lynch

GREATER GOALS Marc Freedman argues for looking beyond conventional notions of retirement

So in his late 50s, thanks to some contact he had with a priest in Philadelphia, he was able to land a position at a homeless shelter. And he worked there for several years and developed some knowledge of how agencies work with the homeless. In time, he used that experience to move to another organization, which was more innovative and was tackling the causes of homelessness.

And so there was a series of jobs that ultimately led to what he had hoped to do -- to address the problems of the homeless, directly on the streets and also at the root. Together they add up to the encore career that he's had.

Practical Issues

WSJ: *Does an encore career primarily involve volunteer work?*

MR. FREEDMAN: Not necessarily. We know that longer working lives are going to be a necessity for millions of individuals. And the question of how to make a virtue of that necessity -- how to find work that's not just another 10 years at the grindstone, but work that people can genuinely look forward to and be proud of -- isn't just a financial necessity but a fundamental aspiration.

So I think people are looking for work that not only pays the bills but also connects them to other people, provides structure in their lives, and enables them to use their experience in a way that is valuable.

WSJ: *What do you say to the person who says, "Yes, an encore career makes sense. But I want to travel; I want to spend time with my grandchildren."?*

MR. FREEDMAN: I would like to think that people will "retire" -- or what we've come to think of as retiring -- for a year or two, or maybe even a little longer, with the knowledge that it's not forever, that it's not an endless vacation. People can use that time, first of all, to catch their breath and rest up. They can take the trips they've wanted to take, and spend more time with family and grandchildren. And they can begin thinking about a new phase of work -- one with greater flexibility than their first careers and that allows them to pursue those things that interest them.

So, if people can craft a sabbatical, and use that time, in part, to think about a new phase of work that offers greater balance in their lives, all the better.

WSJ: *How does one find an encore career? What are some of the steps a person should take?*

MR. FREEDMAN: Again, it's important for those who have finished midlife careers, if at all possible, to take a breather: to rest, think and gather energy for the next phase of life and work. During this time, it's useful to come up with a realistic, and perhaps interim, objective -- say, becoming a substitute teacher or interning for an organization that's tackling global warming. These experiences can help you discover what you would really like to do for your encore career.

It's important to consider whether you want or need some kind of educational experience, perhaps at your local community college, to help bridge the gap from your midlife career to your encore career. As in any job search, it makes sense to talk to as many people as you can. Consider it a research project: Who's happiest? What's working for them? What can you learn from their mistakes?

Two last things to remember: This process is anything but linear. People often find their perfect encore career by just pursuing what interests them or by just doing what they have to do -- the volunteer board member who steps into the job as interim executive director, or the daughter who nurses her mother at the end of life and then decides that hospice work brings her peace and satisfaction. And, finally, this process takes time. Be patient. You're launching a phase of life that could be decades in duration.

Needs and Inspirations

WSJ: *Are there some fields, in particular, that lend themselves to encore careers?*

MR. FREEDMAN: The most natural places to look are fields where labor shortages are already impinging. And those areas are education, health care and the nonprofit sector.

But there's another area, which isn't as easily defined, and that's social entrepreneurship. There's a need for new solutions to serious problems in many spheres...[and] thousands of older adults are already using their experience to come up with answers for these problems.

WSJ: *Who would be a good example of that?*

MR. FREEDMAN: One of my favorite examples is Gary Maxworthy. He's a guy who wanted to go into the Peace Corps when he was younger, but couldn't afford it at that point. So he moved into a career in the food business and ended up becoming one of the most successful food distributors in Northern California. His wife passed away when he was 56; he re-evaluated his life and decided to make a change. [Eventually] he gave up his six-figure salary for a \$7,000-a-year position through Vista at the food bank in San Francisco.

And in the context of working at the food bank, he realized that food banks all across California were primarily distributing canned and prepared foods, and he knew from his earlier experience that growers in the state were throwing out an enormous amount of food that was either blemished or not restaurant quality. So he developed an initiative, Farm to Family, that this year will distribute 34 million pounds of fresh produce to food banks in California. He would have never been able to do that if he had been in the Peace Corps or Vista at [age] 22. He was able to use the business skills that he had developed -- first to see a potential solution and then implement it, and do so on a significant scale.

WSJ: *How realistic is it to think that many Americans will find encore careers as they age?*

MR. FREEDMAN: It's already evident that a significant segment of baby boomers are thinking about and aspiring to work in areas like education, health care and the nonprofit sector. On the other side, we

know that employers in areas like education, health care and the nonprofit sector have few alternatives *other* than looking to aging boomers to meet their talent shortfalls in the coming decades.

So I think it's a realistic possibility that the desires of individuals and the labor needs of employers will lead millions of people to encore careers.

When we look back at the last century, it's clear that one of our biggest accomplishments was improving the lives of older adults. We really gave people not only a foundation for better lives -- in terms of independence -- but we really gave people something to look forward to in later life.

Now, the challenge is giving older Americans a purpose and a chance to contribute. And that could be one of the great accomplishments of the 21st century.

Write to Glenn Ruffenach at encore@wsj.com⁵

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