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No Country for Old People?

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It's a tough time for seniors these days, and getting tougher as the economy slumps. How can we enrich Americans' later years?

By Marc Freedman
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"The generation that wouldn't trust anyone over 30," says an [Allstate Insurance](#) ad pushing the need for retirement savings, "never planned on a 30-year retirement."

True enough. We boomers never imagined 30 years of R&R. But not many of us will be able to afford it, either, no matter how hard we save -- a reality that's hitting home as housing prices fall and a volatile stock market threatens dramatic declines in 401(k)s. Allstate's presumption of 30-year retirements is already obsolete.

Millions of boomers are headed not for endless vacation but for a new stage of work, driven both by the desire to remain productive and the need to make ends meet over longer life spans. In the next decade, the number of workers over 55 will grow at more than five times the rate of the overall workforce, the [Bureau of Labor Statistics](#) projected last month. That could mean the biggest transformation of work and the workforce in the United States since women broke through to new roles decades ago.

But what work will boomers do? How will the largest, healthiest, best-educated and longest-living generation in American history spend the second half of their working lives? Swamped by the looming challenges of Social Security and [Medicare](#), policymakers and politicians have failed to grasp the enormous implications of this question.

By helping millions in search of both money and meaning find work that realizes their aspirations, our society can turn the necessity of longer working lives into a genuine virtue. By establishing better routes to significant "encore careers," as I've come to call them, we can reinvest the baby boomers' huge pool of human capital in areas where it's most needed.

Or we can fritter away an enormous experience dividend. Absent a compelling agenda for this emerging stage of work, the golden years stand to slip silently into the [Wal-Mart](#) decades, as the retail sector, one of the only segments to recognize the opportunity, snaps up a vast and reliable workforce. With 10,000 Americans turning 60 each day, it's time to choose.

I'm a late boomer on the verge of turning 50, and I plan on working for a long time. I've met many others like me as I've traveled the country over the past decade to research two books, to help develop a national service program that mobilizes aging boomers to transform low-income urban elementary schools, and to launch a prize for social entrepreneurs over 60. I've met countless men and women in search of second careers that combine passion and purpose. From all income levels and educational backgrounds, they've chosen not to phase out in the second half of life but to focus in on what many feel will be their most meaningful work.

Take Velma Simpson, a woman I met in [Colorado](#). She had always thought of herself as a kind of social worker, even during her midlife career as an insurance agent (for Allstate, no less). She was always one of the first people on the scene after a car crash or a house fire or even a death in the family, and she prided herself on being not only a comfort but also a champion, advocating on behalf of her often elderly or low-income clients at a time of need. But as decisions in the insurance business increasingly came to be made by computers instead of people, she felt her ability to make a difference on behalf of clients wither. The money

was still good, but the meaning was gone.

So in her early 50s, Simpson sold her business and her home and went back to school to become a social worker. It took years, a move to a different state and much of her savings, but she got her master's degree. Ultimately, she landed a job with the [Department of Housing and Urban Development](#), working to alleviate the causes of homelessness. Having never forgotten President [John F. Kennedy's](#) challenge to "ask not," Simpson told me that her new job "just felt like what I was supposed to be doing."

A recent national survey that my organization helped commission shows that more than half of those in their 50s are interested in following a similar path. They want work that helps improve their communities, and they don't want to wait until they're 65 to make the move. Many hope to jump the gun and make the shift early, so they'll have the time to retool, to try on different roles, to deal with the inevitable ups and downs of changing course.

The discovery of this untapped pool of boomer practical idealism is certainly good news for a society facing significant labor shortages in critical areas. The mounting shortage of teachers, particularly in math, science and special education, and of nurses and other health-care workers, is well known. The rapidly growing nonprofit sector faces a similar talent gap: The Bridgespan Group, a nonprofit consulting firm co-founded by "retired" Bain & Co. chief executive Tom Tierney, projects that 640,000 senior positions in the nonprofit sector will need to be filled over the coming decade. The Partnership for Public Service, a Washington-based advocacy group that works to bring talented people to federal jobs, identifies equally yawning gaps at all levels of government -- federal, state and local.

Yet most people don't know where to look for such opportunities, and most social-sector employers don't know how to take advantage of the emerging encore workforce. Time and again in my research, I met individuals searching for a calling in the second half of life but finding obstacles instead -- the prohibitive cost of additional education and certification in a new field, the often insurmountable burden of securing and affording new health insurance, many employers' trepidation about hiring someone with gray hair.

When she first joined HUD, Velma Simpson found herself relegated to short-term assignments because her supervisors assumed that anyone in their 50s working for the federal government inevitably had one foot out the door. Eventually, Simpson helped them realize that her new job was a destination, not a transition. Sally Bingham was a [California](#) homemaker in her mid-40s who wanted to become an Episcopal priest, but quickly discovered that you can't go to seminary unless you've been to college. She spent a decade and countless dollars to get through undergraduate school and seminary. Today, she runs the Regeneration Project, a [San Francisco](#) nonprofit that's leading a religious response to global warming.

When only the supremely determined or plain lucky are able *to* act on their aspiration for work that we need them to do, it's a loss for us all. Making the most of this opportunity will require a round of rethinking and reform commensurate with the demographic transformation unfolding before us. We need, first of all, a vision for longer working lives that's as appealing as the golden-years dream of shorter ones (and ever-longer retirements) was for earlier generations. That means going beyond such oxymoronic concepts as "retirement jobs" or "the working retired." We need an ideal that swaps the old notion of the freedom *from* work for a new freedom to work -- in new ways, on new terms, to new ends.

Today's circumstances call for a new social compact: In return for working longer in areas of high national priority and social need, boomers should get help making the transition. Policymakers need to get rid of vestiges of the old deal, the barriers and disincentives that discourage work and penalize individuals for continuing to contribute. This means changes in Social Security, pension rules, health coverage and other areas.

We can expand and adapt successful government initiatives such as the Troops to Teachers program, which helps retiring military personnel train for second careers in education, and private-sector initiatives such as [IBM's](#) Transition to Teaching program, which helps the company's senior engineering and technical staff move into new roles as public school science and math teachers. (IBM and the Partnership for Public Service this month announced that the program will also help IBM retirees move into careers in the federal government.)

Enabling many more to retool for their next stage of contribution requires a new kind of higher education. Ten community colleges around the country are piloting low-cost, expedited programs to help aging boomers launch encore careers in education, health care and human services. GateWay Community College in [Phoenix](#), for example, is joining forces with local employers to help boomers move into careers providing better services to the elderly in the area.

Just as the GI Bill helped millions of soldiers go from military life to civilian life 60 years ago, we now need an education-focused GI Bill: Boomers who pledge significant second careers in areas such as teaching and nursing should be supported in going back to school.

These changes in thinking and action are a tall order, but the result could turn today's common refrain, that graying means paying the bills racked up by an aging society, into a kind of payoff. In the process, we might just manage to help the boomers rewrite their legacy. Instead of being remembered as "the generation that never trusted anyone over 30," or worse, "the greediest generation," boomers can capitalize on longer working lives to go beyond their own narrow needs, get down to some of their most significant work and leave the world a better place than they found it.

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